I. GENERAL INFORMATION

The services associated with Mastercard cards are governed by the General Terms and Conditions of BNP Paribas Fortis SA/NV, with registered office at Montagne du Parc 3, 1000 Brussels, company number BE 0403.199.702, Brussels Register of Companies, FSMA No. 25.879A. E-mail: info@bnpparibasfortis.com (hereinafter referred to as "the Bank"). Pursuant to the first paragraph of the Bank's General Terms and Conditions, the purpose of these General Terms and Conditions is to clarify the terms and conditions related to Mastercard cards. These General Terms and Conditions take precedence over the Bank's General Terms and Conditions.

II. DEFINITIONS

The following terms are used in these General Terms and Conditions:

- Card: the card issued by the Bank under the Mastercard brand;
- Cardholder: the natural person to whom the Bank has issued a card or corporate card;
- Consumer: a natural person acting outside the scope of their business or professional activities;
- Merchant: a merchant affiliated to the Mastercard network;
- Account, Account holder: the current account on which the transactions are carried out with the card; the natural or legal person who is the account holder;
- Authorised user: a person who is authorised to hold and use a card on an account subject to certain limits;
- Worldline: registered trademark, including Equens WORLDLINE NV, appointed by the Bank to manage transactions carried out with Mastercard cards;
- Card account: the card account, held with Worldline, on which one or more cards of the same brand are linked;
- Limit: the monthly credit limit of the card account and card;
- PIN: the personal and confidential number linked to the card for identification purposes;
- Electronic card identification: process for reading and checking card identification details stored on one of its electronic components;
- Chip and PIN card: card with a magnetic strip and a microprocessor ("chip") as electronic components;
- Self-service terminal: a specific terminal installed at BNP Paribas Fortis counters, on which the cardholder can carry out a number of transactions using the Chip and PIN card and the corresponding PIN;
- Online/offline: every transaction carried out using the card is authorised on an online terminal based on direct access to certain information relating to the card and card account stored on a computer to which the terminal is linked. Each transaction carried out with the card is only permitted on an offline terminal based on certain checks executed on the terminal;
- Remote agreement: each agreement between a seller and the cardholder for products or services concluded as part of a system arranged by the seller for remote sales or services under which one or more remote communication technologies may only be used for such an agreement. A remote communication technology is any means that may be used to conclude an agreement between the parties, without the seller and cardholder being physically present at the same time;
- CARD STOP: the entity appointed by the Bank to receive notification of the loss, theft or risk of fraudulent use of the card;
- Payment service provider: the Bank.

III. DELIVERY OF THE CARD AND PIN

III.1. Delivery and signing of the card

Each card shall be sent to the cardholder's correspondence address by post. The cardholder may also expressly request that the card be sent to an address other than the one indicated. The Bank reserves the right to refuse any request to have the card sent by post without providing any justification. Upon receipt, the cardholder must immediately sign the signature strip on the back of the card with indelible ink.

III.2. Delivery of the PIN

The PIN consists of four digits. The Bank shall take appropriate measures to ensure the confidentiality of the PIN.

The PIN shall be sent to the cardholder according to the terms and conditions set out by the Bank. The PIN may:

- be chosen by the cardholder using a secure telephone line that is made available. Access to this line is only possible using the initial PIN that the cardholder receives when ordering the card;
- be sent to the residential address or the address indicated by the cardholder, using a paper medium (in this case the PIN shall be determined via a secure application).
IV. USE OF THE CARD AND PIN

IV.1.1. Payment in shops
The card offers the cardholder the option of paying for products and services at merchants by inserting the card into a card reader, electronic identification and entering the PIN on the keypad. The PIN must be confirmed by pressing OK.

- On some merchant terminals, particularly abroad, the card can be used by presenting the card and signing a receipt produced by the merchant. For certain payments, entering the PIN or signing a receipt are not required. This includes:
  - payments with a card fulfilling these General Terms and Conditions, on systems or terminals permitting payment for products or services offered by a merchant;
  - payments arising from an order for payment by card from the cardholder to the merchant issued using a remote communication technology.

