

Terms and conditions of the promotion

“Transfer your government bond (ISIN code BE3871291212) and receive up to €150 and a refund of transfer costs”

\$1. General points

The terms and conditions of these rules apply to the promotion “Transfer your government bond (ISIN code BE3871291212) and receive up to €150 and a refund of transfer costs” (hereinafter the “Rules”).

The promotion is organised by Keytrade Bank, the Belgian branch of Arkéa Direct Bank SA (France), which has its registered office at Boulevard du Souverain 100, 1170 Brussels, and is listed on the Brussels Trade Register (RPM) under the company number BE 0879 257 191 (hereinafter the “Bank”).

If you have any questions, [please refer to the FAQ](#).

\$2. Temporary promotion

This promotion is aimed at all customers with a bank account with Keytrade Bank and who have received a marketing communication containing the promotional offer “Transfer your government bond (ISIN code BE3871291212) and receive up to €150 and a refund of transfer costs”, subject to the restrictions mentioned in Article 5 of these Rules.

Customers who are eligible for the promotion and who transfer the government bond between 24/06/2024 and 22/07/2024 (hereinafter the “Promotion Period”) to their Keytrade Bank securities account in accordance with the terms and conditions mentioned in Article 4 of the Rules will receive from the Bank 0.5% of the nominal value of the transferred government bond (for a maximum amount of €150 per line of government bond transferred) and a refund of their transfer costs, which will be credited to the customer’s securities account. We are paying back any transfer charges up to a maximum of 150 Eur / line. For your information, 150EUR is the equivalent of the most expensive cost seen at a Belgian bank on the date of this promotion.

\$3. Communications about the promotion

Communications about this promotion are sent by e-mail and via any other channel that the Bank deems useful. The Bank is not liable for communications relating to the promotion that it has not issued itself.

\$4. Terms and conditions of the promotion

To transfer your government bond to your securities account with Keytrade Bank, download, print and complete [the form](#) Request for transfer of the government bond - ISIN code BE3871291212 - Mandate. Please send it to us, duly signed, at stock.transfers@keytradebank.com.

We will start the procedure for transferring the government bond as soon as we have received the signed form. To this end, we will contact the back office of the bank/broker where you currently hold your government bond. Depending on how promptly your current bank or broker responds, the transfer may take a few weeks (2 to 6 weeks).

Keytrade Bank does not charge any transfer fees for the receipt of your government bond. However, your other bank/broker may charge you transfer fees, which will be refunded to you by Keytrade Bank.

\$5. Promotion restrictions

This promotion is only valid for the transfer of one-year government bonds issued on 4 September 2023 and maturing on 4 September 2024 (ISIN code BE3871291212) from a bank/broker established in Belgium to Keytrade Bank. It is only valid if the government bond is registered in the customer’s securities account with the Bank before 3 September 2024. This promotion is not valid for government bonds subscribed via the General Ledger of the Federal Debt Agency.

Customers may take advantage of the promotion more than once if they transfer more than one government bonds (ISIN code BE3871291212) that they holds, alone or jointly, in different securities accounts with the same or different financial institution(s), but with a bonus of maximum €150 per line of government bond transferred and receive a maximum refund of €150 of transfer costs per line. Furthermore, customers shall only be entitled once per “outgoing” securities account, to the bonus and a refund of transfer costs. Customers must submit to the Bank one [form](#) for the Request for transfer of the government bond - ISIN code BE3871291212 - Mandate per securities account and per bank).

For example, the customer holds:

- a government bond with a nominal value of EUR 40,000 in a securities account held with Bank A;
- a government bond with a nominal value of EUR 30,000 in an individual account with Bank B;
- a government bond with a nominal value of EUR 10,000 in an individual account with Bank C.

If the customer transfers the three government bonds to their securities account with Keytrade Bank, they will receive 0.5% of the nominal value of the securities three times (maximum of €150 per government bond) and a refund of transfer costs three times (up to a maximum of 150 Eur / line).

They will then have to fill in three [forms](#) for the Request for transfer of the government bond - ISIN code BE3871291212 - Mandate.

