

<b>Vehicle Purchase Promotion Terms and Conditions</b>
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These terms and conditions (the “**VPP T&Cs**”) govern the relationship between Aion and you (the “Client”, “you” or “your”), with respect to the “Vehicle Purchase Promotion” (the “**VPP**”).

The Client confirms that he/she is a consumer in the meaning of Article I.1,2°, of the Code of Economic Law.

**1. Who is Aion Bank?**

Aion (the “**Bank**” or “**Aion**”) is a credit institution, supervised by the National Bank of Belgium, 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 VPP Promotion?**

The VPP Promotion allows a Client (the “Borrower”) to receive a 3,90% interest rate on an installment loan in case the purpose of the loan is to finance a vehicle purchase for private purposes. A Client should qualify for receiving a loan from Aion (including in terms of creditworthiness), and conclude an installment loan agreement during the availability of the VPP Promotion, that is until **31.10.2021**.

Example: For an instalment loan with a fixed debit interest rate of 3.90% and a total loan amount of €10,000, the total amount for repayment is €10,813.48, total cost of credit €813.48, 48 equal monthly instalments of €226 and annual percentage rate of 3,97%.

*Calculation done as of March 5, 2021 based on a representative example.*

**3. Who is eligible for the lower interest rate?**

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

- a) be a consumer and buy a vehicle for private purposes;
- b) have your residence in Belgium;
- c) be at least 18 years old;
- d) accept these VPP T&Cs;
- e) apply for a personal loan (instalment loan) with loan purpose vehicle purchase at Aion;

- f) present the scan of the invoice confirming vehicle purchase, purchase value and seller data, however:
  - i. the invoice should be issued not earlier than **01.08.2021** and not later than the last day of the VPP Promotion
  - ii. vehicle seller stated in the invoice should be a company not a private individual;
- g) receive a positive credit decision from Aion,
- h) execute the installment agreement with Aion before **31.10.2021** (included);

#### **4. Is there anything else I should know?**

4.1. The Bank has the right to unilaterally change the provisions of the VPP T&Cs as long as the Client has not accepted these VPP T&Cs.

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](mailto:complaint@aion.be). If you are not satisfied, contact the bank mediation service ("Ombudsfin"):

*Ombudsfin*

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

E-mail: [ombudsman@ombudsfin.be](mailto:ombudsman@ombudsfin.be)

Fax: +32 2 545 77 79

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

Please find below more information related to personal loans: <https://www.aion.be/en/personal-loan.html>

4.4. All the rights and obligations of the Clients and the Bank are governed by and should be construed in accordance with Belgian law.

4.5. Without prejudice to overriding and mandatory legal provisions providing for the competence of other jurisdictions (for example for consumers), the Bank and the Client, either demanding or defending, may seize the courts of Brussels for any dispute arising from or relating directly or indirectly to their business relationship.

*Attention, borrowing money also costs money.*