On some terminals (which accept contactless payments) and within limits, it is possible to make payments by holding the card close to a terminal supporting this technology and without entering a PIN.

Once the limits for these payments have been exceeded, the cardholder must enter their PIN.

For more information on contactless payments as well as the limits applicable to such contactless payments without entering a PIN, please visit the website www.bnpparibasfortis.com.

As part of certain services for which it is customary to put down a deposit (such as a hotel reservation or hiring a car), the card offers the cardholder the option of providing a guarantee; in such a case, the merchant may ask their acquirer to provisionally block a certain amount or the equivalent of the deposit in their favour.

When making a card payment using an outdoor payment terminal at a petrol station, the exact amount of the payment is not known in advance. As a result, a fixed amount will be blocked by the petroleum company when you refuel. The exact amount to be paid for your fuel will be deducted from the amount available for your card payments after you have finished. The balance of the blocked amount will then be released.

For security reasons, the card may be refused at some payment terminals which operate offline (such as car park and toll pay stations). A regularisation will take place automatically for transactions made on certain online terminals.

IV.2.1. Cash withdrawals in bank branches and bureaux de change
The cardholder may withdraw cash in bank branches and bureaux de change by inserting the card into an ATM, electronic identification and entering the PIN on the keypad.

In certain cases, by presenting their card and signing a receipt, the cardholder may withdraw cash:
- abroad, at certain bank branches and bureaux de change;
- in Belgium, only at certain bureaux de change.

IV.3. Cash withdrawals at ATMs
The cardholder may also withdraw cash at ATMs in Belgium and abroad. Using the card at ATMs is only possible after inserting the card into the machine, electronic identification and entering the PIN on the keypad. When an ATM abroad requires the cardholder to enter a PIN with more than four digits, the cardholder keys in their four-digit PIN and confirms this by pressing OK.

IV.4. Changing the PIN
The cardholder may only change their PIN using a self-service terminal at a BNP Paribas Fortis branch or in a Private Banking Centre, or according to the terms and conditions as set out by the Bank.

IV.5. Entering incorrect PINs
The card will be blocked after an incorrect PIN is entered three times.

IV.6. Forgotten PIN
Should the cardholder forget their PIN, they can contact PrivilegeConnect (+32 (0)2 433 43 30) to request a new PIN be sent by post to their residential address or another address provided.

IV.7. Restriction of card functionalities
Owing to safety considerations, the Bank has imposed some restrictions on the functionalities of bank cards in certain countries. The cardholder may therefore not be able to withdraw cash or make payments with their card in those countries or they will only be able to do so under certain circumstances (only when the PIN is provided, for example). Additional information about any restrictions of use which may apply in those countries can be provided to the cardholder on request. In this regard, you may contact your Private Banker, their assistant or PrivilegeConnect (+32 (0)2 433 43 20), or consult the Bank’s website at www.bnpparibasfortis.be.

IV.8. Managing your card using the channels made available by the Bank

- IV.8.1. Suspending use of the card – Temporary block
Using the channels made available by the Bank, and for ease of use, the cardholder may:
  - temporarily block the card;
  - unblock the same card.

- IV.8.2. Amending the card's limit
Using the channels made available by the Bank, and for ease of use, the cardholder may (subject to acceptance):
  - temporarily increase the card's limit;
  - permanently increase the card's limit.

- IV.8.3. Amending the use of the card
Using the channels made available by the Bank, and for ease of use, the cardholder may (subject to acceptance) block the use of their card for certain sectors, countries or methods of use.

IV.9. Third-party payment applications
The Bank allows the cardholder to link their card to certain third-party payment applications, which they may use to make payments with the card. Specific transaction limits may apply. The cardholder must accept the terms and conditions and data protection policy of the application developer in question, who makes said application available to the cardholder under their own responsibility. The Bank is not party to the agreement between the cardholder and the developer of the payment application in question.

