



## 32D+ Account Specific Terms & Conditions

### Article 1 – Definition

These Specific Terms and Conditions apply to the 32D+ Account, a non-regulated savings account in euros, in USD or in GBP. This account is only intended for legal entities and is not partially exempt from withholding tax.

### Article 2 – Account Opening

A 32D+ Account can only be opened subject to prior approval from a BNP Paribas Fortis representative.

### Article 3 – Referral

For all matters not expressly mentioned in these Terms and Conditions, the prevailing General Banking Terms and Conditions of BNP Paribas Fortis apply.

### Article 4 – Authorised credit transactions

- Transfers from a BNP Paribas Fortis account.
- Transfers from an account at another financial institution.

### Article 5 – Unauthorised transactions

- Credit transactions in cash or by cheque are not allowed.

### Article 6 – Authorised debit transactions

Only debit transactions by single transfer are allowed. Debit transactions by bulk transfer (1 global debit – 2 or more credited accounts) are not allowed.

Every debit transaction must be reported to the bank at least 32 calendar days before its planned execution date. If this date falls on a Sunday or public holiday, the transaction will be executed on the next banking day. This notice period of at least 32 days cannot be reduced under any circumstances. No type of prepayment is permitted.

The transaction can be modified or cancelled up to 2 banking days before the execution date. If the transaction is modified, the new 32-day notice period will start on the signature date of the last user.

If the customer submits a transfer request, but fails to meet the 32-day notice period, the bank will automatically postpone the transfer execution date to the 32nd calendar day after validation and execute the transaction on the 33rd calendar day after validation. The customer will be informed of the transfer execution date in a message on the statements.

If the transfer is to be signed by several users, the notice period will start on the final user's signature date.

## **Article 7 – Unauthorised transactions, payment methods and financial instruments**

- Transactions in cash are never allowed, even at the account closing.
- Overdrafts or any type of credit are not permitted on this account.
- The 32D+ Account cannot be included in notional pooling or target balancing contracts.
- This account cannot be linked to any credit card or debit card contract.

## **Article 8 – Interest payment**

The interest yielded by the 32D+ Account is calculated separately per volume tranche. The interest rate per tranche is expressed on an annual basis.

The interest is calculated day-by-day.

The interest rate is not guaranteed and may vary daily, based on potential changes in rates.

Interest payments are calculated and capitalised as of 1 April, 1 July, and 1 October every year, and 1 January of the following year.

A transfer originating from another financial institution generates interest from the date the bank enters the transaction in its accounting system (entry date).

Internal transfers:

- In case of a transfer from a BNP Paribas Fortis current account to a 32D+ Account, the value date for both accounts is the same as the transfer date.
- In case of a transfer from a 32D+ Account to a BNP Paribas Fortis current account, the value date for both accounts is the same as the transfer execution date.

## **Article 9 – Withholding tax**

The 32D+ Account is a non-regulated savings account. Any interest yielded by the 32D+ Account is therefore fully subject to withholding tax.

## **Article 10 – Charges and interest rates**

BNP Paribas Fortis will inform the customer of the charges for the 32D+ Account in writing in a personal letter.

Any modifications to the interest rate and volume tranches will also be communicated to customers in writing.

## **Article 11 – Closure of the account**

The 32D+ Account can only be closed after a 32-day notice period.

The remaining balance plus any interest and minus any charges will be transferred to an account of the customer's choice after the official 32-day notice period. If there are still transfers to be debited that were previously initiated by the customer when account closure is requested, these will be executed first after the relevant notice period insofar as the account balance is sufficient at that time.

The account balance at the time of requesting the account closure may therefore be different from the final account balance when the account is actually closed.

## **Article 12 – Account insurance**

It is not possible to subscribe to an account insurance for the 32D+ Account.