# Term Deposit Account: pre-contractual information

## Information about BNP Paribas Fortis SA/NV

The Term Deposit Account is a product of BNP Paribas Fortis SA/NV, Montagne du Parc / Warandeberg 3, 1000 Brussels, RPM/RPR 0403.199.702, acting herein as provider of the service.

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.

## Features and terms and conditions of use

The Term Deposit Account is governed by the Standard Terms and Conditions of BNP Paribas Fortis SA/NV. Term deposits can be put into one or more Term Deposit Accounts.

- Term deposits require a minimum investment.
- There is no maximum limit on the amount that may be deposited on the Term Deposit Account.
- The Term Deposit Account may never be overdrawn.

## Interest and bonuses

The payment of interests on a Term Deposit Account consists of a basic interest which shall remain unchanged throughout the entire term of the deposit.

The interest rates vary on a daily basis depending on financial markets and the currency, term and amount. The current rates in force can be obtained from any BNP Paribas Fortis branch or Contact Centre.

More detailed information about the return on Term Deposit Accounts and the calculation method is included in Article 40 and 41 of the aforementioned Standard Terms and Conditions of BNP Paribas Fortis SA/NV.

## Main characteristics of a term deposit

There are different types of term deposit depending on:
- the currency
- the term
- the arrangements for paying interest and redemption of the capital.

### Term

We distinguish between two categories of term deposit, depending on their duration:
- short term deposits, with terms ranging from 1 day to 12 months
- long term deposits with terms ranging from 1 to 20 years.

### Currency and arrangements for payment of interest and redemption of the capital

The currency and the arrangements for payment of interest and redemption of the capital vary depending on the type of term deposit.

| Type | Term | Payment of interest | Redemption of capital | Currency |
|---|---|---|---|---|
| Short term | 1 day– 12 months | At maturity | At maturity | all currencies |
| Budget | 1 to 20 years | Capitalised and paid at maturity | At maturity | EUR only |
| Annual | 1 to 2 years | Each year | At maturity | Some currencies |
| Annual | 1 to 10 years | Each year | At maturity | EUR only |
| Quarterly | | Each quarter | At maturity or partial redemption of capital on the moment of interest payment | EUR only |
| Monthly | | Each month | | EUR only |

Belgian withholding tax is automatically levied on interest when it is paid (at maturity for capitalised interest).

### Management and other fees

There is no charge for opening, closing and managing the Term Deposit Account. Account statements and all transactions are also free of charge.
The bank may amend the above features, terms and conditions of the Term Deposit Account at any time. In that case, the relevant information will also be amended accordingly.

### Right of withdrawal

Customers have the right to withdraw from the fixed-term account without incurring any penalties and without giving a reason. They may exercise this right during a period of 14 calendar days following the contract conclusion date by sending a registered letter to BNP Paribas Fortis SA/NV, Montagne du Parc/Warandeberg, 3, B-1000 Brussels, Belgium. Furthermore, customers may withdraw from the euro fixed-term investment in whole or in part without paying any penalties and without receiving interest for the period between the date the investment was started and that of the repayment of the capital invested, if the euro investment is terminated before the maturity date:

- within 15 calendar days of its creation, or its renewal if the fixed-term investment in question is less than or equal to 12 months in duration, and
- within 31 calendar days of its creation or renewal, if the fixed-term investment in question is greater than 12 months in duration.

In all other cases of early repayment in whole or in part of the fixed-term investment requested by the customer, he or she is obliged to pay a penalty on the early repayment amount, calculated at 2% and applied on a pro rata temporis basis over the remaining duration of the fixed-term investment.

### Applicable law – Competent courts – Miscellaneous

The relations that bind you to the bank, both the relations preceding the opening of the account and the relations resulting from such opening, are governed by Belgian law.

Legal claims in relation to the Term Deposit Accounts agreement and its execution will be heard by the court specified in Article 23 of the Standard Terms and Conditions of BNP Paribas Fortis SA/NV.

Any communication in connection with, or resulting from, the opening of the savings account must be in the language recorded in the files of the bank at the start of the relationship.

## Right of recourse

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

BNP Paribas Fortis SA/NV
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 submit the dispute to:

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