

# Scale of Fees

Scale of Fees applying from 06/11/2018  
(subject to change)

Applicable to accounts for private use  
(held by customers)



**BNP PARIBAS**  
**FORTIS**

| The bank and insurance for a changing world

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\* The fees are given in EUR. Our fees include VAT at 21% where applicable.  
For further information, including information on credit facilities, please ask at the counter.

# I. Current Accounts

## 1.1. Current account

Management fee (monthly fee)	EUR 1.25
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## 1.2. Premium Pack (1 to 3 account(s))

Standard monthly fee	EUR 6.25 until 31/12/2018 EUR 7,00 from 01/01/2019
Management fee	Included
Account insurance (1 insurance linked to the main account)	Included
Bank cards (2 cards by account)	Included
Choice of up to two cards per Premium Pack from the following options: Mastercard Gold credit card, Visa Classic credit card, Prepaid card	Included
Replacement of lost or stolen card	Included
Cash withdrawals in Belgium and the euro zone (bank card)	Included
Cash withdrawals at a branch in Belgium, European non urgent transfer (SEPA) on paper or introduced via an advisor, cheques order or issued in Belgium	12 included /account/year
Easy Banking Web, Easy Banking App and Easy Banking Phone subscriptions	Included
Fee for refusal operation	Included

## 1.3. Comfort Pack (1 to 3 account(s))

Standard monthly fee	EUR 3.00
Management fee	Included
Account insurance	Included
Bank cards	Included
1 Classic credit card or Prepaid card	Included
Cash withdrawals in Belgium and the euro zone (bank card)	Included
Until 31/12/2018 *: cash withdrawals at a branch in Belgium, European non urgent transfer (SEPA) on paper or introduced via an advisor, cheques order or issued in Belgium * Service withdrawn as from 01/01/2019	6 included /account/year
Easy Banking Web, Easy Banking App and Easy Banking Phone subscriptions	Included

## 1.4. Welcome Pack

Management fee	None
1 bank card	Included
1 BNP Paribas Fortis Prepaid card	Included
Electronic transactions in Belgium	Free
Easy Banking Web, Easy Banking App and Easy Banking Phone subscriptions	Free
Deposit at counter of coins in bag	Free
Replacement of lost or stolen card (one free replacement a year)	EUR 8.00

1.5. Hello4You	
Management fee	None
2 bank cards	Included
Electronic transactions in Belgium	Free
1 Hello Prepaid card linked to the main account	Free
Hello credit card (1 <sup>st</sup> card free for the 1 <sup>st</sup> year) (per month)	EUR 0.92 until 31/12/2018 EUR 1,00 from 01/01/2019
Easy Banking Web, Easy Banking App and Easy Banking Phone subscriptions	Free
Cheques	EUR 0.60 until 31/12/2018 EUR 1,50 from 01/01/2019
Deposit at counter of coins in bag	EUR 4.00
Replacement of lost or stolen card (one free replacement a year)	EUR 8.00

1.6. 'Daily Banking' service linked to Your Global Agreement*	
<p>The 'Daily Banking' service is a package formula reserved to Private Bank clients in which the banking services here below are offered to members. The holder(s) of the 'Daily Banking' service formula is/are holder(s) of the Global Agreement and must meet be private individual(s), aged of majority (minimum age: 18 years old) and legally competent .</p>	
Reference account(s) of the service	
Conditions to fulfil to benefit from the 'Daily Banking' service	Current account(s) in EUR for private use
	If there are two or more holders, they agree to give each other mutual power of attorney
	The holder(s) of the 'Daily Banking' formula is/are the only holder(s) of the reference account(s)
	It cannot be a 'bare owner' account'
	No frozen account
Services included in the 'Daily Banking'	Application conditions
Current account (hereinafter, the 'reference account')	
Current account - management fee	only of the reference account(s)
BNP Paribas Fortis bank card – management fee	for all cards linked to the reference account(s), irrespective of the identity of the cardholder.
BNP Paribas Fortis bank card with cash withdrawal service at a BNP Paribas Fortis terminal in Belgium and payment at retailers in Belgium and abroad, cash withdrawal from a non-BNP Paribas Fortis terminal in Belgium and from a BNP terminal abroad.	for all cards linked to the reference account(s), irrespective of the identity of the cardholder
Replacement of lost or stolen card	for all cards linked to the reference account(s), irrespective of the identity of the cardholder
Easy Banking Web	all agreements in the name(s) of the holder(s) of the 'Daily Banking' formula and all agreements in the name of an authorised person - non-holder - for the reference account(s) of the 'Daily Banking' service if this/these is/are also the reference account(s) for tariff application.
i-messages	
Account insurance	linked to the reference account(s) (if the member applies to the General Terms and Conditions of the Account Insurance
Payments with a BNP Paribas Fortis bank card in the euro area	linked to the reference account(s)
Cash withdrawals using a BNP Paribas Fortis bank card in the euro area	linked to the reference account(s)

