

General terms and conditions and information

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Company details

The Studio NV is a public limited company Belgian law. Its registered office is situated at 11 Place Charles Rogier, 1210 Brussels, VAT number **BE 0672 741 520**

You can contact The Studio:

- By letter sent to The Studio, , 11 Place Charles Rogier, 1210 Brussels,
- via the [contact page](#)
- by telephone on 02/222 09 36

The publisher with responsibility for this site is The Studio (11 Place Charles Rogier, 1210 Brussels).

The Studio is Belfius' digital factory. Our mission is to design world-class digital experiences for Belfius, partners and ourselves. We solve challenging problems ranging from digital strategy to company creation, keeping our users' best interest as top priority.

Services offered on this website

This website contains a purely information-only section.

The publications, information and interactive applications on this website are for information only, regardless of whether this data comes from The Studio itself or from third parties selected by it. The Studio pays the utmost attention to the content of the information, data and results of the automated processing and updates the content of the website at regular intervals. If the data or applications do not come from The Studio itself, the latter calls on the services of third parties which, in its opinion, are sufficiently reliable. Nevertheless, The Studio is unable to provide any explicit or implicit guarantee about the completeness, accuracy and up-to-date nature of the data, applications and results given to the visitor from any automated processing.

The information given on this site is made available by The Studio for the purpose of informing you about a range of products and services presented to you by The Studio . Unless expressly stated otherwise, this information should not be construed as an invitation or offer from The Studio to invest in these products, services or any other financial instruments.

The Studio aims to give this website maximum availability. However, it also reserves the right, even without prior warning, to interrupt access to the website in the event of a risk of fraud or misuse, or in order to make adjustments to the website.

Advertising

This website is made up of advertising issued by The Studio and/or certain of its subsidiary companies for products and services provided by The Studio or the subsidiary companies in question. Hyperlinks and other similar references to third parties that are not subsidiary companies of The Studio may not be considered as advertising for these third parties.

Target group and objectives of this website

This website, its contents and the results of automated processing operations, as well as the data and information made available to you are intended exclusively for personal and non-commercial use by natural persons and legal

entities.

Under no circumstances may the information replace a personal assessment by the visitor to the site.

For an offer suited to your situation and/or for any advice, you can always contact The Studio

Nor may the information, data or results of automated processing operations be considered as legal, accounting, tax or any other form of advice. Preferably, this information will only be used in conjunction with appropriate professional advice. Neither the information nor the results provided to the customer are intended to encourage the customer to enter into certain dealings, or to recommend or advise against certain dealings. Also, the hyperlinks to sites that are not under the control of The Studio or its appointees are only provided as a service to the customer and in no way imply any form of advice, advertising or value assessment.

Viruses

the Studio guarantees that all of the data placed by it on this site has been scanned prior to being posted for the presence of all viruses known at the time. The Studio regularly checks all items on this site that can be downloaded by customers to their computer system for the presence of all viruses known at the time.

Despite the high level of care that The Studio applies with regard to viruses, it cannot guarantee, given the rapid speed at which Internet traffic is evolving and the risks that this involves, that all of the information on this website will be totally virus-free at all times.

Given the risks associated with the use of the Internet, The Studio advises visitors specific to scan all downloaded information themselves for the presence of viruses, even if it comes from a provider considered by the customer to be reliable.

Liability

Except in cases of its own deliberate intent or gross misconduct, or that of its appointees, The Studio cannot be held liable for:

- any technical difficulties that the visitor may have with this website, regardless of the cause, such as but not restricted to bugs, viruses, insufficient capacity, the visitor's own software and hardware, browser, computer systems and extensions, irrespective of their nature, that gives the visitor access to the Internet and this website. The modification, installation, maintenance, security and updating of the visitor's own software and hardware, as stated above, as well as the visitor's computer systems and their extensions, remain the sole responsibility of the visitor to this website
- any damage attributable to force majeure, events or third parties over which it has no direct control, such as but not restricted to hyperlinks on other websites, not under the direct control of The Studio and/or its appointees, gaining access to the The Studio website or to a website that appears visually to be a website of The Studio
- any damage attributable to exiting from this website or that occurs after exiting from this website, even if the visitor leaves this website via a hyperlink placed on this website.
- direct or indirect damage caused by any information, data or results from automated processing operations given to the visitor on this site or via this site, and/or any direct or indirect damage suffered by the visitor or third parties as the result of certain conclusions or actions taken as the result of the information, data or results from automated processing operations given on or via the website.
- damage arising from errors, regardless of their cause, that occur during the automated processing of the data entered by the visitor in the interactive applications, insofar as The Studio has not developed these interactive applications itself and has clearly indicated this by the use of a logo or other indication.
- the improper access by a third party to, or the illicit modification by a third party of the computer systems, programming and programming code and software of The Studio or the visitor, and the direct or indirect damage arising therefrom.

- the incompleteness, inaccuracy or non-current nature of the data entered by the visitor when making use of the interactive applications.
- websites and practices of websites that are not operated by The Studio.

Intellectual property rights

The content of the websites of The Studio as well as the information, informative, interactive and transactional applications provided on them, the programs, brands and logos are protected by intellectual property rights belonging to The Studio, its appointees or providers. Visitors to these websites must respect these intellectual property rights at all times and must refrain from infringing those rights.

For certain elements of these websites, The Studio calls on the services of providers deemed to be dependable who insert databases of photos, video clips and other multimedia applications. In the contractual relationship with these parties, it is established that these providers must ensure that the applications and services provided by them meet all requirements in terms of copyright, intellectual property rights and other related rights. In doing so, The Studio is able to assume that the photos, video clips and other multimedia applications made available to it or used by it have come into its possession with full rights and that the bank may also use them. However, if you find photos, video clips and other multimedia applications on this site the use of which you believe breaches your intellectual property rights, copyright or and other related rights, please contact The Studio using the contact details stated above.

Hyperlinks

Unless there is the express written permission of The Studio, no link may be made from any other website to one of the the Studio websites and/or webpages.

This applies to any form of connection or technique in which the name, address or any other element belonging to Belfius Bank is included or displayed on another website, or whereby Internet visitors are redirected from this other website to the the Studio website.

Choice of law and jurisdiction

The service and product information provided on this website, as well as publication of the website, are governed by Belgian law.

The Courts and Tribunals in Brussels have sole jurisdiction to rule on any dispute relating to this website, the information contained on this website, the Internet websites and Internet pages linked to it, as well as its use by the visitor.

Modifications

The Studio may modify these general terms and conditions and information at any time without notice.