The commitments and responsibilities of the cardholder, as set out in Article VII. of the present Terms and Conditions, and specifically regarding security, confidentiality and reporting in the event of loss, theft or risk of fraudulent use of the card or PIN, shall apply in full to the cardholder as part of using a payment application. In this regard, where the term "card" is used in the present General Terms and Conditions, this means each device on which the third-party application is used, including – if applicable – the cardholder's mobile phone; the term "PIN" covers the security measures of the third-party payment application and/or the device on which the application is installed.

IV.10. Third-party payment application
The specific provision of the insurance policies is described in the document: “General conditions for MasterCard World Platinum Card Insurance”.

- Group insurance taken out by BNP Paribas Fortis as a Policyholder with AG Insurance (the Insurer). The credit card holder is automatically subscribed.

V. STATEMENTS – DEDUCTION OF THE AMOUNT DUE
Should any new transactions take place after the most recent Worldline statement is issued, the cardholder will be sent a statement of transactions carried out with the card each month. The statement contains all legally required information per card and per transaction. The standard limit is €10,000 per month.

The amount due indicated on the monthly statement is paid from the account by direct debit, usually within nine days of receiving said
statement; the account holder undertakes to ensure that sufficient funds are present in the account to enable payment of the amount due. The holder and co-holder(s) of the account are jointly and severally liable for the payment of all amounts due based on the use of the card and these conditions.

VI. MONTHLY CREDIT LIMIT AND OTHER LIMITS

VI.1. Monthly credit limit

The Bank shall agree with the cardholder the monthly credit limit for the card account and every card linked to the card account. The cardholder undertakes not to exceed the agreed limit under any circumstances.

The payments and cash withdrawals carried out with the card, as well as the reserves requested by merchants in accordance with the penultimate paragraph of Article IV.1.1., are charged to the monthly credit limit for the card account and the card used. If the monthly credit limit for a card is reached, the Bank shall block any further online transactions for this card. If the monthly credit limit for a card account is reached, the Bank shall block any further online transactions for all cards linked to the card account.

VI.2. Cash withdrawal limits

VI.2.1. Card limits

Cash withdrawals made using a Mastercard card at ATMs and in bank branches or bureaux de change are limited to EUR 1,000 per period of seven consecutive days.

VI.2.2. Cash withdrawals at ATMs

For cash withdrawals at ATMs in Belgium and abroad, the following restrictions apply: a maximum of EUR 620 per transaction, a maximum of EUR 620 in four days and a maximum of eight transactions. Furthermore, withdrawals may be limited to a certain amount per transaction or per day, based on the rules applicable in the country in which the terminal is located or to the network to which the terminal belongs.

VI.2.3. The limits stated in this article are subject to change. The cardholder or account holder shall be informed of any changes through a message on a statement.

VI.3. Determining the monthly credit limit

The standard limit is €10,000 per month. The cardholder may request a monthly credit limit in line with their personal needs based on the conditions stated in this article. The Bank reserves the right to refuse any request to increase the limit without having to provide any justification.

VII. OBLIGATIONS AND LIABILITY OF THE CARDHOLDER

VII.1. Basic obligations

The cardholder is obliged to use the services in accordance with the terms and conditions governing the issue and use thereof. The card and PIN are for the cardholder's personal use only. The cardholder shall take all necessary precautions to guarantee the security of the card and PIN. The cardholder undertakes to memorise the PIN, not to write or record it on any document, object or medium whatsoever, not to disclose it or otherwise reveal it, and not to leave the card or PIN within the reach, or at the disposal, of third parties.

VII.2. Reporting incidents to CARD STOP

The cardholder shall inform CARD STOP of the loss, theft or risk of fraudulent use of the card immediately after becoming aware of the fact. The cardholder shall take all necessary steps to ensure that such incidents are recorded without delay. CARD STOP can be reached by phone 24 hours a day, 7 days a week, on +32 (0)70 344 344 (€0.30 per minute).

