



Debit Card General Terms and Conditions of Use

The unofficial English/German translation is provided for information purposes only and can be found at <https://www.belfius.be/about-us/en/belfius-community/responsible-bank-insurer/policies-charters>. Only the Dutch- and French-language versions of the Debit Card Regulation are official and legally binding. In the event of any differences between this English/German translation and the original texts, the original versions shall prevail.

Belfius



Table of Contents

Introduction	3	7.2 Other cash dispensers	7
Article 1 Definitions	3	Article 8 Using the Card abroad	8
Chapter 1 - card and pin	4	Article 9 Record and proof of transactions	8
Article 2 Card	4	Article 10 Limits	8
2.1 Granting of the Card	4	Article 11 Terminating or blocking of the Card and cancellation of the associated services	8
2.2 Validity period	4	11.1 Terminating the Card	8
2.3 Card ownership	4	11.2 Blocking of the Card by the Bank	8
2.4 Personalised Card	4	11.3 Blocking of the Card by the Cardholder	9
Article 3 PIN	5		
Chapter 2 - services associated with the card	5	Chapter 3 - obligations of the account holder/cardholder and the bank	9
Article 4 Paying with the Card	5	Article 12 Obligations of the Account Holder and the Cardholder	9
4.1 Paying using sales point Terminals	5	Article 13 Obligations of the Bank	10
4.1.1 Contactless payments	5	Article 14 Liability of the Bank	10
4.1.2 Payments without use of a PIN	6	Chapter 4 - charges	10
4.2 Online payments	6	Article 15 Charges	10
4.3 Reserved funds	6		
4.3.1 Payments not immediately debited	6	Chapter 5 - other conditions	11
4.3.2 Payments for which the exact amount is not known in advance	6	Article 16 Amending the Terms and Conditions	11
4.4 Cancelling card transactions	6	Article 17 Protection of privacy	11
Article 5 Authentication using the Card	6		
5.1 Authentication for accessing internet banking	6		
5.2 Authentication when making transfers	6		
Article 6 Using the Card for digital card services	7		
Article 7 Using the Card at cash dispensers and ATMS in Belgium	7		
7.1 Belfius ATMs:	7		



Introduction

These general terms and conditions (hereinafter: Terms and Conditions) set out the rights, obligations and responsibilities of the Cardholder and Belfius Bank SA/NV arising from the provision of a debit card and the use of the services associated with it. The rights, obligations and responsibilities established in the Standard Terms of Business remain applicable to the use of the debit card. In case of a conflict between the two documents, these Terms and Conditions take precedence. The Terms and Conditions are provided to the Cardholder prior to their signing the agreement granting a debit card. By signing this agreement, the Cardholder agrees to these Terms and Conditions. The Terms and Conditions are always available in Dutch and French free of charge on the www.belfius.be website or can be easily requested at the branch.

Article 1 Definitions

The following definitions apply for the purposes of these Terms and Conditions:

Bank: Belfius Bank SA/NV, with its registered office at 11 Place Charles Rogier, 1210 Brussels, RLE Brussels, VAT BE 403.201.185, FSMA no. 19649 A.

Belfius ATMs: the ATMs that form part of the Bank's private ATM network, regardless of their name.

Card Stop: the service that the Cardholder can use to block their Card in case of loss, theft or suspicion of fraud, available 24/7 via the toll-free number +32 78 170 170 or the Card Stop function in Belfius Mobile and Belfius Direct Net. This service is provided by Worldline SA/NV, with its registered office at Chaussee de Haecht 1442, 1130 Brussels, RLE Brussels, VAT no. BE 0418.547.872.

CASH points: cash dispensers that are part of the Batopin (Belgian ATM Optimisation Initiative) network.

Card: the multifunctional Bancontact debit card that provides access to the Belfius ATMs and/or the Network, with which the Cardholder can log

in to Digital Channels and that can be used for authentication when making transfers.

Cardholder: the natural person for whom the Bank has issued a Card at the request of the Account Holder or the Power of Attorney.

