

Information on Fortis Bank SA/NV

Easy banking is a financial service offered by Fortis Bank SA/NV, Rue Montagne du Parc/Warandeborg 3, B-1000 Brussels, Brussels Register of Companies 0403.199.702, acting in its capacity as provider of this service. Fortis Bank SA/NV is under 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.

Main Features and Terms And Conditions of the Easy banking Service

Access to the Easy banking service and its subsequent use is only authorised for adult PC banking service holders. A subscription to the Easy banking service must be taken out via PC banking.

- The Easy banking service is governed by these Fortis Bank SA/NV General Terms and Conditions and the Easy banking general terms and conditions. Please read these documents.
- In accordance with the restrictions and terms set out in the General Terms and Conditions for Easy Banking, the Easy Banking service allows the holder to log in, using a smartphone or a tablet, to the Bank's computer in order to access certain services, such as:
 - o checking the account balance, information, and managing data,
 - o performance of SEPA transfers.
- Subscribers to the Easy banking service may only carry out account transactions compatible with the scope of their authority to use the account in question.

Pricing

1. Fee payable for service
Subscription is free.

2. Other charges

The following are or may be subject to charges:

- sending of an SMS signature as part of the identification procedure to connect to the Easy banking service; and
- replacement of a part of the electronic identification device in the Easy banking service.

Holders of the Easy banking service pay:

- the costs of acquiring, installing and running the application, computer or other equipment and the electronic identification device that enables them to access the services;
- costs for connecting to the Internet or other networks;
- telecommunication costs for connecting to the Bank's Easy banking service;
- use of Easy banking outside Belgium may substantially increase telecommunication costs for connection to the Bank's Easy banking site.

Period of Validity of Information

The bank may amend the features, terms and conditions and other arrangements of the Easy banking service set out 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 of Withdrawal – Right to Terminate

Given that the Easy banking agreement must be concluded via PC banking, a remote communication technique, you have the right to withdraw the Easy banking agreement without having to pay any compensation or give any reason whatsoever. You may avail yourself of this right for a period of 14 calendar days as of concluding the agreement via PC banking. If you decide to avail yourself of this right, you can only be required to pay any charges applicable to the service actually provided based on the rates then in effect. If you do not exercise the right of withdrawal, the Easy banking service shall remain in effect indefinitely.

Both you and the Bank have the right to terminate the Easy banking service at any time in accordance with the terms and conditions of Article IX of the general terms and conditions of the Easy banking service.

Governing law – Jurisdiction – Sundry Provisions

The relationship between you and the bank, both before and after subscription to the Easy banking service is made shall be governed by Belgian law. Any legal action concerning the Easy banking service and its performance shall be brought before the court specified in Article 23 of the Fortis Bank SA/NV General Terms and Conditions.

All communication relating to and/or pursuant to the use of the Easy banking service shall be in the language recorded in the bank's files when you enter into a relationship with the bank.

Remedies

Without prejudice to any legal remedy, your complaints may be submitted in writing to:

Fortis Bank SA/NV

Ombudsman's Service

Montagne du Parc/Warandeberg 3

B-1000 Brussels

If holders are not satisfied with the solution proposed by the bank, they may (provided they qualify as consumers) submit the dispute to the

Service de Médiation Banques Crédit Placements

Rue Belliard/Belliardstraat 15-17, boîte 8

B-1040 Brussels

E-mail: Ombudsman@OmbFin.be