Identification of BNP Paribas Fortis SA/NV

BNP Paribas Fortis SA/NV (Montagne du Parc/Warandeberg 3, 1000 Brussels, Brussels Register of Companies No. 0403.199.702, VAT No. BE 0403.199.702, FSMA No. 25.879A), the provider, acts as the card issuer for the product Mastercard World Platinum.

BNP Paribas Fortis SA/NV operates under the prudential supervision of the National Bank of Belgium, Boulevard de Berlaimont/Berlaimontlaan 14, 1000 Brussels, and the investor and consumer protection supervision of the Financial Services and Markets Authority (FSMA), Rue du congrès/Congresstraat 12-14, 1000 Brussels and is registered as an insurance agent under FSMA No. 25.879A.

Product features

The Mastercard World Platinum card is a credit card you can use to make contactless or Chip and PIN payments in shops, withdraw cash from ATMs in Belgium and abroad, and pay for your online purchases securely. Every month, transactions involving your card are automatically deducted from your card account opened in accordance with the General Terms and Conditions of Electronic Cash Transfer Instruments issued by BNP Paribas Fortis SA/NV – Mastercard World Platinum.

Amount

The standard limit for the Mastercard World Platinum card is EUR 10,000. These limits are flexible and may be adjusted according to the cardholder's wishes. Subject to acceptance of your application by the Bank.

Duration

The card agreement is concluded for an indefinite period insofar as the account holder is a client of the Bank and comes under the Private Banking segment. The card is valid for 3 years.

Repayment

You receive a monthly electronic or paper account statement if you have used your card. You are required to repay the full amount of your purchases as shown on your statement each month.

Card charge, fees and exchange rate

BNP Paribas Fortis SA/NV charges €24.17 per month for use of the Mastercard (as from the date on which BNP Paribas Fortis SA/NV accepts the application for a card).

The Mastercard World Platinum is included for holders of a Private Banking Asset Management Agreement, up to one card per (joint) holder. Other Private Banking clients must pay a fee for the card. Please consult the Special Terms and Conditions for these products and the BNP Paribas Fortis scale of charges for further details.

If you use the credit card for transactions in a currency other than the euro, the amounts concerned will be converted to euros using the exchange rate set by Mastercard International, plus a supplement of 1.60%.

The following fees will be charged by BNP Paribas Fortis SA/NV per withdrawal when you withdraw cash from banks associated with Mastercard or from ATMs which accept Mastercard cards:
- Within the euro area: EUR 6 + 1% of the amount withdrawn;
- Outside the euro area: EUR 6, plus a currency exchange fee of 1.60%.

When replacing a lost or stolen credit card, BNP Paribas Fortis SA/NV charges EUR 8 for each card to be replaced.

**Insurance**

Mastercard World Platinum cards come with a whole host of insurance policies, including travel cancellation insurance, (online) purchase insurance, fraud insurance, medical costs abroad and technical assistance. See the General Terms and Conditions for more information.

**Validity of the information**

BNP Paribas Fortis SA/NV may amend the above features, terms and conditions and other characteristics of the product at any time. Unless specified otherwise, the information concerning such features, terms and conditions and other characteristics is therefore only valid on the date on which it is issued.

**Right of withdrawal**

If you have entered into an agreement relating to a credit card remotely, you are entitled to withdraw without penalty and without providing a reason. You may exercise this right within 14 calendar days of entering into the agreement by sending a registered letter to BNP Paribas Fortis SA/NV, Montagne du Parc/Warandeberg 3, 1000 Brussels. You may use the standard form appended to this agreement to do so. However, the use of this form is not mandatory. Other declarations unambiguously demonstrating the cardholder's wish to withdraw are also permitted.

You will also be liable for simultaneous repayment of amounts drawn against the card. No other penalty may be charged.

If you do not avail yourself of this right, the agreement will continue for the agreed fixed term.

**Right of cancellation**

In accordance with the General Terms and Conditions of Electronic Cash Transfer Instruments issued by BNP Paribas Fortis SA/NV – Mastercard World Platinum, either party is entitled to terminate the agreement at any time without providing a reason.

**Loss or theft of the card**

The cardholder should inform CARD STOP as soon as they become aware of the loss, theft or risk of fraudulent use of their card. The cardholder should take every precaution to ensure that they are aware of such events without delay. CARD STOP can be reached by phone 24 hours a day, 7 days a week, on +32 (0)70 344 344. CARD STOP shall immediately provide the cardholder with a reference number as proof that they have duly given this notification. CARD STOP records all phone calls. The events must be reported to the police of the town where the loss or theft occurred within 24 hours. The cardholder bears no responsibility for the consequences of the loss or theft except when they have acted with gross negligence or in a fraudulent manner. The cardholder may contact PrivilegeConnect (+32 (0)2 433 43 20) directly.

**Languages**

This information, the prospectus and the General Terms and Conditions relating to use of the card are available.

BNP Paribas Fortis SA/NV undertakes to communicate with you in the language you specified when opening an account with the bank.

**Governing law – Jurisdiction**

The relationships between you and BNP Paribas Fortis SA/NV, both those existing before issuance of the card and those resulting from it, are governed by Belgian law. The Belgian courts have sole jurisdiction.

More specifically, the relationships between you and BNP Paribas Fortis SA/NV are governed by Book VII of the Belgian Code of Economic Law relating to payment services.

**Right of recourse**
Without prejudice to any legal recourse, you may submit any complaints in writing to:

BNP Paribas Fortis SA/NV
Complaints Management
Montagne du Parc 3
1000 Brussels
Fax: +32 (0)2 228 72 00

If you are not satisfied with the solution proposed by the bank, you may refer the dispute to:

Ombudsfin – Ombudsman for financial disputes
North Gate II
Koning Albert II-laan 8 bus 2
1000 Brussels
Fax: +32 (0)2 545 77 79
E-mail: ombudsman@ombudsfin.be
www.ombudsfin.be

As a consumer, you may also submit a complaint relating to a sale or online service using the form available on the European Union's website at http://ec.europa.eu/odr.

APPENDIX

STANDARD FORM FOR WITHDRAWAL

(Please complete and return this form if you wish to exercise your right of withdrawal)
To:

BNP Paribas Fortis SA/NV
Montagne du Parc 3
1000 Brussels

I/We(*) hereby inform you(*) that I am/we are(*) withdrawing from the agreement relating to the sale of the following goods(*)/supply of the following service(*)

Ordered on(*)/Received on
(*)

Name(s) of consumer(s)

Address of consumer(s)

Date

Signature of consumer(s)

(*) Please delete as applicable.