Service Pack: pre-contractual information

1. Information about BNP Paribas Fortis SA/NV

The Service 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 Service Pack

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

A. Services available

Service Pack is a club package offering the following banking and non-banking services for a fixed monthly fee:

- Current account (hereinafter also referred to as reference account)
- Current account and bank card management fees
- Bank cards permitting cash withdrawals at BNP Paribas Fortis ATMs in Belgium and making payments to traders inside and outside Belgium, cash withdrawals at non-BNP Paribas Fortis ATMs in Belgium and at all ATMs outside Belgium and Proton
- Visa/MasterCard Classic (subject to acceptance)
- Visa/MasterCard Gold (subject to acceptance)
- PC banking
- Phone banking
- Account insurance (if the General Terms and Conditions for Account Insurance are met)
- Payments with bank card in the eurozone
- Cash withdrawals with bank card in the eurozone
- Cash withdrawals over the counter
- Simple paper transfers (if complying with the criteria of the European regulation)
- Ordering and issuing domestic cheques
- Custody account handling charges
- Custody account insurance (if the General Terms and Conditions for Custody Account Insurance are met)
- 10% on annual Europ Assistance travel insurance contracts
- Service Bonus

The financial services included in Service Pack must be applied for by the member and will be granted if the relevant eligibility conditions are met. Account insurance will apply automatically to the reference account, however (if the General Terms and Conditions for Account Insurance) are met.

Financial services not included in Service Pack may be obtained separately at the usual rates (available in branches).

B. Terms and conditions of use

The holder(s) of the Service Pack club package 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 of the club package 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 club package 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 monthly Service Pack fee will be debited to the reference account each month.
Monthly fee: EUR 6.55.
Monthly fee if the conditions for a single rate are met: EUR 5.75.
Conditions for the single rate: only 1 account holder and no more than 1 PC banking contract, 1 bank card, 1 "classic" credit card and 1 "gold" credit card.
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 of Service 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 terms and conditions set out in Article 5 of the Service Pack General Terms and Conditions, either you or BNP Paribas Fortis SA/NV may close the 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 the bank's Complaint 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.