

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.

3. Charges

- ✓ Management expenses
 - opening: free.
 - Closing: free.
 - annual settlement: for accounts with a balance of < EUR 25.00, 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
- ✓ Insurance, if any: not possible.
- ✓ Mailing expenses and other expenses: postage (from April 1, 2015).

4. Taxation

No withholding tax on income is due on the first part of the interest (up to 1,880 EUR as for the 2016 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 3,760 EUR for the 2016 income year).

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.

5. Other information

- ✓ 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.
- ✓ 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): www.protectionfund.be or www.bnpparibasfortis.be
- ✓ The full rules applied by the bank as for savings accounts can be obtained for free in your branch or consulted on www.bnpparibasfortis.be
- ✓ This document can be subject to change. Please contact your branch for an updated version.
- ✓ 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 Ombudsfin - Ombudsman in financial conflicts (www.ombudsfin.be).
- ✓ Please visit the FSMA financial education website www.wikifin.be to see which account and which interest can meet your needs.

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