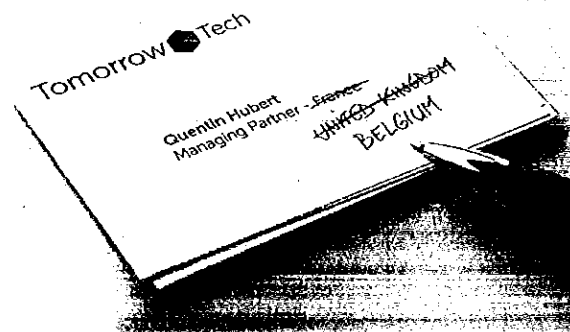


IN A CHANGING WORLD,  
**IT'S EASIER THAN EVER**  
TO WORK ABROAD.



**EXPATS,**  
MAKE YOUR LIFE IN BELGIUM EASIER.

[bnpparibasfortis.be/expatbelgium](http://bnpparibasfortis.be/expatbelgium)



**BNP PARIBAS**  
**FORTIS**

The bank for a changing world

## Welcome to Belgium

Are you coming to work or study in Belgium?

Welcome! We hope you love it here. As exciting as this adventure may be, we know it's not always easy to go and live abroad. From the pre-departure preparations to the steps you have to take upon arrival, good advice can help ease the transition. For your banking affairs, we're a trustworthy partner as the number one bank in Belgium.

## BNP Paribas Fortis, a Belgian bank with an international approach

We are part of the BNP Paribas group, a European leader on a global scale in terms of banking and financial services, active in 80 countries. This allows us to provide a unique pan-European network with a diverse portfolio of offerings for our customers.

## Simplify your life

Our Expat offer brings together a range of services perfectly adapted to your needs, making your life easier. Do you want to prepare your banking affairs before stepping onto Belgian soil?

Or would you prefer to arrange it all when you arrive?

Wherever you are, however long you'll stay, we have banking and insurance solutions customised to your needs.



## Everything you need, for free!

Premium Pack is an «all-in-one» package offering superior banking benefits free to expats for their first year in Belgium. After that, with a fixed monthly service charge, you will be provided with an account entirely equipped to handle all of your daily banking transactions, wherever and whenever you want.

Apply remotely – whether you are in Paris, Rome or Singapore – and then benefit from it as soon as you arrive (subject to acceptance of your application).

**All-inclusive: the Premium Pack is the all-in-one formula for all your day-to-day banking needs, including up to three fully equipped multi-currency accounts.**

**Flexible:** depending on your needs, choose between single or multi-user solutions.

**International transfers at attractive rates:** you get preferential rates on your international online transfers among the participating banks of the Group.

Don't forget our services also include: all debit cards, Visa/Mastercard Gold credit cards (pending approval for all our credit cards), PC/mobile and phone banking services, and much more. To apply remotely or for more info: go to [www.bnpparibasfortis.be/expatinbelgium](http://www.bnpparibasfortis.be/expatinbelgium).



## Hello4You exclusively for the younger expats

Hello4You is a free package and has been specially designed for young people aged 18 to 27.

It includes, among other things:

- Free current account with a credit interest rate.
- Up to two free debit cards for cash withdrawals and payments in retailers both in Belgium and abroad.
- Free Hello Prepaid card: this practical reloadable payment card allows you to pay safely around the world and online.
- Up to two PC banking contracts - your virtual bank just a click away on your computer.
- Access to Easy banking, the complementary PC banking service for smartphones and tablets.

BNP Paribas Fortis offers Hello4You in collaboration with Hello bank!, its mobile brand. Benefit from free, personal advice at our branches and telephone, or online support from the Hello Team.

## Making your house a home

Moving to Belgium is only the first step. Finding a home is also important! Do you want to rent a flat or house in Belgium? The owner will ask you to provide a rental guarantee. To do so, you will need to open a deposit savings account which will remain blocked for the duration of the rent.

