



General Terms and Conditions Hello friends

Article 1: Organiser

BNP Paribas Fortis SA/NV, with its registered office at Montagne du Parc/Warandeborg 3, 1000 Brussels and Brussels Register of Companies number 0403.199.702, hereinafter referred to as "BNP Paribas Fortis", is organising an offer providing a gift of €25 in cash to existing customers of Hello bank! who attract a new Hello bank! customer and €25 to the new customer as soon as they activate the new Hello or Hello4You current account by performing 25 transactions.

Article 2: Participation

The offer is open to all natural persons who:

- a. are 18 or older;
- b. are domiciled in Belgium;
- c. have a valid identity card;
- d. are a Hello bank! customer;
- e. are registered on the website www.hellobank.be/HelloFriendsAction

with the exception of the staff of BNP Paribas Fortis, Fintro and its subcontractors, as well as their spouse or legally/factually cohabiting partner.

The Hello friends action is valid in Belgium.

By taking part in the offer, every participant declares to have accepted the General Terms and Conditions without any reservation.

Fraud and any attempt at fraud, tampering with and breach of these offer rules shall be sanctioned by immediate exclusion. Accordingly, the relevant registration shall be considered null and void.

In the event of fraud or illicit influencing of the Hello friends action, BNP Paribas Fortis reserves the right to exclude you from the offer without having to provide any justification.

Offer participation is only possible on the website www.hellobank.be/HelloFriendsAction. Each participant is entitled to withdraw from the offer at any time.

Article 3: Offer period

The offer starts on 2 March 2015.

BNP Paribas Fortis reserves the right to terminate the offer at any time without being held liable in any form whatsoever.

Article 4: Gift

The allocated gifts are:

- a cash transfer of €25 to the account of the existing customer, as soon as the person they presented has signed the contract (on paper or electronically);
- a cash transfer of €25 to the account of the new customer, as soon as they have performed 25 transactions on the new Hello or Hello4You current account.

Article 5: How the offer works

Existing customers bringing in new customers are hereinafter referred to as "sponsor" and new customers brought in by an existing member are referred to as "referred member".

Referred members are linked to their sponsors by clicking on the sponsors invite and when they are registered.

The unique customer identification is based on the combination of the following elements: the specified surname, first name, client number, IBAN account number and email address on the registration page for this offer ([www.hellobank.be/HelloFriendsAction](http://www.hellobank.be>HelloFriendsAction)) and in the application for opening a Hello or Hello4You current account. If the provided surname, first name client number, IBAN account number or email address is incorrect, a referred member is not linked to their sponsor and neither member shall receive a gift.

A gift is allocated to the sponsor as soon as the referred member has applied for and completed the opening of an account within 31 calendar days of their registration as a referred member.

- An application for opening an account means that the application must be fully submitted and completed via:
 - o the electronic application form for opening an account available on the website www.hellobank.be;
 - o the application form for opening an account available in the Hello bank! app;
 - o the application form for converting a BNP Paribas Fortis Pack into the free Hello bank! offer available in the Hello bank! app.
- The application for opening a new Hello or Hello4You current account must be accepted by Hello bank!
- The applicant must confirm their application after registering as a referred member and within 31 calendar days of registering as a referred member (depending on the application procedure used) by placing an electronic signature in the Hello bank! app using the Hello or Hello4You debit card and the M2 function on the card reader, or by returning the signed documents. If this is not the case, their registration as a referred member lapses.
- The person opening the new Hello or Hello4You current account cannot have or have had another Hello or Hello4You current account.
- A gift is allocated to the referred member only if they were registered as a referred member for opening an account on www.hellobank.be/HelloFriendsAction with the referral code of a sponsor.

A gift is allocated to the referred member as soon as the referred member has applied for and completed the opening of an account within 31 calendar days of their registration as an referred member and has performed 25 transactions on their new Hello4You current account within 92 calendar days of signing the contract (on paper or electronically).

- An application for opening an account means that the application must be fully submitted and completed via:
 - o the electronic application form for opening an account available on the website www.hellobank.be;

- the application form for opening an account available in the Hello bank! app;
- the application form for converting a BNP Paribas Fortis Pack into the free Hello bank! offer available in the Hello bank! app.
- The application for opening a new Hello or Hello4You current account must be accepted by Hello bank!
- The applicant must confirm their application after registering as a referred member and within 31 calendar days of registering as a referred member (depending on the application procedure used) by placing an electronic signature in the Hello bank! app using the Hello or Hello4You debit card and the M2 function on the card reader, or by returning the signed documents.
- The person opening the new Hello or Hello4You current account cannot have or have had another Hello or Hello4You current account.
- A gift is allocated to the referred member only if they were registered as a referred member for opening an account.
- The person opening the new Hello or Hello4You current account has performed 25 transactions on this account within 92 calendar days of signing the contract (on paper or electronically). Transactions are:
 - Transfers to an account
 - Transfers from an account, including standing orders or by direct debit
 - Payments registered from an account using a debit card
 - Withdrawals
 - The minimum amount for a transaction is €1. There is no maximum amount.
- The gift received as part of the Hello friends action cannot be combined with other Hello bank! offers.

Article 6: Communication

The Hello friends action shall only be communicated to existing customers by e-mail and post.

The offer shall also be announced on the Hello bank! Facebook and Twitter pages and in newsletters.

Article 7: General

BNP Paribas Fortis cannot be held responsible for any direct or indirect damage caused to persons (participants or non-participants) or property in connection with taking part in this offer. This also includes technical inconvenience and/or IT errors (hardware & software) resulting from participation in the offer. BNP Paribas Fortis shall not be held responsible if participation is temporarily unavailable on the www.hellobank.be website or if the connection is lost or interrupted.

By taking part in this offer the participant accepts, without reservation or restriction, the full contents of the General Terms and Conditions and any decisions taken by BNP Paribas Fortis in connection with this offer.

Should one of the provisions in these General Terms and Conditions be declared null and void, this shall not affect the validity of the other provisions.

Each comment or complaint regarding the current rules must be sent by registered letter to the following address: BNP Paribas Fortis SA, Index 1QB0B, Montagne du Parc 3, 1000 Brussels.

Article 8: Personal details

By participating in this offer, you authorise BNP Paribas Fortis SA/NV, Montagne du Parc/Warandeborg 3, B-1000 Brussels to process your personal details in connection with this offer.

The participants also accept that their first names may be published on the website www.hellobank.be; and the Hello bank! Belgium Facebook and Twitter pages, as well as in the newsletters. BNP Paribas Fortis cannot be held responsible for any consequences of publishing the first names of participants and winners.

You have the right to access and correct your personal details. To exercise this right, please send a dated and signed letter to BNP Paribas Fortis.

Article 9: Disputes

This offer is governed by Belgian law. Any disputes shall be subject to the sole jurisdiction of the courts of Belgium.

Rules drawn up in Brussels, on 3rd May 2019.