

be**o**bank@work



*ENJOY
EXCLUSIVE
BENEFITS.*

be**o**bank

YOUR CHOICE OF ACCOUNT

From a free payment account with all the basic features you need, to a full-service payment account for active use, you choose the payment account that suits you best.

Each of your accounts is linked to a debit card that offers many advantages:

- Bancontact and Maestro features for paying and withdrawing money all over the world²;
- Access to Beobank SelfBanking cash dispensers to carry out most of your everyday banking operations;
- Contactless payment: a quick, safe and simple way to settle your small expenses without having to enter your card into the payment terminal;
- A free monthly account statement in electronic form.

What is Bank@work all about?

Bank@work is a pack of benefits, developed for you in collaboration with Afiliatys.

A free online payment account and discounted application fees on your mortgage credit...

In total, over €500 of advantages¹.



Exclusive Bank@work benefit:
€100 gift for a new salary
domiciliation³.



THE BEOBANK FLYING BLUE WORLD MASTERCARD CREDIT CARD⁴

- Each euro spent with the card is transformed into 1 mile.
- You benefit from an **exclusive package of insurances⁵** :
 - › Travel cancellation of travel curtailment
 - › International travel assistance
 - › Travel accident insurance
 - › Insurance in case of delayed planes or international trains and missed connections
 - › Insurance for delayed or lost luggage
 - › Purchase insurance
 - › Extended warranty



**Your Bank@work advantage:
welcome gift of 7.000 miles⁶**

Receive a suitcase

Pay 5 purchases with your **Beobank Flying Blue World Mastercard** or **Beobank Premium Flying Blue World Mastercard** before 31/12/2019 and receive a Delsey suitcase.



ATTENTION, BORROWING MONEY ALSO COSTS MONEY.



THE BEOBANK PREMIUM FLYING BLUE WORLD MASTERCARD CREDIT CARD⁴

- Each euro spent with the card is transformed into 1.25 miles; each euro spent with the card with Air France KLM is transformed into 1.5 miles.
- You benefit from an **exclusive package of insurances⁵** :
 - › Travel cancellation of travel curtailment
 - › International travel assistance
 - › Travel accident insurance
 - › Insurance in case of delayed planes or international trains and missed connections
 - › Insurance for delayed or lost luggage
 - › Purchase insurance
 - › Extended warranty
 - › Cash withdrawal protection



**Your Bank@work advantage:
welcome gift of 10.000 miles⁶**

ATTENTION, BORROWING MONEY ALSO COSTS MONEY.



THE BEOBANK WORLD TRAVEL MASTERCARD CREDIT CARD⁴

- Each euro spent with the card is transformed into 1 mile.
- You benefit from an **exclusive package of insurances⁵** :
 - › Travel cancellation of travel curtailment
 - › Travel accident insurance
 - › Insurance for delayed or lost luggage
 - › Purchase insurance
 - › Insurance in case of delayed planes or international trains and missed connections
 - › Extended warranty
 - › International travel assistance



Your Bank@work advantage:
welcome gift of **5.000 miles⁷**
on your credit card account;
a gift of **30€** each year⁸

ATTENTION, BORROWING MONEY ALSO COSTS MONEY.



THE BEOBANK MASTERCARD CREDIT CARD⁴

- Flexible reimbursement: you have the choice of either reimbursing your expenditures all at once or spreading out the reimbursement over time.
- You can dispose of a credit facility adapted to your profile.
- You can ask for a free additional card for your partner.

BEOBANK MORTGAGE CREDIT

Would you like to buy a house? Or furnish an apartment exactly the way you like it so that you feel completely at home? Beobank offers simple and sound mortgage credit solutions¹⁰.

- A specialist by your side.
- Different rate packages made to measure.
- Repayment terms to suit your situation.



Your Bank@work advantage:
gift of 5 € each year⁹.



Your Bank@work advantage:
-50% off the application fee.

ATTENTION, BORROWING MONEY ALSO COSTS MONEY.

RETIREMENT & INSURANCE¹¹

Are you looking for the ideal way to prepare the future for you or your loved ones?

Do you want to **prepare for retirement** by putting in place a complementary pension while also enjoying a tax advantage?