Digital card service: a service in which the Cardholder can store their Card in a digital wallet on their device (such as a smartwatch or smartphone) or on the merchant's website, to use it for contactless payments or other electronic payments.

Digital Channels: the Bank's digital channels for remote banking, such as Belfius Mobile, Belfius Direct Net and Belfius Web.

The Network: all cash dispensers (including Belfius ATMs and CASH points) and Terminals and other similar systems in Belgium and abroad that support the card scheme for which the logo (such as Bancontact and Mastercard) is displayed on the Card and that are available to the Cardholder.

Terminal: a device at a sales point used for accepting payments.

Personalised security features: any technical means offered by the Bank for the Cardholder to use to authenticate their identity when using the Card and/or the Digital Channels, such as the PIN used in Belfius Mobile or the verification code generated by the card reader.

PIN: the secret code (PIN = Personal Identification Number) linked to the Card that the Cardholder uses to validate their card transactions.

Account: the payment account to which the Card is linked and to which Card payments are recorded.

Account holder: the natural person or legal entity who is the holder of the bank account.

Power of Attorney: the natural person or legal entity authorised by the Account Holder to carry out certain actions regarding the Account in their name and on their behalf. The Power of Attorney acts under the responsibility of the principal.



Reference Exchange Rate: the exchange rate used as the basis for calculating a currency exchange and which is available at www.belfius.be.

Any capitalised word not defined in the Terms and Conditions is deemed to have the meaning assigned to it in the Standard Terms of Business, which the Cardholder acknowledges to have accepted.

Chapter 1 - card and pin

Article 2 Card

2.1 Granting of the Card

The Bank decides whether to grant a Card at the request of the Account Holder or Power of Attorney and to which services the Card provides access.

The Bank will send the Card by post to the most recent address provided by the Cardholder. The Cardholder may also request to collect the card from their Bank branch. For security purposes, the Bank may refuse to send the Card by post and instead make it available for collection at its branch. The Bank does not send cards without the request of the Cardholder, except in the case of renewal or replacement.

2.2 Validity period

In principle, the agreement under which the Card is granted is concluded for an indefinite period. The physical Card is valid for a limited period. The month and year of the expiration date are displayed on Card. The Card expires on the last day of the month shown on the card. The Bank will send a new Card to the Cardholder before the validity period ends. Due to technical or security reasons, the Bank may decide to replace the Card before this validity period expires.

2.3 Card ownership

The Card is strictly personal and cannot be transferred to someone else. The Card remains

the property of the Bank. The Card and/or components thereof may not be modified or damaged in any way.

2.4 Personalised Card

The Cardholder can use Belfius Direct Net to request the personalisation of their Card with an image. The personalised Card replaces the existing Card because only one Card per person per Account is permitted. This service may charge a fee for some Accounts. The price can be found on the applicable fee schedule.

The image suggested by the Cardholder must not violate the law, public order or common decency. The design must not infringe any copyright or other intellectual property right. The Cardholder guarantees that they are the sole owner of all rights associated with the image or that they have the permission of the owner thereof and any person who could claim rights to the image, particularly if the image is obtained from the internet.

For all images showing people, the Cardholder guarantees that they have the permission of the people in the image. Even when the image complies with all the rules stated below, the Bank may at all times refuse to allow images of people if it suspects that the person/persons in question have not given their consent.

Other than for images owned by the Cardholder or images for which the Cardholder has copyright or a right of use, the Bank will not accept designs containing:

- images and names of celebrities and well-known people, such as pop stars (except for images in the photo card gallery), athletes and royalty;
- cartoon characters, works of art, song lyrics, poems or musical scores protected by copyright;
- logos or names of brands or companies, advertisements, ad photos, or references to branded products;

- addresses, business telephone numbers, email addresses or internet addresses;
- passport photos.

Photographs, images and/or texts are never permitted if they:

- have a political or religious meaning;
- have violent, racist, xenophobic, illegal, inflammatory, shocking, provocative, sexual or obscene content or meaning;
- concern alcohol, drugs or tobacco or the use thereof;
- show proof of identity;
- contain PIN numbers;
- incite a crime, offence or terrorist act;
- incite suicide.