CARD STOP shall immediately provide the cardholder with a file reference number, which proves that they have been notified. CARD STOP records all telephone calls in full. The incidents notified in this manner must be reported within 24 hours to the police in the place where the loss or theft occurred. The cardholder may also contact PrivilegeConnect (+32 (0)2 433 43 20) directly in this regard.

VII.3. Reporting incidents to Equens WORLDLINE NV

The cardholder or account holder shall notify Equens WORLDLINE NV in writing immediately, and at the latest within 13 months of the debit value date, of any transaction charged to their monthly Worldline statement for which they have not given their consent as well as any error or irregularity they discover as part of the management of their card. The cardholder may also contact PrivilegeConnect (+32 (0)2 433 43 20) directly in this regard.

The cardholder or account holder requesting repayment of a transaction pursuant to Article VII.5. should provide written notice to this effect within eight weeks of the date on which the funds were debited. Notifications carried out based on this article should be sent to:

Equens WORLDLINE NV
Haachtsesteenweg 1442
1130 Brussels
+32 (0)2 205 81 11

VII.4. Liability for fraudulent use of the card

VII.4.1. Before notification

Until the notification as set out in Article VII.2. is provided, the cardholder shall not be liable for the consequences of the loss or theft of their card, except in the event that the cardholder has acted with gross negligence or fraudulently, in which case the cardholder shall be held liable.

VII.4.2. After notification

After notification has been made as set out in Article VII.2., the cardholder shall not be liable for the consequences of the loss or theft of their card, unless the Bank is able to prove that the cardholder has acted fraudulently.

VII.4.3. Remote payments

The Bank may take any and all measures aimed at preventing the cardholder from using their card for a payment as part of a remote agreement without electronic identification. If they wish to use their card to make an online payment as part of a remote agreement concluded with a merchant, the cardholder may grant and sign the payment, in advance if requested, using the signature procedures made available by the Bank.

VII.4.4. Gross negligence

VII.4.4.1. General

Depending on the actual circumstances and without prejudice to a judge's sovereign discretion, the following can be understood as gross negligence on the part of the cardholder:

- failing to inform CARD STOP of the loss, theft or risk of fraudulent use of the card immediately after becoming aware of the fact;
- not regularly viewing the status and individual transactions of the account on which the transactions have been executed with the card, which has as its consequence that the cardholder discovers the fraudulent use of their card and notifies the Bank thereof too late;
- failing to take the precautionary measures as set out in Article VII.6.;
- failing to report the loss, theft or risk of fraudulent use of the card to the police authorities in the place where the loss or theft occurred within 24 hours of becoming aware of such an incident.

VII.4.4.2. Failure to take precautionary measures regarding the PIN

Within the above restrictions, the following is understood to be gross negligence on the part of the cardholder:

- writing down the PIN in a readable form on the card or on an object or document the cardholder kept or carried with the card;
- disclosing the PIN to a third party.
The cardholder shall not be liable for gross negligence if the PIN is obtained by means of extortion with (the threat of) violence towards the cardholder, their property or their relatives.

VII.4.4.3. Failure to take precautionary measures regarding the card

This provision applies in the event of fraudulent use of the card without the PIN.

The cardholder shall not be liable for the consequences of the theft of the card if the theft involved violence or the threat of violence towards the cardholder, their property or their relatives.

The cardholder shall not be liable for the consequences of the theft of the card if it was stolen from the residence in the circumstances set out below. The term "residence" is understood to mean the main residence, any second home and any holiday home owned by the cardholder or account holder as well as any student accommodation.

Only theft involving burglary, climbing into the residence, violence, threats and using master keys or lost or stolen keys will be considered theft from the home.

Depending on the actual circumstances and without prejudice to the discretionary power of the court, the following is understood to be gross negligence on the part of the cardholder: leaving the card anywhere other than the place of residence where the cardholder stays occasionally or temporarily (e.g. a hotel room, clinic or hospital room, tent, camper van, caravan, static caravan, mobile home or boat), unless the card has been deposited in a safe provided for customers by the owner or the manager of the establishment.

