

## 1. General

The terms & conditions of these regulations apply to the «Receive €50 for opening your first Keytrade Bank banking relationship» offer (hereinafter referred to as the «Regulations»).

This offer is run by Keytrade Bank, the Belgian branch of Arkéa Direct Bank SA (France) established at 100 Boulevard du Souverain, 1170, Brussels, registered under company number 0879 257 191.

## 2. Temporary offer: Receive €50 for opening your first Keytrade Bank banking relationship.

The offer described below runs from 19/04/2022 to 15/05/2022 inclusive (hereinafter the «Offer period»), at the initiative of Keytrade Bank.

This offer is available for any private individual who does not yet or has never held a Keytrade Bank banking relationship.

Subject to the restrictions set out in Article 6 of the Regulations, the offer implies any New Client at Keytrade Bank using the code “promo50,, during the Offer period receiving €50 in cash in their new Keytrade Bank Current Account.

By New Client, we mean anyone opening their first banking relationship with Keytrade Bank, either an individual or joint account for private purposes.

The €50 bonus will be paid into the new Current Account within two weeks after the acceptance by Keytrade Bank of the new Keytrade Bank banking relationship, as described in Article 5 of these Regulations.

## 3. Communications about the offer

The «Receive €50 for opening your first Keytrade Bank Current Account» offer is advertised through one or several banners on Keytrade Bank’s public site or and through any other channel Keytrade Bank considers useful. Keytrade Bank is not responsible for any communications regarding the offer which do not originate from Keytrade Bank.

## 4. Conditions of the offer

The application form for opening a bank account must be correctly filled in, signed, and received by Keytrade Bank within the Offer period. Applications to open a bank account received by Keytrade Bank before 19/04/2022 and after 15/05/2022 will not be considered.

The €50 bonus will be awarded if the following cumulative conditions are met:

- The application to open a new banking relationship is made by the New Client during the Offer period (from 19/04/2022 to 15/05/2022 inclusive);
- The aforementioned application must be entirely made and finalised online with the code “promo50,, using the electronic application form for opening a bank account available at [www.keytradebank.be](http://www.keytradebank.be);
- The application to open a new banking relationship must be accepted by Keytrade Bank;
- The person opening the new individual banking relationship does not yet or has never held another Current Account at Keytrade Bank; when opening a new joint account at Keytrade Bank, at least one of both persons cannot hold or have held another banking relationship at Keytrade Bank.

One bonus is awarded per Account opened, and not per account holder. Therefore, for joint accounts, only one bonus will be awarded.



Each participant in this offer can only receive a single payment of €50. If a participant opens several Keytrade banking relationships during the offer, they will receive the payment of €50 exclusively for the first banking relationship that they open.

## 5. Payment of the €50 bonus

Subject to the conditions described in Article 4, each New Client using the code “promo50,, will receive a bonus of €50 paid into the Current Account that they have opened with Keytrade Bank, at the latest within two weeks after the acceptance by Keytrade Bank of this new banking relationship.

## 6. Offer restrictions

This offer is not valid for companies, investment clubs and joint ownerships.

This offer may not be combined with other offers relating to opening a new Account.

Keytrade Bank reserves the right to refuse an application to open a bank account under Article 4.2 of its [General Terms and Conditions](#).

The «Receive €50 for opening your first Keytrade Bank Current Account» offer is only valid in Belgium.

## 7. Personal data

Personal data will be processed by Keytrade Bank, the Belgian subsidiary of Arkéa Direct Bank SA (France), when processing your request and as part of the offer, as well as for the purposes described in the [Privacy Policy](#) available at [www.keytradebank.be](http://www.keytradebank.be). Please read this Policy for more information about how your personal data are gathered, recorded and processed, as well as about your rights under GDPR.

## 8. Complaints

In accordance with Article 15 of Keytrade Bank's [General Terms and Conditions](#), any complaint or dispute in relation to this offer must, under penalty of the loss of the Client's right to contest, be sent by the Client to Keytrade Bank via email to [qualitycare@keytradebank.com](mailto:qualitycare@keytradebank.com) or by letter to the Quality Care Department within five days following the day on which the Client becomes aware of the fact or is presumed to have become aware, or within any longer period authorized by the applicable rules.

When the complaint is not settled to the full satisfaction of the Client or when a response is not received within a reasonable period (30 days), the Client may submit the complaint to , Financial Institution Mediation Service:

Ombudsfm

Northgate II, le Roi Albert II, 8, boîte 2, 1000 Brussels

Tél. +32 2 545 77 70

Fax: +32 2 545 77 79

[ombudsman@ombudsfm.be](mailto:ombudsman@ombudsfm.be)

The Client may submit their complaint online at [www.ombudsfm.be](http://www.ombudsfm.be). This service is reserved exclusively to Clients who are natural persons.



## 9. Acceptance of the Rules

When a New Client makes an application to open a Keytrade Bank banking relationship during the Offer period, they are considered to have acknowledged and accepted these Regulations. When a legal representative makes an application for a minor's account, they are also deemed to have accepted the Regulations.

Moreover, this offer is subject to Keytrade Bank's [General Terms and Conditions](#). Should there be any contradiction between the General Terms and Conditions and these Rules, the latter shall prevail.

## 10. Other provisions

**10.1** Keytrade Bank reserves the right to amend the Rules for this offer at any time, and especially reserves the right to partially or completely terminate the offer for legal and/or technical reasons (e.g. servers, database) and/or any suspicion or proof of fraud and/or abuse. Keytrade Bank will not be held liable for the termination or amendment of the offer, other than for damages directly resulting from wilful default or gross negligence on the part of Keytrade Bank.

**10.2** Keytrade Bank may also exclude a participant and in that case refuse to pay out a premium, or demand return of any premium paid, including by debiting the amount from the account(s) that the Client holds with Keytrade Bank, without any prior notification, if there is suspicion or proof of fraud and/ or abuse, or in the case of non-compliance with these Rules, under Keytrade Bank's [General Terms and Conditions](#).

**10.3** Under no circumstances and on no legal basis may a Client hold Keytrade Bank responsible for losses or damages of any kind suffered, including technical failures or faults, or internet traffic slow-downs. This also applies to exclusions from the offer. This restriction does not apply to damages resulting directly from gross or wilful misconduct by Keytrade Bank or one its agents, representatives or collaborators.

**10.4** These provisions are subject to Belgian law. In the event of a dispute, the courts of Brussels (and in particular the Justices of the Peace in the jurisdiction where Keytrade Bank's corporate headquarters are located) have exclusive jurisdiction. If a judge rules that a provision of these Rules is invalid or cannot be enforced, this will have no effect on the validity or enforceability of the other provisions. If necessary, it will be replaced by a valid, comparable condition.