The Cardholder can only request the personalisation of their own Card. The Bank will not tolerate the misuse of this service through a request to personalise a Card for someone else. Should this occur, the Bank will charge the misuser for all associated costs and an additional administration fee.

The Cardholder must indemnify the Bank and hold it blameless from all claims against the Bank and all liabilities and costs incurred by the Bank as a result of copying, altering, printing or otherwise using the image provided by the Cardholder for personalising the Card.

Article 3 PIN

The Card will be secured with a strictly personal PIN. The Cardholder usually receives this PIN via SMS. If the Cardholder is collecting their Card at the branch, they can choose their own PIN using the Belfius ATM. If expressly requested, the Bank can send the PIN in a sealed, confidential envelope to the Cardholder's address.

The Cardholder can change their PIN at Belfius ATMs and CASH points. When choosing a PIN,

the Cardholder must avoid simple combinations, such as dates of birth, consecutive numbers or the same numbers. If they forget their PIN, they can request a new one from the Bank or view it on Belfius Mobile.

The Bank takes all necessary measures to ensure that the PIN is inaccessible to anyone other than the Cardholder. The Bank is not liable if the PIN does not remain confidential due to the Cardholder not taking all reasonable steps to ensure its security. For example, if they chose an easily guessable PIN, if they divulged their PIN to someone else or if they wrote it down.

The PIN has the equivalent evidential value of the Cardholder's handwritten signature. Entering the PIN is proof of consent to the transaction, unless otherwise stated in these Terms and Conditions.

Chapter 2 - services associated with the card

Article 4 Paying with the Card

4.1 Paying using sales point Terminals

The Cardholder can use their Card and PIN to pay for products or services using the sales point Terminal connected to a Network. The Bank is not liable if a sales point does not accept the Card.

4.1.1 Contactless payments

Certain Terminals allow payments without the need to insert the card into the Terminal by simply holding the Card near the designated spot on the Terminal for a few seconds. This is known as a contactless payment. By following these steps, the Cardholder will be deemed to have consented to the payment.

The Cardholder can disable the contactless payment option via Digital Channels or at the branch. For technical reasons, contactless payments may still function in some cases, such as on an aeroplane, even if the Cardholder disabled that function.



4.1.2 Payments without use of a PIN

Some Terminals, such as parking ticket machines, allow Card payments without requiring a PIN. This can be done via a contactless payment or by inserting the Card into the Terminal and pressing the “OK” button. By following these steps, the Cardholder will be deemed to have consented to the payment.

The Cardholder can disable the payment without PIN option via Digital Channels or at the branch. For technical reasons, the payment without PIN option may still work in some cases, such as on an aeroplane, even if the Cardholder disabled that function.

These payments are subject to legally established limits or by limits set by the Bank (see Article 10 ‘Limits’ of these Terms and Conditions). If these limits are exceeded, a PIN must again be used for the payment. After using the PIN, the Cardholder may once again make payments without a PIN, subject to the applicable limits.

4.2 Online payments

The Cardholder can use the Card for online payments at sales points that support payments using the card scheme whose logo is shown on the Card (e.g. Bancontact and Mastercard). The Cardholder can authorise these transactions by following the relevant authentication procedure with the card reader, the physical Card and their PIN, or by entering their Personal security features in Belfius Mobile or with itsme. By following these authentication procedures and/or using the PIN or Personalised security features, the Cardholder is deemed to have authorised the payment.

4.3 Reserved funds

4.3.1 Payments not immediately debited

When funds are not immediately debited from the Account after a payment, the Bank may reserve the amount of this payment on the Account and make it unavailable for other use.

The reservation disappears once the funds are debited from the Account or if the recipient cancels the transaction.

4.3.2 Payments for which the exact amount is not known in advance

A fixed amount is reserved when the exact amount of the payment is unknown at the time the Cardholder consents to the payment, such as at a petrol station. It will remain in place until the exact payment amount is known. Barring a technical malfunction, the exact amount will be debited as soon as possible. The reserved amount will then be immediately released.

