



## COMFORT PACK GENERAL TERMS AND CONDITIONS VALID FROM 01.01.2019

The Comfort Pack is governed by the present general terms and conditions and the BNP Paribas Fortis SA/NV General Banking Terms and Conditions.

### Article 1: DESCRIPTION OF CONCEPT

#### 1.1 Comfort Pack

The Comfort Pack designates a set of banking services which are proposed for an all-inclusive monthly fee. The Comfort Pack comprises:

- One to three current accounts
- Maintaining fees for one to three current accounts
- BNP Paribas Fortis debit card maintaining fee
- BNP Paribas Fortis debit card with cash withdrawal service in euro and point-of-sale payment service
- One Classic credit card/prepaid card
- Easy Banking Web/Easy Banking Phone/Easy Banking App
- Account insurance for main current account
- Payments within the Eurozone using BNP Paribas Fortis debit card
- Cash withdrawal in euro within the Eurozone using BNP Paribas Fortis debit card
- One savings account.

The financial services included in the Comfort Pack must be requested by the holder(s) and are granted if the holder(s) fulfil(s) the relevant conditions of acceptance.

Where a Comfort Pack is opened by conversion from a standard current account or a Hello4You account at the request of the account's proxy, or by conversion from such an account opened jointly by one of the joint holders, the proxy or the joint holder (who also agrees to open a Comfort Pack on his/her own behalf), as the applicant for the pack, warrants that the opening of the Comfort Pack and the services subscribed to as part of the pack will be ratified by the (other) holder(s) or (joint) holder(s). He/she undertakes to make this party/these parties aware of the charges and general terms and conditions of the Comfort Pack.

Use of the Comfort Pack by its holder(s) shall result in its ratification.

Financial services not included in the Comfort Pack may be obtained separately and will be charged at the standard rate (available in branch).

#### 1.2 Comfort Pack Holders

The Comfort Pack holder(s) is/are the holder(s) of the account(s) which comprise the Pack. They must fulfil the following conditions:

- Be a private individual
- Be an adult (over 18)
- Have legal capacity

#### 1.3 Ownership of Comfort Pack and accounts comprising the pack

Ownership of the pack is linked to holding the account(s) which comprise the pack. The total number of holder(s) of the account(s) comprising the Comfort Pack is limited to two. A maximum of three current accounts opened in the name of the pack holders or one of the holders can therefore be linked to the Comfort Pack, it being accepted that mutual power of attorney must apply to joint accounts.

Where there are joint pack holders, they grant each other power of attorney without power of substitution, so that either pack holder may carry out the following transactions associated with the pack:

- Add a new or existing current account to the pack, providing he/she is the sole holder of this account or is joint holder of the account with the other joint pack holder, and providing mutual power of attorney applies or he/she holds unlimited proxy over the added account opened in the name of the joint holder of the pack.
- Change the elements of the pack to another BNP Paribas Fortis offer, subject to acceptance;
- Change the chargeable bank account for another account from the pack, providing he/she is the sole holder of this account or is joint holder of the account with the other joint pack holder, and providing mutual power of attorney applies or he/she holds unlimited proxy over the account opened in the name of the joint holder of the pack;
- Remove an account from the pack, providing he/she is the sole holder of this account or that he/she is joint holder of this account with the other joint pack holder, and providing mutual power of attorney applies or he/she has unlimited proxy over the removed account opened in the name of the joint pack holder

## Main Account

The main account is the account from which charges linked to the Comfort Pack will be debited.

The pack main account must fulfil the following conditions:

- Be the reference account from which charges linked to the Comfort Pack will be debited
- Be a current account in EUR for personal use
- Have one or two holders
- Where there are two holders, they grant each other power of attorney
- The account cannot be a "bare owner" account
- The account must not be blocked

Fees due for products and services not included in the Comfort Pack will be debited from the account linked to the product/service (this may not be the main account).

## Article 2: NUMBER OF SERVICES

- One to three current accounts, including maintaining fee
- One debit card per account and per holder/proxy with a maximum of two per account, including cash withdrawal service in euro and point-of-sale payment service
- One Easy Banking Web/Easy Banking Phone /Easy banking App contract per pack and per holder/proxy
- One Classic credit card or one prepaid card per pack linked to main account
- One account insurance policy linked to main account
- One savings account

## Article 3: When do the cost benefits of the Comfort pack begin and end?

- Current account maintaining fee (new or existing account):
  - From the month following the link to the pack, until the end of the month in which this is removed
- BNP Paribas Fortis debit card maintaining fee with cash withdrawal service in euro and point-of-sale payment service (new or existing services):
  - From the month following the link to the pack, until the end of the month in which the account linked to the card is removed from the pack
- Classic credit card or prepaid card (new or existing service):
  - From the month following the link to the pack, until the end of the month in which the account linked to the card is removed from the pack
- Easy Banking Web/App, and/or Easy Banking Phone (new or existing service):
  - from the month after subscription, until the end of the cancellation month

- Account insurance: from the start of the calendar year of subscription, until the end of the current calendar year. There will be no pro rata refund of costs already charged.
- Payments within the Eurozone using a BNP Paribas Fortis debit card: from the start of the month of subscription, until the end of the month preceding the day of cancellation.
- Cash withdrawal in euro within the Eurozone using a BNP Paribas Fortis debit card: from the start of the month of subscription, until the end of the month preceding the day of cancellation.

## Article 4: Monthly premiums

The holder(s) of the Comfort Pack give(s) his/her/their agreement for the monthly premium to be debited from the main account on a monthly basis. The monthly premium will have as its value date the first day of the current month. The final monthly premium is taken during the cancellation month. The undersigned declare(s) that he/she/they has/have read and understood the prices as set out in the "Price list" document available in branch. The monthly premium is included in the list of fees which is available for consultation by the holder(s) in any Bank branch as well as on its website at [www.bnpparibasfortis.be](http://www.bnpparibasfortis.be)

## Article 5: Closure of the pack

The pack may be closed at the request of its holder or one or both joint holders, or the Bank may close the pack:

- At the request of the holder(s): simply by notifying the branch, the holder may, at any time, bring their Comfort Pack subscription to an end.
- Closure by the Bank: in the following cases, the holder(s) automatically lose(s) Comfort Pack holder status:
  - where the conditions mentioned in articles 1.2 and 1.3 are no longer fulfilled
  - in the event the monthly premium cannot be debited for any reason.

If a Comfort Pack account should no longer be used for private purposes but for professional ones (at the initiative of its holder or one of its holders), the account will automatically be switched to a business current account (providing the terms and conditions of acceptance are met), and will be withdrawn from the Comfort Pack. If this is the only account linked to the Comfort Pack, the pack closes automatically.

Upon closure, all financial services are maintained (except where the holder(s) make(s) an explicit request to the contrary) and the terms and conditions for ordinary customers (or Business customers – see previous paragraph) will apply (available in branch).