### Frequently asked questions

### **Experienced a problem during your transaction?**

If the machine swallows your card, the card will be destroyed for security reasons and will not be returned to you. However, we would recommend that you still have it blocked via the "Card Stop" service by calling the number 078 170 170\*. Then please contact your bank, to obtain a new card.

\* for Belgian cards only; for foreign cards, please contact your bank immediately

For any problem relating to a transaction, please contact your bank.

For any other problem, call the free number **0800/71 302** (help desk, open Monday to Saturday, from 8.00 am to 6.00 pm).

### How much does a transaction via a Bancontact CASH point cost me?

Bancontact CASH points do not charge any fees to users. Any transaction fees are set out in your bank's general terms and conditions of sale, as usual. So there are no changes there if you use a Bancontact CASH point.

### What do I do if my card is swallowed by a Bancontact CASH point?

If your card is swallowed by a CASH point, it will be destroyed for security reasons. However, we would recommend that you still have it blocked via the "Card Stop" service by calling the number 078 170 170 (open 7 days a week, 24 hours a day)\*. Then contact your bank, to obtain a new card.

\* for Belgian cards only; for foreign cards, please contact your bank immediately.

### What do I do if the ATM does not dispense the amount I requested?

If the machine does not dispense the amount you requested, please contact your bank, which will carry out the necessary checks.





### What do I do if the ATM blocks during my cash deposit?

Although this is very rare, it can happen that the machine gets stuck during a cash deposit. This may happen, for example, in the event of the banknotes being crumpled or torn, if there is a foreign body contained in the bundle of notes or suspicious notes, in case of an incorrect action while inserting the notes or following a problem with the machine. If this type of blockage occurs, only your bank is able to proceed with the checks required to credit your account. Only contacting your bank will enable this type of situation to be resolved.

### What should I do if the amount I deposited is not deposited into my account ASAP?

If your account is not credited with the amount you have deposited via a Bancontact CASH point, only your bank, is able to proceed with the necessary checks. Please contact your bank to resolve this type of situation.

### What guarantee do I have of being able to withdraw or deposit cash in total security?

All Bancontact CASH points are constructed in accordance with very high security and safety standards.

Every precaution has been put in place to enable you to withdraw and deposit cash with total peace of mind. Mirrors positioned above the screen enable the user to see what is going on behind him or her.

If a problem occurs when withdrawing money, a help desk is available via a telephone number displayed close to the CASH point, while details of the "Card Stop" procedure enabling you to block your card are also prominently displayed.

All Bancontact CASH points have camera surveillance from several angles operating 24 hours a day, 7 days a week.

In addition, those CASH points offering the cash deposit function are located in dedicated interior spaces. These ATMs feature an alarm with a siren that is triggered if something suspicious happens.

To improve privacy at our locations that offer a deposit function, privacy screens have been installed between the machines to reduce lateral visibility. Distancing lines have been placed on the ground in front of the ATMs.

Finally, we have also put stickers on the windows of premises where there's a need to reduce visibility on the cash dispensers from the outside.

### Which bank notes are available in a Bancontact CASH point?

At the moment, most Bancontact CASH points dispense €20 and €50 notes, while €10 and €100 notes are available from some ATMs. You will shortly be able to use the bancontact.cash website to locate the CASH points that dispense notes other than €20 and €50 notes.





# Why not also provide €10 and €100 everywhere, as well as €5 notes? Will that happen one day?

We have begun rolling out the new Bancontact CASH points by initially providing €20 and €50 notes. These are far and away the two notes requested most frequently by users.

We are monitoring the way our CASH points are used, as well as taking account of feedback from users. This is why we recently added €10 notes to some of our ATMs.

The question of expanding €10 and/or €100 notes (and any other notes) to other CASH points is currently under consideration.

# What is the maximum amount that can be withdrawn from/deposited at a Bancontact CASH point?

Limits on the amounts per transaction are set by your bank and configured based on the card you are using at the time of the transaction. We therefore advice that you find out from your bank what those maximum limits are.

For technical reasons, a limit on the number of banknotes allowed for each deposit or withdrawal is set, depending on the CASH point being used. However, you can of course always conduct one or more new transactions immediately afterwards.

