



SPECIAL TERMS AND CONDITIONS FOR THE BASIC BANKING SERVICE ACCOUNT

The Basic Banking Service account is governed by these specific terms and conditions as well as the BNP Paribas Fortis SA/NV general terms and conditions.

Article 1: DESCRIPTION OF THE BASIC BANKING SERVICE ACCOUNT

The Basic Banking Service account designates a set of banking services which are proposed for an all-inclusive monthly fee.

The Basic Banking Service account includes:

- One current account in euro;
- Management fees for this account;
- Payment of standing orders and direct debits;
- One BNP Paribas Fortis bank card with EUR cash withdrawals and EUR point-of-sale payment service within the European Economic Area;
- BNP Paribas Fortis bank card management fees;
- Easy Banking Web/Easy Banking Phone/Easy banking App;
- A package of 36 manual debit transactions per year, including:
 - EUR cash withdrawals over the counter from BNP Paribas Fortis branches
 - Single paper-based European transfers (SEPA transfers);
- Statements provided via Easy Banking Web or, failing that, via a statement printer.

Manual transactions over and above the package and transactions involving withdrawals and payments in currencies other than EUR will be charged at the standard rate available in branches and on the www.bnpparibasfortis.be web site

Article 2: HOLDER OF THE BASIC BANKING SERVICE ACCOUNT

The Basic Banking Service account may not be held as a joint account.

The holder of a Basic Banking Service account must be a private individual legally resident in the European Union.

Article 3: MONTHLY FEE

The holder of the Basic Banking Service account agrees that the monthly fee for this account can be debited on a monthly basis from the current account included in the Basic Banking Service account. The monthly premium will have as its value date the first day of the current month. The final monthly fee is taken for the month in which the Basic Banking Service account is closed.

Should the balance in this account be insufficient, the holder agrees that the fee may be debited from his/her savings account held at BNP Paribas Fortis.

Failing that, the holder promises to pay this fee on first request from the Bank.

The monthly fee is included in the list of rates available to the holder at all the Bank's branches and on the Bank's web site www.bnpparibasfortis.be.

Article 4: CLOSING THE BASIC BANKING SERVICE ACCOUNT

The Basic Banking Service account may be closed at any time at the request of the holder simply by notifying the branch.

The Bank is entitled to close the Basic Banking Service account after giving two months notice in the following cases defined by law:

- If the holder no longer lives in the European Union legally.
- If the current account shows no movements for more than 24 consecutive months.
- If the holder has another payment account in Belgium covering the services included in the Basic Banking Service account or if he/she has an account the average yearly credit balance of which exceeds EUR 6,000 (apart from a rental guarantee account).

Moreover, the Bank is entitled to close the Basic Banking Service account with immediate effect in the following cases defined by law:

- If the holder gave false information to obtain the Basic Banking Service account, where accurate information would have led to this account being refused.
- In the event of a conviction for fraud, abuse of trust, fraudulent bankruptcy, forgery or deliberately using the account for illegal purposes.