4.4 Cancelling card transactions

The Cardholder cannot revoke or cancel the instructions they gave with the Card once they have consented to the transaction by following and completing the authentication procedures established by the Bank, unless otherwise provided by law or the Standard Terms of Business.

Article 5 Authentication using the Card

5.1 Authentication for accessing internet banking

The Cardholder can log in to the Digital Channels using their Card, PIN and card reader. In such cases, the “Belfius Internet Banking Regulations” shall apply.

5.2 Authentication when making transfers

The Cardholder can make transfers or other payments using the Digital Channels and Belfius ATMs. This is done by following the authentication procedure provided using the physical Card, their PIN and, if required, the card reader.



Article 6 Using the Card for digital card services

The Cardholder may use their Card for a Digital card service. In such cases, the 'Digital Card Services Regulations' also apply.

Article 7 Using the Card at cash dispensers and ATMS in Belgium

The available services at cash dispensers and ATMs vary depending on the Cardholder/Account Holder's agreement and the features of the cash dispenser or ATM.

7.1 Belfius ATMs:

Belfius ATMs offer one or more of, but are not limited to, the following features regarding the Account or Accounts:

- viewing the most current Account balance as registered in the Bank's systems;
- printing account statements;
- deposits and withdrawals in euro banknotes;

The deposit will be registered on the Account. The Cardholder accepts that the Bank's systems can be used to verify their account balance and that the amount on the account statement therefore takes precedence over their own calculation, unless they can prove otherwise.

- transfers in euros;
- activating or changing the PIN;
- one-time cash withdrawal for an amount that exceeds the applicable limit (see Article 10 'Limits' of these Terms and Conditions).

The Cardholder must hereby first submit a request via Belfius Direct Net, BelfiusWeb or

at the branch. The funds will then be made available via Belfius ATMs or the CASH points. The Bank grants a specific, one-time authorisation for the cash withdrawal from an account. This authorisation cannot be granted if the Account has insufficient funds at the time of withdrawal or in the case of unforeseen circumstances beyond the Bank's control or force majeure that make cash withdrawals impossible.

7.2 Other cash dispensers

The CASH points offer one or more of, but are not limited to, the following features regarding the Account or Accounts:

- viewing the most current Account balance as registered in the Bank's systems;
- deposits and withdrawals of euro banknotes;

Unless there are other rules in place, the funds will be deposited into the Account linked to the Card. The Cardholder accepts that the CASH points' calculations can be used to verify their account balance and that the amount on the account statement therefore takes precedence over their own calculation, unless they can prove otherwise.

- changing the PIN;
- one-time cash withdrawal for an amount that exceeds the applicable limit (see Article 10 'Limits' of these Terms and Conditions).

The Cardholder must hereby first submit a request via Belfius Direct Net, BelfiusWeb or at the branch. The funds will then be made available via the CASH points. The Bank grants a specific, one-time authorisation for the cash withdrawal from an account. This authorisation cannot be granted if the Account has insufficient funds at the time of withdrawal or in the case of unforeseen circumstances beyond the Bank's control or force majeure that make cash withdrawals impossible.



The Cardholder can withdraw euro banknotes in Belgium from cash dispensers belonging to other banks that support the card scheme whose logo is shown on the Card (e.g. Bancontact and Mastercard).

Article 8 Using the Card abroad

The Cardholder can use the Card abroad for payments via Terminals or for cash withdrawals at cash dispensers that support the card scheme whose logo is shown on the Card (e.g. Bancontact and Mastercard). Additional costs and exchange rate margins may hereby apply (see Article 15 'Charges' of these Terms and Conditions).

To use the Card abroad, the Cardholder must, in some cases, adjust the Card settings via the Digital Channels or at the branch.

Article 9 Record and proof of transactions

The Bank maintains an internal record of transactions carried out with the Card for 10 years from the date the transaction took place.

