



BNP PARIBAS FORTIS SA/NV I-MESSAGE SERVICES GENERAL TERMS AND CONDITIONS

(valid from 08/11/2016)

The i-message services are governed by the General Terms and Conditions of BNP Paribas Fortis SA/NV. Pursuant to the preamble thereof, the specific terms and conditions of the i-message services are specified in these General Terms and Conditions.

ARTICLE 1: DESCRIPTION OF THE SERVICE

The i-message services (hereinafter referred to as "the Services") allow customers to receive certain information by mobile telephone with a Belgian number (SMS text message) depending on the channel used to subscribe to the Services.

Customers may choose to subscribe to one or more i-message services for one or more of their accounts.

The service relating to orders for buying or selling securities covers only those securities quoted on a Belgian or foreign stock exchange.

Services relating to accounts

- an alert when at least one transaction is pending on the account and risks being refused due to an insufficient balance;
- balance notification according to a frequency set by the customer;
- alert when the account reaches a certain balance;
- alert when a certain amount is credited to the account.

Service relating to orders for buying or selling securities

confirmation of partial or total execution of orders, cancellation of an order (unless cancelled at the customer's request).

Service relating to custody accounts

alert when a corporate action takes place on one of your securities

Terms for delivery of SMS text messages

- for the 'Balance', 'Balance Alert' and 'Amount Received' services, the text message is sent on the basis of the closing status of the account to which the service relates;
- for the 'Stock-exchange Orders' service, the text messages are sent very soon after the order has been executed or cancelled;
- the default period for text messages to be sent is from 8am to 10pm and can be amended at the customer's request. For the 'Pending transactions alerts', the default period for text messages to be sent is between 9am and 10am and cannot be amended.

When a message cannot be sent to the customer for reasons beyond the bank's control (mobile phone switched off, deactivated, in-box full, etc.), the bank reserves the right to make further attempts at sending the message.

The messages are not encrypted or protected in any specific way.

Amendment of services Customers may request the Bank to modify the Services using one of the electronic channels

provided by the Bank (Easy Banking Phone and Easy Banking Web) or by contacting their branch.

The content of the services may be revised, and certain services may be added, modified or withdrawn by the Bank.

ARTICLE 2: CUSTOMER'S OBLIGATIONS

Customers must make the necessary arrangements (subscription, SIM card capacity, device settings) to be able to receive or read the messages sent to them.

Customers must take all necessary measures to prevent a third party from being able to read messages received as part of the Services (in particular to immediately block the SIM card with the mobile phone operator in the event of loss or theft of the mobile phone).

ARTICLE 3: SCOPE OF INFORMATION SENT

Communications made by the Bank as part of the Services are done so without prejudice to the sending of any other documents to the customer, e.g. account statements, confirmation that orders for buying or selling securities have been executed. If there is a discrepancy between the content of a message sent as part of the Services and what appears on the above-mentioned documents, the latter shall take precedence.

ARTICLE 4: EVIDENCE

The data relating to the messages sent as part of the Services are recorded and stored by the Bank in a journal in such a way that it can be reproduced in legible form on any type of medium. The journal constitutes proof of the existence and content of messages, unless the customer is able to provide proof to the contrary.

ARTICLE 5: BANK'S LIABILITY

Other than wilful misrepresentation or gross negligence on its part, the Bank accepts no liability

- in the event of breach of confidentiality or interference with the integrity of messages arising while being transmitted on the telecommunications network or stored on e-mail servers held by third parties or on the customer's terminal;
- for any loss generally whatsoever, whether direct or indirect, arising from the defective operation of the customer's equipment or of the telecommunications service, or from an interruption to the service due to circumstances beyond its control;
- for any failure to send or resend messages arising from circumstances beyond the bank's control;
- in the event of damage suffered by the customer as a result of an incorrect message.

ARTICLE 6: PRICING

The Services are or may be subject to charges consisting of the following items:

- a regular subscription fee per service and per account. The fee is debited in advance from the account nominated as the charge account;
- charges for messages sent as part of the Services. Costs are debited from the charge account at the beginning of the month following that in which messages are sent. Details are provided on account statements.

The charges for i-message services are given in the scale of charges available to customers at any of the Bank's branches.

The customer bears any additional costs related to sending messages abroad and charged by the telecommunications operator he or she has chosen.

ARTICLE 7: TERM – SUSPENSION – TERMINATION

The i-message services are subscribed to for an indefinite period.

Customers may request the temporary suspension of all or part of the Services to which they are subscribed using one of the electronic channels provided by the Bank (Easy Banking Phone and Easy Banking Web) or via their branch. Customers may also, and in accordance with the terms, terminate the Service(s) to which they are subscribed at any time without any termination penalty.

The Bank has the right to automatically suspend all or part of the Services to which a customer is subscribed for a maximum period of 90 days when:

- the customer is no longer linked to the charge account or the account to which the Service(s) relate(s).
- the charge account is closed.

The Bank is furthermore entitled to terminate all or part of the Services to which a customer is subscribed without notice and without termination penalty in the event of:

- death or incapacity of the customer
- closure of the account to which the Service(s) relate(s)
- suspension of the Service(s) for the previous 90 days.

The Bank shall inform the customer of the termination by any means appropriate, including via the account statement.

The customer and the Bank may also end the i-message services under the conditions set out in article 14 of the General Terms and Conditions of BNP Paribas Fortis.

ARTICLE 8: COMPLAINTS Customers may file a complaint relating to the i-message services with the Bank via their local branch, or by using Easy Banking Phone or via the form made available via Easy Banking Web which can also be found on the Bank's website.

ARTICLE 9: CHANGES TO THESE TERMS AND CONDITIONS

Reference is made to article 7 of the General Banking Terms and Conditions of BNP Paribas Fortis.

ARTICLE 10: PRIVACY

Reference is made to article 9 of the General Banking Terms and Conditions of BNP Paribas Fortis.