



HOME SAVINGS: PRE-CONTRACTUAL INFORMATION

Information about BNP Paribas Fortis SA/NV

Home Savings is a product of BNP Paribas Fortis SA/NV, Montagne du Parc / Warandeberg 3, 1000 Brussels, RPM/RPR 0403.199.702, acting herein as provider of the service (the "Bank").

BNP Paribas Fortis SA/NV is subject to the prudential supervision of the National Bank of Belgium, Boulevard de Berlaimont 14, 1000 Brussels and the supervision on investor and consumer protection of the Financial Services and Markets Authority (FSMA), rue du Congrès 12-14, 1000 Brussels and authorised as insurance agent under FSMA number 25789 A.

Features and terms and conditions of use

Home Savings is governed by the Special Terms and Conditions for Home Savings.

- Home Savings is a regulated savings account in accordance with Article 2 of the Royal Decree implementing the Belgian Income Tax Code with regard to the exemption from withholding tax.
- Credit transactions are permitted up to a maximum of EUR 6,000 per calendar year.
- Home Savings is a savings account in euros and is exclusively intended for private use by natural persons between the ages of 18 and 35.
- Home Savings may never be overdrawn.

Interest and bonuses

The payment of interests on Home Savings consists of two elements, all expressed in a gross percentage on an annual basis: a basic interest and a loyalty bonus:

- Basic interest: 0.01%
- Loyalty bonus: 0.20%

The basic interest rate and the loyalty bonus for BNP Paribas Fortis' Savings Accounts are included in the scale of charges available for consultation in BNP Paribas Fortis branches and at www.bnpparibasfortis.be

More detailed information about the return on Home Savings and the calculation method is included in Article 5 of the aforementioned Special Terms and Conditions applicable to Home Savings.

The interests on Home Savings benefit from the tax exemption of EUR 960 per year (2018).

Management and other fees

There is no charge for opening, closing and managing Home Savings. Account statements and all transactions are also free of charge. Postage will be charged in case of sending account statements by post.

An annual management fee of EUR 2.50 is made for accounts with a balance of less than EUR 25 on which no transactions have been carried out for ten years and where the holder is at least 24 years old and has no other accounts with BNP Paribas Fortis SA/NV.

The bank may amend the above features, terms and conditions of Home Savings at any time. In that case, the relevant information will also be amended accordingly.

Right of withdrawal

Right of withdrawal

You are entitled to withdraw from your Home Savings, which was opened remotely or outside sales points of the bank, without incurring any penalty and without giving any reason for doing so. You can exercise this right within a period of 14 calendar days by sending a registered letter to BNP Paribas Fortis SA/NV, Montagne du Parc/Warandeberg 3, B-1000 Brussels. This period of 14 days starts on the day the agreement was concluded or on the day on which you receive the contractual conditions and pre-contractual information, if this is after concluding the agreement.

In order to exercise the right of withdrawal, the standard form attached to this agreement as an appendix may be used. However, the use of this form is not mandatory. Other declarations unambiguously demonstrating the customer's wish to withdraw are also permitted.

In the event of a withdrawal, you will only have to pay the costs of any services that have actually been provided, at the applicable rates. If you do not use your right of withdrawal your Home Savings will be opened for an indefinite period of time.

Right of cancellation

Pursuant to article 14 of the General Terms and Conditions of BNP Paribas Fortis SA/NV, the customer can terminate the Home Savings at any time provided notice is sent by registered mail respecting a 30-day term, starting on the date when the notice is sent. If the bank avails itself of this right, a notice period of two months shall apply. In case of non-execution of a commitment or in case of breach of trust, the relation can be terminated with immediate effect without prior default notice, by means of a registered letter.

Applicable law – Competent courts – Miscellaneous

The relations that bind you to the bank, both the relations preceding the opening of the account and the relations resulting from such opening, are governed by Belgian law.

Legal claims in relation to the savings account agreement and its execution will be heard by the court specified in Article 23 of the General Terms and Conditions of BNP Paribas Fortis SA/NV.

Any communication in connection with, or resulting from, the opening of the savings account must be in the language recorded in the files of the bank at the start of the relationship.

Right of recourse

Without prejudice to any legal remedy, you may submit any complaints in writing to:

BNP Paribas Fortis SA/NV
Complaints
Montagne du Parc 3
1000 Brussels
Fax: +32 2 228 72 00

If you are not satisfied with the solution proposed by the bank, you may submit the dispute to:

Ombudsfm – Ombudsman in financial conflicts
North Gate II - Boulevard du Roi Albert II 8, box 2 - 1000 Brussels
Fax: +32 2 545 77 79
E-mail: ombudsman@ombudsfm.be – www.ombudsfm.be

If the complaint concerns a payment service, it may also be submitted in writing to Direction Générale Contrôle de l'Inspection économique, Services Centraux – Front Office/ De Algemene Directie Economische Inspectie, Centrale Diensten – Front Office, North Gate III, 3rd floor, 16 boulevard du Roi Albert II, 1000 Brussels (<http://economie.fgov.be/fr/litiges>)

As a consumer, a complaint relating to sales or an online service can also be submitted via a form available on the website site <http://ec.europa.eu/odr> of the European Union.

Codes of conduct

With regard to relationships between private customers (natural persons approaching the bank with regard to their private interests and not their professional activities) and BNP Paribas Fortis SA/NV, the bank adheres to the following codes of conduct which you are able to consult at the official website of the bank www.bnpparibasfortis.be:

- The Febelfin Code of Conduct with regard to relationships with customers: "Goede bankrelatie.be"
- Rules for handling complaints.

Appendix Standard form for withdrawal

Appendix

TEMPLATE WITHDRAWAL FORM

(Please complete and return this form if you wish to exercise your right of withdrawal)

- For the attention of

BNP Paribas Fortis SA / NV
Montagne du Parc / Warandeberg 3
B – 1000 Brussels

- I/We (*) hereby notify you of my/our (*) withdrawal from the contract concerning the sale of the item (*)/for the service-provision (*) below

.....

- Ordered on (*)/received on (*)

.....

- Name of customer(s)

.....

- Address of customer(s)

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The Bank processes your personal data in accordance with the terms of the Privacy Notice of BNP Paribas Fortis SA/NV available on <https://www.bnpparibasfortis.com/footer-pages/privacy-policy> and also at your disposal in all branches.

- Date : . . / . . /

- Signature of customer(s)

(*) Delete as appropriate