

<p style="text-align: center;">New Members Program Terms and Conditions</p>

These terms and conditions (the "**NMP T&Cs**") govern the relationship between Aion and you (the "**Client**"), with respect to the "**New Members Program**" (the "**NMP Program**").

The NMP Program is offered within the framework of the Bank's general Terms and Conditions as approved by the Client (the "**Terms and Conditions**"). Unless otherwise provided in these NMP T&Cs, any term starting with a capital letter has the same meaning as foreseen in the Terms and Conditions. In the case of discrepancy between the NMP T&Cs and the Terms and Conditions, the NMP T&Cs will prevail.

1. Who is Aion Bank?

Aion Bank is a credit institution 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. It is hereinafter referred to as the "**Bank**" or "**Aion**".

2. What is the NMP Program?

The NMP Program allows Clients who enter into Retail Premium Membership Agreements with the Bank to benefit from the lower membership fee for the period of 12 months starting from the date of having been accepted as a Bank's Retail Premium Member.

3. What is the Benefit?

The membership fee in the amount of 19 EUR is decreased to 14 EUR for the period of 12 months starting for the Client from the date of having been accepted as a Bank's Retail Premium Member.

4. Who is eligible for the Benefit?

In order to be eligible for the Benefit, the Client should :

- a) be a natural person (consumer),
- b) be at least 18 years old;
- c) be accepted as a new Retail Premium Member of Aion ;
- d) have accepted these NMP T&Cs;
- e) be a new client, meaning that he or she never signed a membership or other product contract for retail clients with Aion before.

- f) has entered during the onboarding process in the Aion's App a **promo code: 14ONEYEAR.**

5. What services do I get as a Premium Member?

The scope of the services covered by the Premium Membership for Retail Clients is described on Aion's website (www.aion.be).

6. How long is the NMP Program available?

6.1. The NMP Program is available to eligible Clients from 01.09.2021 to 30.09.2021, unless terminated earlier in accordance with 6.3.

6.2. The NMP Program may be extended upon further notice by the Bank.

6.3 The Bank may terminate or withdraw the NMPP Program at any time without any formalities. A termination of the NMP Program will not have an impact on the rights and obligations already acquired by Clients.

7. Is there anything else I should know?

7.1. The Bank may unilaterally change these NMP T&Cs under the same conditions as those provided in the General Terms and Conditions.

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