



GENERAL TERMS AND CONDITIONS FOR THE PREMIUM BONUS

The Premium Bonus General Terms and Conditions are governed by the Premium 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 Premium Bonus are provided by BNP Paribas Fortis SA/NV, having its registered office at Montagne du Parc/Warandeborg 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 Premium Bonus is a loyalty programme exclusive to holders of a Premium Pack. These conditions apply as from 1 January 2015.

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

1.3 Premium Bonus offers holders of the Premium Pack the opportunity to have an amount paid into their Premium Pack main 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 Premium 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 Premium 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 Premium Pack.

Article 2: GENERAL PRINCIPLES OF THE PREMIUM BONUS

2.1 Eligibility: Holders of the Premium Pack automatically benefit from the Premium Bonus loyalty programme.

2.2 The cumulative amount of the Premium Bonus (i.e. the total amount granted based on the BNP Paribas Fortis SA/NV services held or used by the Premium 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 Premium Bonus will only be granted if, as at 31 December of the calendar year in question, the Premium Pack holder:

- 1) was still a holder of the Premium Pack. This means that Premium Pack holders who close their Premium 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 The 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 Premium Pack holder. Premium Pack holder means a natural person who is the holder or joint holder of the account(s) making up the pack.

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 Premium Pack holder.

2.5 Pro rata calculation of bonuses

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

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

Example: The value of a Premium Pack bonus opened in June of the base year is: $6/12$ of the monthly Premium Pack charge (6 months of Premium 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 Premium Pack since the beginning of the base year or the bonus pro rated of the

monthly charges paid if you took out the Premium Pack during the course of the base year.

2.6 The amount of a bonus normally corresponds to one monthly fee for the Premium Pack. The total amount of the bonus is proportional to the number of Premium 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 MasterCard Gold"

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

- The MasterCard Gold 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 Premium 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 Premium Pack accounts and a BNP Paribas Fortis regulated savings account in the name of at least one of the holders of the Premium 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 "member of the family holding a Welcome Pack"

- During the calendar year in question, at least one of the holders of the Premium Pack was the legal representative of a minor holding an active Welcome Pack current account, taken out through the distribution channels of BNP Paribas Fortis SA/NV.

- The Welcome Pack current account is considered to be active if at least 12 credit or debit transactions have been carried out during the calendar year in question.

3.5 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 Premium 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.

3.6 Conditions for granting the bonus for "Flexinvest"

At least one of the holders of the Premium 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 Premium Pack holder into a Flexinvest savings plan associated with a BNP Paribas Fortis SA/NV custody account whose holder is not a Premium Pack holder do not qualify for the bonus.

3.7 Conditions for granting the bonus for "deposits into a Junior Invest Plan or Junior Future Plan"

During the calendar year in question, at least one of the holders of the Premium Pack has paid at least EUR 360 in premiums for a Junior Invest Plan or Junior Future Plan financial insurance plan.

Only Junior Invest Plan or Junior Future Plan financial insurance plans whose policyholder is a Premium Pack member qualify for the bonus.

Only deposits into AG Insurance financial insurance plans taken out through the distribution channels of BNP Paribas Fortis SA/NV qualify for the bonus.

3.8 Conditions for granting the bonus for "value of Custody Account or possession of Financial Insurance"

The bonus in question is granted if at least one of the following two conditions is met:

- The cumulative reserve set up for the financial insurance products of which the holder(s) of the Premium Pack is (are) the policyholder(s) amounts to at least EUR 30,000 as at 31 December of the calendar year in question. (1)
- At least one of the custody accounts held by the holder(s) of the Premium Pack has a total value

amounting to at least EUR 30,000 as at 31 December of the calendar year in question. (2)

- (1) Only the reserve set up for the following financial insurance products qualifies for the bonus: Free Invest Plan, Free Invest Plan Profit Plus, Target Invest Plan, Easy Fund Plan, Insurance Bond, Click Invest Bon, Junior Invest Plan, Junior Future Plan, Home Invest Plan, Planning for Pension, Fix & Income Plan, Annuity Plan and Property & Benefit Plan, Smart Invest Portfolio.
- (2) The total value of the custody account is the sum of the values of all securities deposited in the custody account as at 31 December.

3.9 Conditions for granting the bonus for "Energy Credit"

During the calendar year in question, at least one of the holders of the Premium Pack was the holder of an Energy Credit, taken out through the distribution channels of BNP Paribas Fortis SA/NV.

3.10 Conditions for granting the bonus for "motor insurance"

During the calendar year in question, at least one of the holders of the Premium Pack held a motor insurance policy, taken out through the distribution channels of BNP Paribas Fortis SA/NV.

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

3.11 Conditions for granting the bonus for "Top Habitation"

During the calendar year in question, at least one of the holders of the Premium 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.

3.12 Conditions for granting the bonus for "Europ Assistance"

During the calendar year in question, at least one of the holders of the Premium Pack held a Europ Assistance annual assistance policy, taken out through the distribution channels of BNP Paribas Fortis SA/NV.