Within the above restrictions, leaving the card unattended in the following places may be considered gross negligence:

- at the place of employment, unless the card is in a locked drawer or cabinet;
- in a vehicle, even if parked in a private driveway, whether or not the vehicle is locked;
- in a public place or a place accessible to the public, unless the card is in a locked drawer or cabinet;
- on private premises to which several people besides the cardholder have access, such as receptions, parties (including family parties), conferences, screenings, exhibitions, sports activities or competitions, unless the card is kept in a locked drawer or cabinet;
- in courtyards, entrances or gardens that are private property;
- in the communal areas of a building subject to co-ownership agreements.

Within the above restrictions, it may be considered gross negligence on the part of the cardholder if the cardholder allows the persons mentioned below to use the card due to the lack of precautionary measures or vigilance regarding the card and PIN:

- the holder, co-holder or authorised user of an account which is linked to the transactions carried out using the card;
- the cardholder's or account holder's spouses, partners, cohabitants, guests or visitors (for private or professional reasons);
- people, whether employed or not and irrespective of their status, who work for, or are employees or colleagues of the cardholder or account holder;
- parents and relatives, including by marriage, of the cardholder or the cardholder's or account holder's spouses, partners, cohabitants, guests or visitors (for private or professional reasons);
- people knowing the cardholder's or account holder's part of the cardholder if the cardholder allows the persons mentioned below to use the card due to the lack of precautionary measures or vigilance regarding the card and PIN.

VII.5. Irrevocability of electronic payment orders

The cardholder may not revoke an order made using the card if the order has already been executed.

However, the cardholder has the right to request a refund:

- if, at the time of placing the order, the precise amount of the transaction was not specified;
- if the amount of the transaction is higher than the amount the cardholder could reasonably have expected based on their previous spending pattern, the terms and conditions of this agreement and the relevant aspects of the case.

The cardholder may exercise this right as set out in Article VII.3. of these General Terms and Conditions.

The cardholder shall take every precaution to prevent any unwarranted payments; the Bank shall not intervene in disputes arising in this respect between the cardholder and the merchant.

VII.6. Precautionary measures

The Bank advises the cardholder to take the precautionary measures regarding the use of the card and PIN as set out in this article.

VII.6.1. Precautionary measures regarding the card

Sign all new cards immediately upon receipt.

Never leave your card unattended, unless you keep it in a safe place.

Never leave your card unattended at work, unless the card is kept in a locked drawer or cabinet. Theft of cards at work is becoming increasingly commonplace.

Never leave your card unattended in a public place or a place accessible to the public, or on private premises to which you and several other people have access, unless the card is kept in a locked drawer or cabinet.

Never leave your card in your vehicle, even if it is parked in your private driveway.

Never leave your card unattended while travelling, unless you keep it in a safe place.

Keep all proofs of payments and cash withdrawals.

Place a stop order on your card immediately if it is withheld by an ATM for no valid reason.

Immediately notify the Bank of any error or irregularity.

VII.6.2. Precautionary measures regarding the PIN

Memorise your PIN as soon as you receive it, and then destroy the document on which the PIN was sent by the Bank.

When you receive the PIN for your card, change it at an ATM as soon as possible.

Never write down or record the PIN on any document, object or medium whatsoever and do not divulge or reveal the PIN to others. A Bank employee, police officer or merchant will never ask for your PIN; you are the only person who may know the PIN.

Always enter your PIN discreetly at an ATM.

If you change your PIN, avoid using numbers that are too obvious, such as part of your telephone number, your or a family member's date of birth, your postcode, etc.

VIII. OBLIGATIONS AND LIABILITY OF THE BANK

VIII.1. The card will be renewed automatically on the expiry date, except in case of refusal by the Bank for cancellation by the cardholder, notified to the Bank one month before the expiry date.

In the event of a request to replace a defective, lost or stolen card with a magnetic strip, the card will be replaced automatically with a Chip and PIN card. The Chip and PIN card may have a longer period of validity than the card if it is replacing.

