



GENERAL TERMS AND CONDITIONS FOR THE COMFORT BONUS

The Comfort Bonus General Terms and Conditions are governed by the Comfort Pack General Terms and Conditions, which are in turn subject to the General Terms and Conditions of BNP Paribas Fortis SA/NV.

The services relating to the Comfort Bonus are provided by BNP Paribas Fortis SA/NV, having its registered office at Montagne du Parc/Warandeberg 3, 1000 Bruxelles – VAT BE 0403.199.702 – Brussels Register of Companies – Intermediary authorised under number FSMA 25.879, hereafter referred to as "BNP Paribas Fortis SA/NV".

Article 1: DEFINITION

1.1 Comfort Bonus is a loyalty programme exclusive to holders of a Comfort Pack. These conditions apply as from 1 January 2015.

1.2 Comfort Bonus is the overall name for the benefits offered by BNP Paribas Fortis SA/NV to Comfort Pack holders for possession and use of the products and services offered by it.

1.3 Comfort Bonus offers Comfort Pack holders the opportunity to have an amount paid into their Comfort Pack reference account if they meet certain conditions relating to the possession and use of the products and services offered by BNP Paribas Fortis SA/NV – as described below – during the calendar year.

1.4 The benefits offered under the Comfort Bonus programme – as described in these General Terms and Conditions – are subject to change. BNP Paribas Fortis SA/NV reserves the right to alter or cancel the benefits under the Comfort Bonus programme. In this case, BNP Paribas Fortis SA/NV is obliged to inform the holder(s) of this within the period specified in the General Terms and Conditions. If the holders do not agree with the proposed changes, they may cancel their membership of the Comfort Pack.

Article 2: GENERAL PRINCIPLES OF THE COMFORT BONUS

2.1 Eligibility: each Comfort Pack holder automatically benefits from the Comfort Bonus loyalty programme.

2.2 The cumulative amount of the Comfort Bonus (i.e. the total amount granted based on the BNP Paribas Fortis SA/NV services held or used by the Comfort Pack holder) will be paid for the first time in the month of February following the calendar year to which it relates.

The cumulative amount of the Comfort Bonus will only be granted if, as at 31 December of the calendar year in question, the Comfort Pack holder:

- 1) was still a Comfort Pack holder. This means that Comfort Pack holders who close their Comfort Pack during the year are no longer entitled to the payment of the bonuses;

- 2) was in possession of the product for which the Bonus may have been earned.

2.3 Comfort Bonuses granted for possession and use of products and services offered by BNP Paribas Fortis SA/NV only apply if at least one of the holders of the product in question is also a Comfort Pack holder. Comfort Pack holder means a natural person who is the holder or joint holder of the Comfort Pack reference account(s).

2.4 Payment of bonuses is restricted in all cases to one single bonus per type of product or service giving right to a bonus regardless of the number of products or services held by the Comfort Pack holder.

2.5 Pro rata calculation of bonuses

Only the part of the bonus corresponding to the number of Comfort Pack charges paid during the base year is paid.

In practice, this means that a customer who becomes a Comfort Pack member during the year will receive $x/12$ th of the bonus, x being the number of Comfort Pack charges paid during the base year.

Example: The value of a Comfort Pack bonus opened in June of the base year is: $6/12$ of the monthly Comfort Pack charge (6 months of Comfort Pack charges having been paid during the base year).

Without prejudice to the application of the first paragraph, for all products or services included in the list of bonuses taken out during the year, the amount of the bonus will not be calculated pro rata: the full amount of the bonus applies regardless of the month in which the product or service was taken out, provided that the conditions for the granting of the bonus are met.

Example: You take out an Easy Banking contract in June of the base year. You are entitled to the entirety of the bonus if you have held the Comfort Pack since the beginning of the base year or the bonus pro rated of the monthly charges paid if you took out the Comfort Pack during the course of the base year.

2.6 The amount of a bonus normally corresponds to one monthly fee for the Comfort Pack. The total amount of the bonus is proportional to the number of Comfort Pack fees paid throughout the reference year. It may never exceed this figure.

Article 3: SPECIAL TERMS AND CONDITIONS FOR GRANTING BONUSES

3.1 Conditions for granting the bonus for "active Visa Classic"

- During the calendar year in question, at least one of the holders of the Comfort Pack was in possession of an active Visa Classic credit card, acquired through the distribution channels of BNP Paribas Fortis SA/NV.

- The Visa Classic credit card is considered to be active if at least 12 transactions (payments or withdrawals) have been made with this card during the calendar year in question.

3.2 Conditions for granting the bonus for "active Easy Banking (app)"

- During the calendar year in question, at least one of the holders of the Comfort Pack was in possession of an active Easy Banking (app) contract, taken out through the distribution channels of BNP Paribas Fortis SA/NV.

- The Easy Banking contract is considered to be active if at least 12 secure connections have been made during the calendar year in question via the Easy Banking app.

3.3 Conditions for granting the bonus for "Automatic Savings".

- At least one "automatic savings" standing order between one of the Comfort Pack accounts and a BNP Paribas Fortis regulated savings account in the name of at least one of the holders of the Comfort Pack was active during the calendar year in question.

- The "fixed sum automatic savings" standing order is considered to be active if a sum of at least EUR 50 has been automatically transferred every month during the calendar year in question, with a minimum amount of EUR 500 transferred in total during the calendar year in question via this standing order.

3.4 Conditions for granting the bonus for "Pension Savings or Pension Insurance"

During the calendar year in question, at least one of the holders of the Comfort Pack has made deposits under the "Pension Savings" tax scheme (Article 145, 1, 5° of CIR '92 (Belgian Income Tax Code)).

The deposits were made into pension savings accounts offered by BNP Paribas Fortis SA/NV or by the payment of a contribution under the "Capital-building" section of a Pension Invest Plan.

The total deposits under the pension savings plan amount to the maximum amount that can give right to a tax reduction for the base year.

3.5 Conditions for granting the bonus for "Flexinvest"

At least one of the holders of the Comfort Pack holds a BNP Paribas Fortis SA/NV custody account associated with a Flexinvest savings plan into which at least EUR 360 has been deposited during the calendar year in question.

Deposits made by a Comfort Pack holder into a Flexinvest savings plan associated with a BNP Paribas Fortis SA/NV custody account whose holder is not a Comfort Pack holder do not qualify for the bonus.

3.6 Conditions for granting the bonus for "Top Habitation"

During the calendar year in question, at least one of the holders of the Comfort Pack was in possession of a Top Habitation insurance policy, taken out through the distribution channels of BNP Paribas Fortis SA/NV.

Only AG Insurance homeowner's insurance policies, taken out through the distribution channels of BNP Paribas Fortis SA/NV, qualify for the bonus.