



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 (“Ombudsfijn”):

Ombudsfijn

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

E-mail : ombudsman@ombudsfijn.be

Fax : +32 2 545 77 79

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

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