VIII.2. The Bank keeps an internal log of the card transactions for a 10-year period starting from the transaction execution date.

VIII.3. The Bank shall change the credit limit as set out in Article VI.1. at the cardholder's request, insofar as the terms set out in Article VI.3. are complied with. The cardholder may request an amendment to the credit limit twice a year at most; The Bank also agrees to lower the credit limit at the cardholder's request in any of the following circumstances: if the card or PIN is lost or stolen, or if their statements include any transactions carried out without their consent.

VIII.4. The most important details of each transaction made at an ATM or payment terminal (insofar as possible, the name and location of the terminal, date, time, amount in euros or in foreign currencies, any incidents and the nature thereof) are recorded at the time of the transaction and kept by the Bank so that they can be reproduced in a readable form on any medium. In the event of a dispute with the cardholder in relation to a transaction, and without prejudice to evidence to the contrary provided by the cardholder, the Bank shall provide evidence, based on said details, that the transaction was correctly recorded and logged and not affected by a technical fault or another incident.

Some terminals issue an advice slip showing the transaction reference and amount, either at the cardholder's request or automatically. Such an advice slip is issued without prejudice to the provisions of the first paragraph of this article.

VIII.5.1. Without prejudice to the obligations and liability of the cardholder as set out in Article VII., the Bank shall be liable for:

- failure to execute or erroneous execution of transactions carried out with the card on systems, terminals or equipment approved by the Bank, regardless of whether or not these are controlled by the Bank;
- transactions carried out without the cardholder's consent and any errors or irregularities in management of the card that are attributable to the Bank;
- the use of a counterfeit card in the event of third parties forging the card.

The Bank bears the risk for each dispatch to the cardholder of a card or any means which allows its use.

VIII.5.2. In all cases where the Bank is liable under Article VIII.5.1., it shall reimburse the cardholder, through payment into the cardholder's account and within the shortest possible time, for:

- the amount of the transaction that was not carried out or incorrectly carried out, plus any interest on said amount;
- the amount that may be required to return the cardholder's situation to what it was prior to the unauthorised transaction, plus interest on said amount, if applicable;
- the amount required to return the cardholder's situation to what it was prior to use of a counterfeit card;
- the amount of any other financial consequences, particularly any costs paid by the cardholder to determine the amount for which compensation is payable.

VIII.5.3. The cardholder is entitled to request a copy of the agreement in hard copy or on another durable medium at any time during the term of the agreement.

IX. DURATION OF THE AGREEMENT AND TERMINATION OF THE SERVICE

The agreement is concluded upon the first use of the card by the cardholder, who at that time also accepts the present General Terms and Conditions and the mandate they have received for use of the card. The agreement is valid for an indefinite period as long as the cardholder is a client of the Bank and falls under the Private Banking segment.

The cardholder may terminate the agreement, free of charge, at any time subject to one month's notice by registered letter.

The Bank may cancel the agreement at any time subject to two months' notice.

The fees charged periodicaly pursuant to this agreement are only payable by the cardholder on a pro-rata basis until termination of the agreement. If fees are paid in advance, they shall be reimbursed on a pro-rata basis as from the month following that in which the agreement is terminated.

If the user of a payment service is not a consumer, this provision shall not apply unless expressly stated to the contrary.

The Bank reserves the right to instruct the network of ATMs and payment terminals in Belgium and abroad, insofar as technically possible, and merchants to withhold or refuse a card used fraudulently by the cardholder according to these terms and conditions.

If the product is taken out remotely, the cardholder shall be entitled to withdraw from the agreement, free of charge and without having to provide a reason, within a period of 14 calendar days from the day on which the agreement is concluded. Should the cardholder fail to exercise this right of withdrawal, they shall be bound by the provisions of the agreement. Using the card within the above-mentioned period of 14 calendar days means the cardholder agrees to the start of the service.

