



Savings Account



Saving is extremely important. Perhaps you're putting money aside for a specific goal, like a major purchase. There are lots of excellent reasons to save for the future. And it goes without saying that you'll want the best possible savings deal in terms of security, returns, reliability, immediate access and convenience. That's exactly what the savings accounts in the BNP Paribas Fortis range can offer you. Each one has its own specific strengths and benefits, enabling you to mix and match accounts depending on your specific savings goals.

Saving starts with the easiest Savings Account

To open a Savings Account you only have to visit a BNP Paribas Fortis branch once. And if you already bank with us, you can even open your Savings Account entirely online at www.fortisbanking.be.

Save conveniently – however and whenever you want

Most people transfer money to their Savings Account from their Current Account. You can do that quickly and easily from home using your computer or by phone. You can also transfer money to a standard Savings Account using the machines in the 'Self' facility or over the counter at any of our branches.

The easiest way to grow your savings is to deposit money automatically. Simply create an instruction – at your branch or using PC banking – and the amount you choose will be transferred automatically every month from your Current Account to your Savings Account. Other formulas are possible, too, so that you save without even noticing.

Saving that pays

The money in a Savings Account is readily accessible. You receive an attractive base rate of interest and a loyalty premium on all deposits into your Savings Account.

The base rate is calculated daily and can change at any moment in line with short-term interest rates. You also receive a loyalty premium if the deposited amount is held on account for 12 months, counted from the day after deposit. What's more, the loyalty premium is guaranteed throughout that qualification period. It is then extended automatically from one year to the next at the rate applying at that moment. The new rate is also guaranteed throughout the latest 12-month qualification period.

Interest is credited to the Savings Account on 1 January. Subject to certain conditions and an upper limit set each year, interest paid on Savings Accounts held by private individuals is free of withholding tax.

Saving with clarity

Your Savings Account is updated straight away after every deposit or withdrawal. You can keep close track of your account using PC banking or Phone banking. And you can print a detailed account statement from the next day onwards at the 'Self' facility at any branch.

Secure saving

To make your saving even more secure, we offer Account Insurance to cover you, if you wish, against the risk of accidental death. This insurance pays out a capital sum equal to the balance of the Savings Account on the day before the accident. The minimum payout is EUR 2,500, with a maximum of EUR 50,000 per account and EUR 125,000 for all accounts.

Choose the best Savings Account for your purposes

A standard **Savings Account** is the ideal place for your permanent savings reserve. It offers you maximum convenience and ease of use. You can also use your standard Savings Account to perform a number of transactions at your BNP Paribas Fortis branch, such as withdrawing or depositing money over the counter.

An **Online Savings Account** can only be managed via the Internet. Because you perform your day-to-day account transactions yourself, you receive a higher base rate.

New

You also manage an **Online Premium Savings Account** via the Internet. The key benefit of the Online Premium Savings Account is the higher loyalty premium it offers for amounts held on account for 12 months.

Our advice

Each of these accounts has its own specific strengths and benefits. However, you can use all three alongside one another, depending on your precise goals.

- The standard Savings Account is ideal for your permanent savings reserve.
- You can use your Online Savings Account for short-term online saving: money that you can set aside for a few weeks or months, but not for a whole year. You then get the benefit of the higher base rate.
- The Online Premium Savings Account lends itself best to online saving where you don't need to access your money for at least a year. That way, you take full advantage of the higher loyalty premium.



All you need to know about Savings Accounts and Online Savings Accounts

As far as BNP Paribas Fortis is concerned, the right choice begins with clear, precise information:

- You can obtain a copy of the General and Special Terms and Conditions for Savings Accounts as well as the current interest rates from any branch of BNP Paribas Fortis and at www.fortisbanking.be.
- The specialists at your preferred BNP Paribas Fortis branch will be happy to provide you with full details of the interest and premium structure and the tax benefits offered by our Savings Accounts.
- Your bank: there whenever you need it. Call the number 02 433 40 34 (Monday to Friday, 7 a.m. to 10 p.m., and Saturdays, 9 a.m. to 5 p.m.).

Opening a Savings Account

You can open a standard Savings Account:

- At any BNP Paribas Fortis branch
- Via Phone banking on 02 433 40 34
- Via PC banking (www.fortisbanking.be > Demand online).

You can open an Online Savings Account:

- Via PC banking (www.fortisbanking.be > Demand online).

Remember you can open and manage a Savings Account wholly free of charge.

Advice? Information? Financial transaction?

BNP Paribas Fortis
is here for you.



Your adviser at the branch
By appointment
(Mo-Fr till 7 p.m.;
Sa 9 a.m. till noon)



Your bank:
there whenever you need it
02 433 40 34
(Mo-Fr 7 a.m.-10 p.m.; Sa 9 a.m.-5 p.m.)



Your bank online
www.fortisbanking.be
every day (24/24)

BNP Paribas Fortis is the commercial brand name of Fortis Bank sa/nv, registered and acting as insurance agent under CBFA n° 25.879 A on behalf of AG Insurance sa/nv.

BNP Paribas Fortis distributes the insurance products of AG Insurance.

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