Counter cash withdrawals	from the reference account(s)		
Ordinary paper transfers	if compliant with the conditions of European regulations): from the reference account(s).		
Easy Banking Phone	all agreements in the name of the holder(s) of the 'Daily Banking' formula		
Remittance of account statements by post without stamp duty	for the reference account(s)		
Urgent transfers	from the reference account(s)		
Ordering and issuance of domestic cheques	for the reference account(s), only cheques in EUR issued and cashed in Belgium.		
2 credit Cards by signee of a Global Agreement	including a standard Visa card and a MasterCard Gold card, or Amex Gold card without Europ Assistance (with the reservation of acceptance)		
<b>Application dates of the 'Daily Banking' advantages</b>		Joining	Leaving
Current account - management fee, BNP Paribas Fortis bank card – management fee, BNP Paribas Fortis bank card with cash withdrawal service, PC banking	Existing account	from the month after joining	until the end of the month of leaving
	New account	from the calendar day of joining	
Payments with a BNP Paribas Fortis bank card in the euro area, Cash withdrawals using a BNP Paribas Fortis bank card in the euro area, Counter cash withdrawals, Ordinary paper transfers, Ordering and issuance of domestic cheques	from the start of the calendar year of joining		until the day of leaving, inclusive
Phone banking	from the calendar day of joining		until the end of the month of leaving
Account insurance	from the calendar day of joining		until the end of the calendar year in progress (no pro rata repayment of charges already billed)
<b>Existing services</b>			
Upon joining the 'Daily Banking' club, the banking services it offers that you already received prior to your membership which are not or no longer governed by the conditions applicable to any other BNP Paribas Fortis club - offering banking services for non-professional use in the field of Daily Banking - will be governed by these terms and conditions.			
<b>Amendments</b>			
You expressly acknowledge and accept that the Private Bank may change the conditions of this service offering with a 60 days' prior and written notice. You shall be presumed to have accepted any change to this service offer if you have not objected to any such change(s) in writing within the aforementioned 60 days' notice period.			
<b>Termination of 'Daily Banking' service membership</b>			
Membership can be terminated at the request of the member or on the initiative of the Bank:			
At the request of the member	<ul style="list-style-type: none"> <li>with ordinary notification to the Private Banking Centre, the member can terminate his or her membership to the 'Daily Banking' service at any time'</li> </ul>		
On the initiative of the Bank	<ul style="list-style-type: none"> <li>particularly in the following cases, the holder(s) automatically loses/lose the status of 'Daily Banking' service member(s):                             <ul style="list-style-type: none"> <li>If the conditions related to the holder(s) and the reference account(s) (Articles 1.2 and 1.3) are no longer met.</li> <li>In the event of the Global Agreement being terminated.</li> </ul> </li> </ul>		
When membership of this offering ends on the initiative of you or the Bank, then in the absence of an express request from the holder(s), all financial services are maintained and the standard conditions - available at branches - apply, particularly the charges for services).			

\* only available for the Private Banking clients

1.7. Basic banking service			
Management fee (per month)	EUR 1.00		
Account insurance	<b>Insurance premium due (tax included)</b>	<b>Tax (9,25%)</b>	<b>Premium (tax excluded)</b>
	EUR 4.25	EUR 0.36	EUR 3.89
	Premium (tax excluded) contains a EUR 0.73 sales charges and an administration fee of EUR 0.33.  It should be noted that a comparison of different insurance policies should involve more than simply weighing the estimated costs and fees of each policy; other aspects should also be taken into account, such as the policy's coverage, the amount of its excess, and its exclusion clauses. The estimates provided above make it possible to better understand which portion of the premium is used to cover the risks insured by the policy. The remainder of the premium – after taxes, contributions, sales charges, and administration fees are deducted – represents the share of the premium used for the performance of contractual services, as well as those costs not mentioned above (including the shared cost of claims and claims adjustment). These estimates are made using accounting data for the insurance company's last accounting year as approved by its general meeting.		
1 BNP Paribas Fortis bank card with EUR cash withdrawals and EUR point-of-sale payment service within the European Economic Area	Included		
Electronic transactions (in Belgium)	Included		
Remittances	Included		
Manual debit transactions, including EUR cash withdrawals over the counter from BNP Paribas Fortis branches & Single paper-based European transfers (SEPA transfers)	First 36 transactions per year included; as from the 37 <sup>th</sup> : EUR 1,00 until 31/12/2018; EUR 1,50 from 01/01/2019		
Paper transfers to BNP Paribas Fortis savings accounts	Included		
Easy Banking Web/App/Phone	Free		
Statements	Free provided via Easy Banking Web or via statement printer,		

1.8. Investment account (account in EUR)	
<b>Management fees</b>	
Fee for opening account	None
Fee for closing account	None
Annual management fee	None
<b>Credit interest in EUR (credited quarterly after deduction of withholding tax, from EUR 0.25)</b>	
	<b>Gross rate</b>
	<b>Net rate</b>
	0%
	0%
<b>Debit interest in EUR (debited quarterly from EUR 0.25)</b>	
Authorised overdraft (in the event of an overdraft facility)	Contact your branch
Unauthorised overdraft	See 4. Debit rate
Value date	For authorised transactions on the Investment Account: same value date rules apply as for Current Account
Account insurance	No account insurance available for Investment Account

1.9. Portfolio Account linked to a Global Agreement*						
<b>Management fees</b>						
Fee for opening account						None
Fee for closing account						None
Annual management fee						None
<b>Credit interest in EUR (credited quarterly after deduction of withholding tax, from EUR 0.25)</b>						
Type of contract linked to the account :	<b>Gross rate</b>			<b>Net rate</b>		
Account directly linked to the Global Agreement (no specific provisions)	0%			0%		
Investment advice						
Type of contract linked to the account :	<b>EUR</b>		<b>USD, GBP, CHF, JPY</b>		<b>Other currencies</b>	
	Gross rate	Net rate	Gross rate	Net rate	Gross rate	Net rate
Discretionary management	0%	0%	Libor 1 month <sup>(1)</sup> minus 1.50% monthly average		0%	
Iris						
Advisory management						
<b>Debit interest in EUR (debited quarterly from EUR 0.25)</b>						
Discretionary management, Iris	0%					
Account directly linked to the Global Agreement, Investment advice, Advisory management	Authorised overdraft (in the event of an overdraft facility)			Contact your branch		
	Unauthorised overdraft			See 4. Debit rate		
Value date	For authorised transactions on the Portfolio Account: same value date rules apply as for Current Account					
Account insurance	An account insurance can be linked to Portfolio Account for free.					

\* only available for the Private Bank clients

(1) **Libor** is the base interest rate used for lending between banks. 'Libor' stands for *London Interbank Offered Rate*. Libor is calculated at 11 a.m. on each working day by the *British Bankers' Association (BBA)*, based on an average of the interest rates that a number of London-based banks charge other banks. A Libor rate is calculated for a variety of currencies (the most important of which are the dollar, the yen, the Danish krone, the Swiss franc and the pound sterling) and also for different periods, namely *one day (LiborOvernight)*, one week, two weeks, one month, two months and then per month up to 12 months.