All guarantees will be immediately cancelled and terminated, even for the goods that have already been paid, in the event of:

- Non-renewal of the credit card
- Cancellation of the insured credit card
- Fraud or gross negligence on the part of the Insured

When the insurance contract taken out by the Policyholder with the Insurer ends, for whatever reason.

X. CHARGES AND EXCHANGE RATES

X.1. The cards are delivered subject to payment of a periodic fee which is automatically debited from the current account in advance.

X.2. The following items require (or may require) a fee:

- electronic payments carried out using the card;
- delivery of a new card to replace a lost, stolen or damaged card;
- the remittance or delivery of a new PIN if the cardholder has forgotten their PIN;
- changing the card's monthly credit limit.

Cash withdrawals and payments in a currency other than the euro shall be converted at the exchange rate determined on the basis of the indicative exchange rates published by the European Central Bank plus an exchange rate margin.

X.3. The amounts of the periodic fee as well as the fees and commission related to the transactions made with the card, the exchange rate, the exchange rate margin and the fees stated in the first paragraph of Article X.2., are listed in the scale of charges.

XI. COMPLAINTS AND RECURSE

Should the cardholder require information about their relationship with the Bank, they may contact their Private Banking Centre or call PrivilegeConnect (+32 (0)2 433 43 20).

Complaints may be submitted to the Bank via the customer's branch, Phone Banking or by using the form available in Easy Banking Web or on the Bank's website.

If the cardholder is not satisfied with the solution proposed by the Bank, they may submit their complaint to the Bank's Complaints Management department at the following address:

BNP Paribas Fortis SA/NV
Complaints Management
Montagne du Parc 3
1000 Brussels
Tel. +32 (0)2 762 90 00
Fax +32 (0)2 228 72 00
E-mail: klachten.rpb@bnpparibasfortis.com

or by using the online form available at

www.bnpparibasfortis.be > Suggestions, Complaints > Online form

If the cardholder is not satisfied with the solution proposed by Complaints Management, the cardholder may appeal to the following recognised body for an alternative dispute resolution:

OMBUDSFIN – The ombudsman for financial disputes

by standard letter to the following address:

Belliardstraat 15-17 Bus 8
1040 Brussels
Fax +32 (0)2 545 77 79
ombudsman@ombudsfin.be

or by using the online form available at

www.ombudsfin.be > Submit a complaint

This website provides detailed information about the terms and conditions for applying the out-of-court dispute resolution procedure in which the Bank participates as a member of Febefin.

The cardholder may also submit a complaint about a payment service by standard letter to:

Federale Overheidsdienst Economie, KMO, Middenstand en Energie (Federal Public Service for the Economy, SMEs, Self-Employed and Energy)

Algemene Directie Economische Inspectie
Centrale Diensten – Front Office
North Gate III, 3e verdieping
Koning Albert II-laan 16, 1000 Brussels
or by using the online form available at

http://economie.fgov.be/nl/geschillen

Initiating an out-of-court dispute resolution procedure as set out above does not affect the cardholder's right to pursue other legal remedies.

XII. AMENDMENTS TO THESE GENERAL TERMS AND CONDITIONS

The cardholder or account holder shall be informed of any amendments to these General Terms and Conditions in a message with an account statement, by letter or another sustainable medium to which the cardholder
or account holder have access. This notification will be given at least two
months before the amendment concerned comes into effect.
As well as providing the information specified in the first paragraph, the
Bank shall also advise the cardholder or account holder that they have at
least two months in which to cancel the agreement, at no cost, and that if
they do not cancel the agreement within that period, the cardholder or
account holder shall be deemed to have accepted the amended terms and
conditions.

**XII. MODIFICATION OF THE GENERAL CONDITIONS OF
THE INSURANCE**

On condition that the Insured are informed at least 30 days in advance, the
Insurer and Policyholder can jointly decide to modify the insurance
collection (rate), conditions or guarantees. The Insured can hand in their
insured credit card within 30 days of this modification notification. In the
absence of a notification, the new conditions are considered as
accepted. However, the return of the insured credit card can never give
cause for the refund of any contribution.