



## Home Savings

sold by BNP Paribas Fortis, part of BNP Paribas

### Essential information for savers

Home Savings is a "**regulated savings account**" or a "**regulated savings deposit**"<sup>1</sup>: as a rule, no withholding tax on income or other type of tax is due on the interest gained (see under 4). This document must be handed out to you at the moment of opening your account. Read it carefully before paying any money into your account.

#### 1. Conditions

- The account can be opened, by request, at your bank office or on the website of the bank.
- Account reserved for clients between 18 years and 35 years old.
- Minimum deposit: - Maximum deposit: 6,000 EUR per calendar year
- For checking your account balance and the transactions that have been carried out, you can use : statements of account / Self-banking / Easy Banking Web / Easy Banking App.
- Your account may not have a negative balance.

#### 2. Account interest

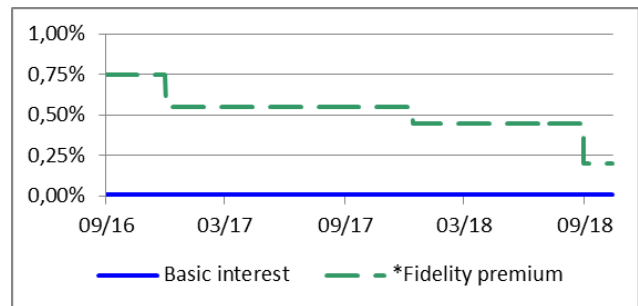
Basic interest: 0.01% (annually)

Fidelity premium: 0.20% (annually)

The **basic interest** will be granted as of the day following your deposit into the account up to the day of money withdrawal. The basic interest rate can be changed by the bank at any time.

The basic interest rates applied in the past by no means can be considered as a reference for future basic interest rates.

The account interest always consists of a basic interest and a fidelity premium.



\*The **fidelity premium** will be granted only for amounts which have been kept, without any interruption, on the regulated savings account for a period of 12 months following the deposit. This premium will be calculated as of the day following the deposit. The acquired fidelity premium on amounts of minimum 500 EUR that you transfer from the regulated savings account to another regulated savings account of which you are also the holder at the same bank, continues to be acquired on the condition that the number of transfers does not exceed three per year.

The day following that on which the fidelity premium was granted marks the start of a new accumulation period of 12 months. The fidelity premium rate can be changed by the bank at any time. The fidelity premium rate applicable at the moment of the deposit or at the start of a new accumulation period will continue to apply, without any change, during a period of 12 months.

The basic interest is paid into your account with 1 January as value date or at the moment of closing your account. The acquired fidelity premium will be paid into your account on the first day following the quarter during which the premium was acquired: January 1st, April 1st, July 1st and October 1st, or upon closing of the account.

**Attention:** No fidelity premium will be paid if you withdraw your money before the end of the abovementioned period of 12 months. So, it is important to know the date as of which the fidelity premium has been granted, at least for substantial amounts. A money withdrawal however has no effect on the granting of the basic interest.

<sup>1</sup> This is compliant with the conditions specified in article 2 of the Royal Decree/Law on Income Tax 92.

<b>3. Charges</b>	
<ul style="list-style-type: none"> <li>✓ Management expenses <ul style="list-style-type: none"> <li>○ opening : free.</li> <li>○ closing : free.</li> <li>○ annual settlement : for accounts with a balance of &lt; 25.00 EUR, 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: 2.50 EUR annually</li> </ul> </li> <li>✓ Insurance, if any : 4.25 EUR annually.</li> <li>✓ Mailing expenses and other expenses: postage (from April 1, 2015).</li> </ul>	
<b>4. Taxation</b>	
<p>No withholding tax on income is due on the first part of the interest (up to 940 EUR as for the 2018 income year) paid on each account of a natural person resident in Belgium taken individually and on an annual basis. This amount will be doubled for accounts opened on behalf of married or legally cohabiting couples (i.e. a maximum amount of 1,920 EUR for the 2018 income year).</p> <p>A 15% withholding tax on income will be due for each interest that lies above this maximum and will be levied automatically at source by your bank. If you hold more than one saving account, you must specify on your tax declaration the interest that lies above the maximum and for which no withholding tax on income has been levied as yet.</p>	
<b>5. Other information</b>	
<ul style="list-style-type: none"> <li>✓ There is no time limit for savings accounts. You can always withdraw the money from your savings account, within the limits specified by law. Money transfer possibilities however are subject to limits laid down by law. This means that a savings account cannot be used in the same way as a call deposit account. Ask your bank for any explanation you would like to get.</li> <li>✓ Amounts paid into the account by private persons and some kinds of legal persons are governed by the European deposit guarantee system up to 100,000 EUR per capita and per bank. BNP Paribas Fortis SA takes part in the obligatory legal Belgian deposit guarantee system. More information in this respect can be found on the following website(s) : <a href="http://fondsdegarantie.belgium.be/fr">http://fondsdegarantie.belgium.be/fr</a> or <a href="http://www.bnpparibasfortis.be">www.bnpparibasfortis.be</a>.</li> </ul>	<ul style="list-style-type: none"> <li>✓ The full rules applied by the bank as for savings accounts can be obtained for free in your branch or consulted on <a href="http://www.bnpparibasfortis.be">www.bnpparibasfortis.be</a>.</li> <li>✓ This document can be subject to change. Please see page 'Home Savings' of our website <a href="http://www.bnpparibasfortis.be">www.bnpparibasfortis.be</a>.</li> <li>✓ Complaints can be lodged with BNP Paribas Fortis SA Complaints Management Montagne du Parc 3 B-1000 Brussels. If no settlement can be reached in this way, you may call upon Ombudsfina - Ombudsman in financial conflicts (<a href="http://www.ombudsfina.be">www.ombudsfina.be</a>) North Gate III, 3ème étage, avenue Roi Albert II 16, 1000 Bruxelles</li> <li>✓ Please visit the FSMA financial education website <a href="http://www.wikifin.be">www.wikifin.be</a> to see which account and which interest can meet your needs.</li> </ul>

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