### How do I enter a precise amount for my withdrawal? All I can see are pre-set amounts...?

When making a withdrawal, an initial screen invites you to select a predefined amount in the left-hand column. But you can also opt to click on the yellow 'Withdrawal' button, in which case you will be taken to a second screen displaying other predefined amounts. When that happens, you can still decide not to select one of these amounts and to click on 'Other amount'. The screen will then enable you to select the amount you want, as well as the notes.

### What types of notes are accepted for depositing cash?

When depositing cash, all types of € banknotes are accepted.

### Can I select the account I want to withdraw cash from or deposit money into?

Any withdrawal or deposit of cash via a Bancontact CASH point is always taken from or put into the account linked directly with the bank card being used to make the transaction.

To deposit money into a different account, you must either use the card linked directly to that account (or order one from the bank in question if you do not already have one), or make a transfer to that other account once the deposit has been made.





### Can I add a message when making my deposit?

For accounting reasons, you must sometimes add a message when making a deposit. You can do this while making your transaction. When the screen displays the message "Notes deposited: Summary", simply click on "Notes" and a virtual keyboard will appear that will enable you to compose your message. Structured messages will be possible from June 2023.

### What about other banking functions, such as transfers?

Bancontact CASH points enable you to withdraw money and change the PIN on your bank card, regardless of which bank you are a customer with. In addition, if you are a customer of Belfius, BNP Paribas Fortis, ING and/or CBC/KBC, you can also view your account balance and deposit money at CASH points that offer this function (this will be two-thirds of Bancontact CASH points by the end of 2024). Bancontact CASH points will soon enable you to update the details linked to your bank account via your ID card.

"Non-cash" functions, such as transfers, can be carried out using numerous other channels. These transactions take time to do and if they were carried out at ATMs, they would cause long queues. That is why you will not find these functions on our Bancontact CASH points.

### How are CASH points kept clean?

Cleaning teams come to clean each CASH point location on a regular basis. Cleaning frequency is increased at peak times and in high-traffic locations.

CASH point locations are also equipped with doormats.

We also invite all of our users to help us keep our CASH point locations clean – for example by asking not to simply throw your transaction receipt down on the ground after using the ATM. With this in mind, the screens of our CASH points were recently modified to avoid any risk of receipts being printed out for no purpose or by mistake.

### Can Bancontact CASH points be accessed by people with reduced mobility?

Everything has been put in place to ensure that our Bancontact CASH points are as accessible as possible for users with reduced mobility. For each CASH point location, our locator www.bancontact.cash provides an indication regarding the CASH point's accessibility for people in wheelchairs, with walkers or using other aids.

The keypad at each CASH point is always accessible from a wheelchair.

Besides, all CASH points are accessible for users who are blind or who have poor vision. This is made possible by an audio guidance system and by braille writing on the various components of the ATMs.





# I can't find an ATM close to where I am anymore and have the impression that there are fewer and fewer of them. Why?

Withdrawals of cash in Belgium have fallen by 50% over the past 10 years. This means it is only logical that the number of ATMs should have decreased as well. While we may be moving towards a society in which there is less cash, it will certainly not be one where there is no cash at all. So our aim is to preserve access to cash – and even make it better – based on today's needs.

That's why the new Bancontact CASH points are located not necessarily where the banks currently have or used to have their branches, but where you really need the ATMs to be: in shopping centres, in areas where there are large numbers of cafés and restaurants, close to where markets are held, or on the way to work, entertainment and shopping, etc.

Putting the network together is a lengthy and gradual process. But when it is finished, there will be 2240 new Bancontact CASH points in Belgium in locations that are key to our everyday lives.

### In which language can I make my transaction?

Each CASH point is quadrilingual. As long as no bank card is inserted, the screen will alternately communicate messages in the four languages: English, Dutch, French and German. Once the card has been inserted, the device will recognise the language. If no language is associated with the card, the customer will be able to choose between the four listed languages.

At locations, our signage is set up in the language of the region. In tourist regions and major cities, we also add other languages to help all users.



