



Fee Information Document

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

Account name: **Hello4You**

Date: 26/09/2022

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

<ul style="list-style-type: none"> - Replacement of lost or stolen debit of credit card (1 per year per card type) - 1 savings account <p>Services beyond these quantities will be charged separately</p>																							
Payments (excluding cards)																							
<ul style="list-style-type: none"> - Money transfer in euro: <ul style="list-style-type: none"> - Online transfer - Direct debit - Standing order 	<ul style="list-style-type: none"> free free free 																						
Cards and cash																							
<ul style="list-style-type: none"> - Providing a debit card debit card - Providing a credit card Visa Classic <p>Cash withdrawal in euro</p> <ul style="list-style-type: none"> - Withdrawal abroad with debit card Outside the Economic European Area (EEA) - Withdrawal with a credit card <p>Cash withdrawal in other currency</p> <ul style="list-style-type: none"> - Withdrawal from ATM's with a debit card - Withdrawal with a credit card 	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 5px;">Monthly fee</td> <td style="padding: 5px;">free</td> </tr> <tr> <td style="padding: 5px;">Total yearly fee</td> <td style="padding: 5px;">free</td> </tr> <tr> <td colspan="2" style="padding: 10px 0 0 0;"> </td> </tr> <tr> <td style="padding: 5px;">Monthly fee</td> <td style="padding: 5px;">€2.25</td> </tr> <tr> <td style="padding: 5px;">Total yearly fee</td> <td style="padding: 5px;">€27.00</td> </tr> <tr> <td colspan="2" style="padding: 10px 0 0 0;"> </td> </tr> <tr> <td style="padding: 5px;"></td> <td style="padding: 5px;">€2.86 + 0.30% of the amount (max €12.09)</td> </tr> <tr> <td style="padding: 5px;"></td> <td style="padding: 5px;">€6 + 1% of the amount</td> </tr> <tr> <td colspan="2" style="padding: 10px 0 0 0;"> </td> </tr> <tr> <td style="padding: 5px;"></td> <td style="padding: 5px;">€2.86 + 0,30% of the amount (max €12.09) (handling fees) + 1.63% of the amount (exchange fees)</td> </tr> <tr> <td style="padding: 5px;"></td> <td style="padding: 5px;">€6 + 1.60% of the amount</td> </tr> </table>	Monthly fee	free	Total yearly fee	free			Monthly fee	€2.25	Total yearly fee	€27.00				€2.86 + 0.30% of the amount (max €12.09)		€6 + 1% of the amount				€2.86 + 0,30% of the amount (max €12.09) (handling fees) + 1.63% of the amount (exchange fees)		€6 + 1.60% of the amount
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Overdrafts and related services		
Overdraft facility – Direct reserve <ul style="list-style-type: none"> Up to € 1,250 	Annual debit rate	10.50%
	Annual debit rate	12.10%

* Our fees include VAT at 21% where applicable.

<https://www.wikifin.be/nl/tools/rekentools/vergelijkingstool-zichtrekeningen>

<https://www.wikifin.be/fr/outils-pratiques/calculateurs/comparateur-de-comptes-vue>