Do you want to **guarantee the same standard of living for your relatives** in case you should pass away? Provide a lump sum for your relatives, so they can manage both regular and unexpected expenses?

Or **do you want to pass on a sum of money to your children or grandchildren** to pay for their further education, buy their first car, or simply help get them started in life?

At Beobank we have a solution that's right for you.



LEGAL PROVISIONS

1. Total advantage calculated on a client and his/her partner who benefit from a maximum benefit on all the products in the Bank@work offering.
 2. With the exception of Iran, Sudan, Burma (Myanmar), Syria and North Korea.
 3. In case of a salary domiciliation of minimum €1,250/month. Offer valid from 1st March 2019 for one new salary domiciliation only per employee. It must be for a salary that was not yet domiciled at Beobank and the first income must be deposited on the account within 3 months of the account opening date. The amount of €100 will be credited onto the account before the end of the calendar month following the month of the second payment of the professional income of at least €1,250/month.
 4. Credit opening for an indeterminate period of time, subject to acceptance of your application and mutual agreement. For more information on conditions on the Beobank Mastercard, Beobank World Travel Mastercard of Beobank (Premium) Flying Blue World Mastercard, please visit: www.beobank.be/afiliatys. Bank@work customers who already have a Beobank credit card can ask for the appropriate request form in order to benefit from the new tariffs.
 5. Beobank subscribed to these insurances in favor of the Beobank credit card holders. These coverages are underwritten by the insurance company Millstream Underwriting Limited (on behalf of some insurers in Lloyds), Registered Office: 52-56 Leadenhall Street London EC3A 2EB (n° 308584). Consult the general terms and conditions (on www.beobank.be or 02/626.50.50) for more information on the definitions, the warranties, the indemnities, the exclusions and the procedures to file a claim.
 6. Offer valid until 30/06/2019 (included) for all applications for a new Beobank (Premium) Flying Blue World Mastercard. These miles will be credited on your credit card account after the first purchase with this card (provided it takes place within 90 days following the signature of your credit contract). They will be visible on the account statement mentioning your first transaction.
 7. Proposition valid until 30/06/2019 for all applications for a new Beobank World Travel Mastercard. After the first purchase using your card (provided it takes place within 90 days following the signature of your credit contract), you receive 5.000 miles on your credit card account. They will be visible on the account statement mentioning your first transaction.
 8. Beobank deposits 30€ on your credit card account each year provided that you did at least 1 transaction during the year in question.
 9. In the 1st year, Beobank deposits this amount on your credit card account after the first transaction using your card (provided it takes place within 90 days following the signature of your credit contract). The same amount will then automatically be credited each year, as long as the card is used for at least one transaction in the year.
 10. Subject to acceptance of your application and mutual agreement. You can obtain more information about the mortgage loans at Beobank in our prospectus, available at www.beobank.be.
 11. Insurance company: North Europe Life Belgium, insurance company licensed under NBB number 0956 (Royal Decree 04-07-1979, Belgian Official Gazette 14-07-1979). Registered office: Pleinlaan 11 - 1050 Brussels (tel. 02/789.42.00 – fax 02/789.42.01) - VAT BE 0403 217 320 Brussels Commercial.
Register - IBAN BE02 0682 5152 2340, BIC GKCCBEBB. Insurance intermediaries of North Europe Life Belgium:
 - a. Beobank NV/SA, BE 0401.517.147
- Agents linked to North Europe Life Belgium for life insurance
- Agents linked to Partners Assurances S.A.
 - b. Banking agents of Beobank licensed by the FSMA as insurance intermediaries:
- Agents or brokers of North Europe Life Belgium for life insurance.
- We remind you that investment products are exposed to risks including the possible loss of the principal amount that is invested. Investment products are no bank deposits and are not guaranteed by Beobank NV/SA.
- Conditions effective as of 01/03/2019. Beobank reserves the right to cancel the special conditions for employees who leave the company.



Your Bank@work advantage:
For each solution,
receive a gift of up to €25.



Want to know more about the benefits of Bank@work? Why not drop into any of our branches.

You can also send an email to **bankatwork@beobank.be** or visit **www.beobank.be/afiliatys/fr**

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