BNP PARIBAS FORTIS

I-MESSAGE: PRE-CONTRACTUAL INFORMATION
(valid from 08/11/2016)

Information on BNP Paribas Fortis SA/NV

i-message is a product of BNP Paribas Fortis SA/NV, Montagne du Parc 3, 1000 Brussels, Brussels Register of Companies 0403.199.702, acting as the service provider.

BNP Paribas Fortis SA/NV is subject to the prudential supervision of the National Bank of Belgium, Boulevard de Berlaimont/Berlaimontlaan 14, B-1000 Brussels and to the supervision on investor and consumer protection of the Financial Services and Markets Authority (FSMA), Rue du Congrès/Congresstraat 12-14, B-1000 Brussels and authorised as insurance agent under FSMA number 25879 A.

Features and terms and conditions of the i-message service

The i-message services are governed by the General Terms and Conditions relating to the i-message services of BNP Paribas Fortis SA/NV as well as by the General Banking Terms and Conditions of BNP Paribas Fortis SA/NV.

A. Services available

You can receive information sent automatically by text to the (Belgian) mobile number specified by you if certain conditions specified in advance apply in connection with your account(s).
The six service options under i-message are:

- "Pending transaction": the bank sends an SMS when at least one transaction is pending on your account and risks being refused due to an insufficient balance.
- "Balance": the bank notifies you of the latest ledger balance for the account to which the service relates by means of a daily, weekly, or monthly text message (as specified by you);
- "Balance alert": the bank sends you a text message when the account balance is under, over, or equal to the amount specified by you;
- "Amount received": the bank sends you a text message when an amount over or equal to the amount specified by you is transferred or deposited into your account.
- "Stock-exchange orders": the bank sends you a text message when stock-exchange orders are executed or cancelled.
- "E-Notification": the bank sends you a text message when a corporate action takes place on one of your securities.

B. Terms and conditions of use

- For the Balance, Balance Alert and Amount Received services, the text message is sent on the basis of the closing status of the account to which the service relates.
- For the Stock-exchange Orders service, information is sent very soon after the order has been executed or cancelled.
- The default period for text messages to be sent is from 8am to 10pm (the bank sends messages as soon as possible), but this can be amended in Easy Banking Web and by contacting the Easy Banking Centre

or in branch. This does not apply to Pending Transaction Alerts, where the time messages are sent is defined by the bank (between 9am and 10am).

Notes on stock-exchange orders

- Securities involved

  You receive a text message after buy or sell orders have been executed or cancelled in respect of the following securities:
  - shares on the various markets;
  - warrants.

- Grounds for cancellation for which a text message is sent.

  You receive a text message when a buy or sell order is cancelled in the following circumstances:
  - cancellation because the order validity date has elapsed;
  - cancelled because coupon has been detached;
  - cancellation on account of corporate action;
  - cancellation on account of a security being delisted/suspended.

  You do not, however, receive a confirmation message if a stock-exchange order is cancelled on your initiative.

- You receive a text message when an order is executed in the following circumstances.

  You receive a text message when a buy or sell order is executed in the following circumstances:
  - part execution of an order (one text message for each tranche executed);
  - execution of an order in full.

  If you issue a spot buy or sell order, you also receive a confirmation message.

- You may amend the features of the service(s) to which you subscribe in accordance with the procedures set out in article 1 of the General Terms and Conditions of the i-message services.

- You may also temporarily suspend the service(s) to which you subscribe to avoid any additional charges for sending text messages abroad (billed by the phone operator).

- The bank may automatically suspend the service(s) to which you subscribe for a maximum period of 90 days if:
  - You are no longer linked to the charge account or to the account to which the service relates.
  - The charge account is closed.

- You may also terminate the service(s) to which you have subscribed at any time and with immediate effect without any penalty.

- The bank is entitled to automatically terminate the service(s) to which you have subscribed without notice if:
  - the contracting party dies or is declared legally incompetent.
  - the account to which the service is linked is closed.
  - a subscription is suspended for 90 days.

C. Scale of charges

There is no subscription fee for the i-message services.
Messages sent as part of the service(s) to which you subscribe are charged as follows:

Type of service	Fee for each text sent (exclusive of VAT)	Fee for each text sent (including VAT)
Pending transactions	0,0992 EUR	0,12 EUR
Balance	0,0992 EUR	0,12 EUR
Amount received	0,0992 EUR	0,12 EUR
Balance alert	0,0992 EUR	0,12 EUR
Stock-exchange orders	0,0992 EUR	0,12 EUR
E-notification	Free of charges	Free of charges

These fees are debited from the charge account at the beginning of the month following that in which they are sent.

Period of validity of information

The bank may amend the features, terms and conditions and other arrangements of the i-message services as stipulated above at any time. Unless otherwise specified, the information on these features, terms and conditions and other arrangements is therefore only valid on the date on which it is provided.

Right to cancel – Right to terminate

You have the right to cancel the i-message service without penalty and without giving any reasons for your decision. You may avail yourself of this right through your branch, Easy Banking Web or the Easy Banking Centre for a period of 14 calendar days as from the date on which the contract is concluded. If you decide to avail yourself of this right, you can only be required to pay any charges applicable to the service actually provided according to the rates then in force. If you do not cancel the i-message services, they will be maintained indefinitely.

Without prejudice to the enforcement of article 14 of the General Banking Terms and Conditions of BNP Paribas Fortis SA/NV, both you and the bank are entitled to terminate the i-message services in accordance with the terms set out in article 7 of the General Terms and Conditions relating to the i-message services.

Governing law – Jurisdiction – Miscellaneous

The relationship between you and the bank, both before subscription to the i-message services and thereafter, shall be governed by Belgian law.
Any action concerning the i-message services and their performance shall be brought before the court specified in article 23 of the General Terms and Conditions of BNP Paribas Fortis SA/NV.
All communications relating to and/or pursuant to the use of the i-message services shall be in the language entered in the bank's files when you enter into a relationship with the bank.

Recourse

Without prejudice to any legal recourse, your complaints may be submitted in writing to the Bank's Complaints Management Department

BNP Paribas Fortis SA/NV
Complaints Management Department
Montagne du Parc 3

1000 Bruxelles
Fax +32 2 228 72 00

Customers who are not happy with the solution offered by this department may begin an out of court settlement procedure by contacting the following body:
OMBUDSFIN – Ombudsman in Financial Matters

by writing to:
North Gate II
Boulevard du Roi Albert II 8 Box 2
B-1000 Brussels
Fax: +32 2 545 77 79
ombudsman@ombudsfin.be
or using the online form available at www.ombudsfin.be > Make a complaint
This website details the characteristics and conditions for applying this out of court dispute settlement procedure, which the Bank uses by virtue of its Febelfin membership.