

"€15 cashback when taking out selected Ethias insurance policies"

1. General information

The terms and conditions of these regulations apply to the Offer "€15 cashback when taking out selected Ethias insurance policies" (hereinafter the "Regulations").

This Offer is organised by Keytrade Bank, the Belgian branch of Arkéa Direct Bank SA (France), located at Boulevard du Souverain/Vorstlaan 100, 1170 Brussels, registered under company number 0879.257.191 (hereinafter the "Bank").

2. Time-limited offer: €15 cashback when taking out selected Ethias insurance policies

The Offer described below runs from **09/09/2026 to 02/08/2027 inclusive** (hereinafter the "Offer Period"), at Keytrade Bank's initiative. This Offer is available to all Keytrade Bank customers who take out one of the following Ethias insurance policies during the Offer Period:

- Assistance Car & Family
- Bike insurance (Bike)
- Digital Omnium
- Family insurance (personal civil liability insurance)

Subject to the restrictions set out in Article 6 of the Regulations, each customer taking out an Ethias insurance policy referred to in Article 4 during the Offer Period will receive €15 cashback for each insurance policy validly taken out, deposited by the Bank into the customer's current account held with Keytrade Bank.

3. Communication about the Offer

The Offer shall be communicated through Keytrade Bank's communication channels, including online banners, email, the website and the mobile app.

Ethias may also communicate about the relevant insurance products and the partnership with Keytrade Bank through its own communication channels.

However, Keytrade Bank shall only be responsible for the content and terms and conditions of the Offer as communicated through its own communication channels. Communications from third parties, including Ethias, shall not give rise to any rights in relation to the Offer.

4. Terms and conditions of the Offer

4.1 Scope

The Offer applies exclusively to the following Ethias insurance products:

- Assistance Car & Family
- Bike insurance (Bike)
- Digital Omnium
- Family insurance (personal civil liability insurance)

The Offer shall not apply to other Ethias insurance products.

4.2 Conditions for awarding the cashback

The cashback shall only be awarded if the following cumulative conditions are met:

- The insurance policy is taken out during the Offer Period.
- The insurance policy is taken out through the channel provided by the Bank, which directs the customer to the Ethias website.
- The date on which the policy is taken out, as recorded by Ethias, falls within the Offer Period.
- The insurance policy is accepted and activated by Ethias.
- The customer has been identified correctly based on the information shared by Ethias.
- The customer holds a current account with Keytrade Bank.
- The information provided allows Keytrade Bank to establish the right to cashback.

Keytrade Bank relies solely on the information shared by Ethias for assessing whether a customer is entitled to cashback.

4.3 Accumulation

The Offer is cumulative for each insurance policy.

This means that a customer may receive €15 cashback on several occasions if they take out multiple insurance policies under the products listed in Article 4.1.

5. Payment of the €15 cashback

Subject to the conditions described in Article 4.2, each customer who is eligible for the Offer shall receive the applicable cashback in their Keytrade Bank current account.

The cashback will be paid exclusively into a Keytrade Bank current account held in the customer's name, regardless of the account used to pay the insurance premium.

If multiple Keytrade Bank current accounts are linked to the same customer, the cashback will be paid preferentially into the most recently opened joint account. If no joint account is available, the cashback will be paid into the most recently opened individual current account.

Keytrade Bank reserves the right to postpone payment of the cashback if additional checks or verifications are deemed necessary.

6. Offer restrictions

The Offer may not be combined with other promotions or benefits relating to the same Ethias insurance policy, unless expressly stated otherwise by Keytrade Bank.

Keytrade Bank reserves the right to refuse to grant the cashback if all of the conditions set out in these Regulations have not been met.

Only insurance policies that were taken out through the Keytrade Bank channel provided for this purpose and accepted by Ethias shall be eligible. The "€15 cashback when taking out selected Ethias insurance policies" Offer is only valid in Belgium. Insurance policies that are cancelled, refused or not activated shall not be eligible for the Offer.

7. Personal data

Personal data will be processed by Keytrade Bank, Belgian branch of Arkéa Direct Bank SA (France) for executing this Offer, including identifying customers, verifying the conditions of the Offer and making cashback payments, as well as for the purposes described in the Privacy Policy available at <https://www.keytradebank.be>.

As part of this Offer, Ethias may share relevant personal data with Keytrade Bank, only to the extent necessary for execution of the Offer, including verification of the insurance policy taken out, the type of insurance, and assessing whether the customer is eligible for the Offer.

Please refer to Keytrade Bank's Privacy Policy for more information on how your personal data is collected, stored and processed, as well as your rights to access your data, have it corrected and object to its processing.

8. Acceptance of the Regulations

Participation in the Offer during the Offer Period implies that the customer has read and accepted these Regulations. This Offer is also subject to the Bank's General Terms and Conditions. In the event of a conflict between the General Terms and Conditions and these Regulations, the latter shall take precedence in relation to the Offer.

9. Other provisions

- 9.1 The Bank reserves the right to amend the Regulations governing this Offer at any time, and in particular reserves the right to terminate the Offer in whole or in part for legal and/or technical reasons (servers, database, etc.) and/or suspected or proven fraud and/or abuse. The Bank may not be held liable for terminating or amending the Offer, except for damage resulting directly from the Bank acting with intent or gross negligence.
- 9.2 The Bank may also exclude a participant and, where applicable, refuse to deposit the cashback or reclaim the amount paid, including by debiting the account(s) the customer holds with the Bank, without prior notice, in the event of suspected or proven fraud and/or abuse or in the event of a breach of these Regulations, in accordance with the Bank's [General Terms and Conditions](#). The customer may not assert any rights or claims against the Bank in such a case.
- The Bank may not be held liable under any circumstances or on any legal basis by a customer for any loss or damages of any kind whatsoever, including technical disruptions or defects, or delays in internet traffic.

This also applies to exclusions from the Offer. This restriction does not apply to damage that is a direct consequence of intent or gross negligence on the part of the Bank, or one of its officers, agents or employees.

- 9.4 In accordance with the Bank's [General Terms and Conditions](#), the customer officially authorises the Bank, without prior notice or consent, to correct errors in the customer's accounts or to make a contra-entry for transactions that were executed by mistake. This includes, but is not limited to, cases where a promotional benefit or cashback has been awarded and/or paid several times due to a technical error. The Bank shall be entitled to recover the excess amounts paid, including by debiting the customer's account(s) held with the Bank. The customer may not assert any rights or claims against the Bank in such a case.
- 9.5 These Terms and Conditions are governed by Belgian law. In the event of a dispute, the courts of Brussels (and specifically the Justice of the Peace for the jurisdiction in which the Bank is located) shall have sole jurisdiction.

10. Complaints

In accordance with Article 15 of Keytrade Bank's [General Terms and Conditions](#), the customer must communicate any complaints or disputes to Keytrade Bank by sending an email to qualitycare@keytradebank.com within five days after the day on which the customer became aware or is understood to have become aware of the fact, or within any other longer period permitted by the applicable rules. Failure to do so shall result in the customer forfeiting their right to object.

If the complaint has not been dealt with in full pursuant to the customer's wishes or if the customer has not received a response within a reasonable period (30 days), the customer may submit their complaint to the Ombudsman for Financial Services:

Ombudsfin

North Gate II, Boulevard du Roi Albert II/Koning Albert II-laan 8, Box 2, 1000 Brussels

Tel.: + 32 2 545 77 70 Fax: +32 2 545 77 79 ombudsman@ombudsfin.be

Customers may submit their complaint online at www.ombudsfin.be. This option is only offered to customers who are private individuals.

