



WELCOME PACK GENERAL TERMS AND CONDITIONS

The Welcome Pack General Terms and Conditions are governed by the BNP Paribas Fortis SA/NV General Banking Terms and Conditions and by the Specific Terms and Conditions which apply to the bank services taken out by the customer.

Article 1: DESCRIPTION OF CONCEPT

1.1 Welcome Pack

Welcome Pack designates a set of free banking services for young people up to and including the age of 17, comprising:

- Current account in euros (hereinafter, the "reference account")
- Maintaining the account
- Debit card service charges
- Debit card with cash withdrawal in euro and store payments service and printed statements (from the age of 6 years and 10 months)
- 1 replacement of lost/stolen card per year
- 1 prepaid card (from 15 years)
- Easy Banking Web
- Easy Banking App (from the age of 15);
- Easy Banking Phone
- Payments with the debit card in the euro zone
- Cash withdrawal in euro using the debit card, in the euro zone
- Cash withdrawals in euro at BNP Paribas Fortis branches
- Sending money in euro (SEPA transfers)
- 1 Star saving account

The banking services included in the Welcome Pack offer must be claimed by the holder through their legal representative (an exception is made for minors being fostered or in an institution) and are granted if they meet the applicable conditions of acceptance.

Bank services not included in the Welcome Pack can be acquired separately (provided that the conditions of acceptance are met) and will be charged at the usual rates (available in branch or on the Bank's website).

1.2 Holder of the Welcome Pack

The holder of the Welcome Pack is the holder of the reference account and must meet the following conditions:

- Private individual
- No minimum age; (maximum age on opening account: the day before their 18th birthday)
- Legally represented

1.3 Reference account

The reference account must meet the following conditions:

- Current account in euros for personal use
 - No more than 1 holder
 - The legal representatives authorise the holder to act alone (an exception will be made for minors in foster families or in an institution)
- The holder of the Welcome Pack is the only account holder of the reference account.
- The account may not be a "bare owner" account.
- The account may not be blocked.

Article 2: PRODUCT DEFINITIONS

The advantages of Welcome Pack are of benefit in the following respects:

- Maintaining the account: only maintenance charges for the reference account
- Debit card with cash withdrawal in euro and store payments service, and printed statements: maximum one card in the name of the Welcome Pack holder (from the age of 6 years and 10 months)
- Debit card service charges: included in the Welcome Pack
- 1 prepaid card (from 15 years)
- Easy Banking Web: Maximum one contract in the name of the Welcome Pack holder
- Easy Banking App: maximum one contract in the name of the Welcome Pack holder (from the age of 15 years)
- Easy Banking Phone: no more than one contract in the name of the Welcome Pack holder
- Payments with debit card in the euro zone: linked to the reference account
- Cash withdrawals in euro using the debit card, in the euro zone: linked to the reference account
- Cash withdrawals in euro at BNP Paribas Fortis branches: linked to the reference account
- Sending money in euro (SEPA transfers) .
- 1 Star saving account

Article 3: When do the Welcome Pack advantages start (joining) and end (leaving)?

- Maintaining the current account:
 - Existing account: from the month after joining until the end of the month of leaving
 - New account: from the month after joining until the end of the month of leaving
- Debit card service charges:
 - Existing service: from the month after joining until the end of the month of leaving
 - New service: from the month after joining until the end of the month of leaving
- Debit card with cash withdrawal in euro and store payments service, and printed statements:
 - Existing service: from the month after joining until the end of the month of leaving
 - New service: from the month after joining until the end of the month of leaving
- Prepaid card:
 - Existing service: from the month after joining until the end of the month of leaving
 - New service: from the month after joining until the end of the month of leaving
- Easy Banking Web: from the calendar day of joining up to the day of leaving, inclusive
- Easy Banking app: from the calendar day of joining up to the day of leaving, inclusive
- Easy Banking Phone: from the calendar day of joining up to the day of leaving, inclusive
- Payments with the debit card in the euro zone: from the calendar day after the day of joining up to the day of leaving, inclusive
- Cash withdrawal in euro using a debit card, in the euro zone: from the calendar day after the day of joining up to the day of leaving, inclusive
- Counter cash withdrawal in euro: from the calendar day of joining up to the day of leaving, inclusive

- Sending money in euro (SEPA): from the calendar day of joining up to the day of leaving, inclusive

Article 4: Monthly premiums

The Welcome Pack package is free.

Article 5: Ending membership

Without prejudice to the General Banking Terms and Conditions, membership can be brought to an end as follows:

- at the request of the holder: by simply notifying the branch, the holder may, at any time, bring their membership of Welcome Pack to an end;
- on the bank's initiative: if the conditions relating to the holder and the reference account (Articles 1.2 and 1.3) are no longer met, the holder automatically loses their entitlement to the specific charging conditions of Welcome Pack.

In case of cessation of membership, the current account and the merchant banking services linked to it are automatically closed.

When the holder reaches the age of 18, the Welcome Pack will automatically be converted to Hello4You (provided that the terms and conditions of acceptance are met).

On reaching 18 years of age, if private use of the reference account is replaced with professional use (on the holder's initiative), this account shall be converted to a Professional account (provided that the terms and conditions of acceptance are met). All financial services linked to the account will be maintained (unless expressly requested otherwise by the holder) in compliance with the terms and conditions applicable to professional clients.

Rates are available in the branch and on the Bank's website.