



## Fee Information Document

Name of the account provider: **Hello bank!**

Account name: **Hello4You**

Date: 17/11/2020

- This document informs you about the fees\* for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the [pre-contractual information](#) and in the [general terms and conditions](#) of the Hello4You
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
<b>Hello4You</b> Includes a package of services consisting of: <ul style="list-style-type: none"><li>- 1 current account</li><li>- Fees for maintaining the current account</li><li>- Providing a debit card with cash withdrawal service (in euro) and point-of-sale payment service (maximum 2 cards per account)</li><li>- 1 'Classic' credit card: 1st year free, then 50% reduction (if approved)</li><li>- Easy Banking App/ Hello bank! app</li><li>- Easy Banking Web/ Hello bank! web</li><li>- Easy banking Phone/ Secure telephone PIN</li><li>- Account statements delivered via online channels</li><li>- Cash withdrawals in euro over the counter from BNP Paribas Fortis branches</li><li>- Money transfers in euro (paper based)</li></ul>	Monthly fee <b>Total yearly fee</b>  free <b>free</b>

<ul style="list-style-type: none"> <li>- Replacement of lost or stolen debit or credit card (1 per year per card type)</li> <li>- 1 Hello4You savings account</li> </ul> <p>Services beyond these quantities will be charged separately</p>	
<b>Payments (excluding cards)</b>	
<ul style="list-style-type: none"> <li>- <b>Money transfer in euro:</b> <ul style="list-style-type: none"> <li>- Online transfer</li> </ul> </li> <li>- <b>Direct debit</b></li> <li>- <b>Standing order</b></li> </ul>	<ul style="list-style-type: none"> <li>free</li> <li>free</li> <li>free</li> </ul>
<b>Cards and cash</b>	
<ul style="list-style-type: none"> <li>- <b>Providing a debit card</b> debit card</li> <li>- <b>Providing a credit card</b> Visa Classic</li> </ul> <p><b>Cash withdrawal in euro</b></p> <ul style="list-style-type: none"> <li>- Withdrawal abroad with debit card Outside the Economic European Area (EEA)</li> <li>- Withdrawal with a credit card</li> </ul> <p><b>Cash withdrawal in other currency</b></p> <ul style="list-style-type: none"> <li>- Withdrawal from ATM's with a debit card</li> <li>- Withdrawal with a credit card</li> </ul>	<ul style="list-style-type: none"> <li>Monthly fee free</li> <li><b>Total yearly fee free</b></li> <li>Monthly fee €2.25</li> <li><b>Total yearly fee €27.00</b></li> <li>€2.86 + 0.30% of the amount (max €12.09)</li> <li>€6 + 1% of the amount</li> <li>€2.86 + 0,30% of the amount (max €12.09) (handling fees) + 1.63% of the amount (exchange fees)</li> <li>€6 + 1.60% of the amount</li> </ul>

<b>Overdrafts and related services</b>		
<b>Overdraft facility – Direct reserve</b> • Up to € 1,250	Annual debit rate	10.50%
	<b>Unauthorised overdraft</b>	Annual debit rate

\* Our fees include VAT at 21% where applicable.

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