



## Investor Account: Special Terms and Conditions

### Article 1 – General provisions

These Terms and Conditions apply to BNP Paribas Fortis SA/NV's Investor Account.

Anything that is not expressly dealt with in these Terms and Conditions shall be subject to the General Banking Terms and Conditions and the General Terms and Conditions for investment services of BNP Paribas Fortis SA/NV (referred to hereinafter as "the bank") insofar as they do not conflict with these Special Terms and Conditions.

As regards the implementation of the General Terms and Conditions for investment services, the (current) account referred to in these terms and conditions is the Investment Account. There may also be Investor Accounts that are held in "bare ownership" and "usufruct" in the meaning of Article 8.9 of the General Terms and Conditions for investment services.

### Article 2 - Definition

The Investor Account is a current account that can only be used for transactions described in these terms and conditions.

The reference currency for this account is the Euro. However, various sub accounts in other currencies can be opened under this account in order to perform transactions in the relevant currencies. If no foreign currency account exists, the amount of the foreign currency transaction is converted to Euros and entered into the account in Euros after deducting the exchange costs.

A sub account in a foreign currency can be opened at the simple request of the customer. At the request of the account (co-)holder or mandatory, the balance of a foreign currency sub account can always be converted to Euros after deducting any exchange costs.

### Article 3 - Permissible transactions

#### Credit

Any and all credit transactions are permitted on the account, without any limit on the amount.

All amounts in a currency other than EUR to be credited to the Investor Account will be converted into EUR and booked to the account in EUR after deduction of foreign exchange charges, if appropriate, unless the (joint) holder or authorized user of the account has issued instructions to credit the amount in question to the sub-account in the foreign currency concerned.

#### Debit

Debit transactions on the Investor Account are restricted to settlement of the following transactions:

- Transfer or remittance or standing order, to a current account, savings account or time deposit with the Bank in the name of the (joint) holder of the Investor Account;
- Payment to the Bank of the purchase price or subscription price for a financial instrument in the name of the (joint) holder of the Investor Account;
- Payment to the Bank, by direct debit, of the rent for a safe deposit box in the name of the (joint) holder of the Investor Account;
- Payment to the Bank of the custody fee for the custody account in the name of the (joint) holder of the Investor Account;
- Payment of premiums for AG Insurance life insurance policies in the name of the (joint) holder of the Investor Account;
- Payment of fees and taxes relating to the Investor Account;
- Payment, by direct debit, of the Easy Banking Web subscription fee if the Investor Account serves as the reference account for this service.

Debit transactions involving operations other than those set out above are not permitted. The principal should therefore ensure that debit transactions comply with the aforementioned restrictions.

Any debit transaction relating to the purchase or subscription of a product denominated in a currency other than EUR will be booked in EUR, allowing for foreign exchange charges, if applicable, unless the (joint) holder or authorised user of the account has issued instructions to debit the amount in question from the sub-account in the currency concerned.

#### **Article 4 - Interest**

Interest on the Investor Account is calculated according to the amount held in the said account in EUR.

Credit interest is calculated daily on the balance for the day, and is paid quarterly.

However, no credit interest is paid on balances in sub-accounts in foreign currency.

Charges and interest rates applicable to the Investor Account are included in the "[Schedule of tariffs](#)" available from any of the Bank's branches.

An Investor Account (or sub-accounts linked thereto) may not be overdrawn, unless an overdraft facility ("Treasury Reserve or Direct Reserve") in EUR has been granted for the account concerned.

When calculating interest, the Bank uses the value dates referred to in Article 32 of the General Banking Terms and Conditions.

#### **Article 5 – Cheques, paper transfers and cards**

No cheques, paper transfer forms, debit or credit cards are issued for Investor Accounts.

#### **Article 6 - Account insurance**

Account insurance is not available for Investor Accounts. However, if the Investor Account is linked to a custody account covered by custody account insurance, the balance of the Investor Account is taken into account for the custody account insurance, in accordance with the General Terms and Conditions of the insurance contract, provided that the Investor Account and the linked custody account have the same (joint) holder.