STAR SAVINGS ACCOUNT: SPECIFIC TERMS AND CONDITIONS (valid from 19/06/2015)

These terms and conditions govern the Star Savings Account of BNP Paribas Fortis. Anything that is not expressly specified in these terms and conditions will be subject to the general banking conditions of BNP Paribas Fortis SA/NV (hereinafter: 'the bank'). The customer expressly agrees to these special terms and conditions and the aforementioned general banking conditions for the purpose of opening a Star Savings account.
This savings account is a regulated savings account in accordance with Article 2 of the Royal Decree implementing the Belgian Income Tax Code with regard to the exemption from withholding tax.

Article 1 – General

The Star Savings Account is a savings account in euros and is exclusively intended for private use by natural persons. Each natural person can only have one Star Savings Account.
The substantive form or commercial name of the savings account does not affect the provisions of these terms and conditions.

Article 2 – Statements

Savings account transactions are set out on statements.

Article 3 – Credit transactions

Credit transactions are permitted up to a maximum of EUR 9,000 per calendar year.

Article 4 – Debit transactions

In accordance with the applicable tax rules, withdrawals from regulated savings accounts are only permitted for performing the following transactions:
1. Cash repayment;
2. Transfer or payment, other than by standing order, to an account within the bank held in the name of the holder of the savings account;
3. Transfer to a savings account within the bank held in the name of the partner (married or lawfully cohabiting) or of the parent(s) of children of the holder of the savings account;
4. Payment, by the holder of the savings account, of amounts due in capital, interest or incidental charges on loans or credit facilities granted by the bank or by an institution represented by the bank;
5. Payment to the bank of the charges relating to the savings account or of the price for the purchase or subscription for securities.

Withdrawals for transactions other than those specified above are not permitted, otherwise the benefit of partial exemption from withholding tax on the income from the savings account will be forfeited. The account holder should therefore ensure that their withdrawals comply with the above summary.
In contrast to Article 26 of the General Terms and Conditions of the Bank, the latter may, on either a specific or a general basis, impose a notice period of five calendar days on withdrawals exceeding EUR 1,250 and may limit to EUR 2,500 per fortnight. Withdrawals may be made by the account holder, a duly authorized person or a legal representative acting within his capacity.
All withdrawals must be confirmed with a receipt.

Article 5 – Return

The return on the Star Savings Account consists of basic interest and a loyalty bonus.
The basic interest and bonuses are calculated separately at a rate expressed on an annual basis. The bank sets the basic interest rate and the loyalty bonus taking the relevant tax regulations into account.
The basic interest and loyalty bonus are specified in the "Scale of Rates and Charges", which customers can obtain in all of the bank's branches, and on the website www.bnpparibasfortis.be. These may vary according to market conditions or any changes to legally permitted limits. Customers will be notified of changes to the basic interest and the loyalty bonus by means of a notice on the next statement.

Basic interest

Basic interest accrues on a daily basis.
The basic interest is not guaranteed and may be adjusted daily on the basis of any changes to rates. Any increase in the basic interest nevertheless applies for a period of at least three months, unless the European Central Bank reduces the rate for the main refinancing transactions.
Only one basic interest rate applies to each savings deposit at any given time.

Loyalty bonus

In order to qualify for the loyalty bonus, the amount must remain in the account for twelve successive months.
In case of a transfer, which is not performed pursuant to a standing order, between two regulated BNP Paribas Fortis savings accounts in the name of the same holder, the bonus accrual period for the transferred savings deposit will still apply, on condition that the transfer is for at least EUR 500 and the holder has not already made three such transfers from the same savings account during that calendar year.

An amount for which the loyalty bonus has been earned will be automatically reinvested for a new period of twelve months.
The loyalty bonus that applies at the time of the deposit or at the start of a new loyalty period applies throughout the entire loyalty period, except in case of a transfer as referred to in paragraph 2 above. In that case, the loyalty bonus will be calculated in proportion to time according to the loyalty bonus that applies to each savings deposit.

Article 6 – Calculation and payment of the return

The value date is the date when a deposit starts or stops generating interest. A deposit generates interest from no later than the calendar day after the date of the deposit and stops generating interest on the calendar day of the withdrawal.
Nevertheless, the value date for each account in case of an internal transfer between two BNP Paribas Fortis accounts is the same as the transfer date.

Withdrawals will be deducted from the amounts for which the bonus accrual period is the least advanced. If the same bonus accrual period applies to several amounts, the amount for which the loyalty bonus is the lowest will be taken into consideration first.
The basic interest will be calculated annually on 1 January of the following year and added to the capital of the savings account, with a value date of 1 January, on 2 January.
Accrued loyalty bonuses will be credited each quarter. They generate basic interest from 1 April, 1 July, 1 October and 1 January respectively after the quarter in which they accrued.
The holder of the savings account receives a statement with the details of the interest credited to the account.
The capitalised basic interest and bonuses are taken into account for the calculation of a loyalty bonus at the end of the twelve-month accrual period.
The return in respect of savings accounts that have been fully withdrawn during the course of the year can be paid to the extent it has accrued together with the capital, on request.

Article 7 – Withholding tax

Interest and loyalty premiums earned by natural persons are exempt from withholding tax up to the interest ceiling specified in the "Scale of Rates and Charges".

Article 8 – Dormant savings accounts

Interest will not be allocated to a savings account that has a smaller balance than specified in the "Scale of Rates and Charges", and in respect of which no deposits or withdrawals have been made for one year.
The savings account will generate interest again as soon as a deposit or withdrawal is made, as from 1 January of the year in which the transaction took place.

Article 9 – Charges

The bank reserves the right to charge an annual management fee after the expiry of the period referred to in the price list for savings accounts that have a smaller balance than the amount specified in the "Scale of Rates and Charges".

Article 10 – Amendments

Any amendments to these special terms and conditions must be agreed with customers in accordance with the following procedure. The holder of a savings account must be notified of the amendment by means of a notice sent with the statement or by standard post. Customers may obtain a copy of the amended document in any of the bank's branches and on the website www.bnpparibasfortis.be.
Subject to statutory or regulatory requirements, the amendment will take effect on the first day of the second month following that in which notice was given.
If customers do not accept the proposed amendment, they may terminate their business relationship with the bank free of charge within the same period.

Article 11 – Complaints

If holders of savings accounts do not accept the application of the operating terms and procedures of the savings account and the interest calculation, they may submit any complaints to:
BNP Paribas Fortis SA/NV, Complaints
Montagne du Parc 3, B-1000 Brussels
within three months, as calculated from the day on which the interest and bonuses were paid into the savings account.