



Home Renovation Promotion Conditions

These conditions (the "**HRP Conditions**") details the eligibility conditions for our "Home Renovation Promotion" (the "**HRP**").

1. Who is Aion?

Aion Bank is a credit institution, supervised by the National Bank of Belgium ("**NBB**"), incorporated as a limited liability company ("*société anonyme*" / "*naamloze vennootschap*") under the laws of Belgium, having its registered office at Avenue de la Toison d'Or – Guldenvlieslaan 26/28, 1050 Brussels, Belgium and registered with the Crossroad Bank of Enterprises under number 0403.199.306.

2. What is the HRP Promotion ?

The HRP Promotion allows a Client (the "**Borrower**") to receive a 3,50% interest rate on an installment loan in case the purpose of the loan is to finance a home renovation.

Representative example:

For an instalment loan of 4 years with a fixed debit interest rate of 3,50% and a total loan amount of €10,000, the total amount to be repaid is €10,743 and the total cost of credit is €743. The repayment is made in 48 equal monthly instalments of €224 and the annual percentage rate is 3,62%. This promotional annual percentage rate is only available until 30.09.2021. Calculation done as of 16 March 2021 based on the aforementioned representative example.

Attention, borrowing money also costs money.

3. Who is eligible for the HRP Promotion ?

Obtaining the HRP Promotion conditions is subject to various eligibility conditions.

In order to be eligible for the interest rate mentioned above, you need to:

- a) be a consumer;
- b) have an active mortgage loan registered with the NBB;
- c) have your residence in Belgium;
- d) be at least 18 years old and enjoy your full legal capacity;
- e) apply for a personal loan (instalment loan) with as purpose home renovation at Aion;
- f) have an offer confirming the scope of the renovation works, the cost of the works and the identity of the service provider(s);

- g) receive a positive credit decision from Aion after assessment of your credit profile; and
- h) execute the installment agreement with Aion by 30 September 2021 (included).

4. Is there anything else I should know?

4.1. The Bank has the right to unilaterally change or revoke the HRP Conditions as long as the client has not received a binding loan offer.

4.2. Your data will be processed in accordance with our Privacy Policy, which can be found here: <https://www.aion.be/en/privacy-policy.html>

4.3. You can send your questions or complaints by email to complaint@aion.be

If you are not satisfied, contact the bank mediation service (“Ombudsfm”):

Ombudsfm

North Gate II, Boulevard du Roi Albert II, 8 (bte 2), 1000 Brussels, Belgium

E-mail : ombudsman@ombudsfm.be

Fax : +32 2 545 77 79

Web : <https://www.ombudsfm.be/>

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More information on our personal loans is available here:
<https://www.aion.be/en/personal-loan.html>