

VISA and MASTERCARD: pre-contractual information – extended version

BNP Paribas Fortis SA/NV identification

BNP Paribas Fortis SA/NV (*Montagne du Parc/Warandeborg 3, B - 1000 Brussels, Brussels RPM/RPR 0403.199.702, VAT BE 403.199.702, FSMA No. 25.879 A*), the provider, acts as the issuer of the card for Visa Classic and MasterCard Gold.

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.

Product features

The Visa and MasterCard cards are credit cards that can be used for payment in shops; you can also withdraw cash from ATMs in Belgium and abroad and make secure payments over the Internet. Every month, transactions involving your card are automatically deducted from your card account opened in accordance with the General Terms and Conditions of Electronic Cash Transfer Instruments issued by BNP Paribas Fortis SA/NV.

Amount

The standard limit for the Visa Classic card is EUR 2,500.

The standard limit for the MasterCard Gold card is EUR 5,000.

These limits are flexible and adaptable to the needs of the client. This under condition of acceptance.

Validity period

The card contract is entered into for 3 years.

Repayment

You receive a monthly account statement if you have used your card.

You are required to repay the full amount of your purchases as stated on your statement of expenditure each month.

Card charge, fees and exchange rate

BNP Paribas Fortis SA/NV makes the following monthly charge for use of the Visa or MasterCard card (as from the date on which BNP Paribas Fortis SA/NV accepts the application for a card):

- a) EUR 3,83 for the first MasterCard Gold card
- b) EUR 1,83 for the first Visa Classic card
- c) EUR 1,83 for each MasterCard Gold card
- d) EUR 0,92 for each additional Visa Classic card

The holders of a Premium Pack do not have to pay a yearly fee.

BNP Paribas Fortis SA/NV pays part of the card charge for holders of an Comfort Pack and a Hello4You account. Please consult the Special Terms and Conditions for these products and the BNP Paribas Fortis SA/NV scale of charges for further details.

If you use the credit card for transactions in a currency other than EUR, the amounts concerned will be converted to EUR using the exchange rate set by Visa or MasterCard International, plus a supplement of 1.60%.

For cash withdrawals from banks that are affiliated to Visa or MasterCard or from ATMs that accept Visa or MasterCard cards, BNP Paribas Fortis SA/NV makes the following charge for each withdrawal:

- within the euro area: 1% of the amount withdrawn, with a minimum of EUR 5.
- outside the euro area: EUR 4,00 plus an exchange fee of 1.60%.

BNP Paribas Fortis SA/NV charges a replacement fee of EUR 8 for each card that is lost or stolen and is replaced. One replacement a year is made free of charge for people aged less than 25.

Insurance

Purchase guarantee, online purchase guarantee and a travel cancellation insurance are provided free of charge with the MasterCard and Visa Gold card.

Validity of the information

BNP Paribas Fortis SA/NV may amend the above features, terms and conditions and other characteristics of the product at any time. Unless specified otherwise, the information concerning such features, terms and conditions and other characteristics is therefore only valid on the date on which it is issued.

Right of withdrawal

If you have entered into an agreement relating to a credit card remotely, you are entitled to withdraw from it without penalty and without providing your grounds. You may avail yourself of this right within 14 calendar days of entering into the contract by sending a registered letter to BNP Paribas Fortis SA/NV, Montagne du Parc/Warandeborg 3, 1000 Brussels.

You will also be liable for simultaneous repayment of amounts drawn against the card. No other penalty may be charged.

If you do not avail yourself of this right, the contract will continue for the agreed fixed term.

Right of termination

In accordance with the General Terms and Conditions of Electronic Cash Transfer Instruments issued by BNP Paribas Fortis SA/NV, either party is entitled to terminate the agreement at any time without providing their grounds.

Loss or theft of the card

Cardholders notify the lost and stolen card help line (CARD STOP) as soon as they become aware of the loss or theft of their card or the risk of fraudulent use of the card. Cardholders take every precaution to ensure that they are aware of such events without delay. CARD STOP can be reached by phone 24 hours a day, 7 days a week, on 070 344 344. CARD STOP immediately provides the cardholder with a reference number as proof that they have duly given this notification. CARD STOP records all phone calls.

The events must be reported to the police of the town where the loss or theft occurred within 24 hours.

Until the time of the notification, cardholders are liable for the consequences of the loss or theft of their card up to an amount of EUR 150, other than in the event of gross negligence or fraud, in which case this limit does not apply. Once the notification has been made, cardholders are no longer liable for the consequences of the loss or theft of their card, unless the bank can prove that the cardholder has acted fraudulently.

Languages

This information, the prospectus and the General Terms and Conditions of Use of the card are available in Dutch, English, French and German.

BNP Paribas Fortis SA/NV undertakes to communicate with you in the language you specified when opening an account with the bank.

Governing law - Jurisdiction

The relations between you and BNP Paribas Fortis SA/NV, both those existing before the issue of the card and those resulting from it, are governed by Belgian law. The Belgian courts have sole jurisdiction.

In particular, the relationship between you and the bank are governed by the provisions of the Law of 17 July 2002 concerning Transactions performed using Electronic Cash Transfer Instruments.

Recourse

Without prejudice to any legal recourse, you may submit any complaints in writing to:

BNP Paribas Fortis SA
Complaints
Montagne du Parc 3
1000 Brussels
Fax: +32 (0)2 228 72 00

If you are not satisfied with the solution proposed by the bank, you may refer the dispute to:

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