In the example, for the transfer from Bank A, the customer will receive the maximum of EUR 150 because 0.5% of EUR 40,000 is EUR 200, which exceeds the maximum amount of EUR 150 per line of government bond transferred. For the transfer from Bank B, the customer will receive the maximum of EUR 150 because 0.5% of EUR 30,000 is EUR 150, which corresponds to the maximum amount of EUR 150 per line of government bond transferred. And lastly, for the transfer from Bank C, the customer will receive EUR 50, i.e., 0.5% of EUR 10,000.

If the customer only transfers EUR 30,000 from their government bond to Bank A, where they hold a position with a nominal value of EUR 40,000, they will be entitled only once to the bonus of EUR 150 and a refund of transfer costs. They will therefore not be entitled to a bonus or a refund of transfer costs for a transfer of the balance (EUR 10,000).

§6. Personal data

Personal data shall be processed by Keytrade Bank, the Belgian subsidiary of Arkéa Direct Bank SA (France), in connection with the promotion, and also for the purposes set out in the [Privacy Policy](#) available at www.keytradebank.be. Please read this Policy for more detailed information about how your personal data are collected, retained and processed, as well as about your right of access, rectification or objection.

§7. Complaints

In accordance with Article 15 of the Bank's [General Terms and Conditions](#), customers must submit to the Bank any disputes or complaints regarding any event listed in this same Article 15 in connection with this promotion, on penalty of forfeiture of their right to bring a complaint, by sending an e-mail to qualitycare@keytradebank.com or by letter addressed to the Quality Care Department within five days of the date on which the customer became aware of the event or is presumed to have become aware of it, or within any other longer timeframe authorised by the applicable rules.

If a complaint is not dealt with to a customer's full satisfaction or they have not received a response within a reasonable timeframe (30 days), the customer may refer it to the financial conflicts Ombudsman:

Ombudsfm

Northgate II, le Roi Albert II 8, boîte 2,

B-1000 Brussels

Tel. +32 2 545 77 70 Fax: +32 2 545 77 79 ombudsman@ombudsfm.be Customers may submit their complaint online at www.ombudsfm.be.

This option is reserved exclusively for customers who are private individuals.

§8. Risks associated with investments in financial instruments

Transactions on financial instruments are carried out in accordance with the Bank's [General Terms and Conditions](#).

Any type of investment involves a degree of risk. The "[Overview of the principal characteristics and risks of financial instruments](#)" document contains a description of the risks associated with investing in financial instruments.

Customers assume the responsibility and all risks associated with the orders sent to the Bank, it being understood that the Bank may not be held liable for the suitability of their investment decisions and the financial consequences of the orders.

§9. No investment advice supplied

This promotion does not constitute investment advice from the Bank or a recommendation or an incentive to use the Bank's services in any way whatsoever. Customers are free to assess for themselves whether or not to invest in the instruments and services in question.

§10. Acceptance of the Rules

The request for transfer of the government bond using [the form](#) for the Request for transfer of the government bond - ISIN code BE3871291212 - Mandate by the customer, during the promotion period, constitutes acknowledgement and acceptance of these Rules. In addition, the Bank's General Terms and Conditions apply to this promotion. In the event of any contradiction between the [General Terms and Conditions](#) and these Rules, the latter shall prevail.

§11. Other provisions

- 11.1. At any time, the Bank reserves the right to change the Rules for this promotion and in particular, to cancel the promotion in full or in part for legal and/or technical reasons (servers or databases) and/or suspicion of fraud and/or abuse or proven fraud and/or abuse and or excessive success of the promotion. The Bank cannot be held liable for the promotion being cancelled or changed, except for a loss resulting directly from criminal intent or gross misconduct by the Bank.
- 11.2. Under no circumstances and on no legal basis may Customers hold the Bank liable for damages or losses of any kind suffered, including technical failures or faults, or Internet traffic slowdowns.
This also applies to exclusions from/restrictions on the promotion. This restriction does not apply to a loss resulting directly from gross or wilful misconduct by the Bank or one of its agents, representatives or members of staff.
- 11.3. These terms and conditions are subject to Belgian law. Should there be a dispute, the law courts of Brussels (and, in particular, the magistrate's court in the jurisdiction where the Bank is located) shall have sole jurisdiction.

If the judge declares that a provision of these Rules is invalid or unenforceable, that decision will not affect the validity or the enforceability of the other provisions. If necessary, a valid replacement provision, which is similar in terms of content, shall be added.

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