For some transactions, such as the deposit of euro banknotes, the Cardholder will receive a receipt showing the transaction details. The receipt also shows the Account balance after the transaction. The actual balance may differ due to other ongoing transactions.

At least once per month, the Bank will provide to the Account Holder the following information about transactions carried out using the Card, including via account statements: the transaction date, the value date, the transaction identification and, if applicable, information about the recipient; the debited amount in euros and, when applicable, in foreign currencies; the commission and costs for the recorded transactions and, when applicable, the (Reference) exchange rate used. The Card transaction record on the account statements and/or the deposit slips signed by

the Cardholder constitute refutable proof that the transaction was carried out by the Cardholder.

Article 10 Limits

Depending on the services linked to the Account, certain limits apply to the Cardholder's use of the Card. These limits can be found at www.belfius.be or at the branch.

The Cardholder or Account Holder can adjust the various limits provided they remain within the conditions set by law or the Bank. The standard limits normally apply unless the Bank and the Cardholder have agreed on other limits.

Article 11 Terminating or blocking of the Card and cancellation of the associated services

11.1 Terminating the Card

When the Card Holder or the Bank terminates the agreement under which the Card was granted in accordance with the Standard Terms of Business or when use of the Card stops for any reason, the Cardholder must render the Card unusable by cutting it into pieces and notify the Bank thereof.

Use of the Card by the Cardholder after it has been cancelled or after the Bank has requested it to be returned may result in criminal prosecution. The Account Holder is liable for all costs incurred as a result of continued use of the Card or for the costs of the return thereof. If the Cardholder has a power of attorney, the Account Holder is liable for any costs incurred due to the Cardholder's use of the Card after the power of attorney has been revoked or terminated.

11.2 Blocking of the Card by the Bank

The Bank may block the Card for objective reasons related to the security thereof (e.g. repeatedly entering an incorrect PIN; reporting



the Card lost, stolen or misused; damage to the Card; if the Card was left in the cash dispenser or Terminal) or if there is a suspicion of unauthorised or fraudulent use of the Card (e.g. theft or loss of the Card or the Card being used in a manner that does not comply with these Terms and Conditions or the Bank's rules). If possible, the Bank will notify the Cardholder or Account Holder before blocking the Card but this will, in any case, be done immediately afterwards by means of an attachment to the account statements or in another appropriate manner, unless this would compromise security or is prohibited by law. Unless the agreement under which the Card was issued has been terminated, the Bank will unblock or replace the Card once the reasons for blocking it no longer exist.

In these cases, any Card transaction may be refused and the cash dispenser may swallow the Card.

11.3 Blocking of the Card by the Cardholder


If the Cardholder misplaces their Card and is unsure whether they have lost it, they can have it temporarily blocked for security reasons. If they find the Card within 14 days, they can unblock it and start using it again. Otherwise, the Card will be permanently blocked and the Cardholder will receive a new Card with a new PIN. As soon as the Cardholder realises they have lost their Card, they must immediately inform Card Stop and the Bank as set out in Article 12 of these Terms and Conditions.

Chapter 3 - obligations of the account holder/ cardholder and the bank

Article 12 Obligations of the Account Holder and the Cardholder

The Cardholder and/or Account Holder must comply with the following obligations:

- the Card must only be used in accordance with these Terms and Conditions and information about the use thereof can be requested at the branch or via the [belfius.be](https://www.belfius.be) website.
- they must immediately inform Card Stop and the Bank if they notice that the Card is lost, stolen or has been misused, or if the Card has been used without permission (Card Stop – telephone +32 78 170 170 (toll-free), – available 24/7 – address: Worldline SA/NV – Chaussee de Haecht 1442 – 1130 Brussels – Card Stop function in Belfius Direct Net and/or Belfius Mobile). In case of theft or misuse, immediately file a complaint with the police.
- immediately notify Card Stop and the Bank if the card is swallowed by a cash dispenser.
- take all reasonable measures to safeguard the security of the Card and its Personalised security features, such as ensuring that no one else (including spouse, family members or friends) knows or can use the PIN and/or the Card;
- do not write down the PIN in any form, ensure that no one else can see the codes generated by the card reader and do not leave the Card unattended;
- immediately notify the Bank if the PIN or other Personalised security features have been disclosed to others or if others have gained access to them in any way, so that



access to the Digital Channels can be blocked if required;

- inform the Bank as soon as they notice any error or irregularity in their account statements, including payments or cash withdrawals made without their consent;
- treat the Card and card reader with care and do not damage them.