2. Domestic payment transactions: fee payable per transaction	
Cash withdrawals with the bank card at BNP Paribas Fortis ATMs in Belgium	Free
Cash withdrawals with the bank card at non-BNP Paribas Fortis ATMs in Belgium and abroad within the Economic European Area (EEA)	EUR 0.10
Cash withdrawals at a branch in Belgium	EUR 1.00 until 31/12/2018; EUR 1,50 from 01/01/2019
Cheques issued and cashed in Belgium	EUR 1.00 until 31/12/2018; EUR 1,50 from 01/01/2019
Belgian paper credit transfer (SEPA) (transfer form issued in branch or sent by post)	EUR 1.00 until 31/12/2018; EUR 1,50 from 01/01/2019
European paper credit transfer (SEPA) to Belgium (transfer form issued in branch or sent by post)	EUR 1.00 until 31/12/2018; EUR 1,50 from 01/01/2019
Order for cheques (per 4)	EUR 1.00* + registered letter rate *until 31/12/2018; EUR 1,50 from 01/01/2019
Supplement per collective paper order	EUR 1.50
European paper credit transfer (SEPA) to Belgium, supplement per collective order	EUR 1.50
European credit transfer (SEPA) to Belgium, same-day credit to another bank	EUR 6.35
Order for paper transfers	Postage costs
Transfer to a BNP Paribas Fortis savings account	Free
Direct debit, standing order	Free
Phone banking transfers (except those involving a staff member; see IX. Remote Banking Transactions),	Free
Electronic payment in shops	Free
Monthly settlement of payments made with a Visa, MasterCard or American Express card issued by BNP Paribas Fortis	Free
<b>Cash withdrawals using:</b>	
Rondo card at Self ATMs	EUR 5.00
Visa or MasterCard: commission calculated on the amount of the transaction	EUR 5.00 + 1% until 31/12/2018; EUR 6,00 + 1,00 % from 01/01/2019
American Express card: commission calculated on the amount of the transaction	3.50%, min. EUR 5.00
BNP Paribas Fortis Prepaid card	EUR 5.00 + 1% until 31/12/2018; EUR 6,00 + 1,00 % from 01/01/2019

3. Credit rate on EUR account (credited annually after deduction of withholding tax, from EUR 0.25)	
Ordinary current account, Basic banking service	0.00%
Comfort Pack	0.00%
Premium Pack	0.00%



Hello4You	0.00%
Welcome Pack	0.10% per annum from EUR 0.01

**4. Debit rate (debited monthly from EUR 0.25)**

	For customers (private use)	
	Annual Percentage Rate (APR)	Monthly, nominal
Unauthorised debit amount	12,10 %	0,8355 %

## 5. Value dates

Type of debit transaction	Value date
Transfers, except- transfers to a BNP Paribas Fortis savings account	Execution date
- paper transfers in another currency than one of the Economic European Area (EEA)*	Execution date + 1 calendar day
- intra BNP Paribas Fortis transfer with exchange conversion	Execution date - 1 bank working day Execution date + 2 bank working days
Direct debits, standing orders	Execution date
Cash withdrawals (EUR and foreign currencies) at BNP Paribas Fortis counters	Execution date
ATM withdrawals, except	Transaction date
- ATM withdrawals in another currency than one of the EEA*	Transaction date - 1 calendar day
POS (Point of Sale) payments, except	Transaction date
- POS payments in a currency other than one in the EEA*	Transaction date - 1 calendar day
Belgian cheques	Execution date - 1 calendar day

Type of credit transaction	Value date
Transfers, except	Execution date
- transfers with exchange conversion	Execution date + 2 bank working days for conversion
- non-FBINT** transfers in a currency other than one in the EEA*, without exchange conversion	Execution date + 1 bank working day
Standing orders	Execution date
Cash deposit on account (counter, Self cash deposit), except	Execution date
- deposit of coins at the counter, credited after counting	Remittance date + max. 5 bank working days for verification and counting
Remittance of Belgian cheques drawn on a Belgian bank	Execution date + 2 calendar days

\*EEA currencies: BGN, CHF, CZK, DKK, EEK, EUR, GBP, HUF, HRK, ISK, LTL, LVL, NOK, PLN, RON, SEK.

\*\*BNP Paribas Fortis SA/NV International Network Transfer.

## 6. Cards

	1 <sup>st</sup> card	Subsequent cards
Bank card (monthly)	EUR 1.20	EUR 1.20
Service using the card to withdraw cash at BNP Paribas Fortis ATMs in Belgium on Access Card (per month)	EUR 0.67	EUR 0.67
Access Card linked to a Basic banking service or a savings account	Free	Free
Visa Classic / MasterCard Classic (per month)	EUR 1,83 until 31/12/2018; EUR 2,25 from 01/01/2019	EUR 1,83 until 31/12/2018; EUR 2,25 from 01/01/2019
Visa Gold / MasterCard Gold (per month)	EUR 3,83 until 31/12/2018; EUR 4,25 from 01/01/2019	EUR 3,83 until 31/12/2018; EUR 4,25 from 01/01/2019
BNP Paribas Fortis Prepaid card (per month)	EUR 1,00 until 31/12/2018; EUR 1,50 from 01/01/2019	EUR 1,00 until 31/12/2018; EUR 1,50 from 01/01/2019
Replacement of lost or stolen card	EUR 8.00	EUR 8.00
	1 <sup>st</sup> card	Subsequent cards
American Express Blue card (per annum)	EUR 35.00 (first year: EUR 17.50)	EUR 15.00
American Express Green card (per annum)	EUR 65.00 (first year: EUR 41.00)	EUR 30.00

American Express Gold card without Assistance (per annum)	EUR 115.00 (first year: EUR 75.00)	Free (EUR 45.00 for the 3 <sup>rd</sup> card)
American Express Gold card with Assistance (per annum)	EUR 195.00 (first year: EUR 125.00)	Free (EUR 45.00 for the 3 <sup>rd</sup> card)

