

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



FEEL AT HOME IN BELGIUM

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.

Premium Pack – everything you need!

Premium Pack is an «all-in-one» package offering superior banking benefits free to expats for their first year in Belgium.

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.

Our services also include all debit cards, Visa/MasterCard Gold credit cards (pending approval for these cards), Easy Banking and Easy Banking Phone services, and much more.

You have two choices after completing the first free year:

- you can keep your Premium Pack with a fixed monthly fee, which you can get back each year in full through our Premium Bonus scheme, and you will be provided with an account fully equipped to handle all of your daily banking transactions, wherever and whenever you want;
- you can convert your Premium Pack into a free Hello Bank! online account and take advantage of all the banking services you need through your smartphone or tablet.

To apply for the Premium Pack online or for more information, go to www.bnpparibasfortis.be/expatinbelgium.





Hello4You 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 Easy Banking Web contracts - your virtual bank just a click away on your computer.
- Access to Easy Banking App, the complementary Easy Banking Web 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 arrangement fee 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

BNP Paribas Fortis also offers a wide range of insurance products with favourable conditions.

Don't forget to think about insuring your home

A water leak, an electrical fault, a storm, a natural disaster, fire or burglary can cost you a lot of money if you are not insured. Insurance will provide the necessary coverage for your home and your personal possessions.

Make sure you are covered

You and your family deserve the best protection against risks in life. Insurance compensating third parties in the event of damage (physical and material) caused by you, a member of your family or even your pet is recommended.

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. To be driven in public, your vehicle needs to hold a valid registration and be covered by insurance, in case you cause an accident for which you are held liable.

Simplify your life

Our dedicated Expat branches have a network of experts who can provide the best possible advice.

Do you have EUR 85,000 or more in savings and/or investment products? And you do often travel outside of Belgium? Or do you have a very busy schedule? If so, you can opt for a remote relationship by getting in touch with a Priority by James Advisor. You can then talk over the telephone or by means of a video conference during working hours that have been extended to offer you greater flexibility.

Contact us for more information or visit :
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**



DOWNLOAD

our Easy banking app
via Google Play,
the App Store or
the Microsoft Store



VISIT

**bnpparibasfortis.be/
expatinbelgium**



VISIT US

at your branch
(by appointment,
Mo-Fr to 8 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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