In case of loss, theft or misuse of the Card, the Cardholder must notify the Bank of the reference number received from Card Stop, along with a copy of their police report. The Cardholder agrees to the Bank or Card Stop recording their telephone conversations and that these recordings may be used as evidence.

Article 13 Obligations of the Bank

The Bank:

- must take the necessary steps to ensure that the Card's Personalised security features are not accessible to anyone other than the authorised Cardholder. The Account Holder/Cardholder must continue to comply with the obligations in Article 12 of these Terms and Conditions ('Obligations of the Account Holder and the Cardholder');
- will not send a Card without the Cardholder's request, unless the Card already issued to the Cardholder/Account Holder needs to be replaced;
- bears the risk of sending a Card to the Cardholder or sending anything enabling its use, in particular the Personalised security features;
- ensures that the Cardholder/Account Holder is always able to submit a notification as referred to in Article 12 of these Terms and Conditions or to request the unblocking of the Card;

- upon the request of the Cardholder/Account Holder, provides them with the means to prove that they have submitted this notification, for up to 18 months after the notification;
- ensures that the Card can no longer be used after notification as referred to in Article 12 of these Terms and Conditions;
- maintains an internal record of transactions for at least 10 years from the date of said transactions.

Article 14 Liability of the Bank

Within the limits established by the Standard Terms of Business, the Bank is liable for:

- the non- or defective execution of transactions made with the Card on a device, Terminal or other equipment authorised by the Bank, regardless of whether they were under its supervision.
- any error or irregularity in the management of the Account, unless the Cardholder caused or is responsible for it.

Chapter 4 - charges

Article 15 Charges

The services listed in these Terms and Conditions can incur additional costs. All costs relating to the Card and the associated services are listed in the applicable fee schedule. This document is available at the branch or on belfius.be.

The Account Holder authorises the Bank to deduct from the account the costs payable under the contract. Some costs may be deducted upon the initial use of the Card-related service. If the Cardholder does not want these costs to be deducted from the Account annually, quarterly or monthly, they must notify the Bank in writing one month in advance that they no longer wish to use their Card. Regularly charged costs for



the Card must be paid pro rata by the Account Holder/Cardholder until the end of the contract. If these costs are paid in advance, they will be reimbursed pro rata.

For non-euro transactions, the amount is also shown in euros for informational purposes. The conversion to euros is done using the European Central Bank exchange rate applicable on the day the transaction is registered with the recipient.

Chapter 5 - other conditions

Article 16 Amending the Terms and Conditions

The Bank can unilaterally amend these Terms and Conditions and the associated charges in accordance with the procedure set out in the Standard Terms of Business.

Article 17 Protection of privacy

The Cardholder's personal data is processed by Belfius Bank, other entities of the Belfius Group and its legal successors (through merger, demerger, capital contribution or other means), and companies with which they have a contractual affiliation in the context of their business activities.

The protection of personal data is governed by law. The processing may involve the sharing or exchange of data between the Belfius Group entities. The purposes for the processing of personal data by the Bank, as well as the rights of the Cardholder, are set out in the Privacy Charter. This charter is part of the agreement with the Cardholder and can be invoked against the Cardholder. This charter is available at the branch and at belfius.be/privacycharter.

Belfius

Belfius Banque SA - Place Charles Rogier 11, 1210 Bruxelles - Téléphone +32 2 222 11 11 - belfius.be
RPM Bruxelles TVA BE 0403.201.185 - IBAN BE23 0529 0064 6991 - BIC GKCCBEBB - FSMA n°19649 A