**7. Account insurance (per annum)**

	Insurance premium due (tax included)	Tax (9,25%)	Premium (tax excluded)
	EUR 4.25	EUR 0.36	EUR 3.89
Per account	Premium (tax excluded) contains a EUR 0.73 sales charges and an administration fee of EUR 0.33.  It should be noted that a comparison of different insurance policies should involve more than simply weighing the estimated costs and fees of each policy; other aspects should also be taken into account, such as the policy's coverage, the amount of its excess, and its exclusion clauses. The estimates provided above make it possible to better understand which portion of the premium is used to cover the risks insured by the policy. The remainder of the premium – after taxes, contributions, sales charges, and administration fees are deducted – represents the share of the premium used for the performance of contractual services, as well as those costs not mentioned above (including the shared cost of claims and claims adjustment). These estimates are made using accounting data for the insurance company's last accounting year as approved by its general meeting.		

**8. Direct deposit and withdrawal of banknotes in foreign currencies to/from an account in the same currency (no VAT; fees booked when each transaction is carried out)**

Only the following currencies are allowed: CHF, USD, GBP	1.25% Minimum EUR 2.50 Maximum EUR 30.00
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**9. Transactions in Belgium in foreign currencies (fees booked for each transaction)**

Transfer	Electronic (Isabel, PC banking)	Paper
To another BNP Paribas Fortis account belonging to another holder	Free	EUR 6.05
To another BNP Paribas Fortis account belonging to the same holder	Free	Free
To another bank in Belgium	1.21% (min. EUR 8.47; max. EUR 121.00) + SWIFT fees	EUR 6.05 + 1.21% (min. EUR 8.47; max. EUR 121.00) + SWIFT fees
From another BNP Paribas Fortis account	Free	Free
From another bank in Belgium	1.21% (min. EUR 6.05; max. EUR 121.00)	1.21% (min. EUR 6.05; max. EUR 121.00)

## II. Savings Deposits

1. Management fees	
Account opening	Free
Account closure	Free
Annual management fee	Free
Annual management (see the Special Terms and Conditions for Savings Accounts) for accounts with a balance of < EUR 25.00, on which no withdrawals or deposits have been made for 10 years, and whose holder is at least 24 years of age and does not hold any other accounts at BNP Paribas Fortis	EUR 2.50

2. Interest rates (expressed on an annual basis)			
2.1. Interest rates for regulated savings accounts			
Type	Basic rate	Loyalty premium	
Savings Account	0.01%	0.10%	
Star Savings Account (1)	0.01%	0.10%	
Home Savings (2)	0.01%	0.20%	
Hello4You Savings Account (3)	0.01%	0.20%	

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

(2) For natural persons between the ages of 18 and 35, credit transactions are permitted up to a maximum of EUR 6,000 per calendar year.

(3) For natural persons between the ages of 18 and 27, credit transactions are permitted up to a maximum of EUR 6,000 per calendar year.

General remarks	
1) Art. 8 of the Special Terms and Conditions for Savings Accounts	No payment of interest on inactive savings accounts (no transactions during the previous year) whose balance is less than EUR 25.00.
2) For individuals	Individuals are exempt from withholding tax for up to EUR 960.00 in interest (2018).

2.2. Interest rates for non-regulated savings accounts		
2.2.1. Short Savings Account		
Interest rate according to balance		
	Basic rate	Premium
EUR 0.00 to 12,499.99	-	-
EUR 12,500.00 to 1,000,000.00	-	-
> EUR 1,000,000.00	-	-
2.2.2. Growth Deposit Account		
Basic rate	Growth bonus	Loyalty bonus
0.00%	0.00%	0.00%

3. Value dates for savings accounts	
Basic rate	
Deposit	Deposit date + 1 calendar day
Withdrawal	Withdrawal date
Exception	In the case of an internal transfer between two savings accounts, the value date is the date of the transfer for each of the accounts.
Loyalty premium	
Deposits	Deposit date + 1 calendar day
Withdrawals	Withdrawal date
Short savings accounts	

Cash deposits	Deposit date + 1 calendar day
Withdrawals	Withdrawal date + 1 calendar day

**4. Account insurance (per annum)**

	Insurance premium due (tax included)	Tax (9,25%)	Premium (tax excluded)
	EUR 4.25	EUR 0.36	EUR 3.89
Per savings account	<p>Premium (tax excluded) contains a EUR 0.73 sales charges and an administration fee of EUR 0.33.</p> <p>It should be noted that a comparison of different insurance policies should involve more than simply weighing the estimated costs and fees of each policy; other aspects should also be taken into account, such as the policy's coverage, the amount of its excess, and its exclusion clauses. The estimates provided above make it possible to better understand which portion of the premium is used to cover the risks insured by the policy. The remainder of the premium – after taxes, contributions, sales charges, and administration fees are deducted – represents the share of the premium used for the performance of contractual services, as well as those costs not mentioned above (including the shared cost of claims and claims adjustment). These estimates are made using accounting data for the insurance company's last accounting year as approved by its general meeting.</p>		
Short savings account	No insurance		

**5. Key elements of the basic rate and loyalty premium****5.1. Regulated savings****Minimum holding periods to qualify for a loyalty premium**

Loyalty premium	In order to qualify for a loyalty premium, the amount must remain in the account for 12 successive months. An amount qualifying for the loyalty premium is automatically reinvested for a further period of 12 months.
<b>Guarantee</b>	
Basic rate	The basic rate is calculated on a daily basis and is not guaranteed, but is calculated pro rata temporis based on any changes in fees.
Loyalty premium	The loyalty premium applicable at the time of the deposit or at the beginning of a new acquisition period, applies during the whole acquisition period.

**Reimbursements**

Withdrawals are allocated to amounts with the shortest premium-building period.

**Payment date for interest earned**

Basic interest is calculated annually on 1 January of the following year and is added to the capital in the savings account on 2 January, with a value date of 1 January.

