

These terms and conditions (the "**BL T&Cs**") govern the relationship between Aion and you (the "**Client**", "**you**" or "**your**"), with respect to the "Best Loans Promotion" (the "**BL Promotion**").

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?

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 Rue de la Loi 34 in 1040 Brussels, Belgium and registered with the Crossroad Bank of Enterprises under number 0403.199.306.

2. What is the BL Promotion ?

The BL Promotion allows a Client (the "**Borrower**") to receive a better APR on a personal loan than the one offered currently by Aion (see <https://www.aion.be/en/personal-loan.html>), equal to the APR offered by another Belgium Bank to a Client. A Client should qualify for receiving a loan from Aion (including in terms of creditworthiness), and conclude a personal loan agreement during the availability of the BL Promotion, that is till 31.01.2021.

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;
- b) be at least 18 years old;
- c) accept these BL T&Cs;
- d) apply for a personal loan (instalment loan) at Aion;
- e) present the scan of the filled in Standard European Consumer Credit Information submitted to you by another Belgium Bank related to a personal loan (instalment loan)
 - i) of the same type, with the same characteristics and with the same purpose
 - ii) without any additional conditions not present in Aion's offer,
 - iii) with a better APR than the personal loan offered by Aion
 - iv) not older than 20 calendar days,
- f) receive a positive credit decision in Aion,
- g) execute the personal loan agreement with Aion before 31.01.2021 (included);

4. Is there anything else I should know?

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

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/>

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

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

4.4. 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.