

IN A CHANGING WORLD,
**EXPATS FEEL
AT HOME RIGHT AWAY.**



WITH YOU FROM THE START

Simply enjoy the Belgian way of life.
We take care of all your banking &
insurance matters.

More info on bnpparibasfortis.be/expatinbelgium.



BNP PARIBAS

FORTIS

The bank for a changing world

Welcome to Belgium

Are you coming to work or study in Belgium?

Welcome! We hope you love it here. As exciting as this adventure may be, we know it's not always easy to go and live abroad. From the pre-departure preparations to the steps you have to take upon arrival, good advice can help ease the transition. For your banking affairs, we're a trustworthy partner **as the number one bank in Belgium**.

BNP Paribas Fortis, a Belgian bank with an international approach

We are part of the **BNP Paribas group**, a European leader on a global scale in terms of banking and financial services, active in 80 countries. This allows us to provide a unique pan-European network with a diverse portfolio of offerings for our customers.

Simplify your life

Our Expat offer brings together a range of services perfectly adapted to your needs, making your life easier. Do you want to prepare your banking affairs before stepping onto Belgian soil?

Or would you prefer to arrange it all when you arrive?

Wherever you are, however long you'll stay, we have banking and insurance solutions customised to your needs.

Everything you need, for free!

Premium Pack is an «all-in-one» package offering superior banking benefits free to expats for their first year in Belgium. After that, with a fixed monthly service charge, you will be provided with an account entirely equipped to handle all of your daily banking transactions, wherever and whenever you want.

Apply **remotely** – whether you are in Paris, Rome or Singapore – and then benefit from it as soon as you arrive (subject to acceptance of your application).

All-inclusive: the Premium Pack is the all-in-one formula for all your day-to-day banking needs, including up to three fully equipped multi-currency accounts.

Flexible: depending on your needs, choose between single or multi-user solutions.

International transfers at attractive rates: you get preferential rates on your international online transfers among the participating banks of the Group.

Don't forget **our services also include: all debit cards, Visa/Mastercard Gold credit cards** (pending approval for all our credit cards), Easy banking and phone banking services, and much more. To apply remotely or for more info: go to www.bnpparibasfortis.be/expatinbelgium.





Hello4You exclusively for the younger expats

Hello4You is a free package and has been specially designed for young people aged 18 to 27.

It includes, among other things:

- Free current account.
- Up to two free debit cards for cash withdrawals and payments in retailers both in Belgium and abroad.
- Free Hello Prepaid card: this practical reloadable payment card allows you to pay safely around the world and online.
- Up to two PC banking contracts - your virtual bank just a click away on your computer.
- Access to Easy banking, the complementary PC banking service for smartphones and tablets.

BNP Paribas Fortis offers Hello4You in collaboration with Hello bank!, its mobile brand. Benefit from free, personal advice at our branches and telephone, or online support from the Hello Team.

Making your house a home

Moving to Belgium is only the first step. Finding a home is also important! Do you want to rent a flat or house in Belgium? The owner will ask you to provide a rental guarantee. To do so, you will need to open a deposit savings account which will remain blocked for the duration of the rent.

In some cases, you can use your employer's reputation in order to avoid such a rental deposit.

For more information, please send us an e-mail to expats@bnpparibasfortis.com.

If you are looking to buy a home in Belgium, we offer **preferential mortgage conditions**. Besides, **the Flexible Home Loan** is perfect for you. With this we offer advantageous conditions to help you buy that dream home.

More info?

Go to : www.bnpparibasfortis.be/expatinbelgium

Don't forget to think about insuring your home.

A water leak, an electrical fault, a storm, a natural disaster or a fire may prove to be very costly if you are not insured. A **Fire insurance** will provide the necessary coverage for your home and any damage to your personal possessions.

Make sure you are covered

You and your family deserve the best protection against risks in life. **Family protection insurance** provides third party coverage for any (physical or material) damage that you, a member of your family or a pet, may cause through your normal activity.

On the road

The car remains an essential means of transport, whether it is to go to work, do your shopping or take your kids to school. Your vehicle must be fully legal in terms of registration and insurance before being used on a public right of way. **Civil Liability car insurance** is compulsory: it covers you for any damage caused to a third party if you have an accident with your car for which you are deemed responsible.

Simplify your life

Our dedicated Expat branches have a network of experts who can provide the best possible advice. Contact us for more information.

Go to: www.bnpparibasfortis.be/expatinbelgium



ADVICE? INFORMATION?

BNP Paribas Fortis is here for you



PHONE US
+32 (0)2 433 41 00
(Mo-Fr to 7 p.m.;
Sa 9 a.m.-noon)



**SEND US AN
E-MAIL**
at **expats@
bnpparibasfortis.com**



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the Microsoft Store



VISIT
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VISIT US
at your branch
(by appointment,
Mo-Fr to 7 p.m.;
Sa 9 a.m.-noon)

Flexible Home Loan - Type of credit: credit facility. Under the law of 4 August 1992. Subject to your application being accepted by BNP Paribas Fortis SA/NV, credit provider, Montagne du Parc 3, B-1000 Brussels - Brussels Register of Companies - VAT BE0403.199.702

BNP Paribas Fortis SA/NV

Montagne du Parc 3, B-1000 Brussels - Brussels Register of Companies - VAT BE 0403.199.702, registered under FSMA number 25.879A, rue du Congrès 12-14, 1000 Brussels, and acting as a tied insurance agent for AG Insurance sa/nv.

AG Insurance sa/nv

Bd. E. Jacquain 53, B-1000 Brussels - Brussels Register of Companies - VAT BE 0404.494.849 - www.aginsurance.be
Belgian insurance company authorised under code number 0079, under the supervision of the National Bank of Belgium, Boulevard de Berlaimont 14, 1000 Brussels.



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