Loyalty bonuses acquired are added to the account every quarter. They yield basic interest respectively as from 1 April, 1 July, 1 October and 1 January following the quarter during which they were acquired.

Capitalised interest and bonuses are taken into account for calculation of a loyalty bonus at the end of the 12-month bonus award period.

If the savings accounts are definitively closed during the year, the interest which has already been earned at that moment can, upon request, be liquidated at the same time as the capital.

**5.2. Growth Deposit Account****Minimum holding periods to qualify for a loyalty premium**

Growth bonus	<p>The growth bonus is awarded on every increase of the savings assets, including interest and bonuses capitalised quarterly.</p> <p>The growth bonus begins to accrue from the first day following the deposit date. It is calculated on a day-to-day basis and is vested six months later, provided that the deposit remains in the account for six consecutive months.</p> <p>In contrast to the loyalty bonus, the growth bonus is only vested once. From the moment a growth bonus is awarded, the corresponding amount is taken into account for calculation of the loyalty bonus.</p>
Loyalty bonus	<p>To be eligible for a loyalty bonus, the deposit must have been in the account for 12 consecutive months.</p> <p>The loyalty bonus is vested either 12 months after the growth bonus vesting date, or 12 months after the date of accrual of a newly vested loyalty bonus.</p>
<b>Guarantee</b>	
Basic rate	<p>The basic rate is calculated on a daily basis and is not guaranteed, but is calculated pro rata temporis based on any changes in fees.</p>
Growth bonus	<p>The applicable growth bonus rate is that in effect on the deposit date. It is guaranteed for the respective deposit irrespective of any subsequent rate change.</p>
Loyalty bonus	<p>The loyalty bonus rate is not guaranteed and, in the event of a change in rates, this bonus is calculated pro rata temporis.</p>
<b>Reimbursements</b>	
<p>Withdrawals are allocated to amounts with the shortest premium-building period. They are deducted firstly from amounts which have not yet conferred entitlement to a growth bonus, and after that, from amounts for which the loyalty bonus has not yet been acquired.</p>	
<b>Payment date for interest earned</b>	
<p>Any basic interest and bonuses earned are calculated on the first day of the next quarter and are credited to the account as principal on the second day of the quarter, the corresponding value date being the first day of the quarter.</p> <p>Capitalised interest and bonuses are taken into account for calculation of a growth bonus at the end of the six-month vesting period.</p>	
<p>If the savings accounts are definitively closed during the year, the return already acquired at that time shall be paid at the same time as the capital.</p>	

### III. Correspondence

Correspondence (per month)	
1. Current account	
Via statement printer* or PC banking	Free
Posted (any frequency)	Postage EUR 3.33
Supplement for urgent daily posting	EUR 4.03
Available in branch: daily	EUR 2.02
Available in branch: other frequency	
2. Savings account	
Via statement printer* or PC banking	Free
Posted (any frequency)	Postage (from 1 April 2015)
3. Term deposit (in Belgium)	
	no charge
4. Investment account	
Via statement printer* or PC banking	Free
Posted (any frequency)	Postage
Available in branch (any frequency)	EUR 0.41
Note there is no charge for the postage of statements in Braille.	

\*If there are more than 99 pages when a printout request is made, statements are sent by post, subject to postal costs.

### IV. Term Deposits

Fees	Opening, closing and managing the Term deposit	Free
Interest rates	Vary on a daily basis depending on financial markets and the currency, term and amount. Please ask for information at our branches.	
Early repayment	<p>Customers may cancel 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 placed and that of the repayment of the capital invested, if the investment is terminated before the maturity date:</p> <ul style="list-style-type: none"> <li>• within 15 calendar days for fixed-term investments in EUR up to and including 12 months</li> <li>• within 31 calendar days for fixed-term investments in EUR of over 12 months</li> </ul> <p>In all other cases of early repayment in whole or in part of the fixed-term investment at the customer's request, the customer is obliged to pay a penalty on the early repayment amount, calculated at 2.00% and applied on a pro rata temporis basis over the remaining duration of the fixed-term investment.</p>	

### V. Foreign-exchange Transactions

Please refer to the "Exchange rates" notice.

The benchmark exchange rate is that of the interbank market with a margin added or deducted. The benchmark rate fluctuates constantly so the exchange rate is subject to change during the day.

## VI. International Payments

For further information, please contact your branch.

### 1. Fees for SEPA European transfers

SEPA (Single Euro Payments Area) consists of the countries in the Economic European Area (see list on page 3), Monaco, Switzerland and San Marino\*.

To be considered as a European credit transfer, the following conditions have to be satisfied:

- transfer in EUR
- to/from SEPA member states
- correct IBAN of the originator and the beneficiary
- name of beneficiary
- correct BIC of the beneficiary's bank.

Fees are charged on a quarterly basis (professional accounts) or monthly (private accounts), along with costs of domestic payments.

Costs must be "SHARED", i.e. you pay only those costs incurred in Belgium.

#### 1.1. European transfers (SEPA)

Fees for domestic transfers are governed by EC Regulation 260/2012

##### Transfers to other countries

Electronic transfers	Free
Electronic transfers, same-day credit at the other bank (with Isabel and Easy Banking Business)	EUR 0.61
Paper-based transfers or transfers executed at the bank counter	EUR 1.00
Paper-based transfers or transfers executed at the bank counter, same-day credit at the other bank	EUR 6.35
Surcharge per collective paper transfer	EUR 1.50
Surcharge per SEPA European transfer to Switzerland*	EUR 8.47

##### Transfers from other countries

Basic fees	no charge
Surcharge per SEPA European transfer from Switzerland*	EUR 6.05

#### 1.2. Special cases

- Transfer with phone, fax or e-mail confirmation
- Transfer in EUR by debit of a currency account

Note in case of a transfer with exchange for the debit transaction, you can choose between "SHARED" and "OUR" (no fees for the beneficiary) costs.

It is not possible to make a SEPA European credit transfer from a currency account, nor to ask for phone, fax or e-mail confirmation. In that case, the transfer will not be considered as a SEPA credit transfer, but the fee mentioned in points 1.1 and 1.2 are due.

