Basic Pack: pre-contractual information

1. Information about BNP Paribas Fortis SA/NV

Basic Pack is a product of BNP Paribas Fortis SA/NV, with registered office at Montagne du Parc/Warandeberg 3, B-1000 Brussels, RPM/RPR Brussels, BTW BE 0403.199.702, in its capacity as the service provider (also referred to hereinafter as "the bank").

BNP Paribas Fortis SA/NV is subject to the prudential supervision of the National Bank of Belgium, Boulevard de Berlaimont 14, 1000 Brussels and the supervision on investor and consumer protection of the Financial Services and Markets Authority (FSMA), rue du Congrès 12-14, 1000 Brussels and authorised as insurance agent under FSMA number 25789 A.

2. Features and terms and conditions of use of Basic Pack

For further details, please refer to the Basic Pack General Terms and Conditions shown in the following PDF document.

A. Services available

Basic Pack is a product of the bank, whose holders are offered the following banking services for a fixed monthly fee:

- Current account in EUR (hereinafter also referred to as reference account)
- Current account and bank card management fees
- 1 bank card permitting cash withdrawals at BNP Paribas Fortis ATMs in Belgium and payments to traders inside and outside Belgium
- Cash withdrawals with bank card at BNP Paribas Fortis ATMs in Belgium
- Payments with bank card in the eurozone
- Phone banking

The banking services included in the Basic Pack must be applied for by the holder and will be granted if the relevant eligibility conditions are met.

Banking services not included in the Basic Pack may be obtained separately and will be charged for at the usual rates (available at branches).
It is not possible to apply for a credit card from a Basic Pack; if a holder wishes to apply for a credit card, he/she must transfer to another type of current account.

B. Terms and conditions of use

The holder(s) of the Basic Pack is/are the holder(s) of the reference account and must meet the following conditions:

- Natural person
- Adult (at least 18 years old)
- Have due legal capacity

The reference account must meet the following conditions:

- Current account in EUR for private use
- With 1 or 2 holders
- If there are 2 holders, they give one another mutual power of attorney
- The holder(s) of the Basic Pack is/are the only holder(s) of the reference account
- There must be no account "bare owners"
- The account must not be blocked

C. Charges

The Basic Pack monthly fee of EUR 1.60 will be debited to the reference account each month.

For further details of the rates, please consult the list of rates contained in the attached PDF document.

BNP Paribas Fortis SA/NV may change the above features, terms and conditions and of the Basic Pack at any time. Unless otherwise specified, the information concerning such features, terms and conditions is therefore only valid on the date on which it is provided. In the event of any change the relevant information will be amended accordingly.

3. Right of withdrawal – Right of cancellation

You are entitled to withdraw your package without incurring any penalty and without giving any reason for doing so. You can exercise this right within 14 calendar days of signing the contract by sending a registered letter to BNP Paribas Fortis SA/NV, Montagne du Parc/Warandeberg 3, B-1000 Brussels.

If you do so, you will only have to pay the costs of any services that have actually been provided, at the applicable rates. If you do not exercise this right, your package will remain in existence for an unlimited period.

According to the provisions of Article 14 of the General Terms and Conditions of BNP Paribas Fortis SA/NV, either you or BNP Paribas Fortis SA/NV can close the savings package.

When membership is terminated, all the financial services will be retained (unless the holder(s) expressly request(s) otherwise) subject to the terms and conditions applicable to normal customers (available at branches).

4. Applicable law – Competent courts – Miscellaneous

The relations that bind you to the bank, both those preceding the opening of the package and those resulting from its opening, shall be governed by Belgian law.
Any legal claims in relation to the package agreement and its execution shall be heard by the court indicated in Article 23 of the General Terms and Conditions of BNP Paribas Fortis SA/NV.
Any communication in connection with or resulting from the opening of the package shall be in the language recorded in the files of the bank at the start of the relationship.

5. Complaints and recourse

Complaints may be sent to the bank via the customer's branch, via the Customer Service department, or by means of the complaint form available in PC banking or on the bank's website.

If the customer is not satisfied with the proposed solution, they may submit a written complaint by ordinary mail to Complaints Management at the following address:

Complaints Management
Montagne du Parc 3
B-1000 Brussels
Fax: +32 (0)2 228 72 00

If the customer is not satisfied with the solution proposed by Complaints Management, they may – as a natural person acting in a private capacity – submit the dispute to the Ombudsfin – Ombudsman in financial conflicts, by ordinary mail to the address below or by means of the complaint form available on the website:

Ombudsfin – Ombudsman in financial conflicts
Rue Belliard 15-17, Box 8
B-1040 Brussels
Fax: +32 2 545 77 79
E-mail: ombudsman@ombudsfin.be - www.ombudsfin.be

If the complaint concerns a payment service, it may also be submitted in writing to Direction Générale Contrôle et Médiation / Algemene Directie Controle en Bemiddeling of the SPF Economie, P.M.E., Classes moyennes et Energie / Federale Overheidsdienst Economie, K.M.O., Middenstand & Energie, WTC III, Boulevard Simon Bolivar / Simon Bolivarlaan 30, B-1000 Brussels.