In some cases, you can use your employer's reputation in order to avoid such a rental deposit.

For more information, please send us an e-mail to [expats@bnpparibasfortis.com](mailto:expats@bnpparibasfortis.com).

If you are looking to buy a home in Belgium, we offer preferential mortgage conditions. Besides, the Flexible Home Loan is perfect for you. With this we offer advantageous conditions to help you buy that dream home.

### More info?

Go to : [www.bnpparibasfortis.be/expatinbelgium](http://www.bnpparibasfortis.be/expatinbelgium)

Don't forget to think about insuring your home, as accidents happen. A leak or electrical failure or a burglary can cost you a lot. Top Home Insurance is a comprehensive fire insurance policy offered by AG Insurance. Should your home or personal belongings be damaged as the result of a fire, storm or other insured loss, you can be reassured that you will receive support and assistance promptly. Our TeleClaims handling service provides you the fast, effective and necessary compensation you need to get your life back on track.

## Keep your family safe

Your family deserves the best protection against risks in life.

**Top Family:** this insurance from AG Insurance compensates third parties in the event of damage (physical and material) caused in a private capacity by you a member of your family or even your pet in connection with your private life.

This cover is valid worldwide, has very high payment ceilings and offers fast claim settlements, which make it a must for your peace of mind.

## On the road

You are ready to go and with our **Motor Insurance**, you can drive to your destination with peace of mind. Non-residents may only drive in Belgium with a valid number plate and the proper insurance, which can often be a hassle. BNP Paribas Fortis can ensure that your car is immediately insured.

# Simplify your life

Go to: [www.bnpparibasfortis.be/expatinbelgium](http://www.bnpparibasfortis.be/expatinbelgium)



# Advice? Information?

BNP Paribas Fortis is here for you.



#### Visit your branch

(by appointment, Mo-Fr to 7 p.m.; Sa 9 a.m.-noon)



#### Phone us on +32 (0)2 433 41 00

(Mo-Fr 9 a.m. - 5 p.m.; Sa 9 a.m.-noon)



#### Visit [www.bnpparibasfortis.be/expatinbelgium](http://www.bnpparibasfortis.be/expatinbelgium)

(24 hours a day, 7 days a week)



#### Visit our mobile site [m.bnpparibasfortis.be](http://m.bnpparibasfortis.be)

(for mobile - 24 hours a day, 7 days a week)

Flexible Home Loan\* Type of credit: credit facility. Under the law of 4 August 1992. Subject to approval of your application by BNP Paribas Fortis SA/NV, lender, Montagne du Parc / Warandeberg 3, B-1000 Brussels - Brussels Register of Companies - VAT BE 0403.199.702.

Top Home, Top Family and Motor Insurance are products of AG Insurance sa - Bd. E. Jacquain 53, B-1000 Brussels - RPM Brussels - VAT BE 0404.494.849. Insurance company licenced under code 0079, under the supervision of the National Bank of Belgium, 14 Bd. de Berlaimont, 1000 Brussels. BNP Paribas Fortis SA/NV, Montagne du Parc 3, B-1000 Brussels - RPM Brussels - VAT BE 0403.199.702, is registered and acting as Insurance agent under FSMA n° 25.879A on behalf of AG Insurance sa.

This document is for general information purposes only. The exact scope of the covers is described in the General Conditions, which are available through your bank branch and may also be viewed at [www.aginsurance.be](http://www.aginsurance.be).



This brochure is printed on  
100% recycled paper with  
the European Ecolabel

BNP Paribas Fortis SA/NV  
Montagne du Parc/  
Warandeberg 3  
1000 Brussels  
RPM/RPR Brussels  
VAT BE0403.199.702  
FSMA n° 25.879 A

AG Insurance SA  
Bd E. Jacquain/  
E. Jacquainlaan 53  
1000 Brussels  
RPM/RPR Brussels  
VAT BE0404.494.849