There will be a surcharge for phone, fax or e-mail confirmation, and if "OUR" costs are specified (no fees for the beneficiary).

In this case, fees will be charged per transaction, except fees followed by an asterisk (\*), which are charged on a quarterly basis (professional accounts) or monthly (private accounts).

Surcharge for sending fax or e-mail confirmation (transfer to other countries)	EUR 12.10
Surcharge for sending confirmation by telephone, e-mail or fax (transfer from other countries)	EUR 8.47
Surcharge if there are no fees for the beneficiary (OUR) (correspondent costs) – for more information contact your branch	Varies from country to country



**2. International fees**

These fees apply to all other transfers, including:

- transfers in EUR to/from countries outside the SEPA zone;
- transfers in EUR to/from one of the SEPA countries, without a correct beneficiary's IBAN;
- transfers in one of the Economic European Area's currencies (except EUR):
  - these currencies are BGN, CHF, CZK, DKK, EEK, GBP, HUF, HRK, ISK, LTL, NOK, PLN, RON, SEK;
  - costs must be shared (SHARED), unless the transfer requires an exchange for the debit transaction, in which case there is the possibility of choosing between shared fees (SHARED) and no fees payable by the beneficiary (OUR).
- transfers in a currency other than one of the EEA's currencies, even to/from other banks in Belgium;
- payment by bankers' draft.

The fees are charged per transaction.

**Transfers to other countries**

<b>A. Fees</b>	
1.Payment fee	1.21‰ (min. EUR 8.47; max. EUR 121.00)
2.Telecommunications costs (Swift)	EUR 1.21
3.Surcharge	
-Paper-based transfers or transfers executed at the bank counter	EUR 6.05
-Surcharge for transfer with same-day credit at the other bank (always applicable if order received by fax)	EUR 6.05
-Sending fax or e-mail confirmation	EUR 12.10
- For payment by bankers' draft (+ cost of registered post)	EUR 9.08
- If there are no fees for the beneficiary (OUR) correspondent costs Contact your branch for more information	Varies from country to country
<b>B. Special fees(*)</b>	
1.Payment fee	EUR 6.05
2.Telecommunications costs (Swift)	Free
3.Surcharge	
-Paper-based transfers or transfers executed at the bank counter	EUR 6.05
-Surcharge for transfer with same-day credit at the other bank (always applicable if order received by fax)	Free
-Sending fax or e-mail confirmation	EUR 12.10
- If there are no fees for the beneficiary (OUR) correspondent costs Contact your branch for more information	Varies from country to country
<b>Transfers from other countries</b>	
Payment fee	1.21‰ (min. EUR 6.05; max. EUR 121.00)
Surcharge for sending confirmation by telephone, e-mail or fax	EUR 8.47

\*Banks benefiting from a special rate

BICIBFBX: Banque Internationale pour le Commerce et l'Industrie du Burkina / Ouagadougou / Burkina Faso

BICICIAB: Banque Internationale pour le Commerce et l'Industrie de la Cote d'Ivoire / Abidja / Cote d'Ivoire

BICIGALX: Banque Internationale pour le Commerce et l'Industrie du Gabon / Libreville / Gabon

BICIGNCX: Banque Internationale pour le Commerce et l'Industrie de la Guinée / Conakry / Guinea

BICIMLBA: Banque Internationale pour le Commerce et l'Industrie du Mali / Bamako / Mali

BICISNDX: Banque Internationale pour le Commerce et l'Industrie du Sénégal / Dakar / Senegal

BMCIMAMC: Banque Marocaine pour le Commerce et l'Industrie / Casablanca / Morocco

BNPADZAL: BNP Paribas El Djazair / Algiers / Algeria

BNPAEGCX: BNP Paribas SAE, Egypt / Cairo / Egypt

BNPAGB22: BNP Paribas London Branch / London / United Kingdom

BPPBCHGG: BNP Paribas SA (Switzerland) / Geneva / Switzerland

BWSTUS66: Bank Of The West / San Francisco, CA / United States

FHBKUS77: First Hawaiian Bank / Honolulu, HI / United States  
 GEBAGB22: BNP Paribas Fortis SA/NV UK Branch / London / United Kingdom  
 HNADGB2L: BNP Paribas Securities Services / London / United Kingdom  
 KHABUA2K: UkrSibbank/ Kharkiv / Ukraine  
 NJCBCNBN: Bank of Nanjing (formerly Nanjing City Commercial Bank) / Nanjing / China  
 ORCOVNVX: Orient Commercial Joint Stock Bank / Ho Chi Minh City / Vietnam  
 PARBCHZZ: BNP Paribas Securities Services / Zurich / Switzerland  
 PARBGB2L: BNP Paribas Securities Services, United Kingdom / London / United Kingdom  
 TEBUTRIS: Turk Ekonomi Bankasil A.S. / Istanbul / Turkey  
 UBCITNTT: Union Bancaire pour le Commerce et l'Industrie (Groupe BNP Paribas) / Tunis / Tunisia

**3. Fees for searches, annulations and modifications.**

Searches relating to transfers (cross-border and SEPA European credit transfers including national transfer) and requests for cancellations or modifications are subject to a fee of EUR 14.99 plus any costs charged to us by correspondents. This fee is not charged if the request results from an error committed by the bank.

**4. Foreign cheques, import bills, documentary remittances: fees (Ref. DS F01322)  
 Foreign cheques, export bills, documentary remittances: fees (Ref. DS F00545)**

Please ask at the counter for further information.

