

General Terms and Conditions for the “Hello bank! gift” offer

Article 1: Organiser

BNP Paribas Fortis SA/NV, which has its registered office at Montagne du Parc/Warandeborg 3, B-1000 Brussels, VAT No. BE 0403.199.702 (Brussels Register of Companies), hereinafter referred to as "BNP Paribas Fortis", is organising an offer in which new Hello bank! customers receive 50 euro when opening a Hello or Hello4You payment account at Hello bank! and afterwards activating this account by carrying out 25 transactions by 19/12/2022 at the latest.

Article 2: Participation

The offer is open to all natural persons who:

- a. are 18 years or over;
- b. are domiciled in Belgium;
- c. have a valid Belgian identity card;
- d. who do not have, and have never had, a Hello or Hello4You payment account.

Participation in the "Hello friends" offer, which started on 2 March 2015, cannot be combined with participation in this “Hello bank! Welcome Gift” offer. However, anybody who has started the registration procedure via the “Hello friends” offer but has not confirmed their application (depending on the application procedure used) by placing an electronic signature in the Hello bank! app on secure.hellobank.be using the Hello debit card and the M2 function on the card reader, or by returning the signed documents, is eligible to participate in this “Hello bank! Welcome Gift” offer after a period of 31 calendar days from their registration date¹.

The “Hello bank! Welcome Gift” offer is valid in Belgium.

The application to convert a BNP Paribas Fortis Pack into a free Hello bank! offer does not allow participation in this "Hello bank! welcome gift" offer.

Any fraud or attempted fraud, any forgery and any breach of the General Terms and Conditions connected to this offer by the participant shall be penalised with immediate exclusion and BNP Paribas Fortis will not be required to provide reasons for its decision. This registration will therefore be deemed non-existent.

Article 3: Offer period

The offer starts on 29/08/2022 and ends on 09/10/2022 inclusive.

BNP Paribas Fortis reserves the right to extend, shorten or end the offer at any time, without being liable to anyone for any form of compensation whatsoever.

¹Registration for the “Hello friends” offer takes place the moment a person enters their surname, first name and date of birth on the registration page for this offer via the “Hello friends” offer website (www.hellobank.be>HelloFriendsAction) via the unique (URL) link for their sponsor code, and then registers the details by clicking the “Next” button on the offer website. They will then receive an e-mail confirming that the registration for the “Hello Friends” offer has been made.

Article 4: Amount to be awarded

If the member carried out 25 transactions with their new Hello or Hello4You account within the time set out in article 5 and all the conditions for participation set out in article 2 are met, 50 euros will be deposited into their account.

This amount will be paid before the 20th of the month following the last transaction. BNP Paribas Fortis cannot be held responsible for late payments.

Article 5: Terms and Conditions of how the offer works

The amount will be awarded if the following cumulative conditions are met:

- Registration for awarding a gift is done through an application by the new customer to open a new Hello or Hello4You payment account made during the period from 28/09/2022 to 09/10/2022 inclusive.
- The application to open an account is submitted in full and completed using:
 - o the electronic application form for opening an account, which is available on the website helloworld.be, or;
 - o the application form for opening an account available in the Hello bank! app ;
- The application for opening a new Hello or Hello4You payment account is accepted by Hello bank!
- The new customer has made an initial transaction of a minimum of €1 with this new Hello or Hello4You payment account by 14/11/2022 at the latest.
- The person or persons opening the new Hello or Hello4You payment account do not have, and have never had, another Hello or Hello4You payment account.
- The person or persons opening the new Hello or Hello4You payment account have made 25 transactions on this account by 19/12/2022 at the latest. A transaction is understood to be:
 - o any transfer of a minimum of €1 to another bank account;
 - o any transfer of a minimum of €1 from a bank account to the Hello or Hello4You payment account, including transfers by standing order or direct debit;
 - o payments of a minimum of €1 recorded from the Hello or Hello4You payment account using a debit card;
 - o cash withdrawals at a cash machine, debited from the Hello or Hello4You payment account.

The amount will be awarded for each account that is opened and not for each account holder. This means that for joint accounts a single amount will be awarded.

The gift received as part of the “Hello bank! Welcome gift” offer cannot be combined with other Hello bank! offers.

Article 6: Communications

The Hello bank! “Welcome gift” offer is being advertised by Hello bank! on helloworld.be.

Article 7: General information

BNP Paribas Fortis cannot be held liable for any direct or indirect damage caused to persons (participants or non-participants) or property in connection with taking part in this offer. This also includes technical inconvenience and/or IT equipment failures (hardware & software) resulting from

participation in the offer. In addition, BNP Paribas Fortis cannot be held liable if participation is temporarily or permanently unavailable on the [hellobank.be](https://www.hellobank.be) website or if the connection is interrupted or intermittent.

Any complaints about the awarding of the amount must be made within 365 days of the date of the application to open the new Hello or Hello4You payment account.

By taking part in this offer, the participant accepts, without reservation or restriction, the full content of the General Terms and Conditions and any decision taken by BNP Paribas Fortis in connection with this offer.

BNP Paribas Fortis reserves the right to amend these General Terms and Conditions at any time. The General Terms and Conditions and any amendments to them will be published on the [hellobank.be](https://www.hellobank.be) website.

Should one of the provisions in these General Terms and Conditions be declared null and void, this shall not affect the validity of the other provisions.

Any comment or complaint relating to the current rules should be sent by registered letter, at the latest 5 business days after the offer's end date, to the following address: BNP Paribas Fortis SA/NV, Index 1KJ0E, Montagne du Parc 3, B-1000 Brussels.

Article 8: Personal data

By participating in this offer, BNP Paribas Fortis, which has its registered office in Montagne du Parc/Warandeborg 3, B-1000 Brussels, processes your personal data as per the BNP Paribas Fortis SA Privacy Notice available at <https://www.hellobank.be/legal-notice/privacy>, with the proviso that the data which you have provided are only used in connection with this offer.

Article 9: Governing law and disputes

This offer is governed by Belgian law. Any disputes relating to this offer shall be subject to the sole jurisdiction of the courts of Belgium.

Rules drawn up in Brussels on 20/08/2022.