**5. Other transactions**

Payment with bank card abroad	In EUR	Within the EEA	Free
		Outside the EEA	1.21% of the amount (maximum EUR 12.09)
	In another currency	Handling fees	1.21% of the amount (maximum: EUR 12.09)
		Exchange fees	1.63% of the amount
Cash withdrawals abroad with bank card	In EUR	Within the EEA	EUR 0.10
		Outside the EEA	0.30% of the amount + EUR 2.86 (maximum: EUR 12.09)
	In another currency	Handling fees	0.30% of the amount + EUR 2.86 (maximum : EUR 12.09)
Exchange fees		1.63% of the amount	
Traveller's cheques	Reimbursement to the beneficiary (traveller's cheque presented by a third party)		4.50% of the amount (min. EUR 2.48; max. EUR 49.58)
Payment abroad with • Visa, MasterCard, • American Express	In EUR		Free
	In other currency: exchange margin included in the rate for currencies outside the EEA		1.60% of the amount 2.50% of the amount
Visa / MasterCard withdrawals abroad from ATMs or bank branch	In EUR handling fees		EUR 5,00 + 1,00 % until 31/12/2018; EUR 6,00 + 1,00 % from 01/01/2019
	In another currency	Handling fees BCC	EUR 5,00 until 31/12/2018; EUR 6,00 from 01/01/2019
		Exchange margin included in the rates	1.60% of the amount
American Express withdrawals abroad from ATMs or in American Express branch (in EUR)	Handling fees		3.50% of the amount (min. EUR 5.00)

American Express withdrawals abroad from ATMs or in American Express branch (not EUR)	Handling fees	4.50% of the amount (min. EUR 5.00)
Payment with BNP Paribas Fortis Prepaid card	In EUR	Free
	In another currency: exchange margin included in the rate for currencies outside the EEA	1.60% of the amount
BNP Paribas Fortis Prepaid card withdrawals abroad from ATMs or bank branch	In EUR	EUR 5,00 + 1,00 % until 31/12/2018; EUR 6,00 + 1,00 % from 01/01/2019  Welcome Pack/Hello4you: free
	In other currency: exchange margin included in the rate for currencies outside the EEA	EUR 5.00 + 1.60% of the amount until 31/12/2018; EUR 6.00 + 1.60% of the amount from 01/01/2019  Welcome Pack/Hello4You : 1.60% of the amount

EEA = Economic European Area, i.e. Norway, Liechtenstein, Iceland and the 27 countries of the European Union.

## VII. Individual Loans

### Home loan rates

A prospectus is available pursuant to the Code on Economic Law, Book VII, Title 4, Chapter 2; on mortgage loans.  
A table of rates is enclosed with the prospectus.

### Illustration of a home loan

Home loan with interest rate revised every 5 years	
Monthly interest rate	0.204%
Annual interest rate	2.47%
Amount of loan (e.g.)	EUR 10,000.00
Term	20 years
Monthly repayment	EUR 52.74
Arrangement fee	EUR 500.00 per loan
Valuation fee	EUR 302.50 (inclusive of VAT at 21.00%, surface <200m <sup>2</sup> )

### Rates for standard instalment loans <sup>1,2</sup>

Purpose	New car	New kitchen	Miscellaneous
Amount of loan (e.g.)	EUR 16.000,00	EUR 12.000,00	EUR 10.000,00
Repayment period	54 months	48 months	48 months
Annual Percentage Rate	1,90%	2,95%	5,90%
Annual debit rate	1,88%	2,91%	5,75%
Monthly repayment	309,26 EUR	265,14 EUR	EUR 233,69

Purpose	New low-energy car	Second-hand car and vehicle > 3 year	Energy-saving investment
Amount of loan (e.g.)	EUR 16.000,00	EUR 10.000,00	10.000,00 EUR
Repayment period	54 months	48 months	48 months
Annual Percentage Rate	1,30%	3,90%	1,95%
Annual debit rate	1,29%	3,83%	1,93%
Monthly repayment	305,15 EUR	EUR 350,09	216,68 EUR

1 These rates may be adjusted according to the banking relationship with the customer concerned. Please ask for further information.

2 For this product, Alpha Credit, 100% subsidiary of BNP Paribas Fortis SA/NV, acts as the lender. BNP Paribas Fortis SA/NV acts as the credit agent.

**Rates for credit facilities <sup>1</sup>****1. Debit rate** (debited monthly from EUR 0.25)

	For consumers (private use)	
	Annual Percentage Rate	Monthly, nominal
EUR 250.00, EUR 625.00, EUR 1,250.00	10.50%	0.8355%
EUR 2,500.00	9.50%	0.7591%

**2. Temporary loans** (term: 12 months)

Amount of loan	Annual Percentage Rate	Annual debit rate
< EUR 10,000.00	9.50%	9.50%
10,000.00 - 24,999.99	9.50%	9.50%
25,000.00 - 49,999.99	9.00%	9.00%
>= 50,000.00	8.50%	8.50%

Repayment of capital at maturity; repayment of interest quarterly.

**3. Overdraft facility** (duration: indefinite term)

Amount of loan	Annual Percentage Rate	Annual debit rate
< EUR 10,000.00	9.50%	9.50%
10,000.00 - 24,999.99	9.50%	9.50%
25,000.00 - 49,999.99	9.00%	9.00%
>= 50,000.00	8.50%	8.50%

Repayment of capital at maturity; repayment of interest quarterly.

**4. Optiline<sup>2</sup>** (duration: indefinite term)

Amount of loan	Annual Percentage Rate	Annual debit rate
≤ EUR 1,250.00	10.50%	10.50%
≥ EUR 1,250.00	9.50%	9.50%

Repayment of capital: 5.60% of outstanding balance (divided between capital and interest).

**5. Rondo<sup>2</sup>** (duration: indefinite term)

Amount of loan	Annual Percentage Rate	Annual debit rate
≤ EUR 1,250.00	14.50%	11.81%
EUR 1,250.00 - ≤ EUR 5,000.00	12.50%	9.86%
> EUR 5,000.00	11.50%	8.88%

Monthly repayment of capital: EUR 70 (5.60% of credit facility granted of EUR 1,250.00, divided between capital and interest).

<sup>1</sup> These rates may be adjusted according to the banking relationship with the customer concerned. Please ask for further information.

<sup>2</sup> For this product, Alpha Credit, 100% subsidiary of BNP Paribas Fortis SA/NV, acts as the lender. BNP Paribas Fortis SA/NV acts as the credit agent.

## VIII. Safe-deposit Boxes

Safe-deposit boxes		
Standard models. We have several other models available. The scale of fees for safe-deposit boxes is revised every April on the basis of the index for March.		
Cost	Dimensions	Cost per annum
Model 1	19.99 dm <sup>3</sup>	EUR 48.93
Model 2	29.99 dm <sup>3</sup>	EUR 64.57
Model 3	39.99 dm <sup>3</sup>	EUR 76.75
Drawing up inventory of safe contents in the event of death		1 year's rental
Drilling of the lock		EUR 209.97
Calling out a locksmith in vain		EUR 104.98
Drilling combined with inventory-taking by a bailiff		EUR 361.22
Restitution cost for sending sealed envelope to branch		EUR 30.25

## IX. Remote Banking Transactions

Phone banking		
Subscription	Free	
Transactions	Phone banking (using the '2' key)	Free
	Phone banking via a member of staff (using the '9' key)	Scale of charges as for domestic payment in EUR (paper transfer = EUR 1.00)

Easy Banking		
Subscription with a Security module (card reader)	Basic banking service and Investment Account	Free
	Current Account	Free
	Premium Pack	Free
	Comfort Pack	Free
	Hello4You	Free
	Welcome Pack	Free
Transactions in Belgium (except stock exchange orders)		Free
Request for access to records of transactions on account		EUR 5.00 per request and per account
Additional card reader or card reader without Easy Banking contract		EUR 9.90

Mobile banking		
Subscription	Included in PC banking	
Access to Mobile Banking	Through card reader	Included in PC banking
	Through SMS signature	360 SMS signatures included/year EUR 0.10/additional SMS signature
Transactions	Included in PC banking	
Additional card reader	EUR 9.90	

## X. Other Rates

Deposit of coins at counter	
Deposit of coins at counter • In clips (max. 5 per day and per client) • Per bag (max. 10 kg)	Free EUR 4.00*

\* Free for youth accounts (Welcome pack) and for saving accounts with a minor holder.

I-messages fees	
Subscription	Free
Per SMS delivered ( included in Premium Pack)	EUR 0.12

Search fees	
Copy of statement of account and/or advice enclosed with correspondence, date ≤ 12 months	EUR 6.30 per request
Copy of statement of account and/or advice enclosed with correspondence, date > 12 months	EUR 9.08 per week consulted
History (summary of transactions)	EUR 9.08 per month consulted (max price per history and per account: EUR 144)
Copy of cheques	EUR 15.13
Copy of accounting vouchers	EUR 7.56
Major search	EUR 45.98 per hour
Standard certificates	EUR 30.25
Letter of recommendation for the banks in the list*	Free
Letter of recommendation for other banks	EUR 30.25
Sleeping accounts	10% of assets under management at BNPPF and with a maximum of 200 EUR

\* BNP Paribas Bank Polska (PL), Türk Ekonomi Bankasi A.S (TUR), BNP Paribas (FR), Banque de Detail en France (FR), BNL Banca commerciale (IT), Bancwest (US), BGL BNP Paribas (LUX).

Estate fees	
The deceased was aged under 18 at the time of death	Free
The deceased was 18 or over at the time of death and the total of all concerned assets at BNP Paribas Fortis are:	EUR 50.00/year until 31/12/2018
• less or equal to EUR 2,500.00	EUR 50.00 from 01/01/2019
• more than EUR 2,500.00	EUR 150.00 from 01/01/2019

Estate management fee	
The deceased was aged under 18 at the time of death	Free
The deceased was 18 or over at the time of death	EUR 50.00 a year starting 12 months after the declaration of the decease ( from 01/01/2019)

Fees for "chèque circulaire" payments	
Chèque circulaire (BNP Paribas Fortis and Fintro only)	EUR 1.25
Chèque circulaire child benefit (BNP Paribas Fortis and Fintro only)	Free

Fees for the issuance of cheques	
Bank draft	EUR 3.03
Certified cheque	EUR 3.03

Fees for refused cheques	
Refused cheque (current account with insufficient covering funds)	EUR 15.00

Fees for refused transactions

Refused transactions (current account with insufficient covering funds)

EUR 4.50



## XI. Interest Rates

Regulated savings accounts		
Type	Basic rate	Loyalty premium
Savings Account	0.01%	0.10%
Star Savings Account (1)	0.01%	0.10%
Home Savings (2)	0.01%	0.20%
Hello4You Savings Account (3)	0.01%	0.20%

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

(2) For natural persons between the ages of 18 and 35, credit transactions are permitted up to a maximum of EUR 6,000 per calendar year.

(3) For natural persons between the ages of 18 and 27, credit transactions are permitted up to a maximum of EUR 6,000 per calendar year.

General remarks	
1) Art. 8 of the Special Terms and Conditions for Savings Accounts	No payment of interest on inactive savings accounts (no transactions during the previous year) whose balance is less than EUR 25.00.
2) For individuals	Individuals are exempt from withholding tax for up to EUR 960.00 in interest (2018).

Non-regulated savings accounts		
<b>Short Savings Account</b>		
Interest rate according to balance		
	Basic rate	Premium
EUR 0.00 to 12,499.99	-	-
EUR 12,500.00 to 1,000,000.00	-	-
> EUR 1,000,000.00	-	-
<b>Growth Deposit Account</b>		
Basic rate	Growth bonus	Loyalty bonus
0.00%	0.00%	0.00%

### Bank savings certificate and growth certificates

For the moment no new issues of Bank saving certificates and growth certificates are offered.

### Citizen's Lending

For the moment no new issues of Citizen's Lendings are offered.

**Fixed-term deposits**

**Short term**

Please enquire at one of your branches.

**Long term**

<b>Duration</b>	<b>Rate</b>
1 year	0.01%
2 years	0.05%
3 years	0.10%
4 years	0.20%
5 years	0.30%
6 years	0.40%
7 years	0.45%
8 years	0.60%
9 years	0.75%
10 years	0.85%