

# General Terms and Conditions of the “Start for Free” offer

## Article 1: Organisers

**Partena Guichet d’Entreprises asbl/vzw**, which has its registered office at Rue Ravenstein/Ravensteinstraat 36, 1000 Brussels, VAT BE 0408.661.790, Brussels Register of Companies (RPM/RPR), hereinafter referred to as “Partena Professional”;

**BNP Paribas Fortis SA/NV**, which has its registered office at Montagne du Parc/Warandeborg 3, 1000 Brussels, VAT BE 0403.199.702, Brussels Register of Companies (RPM/RPR), hereinafter referred to as “BNP Paribas Fortis”;

**Accountable SA/NV**, which has its registered office at Drève des Weiglias/Weigéliasdreef 22, 1170 Brussels, VAT BE 0682.763.303, Brussels Register of Companies (RPM/RPR), hereinafter referred to as “Accountable”;

hereinafter referred to as “the Organisers”;

are running a programme assisting participants in embarking on freelance work (i.e. starting up an individual firm) free of charge and managing it free of charge for one year.

## Article 2: Participation

The programme is open to any private individual who:

- is 18 years of age or over;
- is domiciled in Belgium;
- has a valid CSAM digital key (e.g. itsme®);
- does not have an individual firm in Belgium.

The programme only applies to Belgium.

Any fraud or attempted fraud, any falsification or any breach of the General Terms and Conditions in connection with this programme will result in the Organisers immediately disqualifying the participant without having to justify their decision. Their participation will then be treated as null and void.

Participants can only register for the programme at [startforfree.be](https://startforfree.be).

## Article 3: Duration of the programme

The programme will run from 5 January 2026 to 8 October 2026 inclusive.

The Organisers reserve the right to extend, cut short or terminate the programme at any time, without being liable to pay any compensation to anyone.

## Article 4: Benefits and restrictions

### Details about the benefits:

| Benefit                                                 | Offered by                                  | Duration of the benefit | Value                                                       | After the free period                                                          |
|---------------------------------------------------------|---------------------------------------------|-------------------------|-------------------------------------------------------------|--------------------------------------------------------------------------------|
| Reimbursement of the fees for registering with the CBE* | Partena Professional and BNP Paribas Fortis | One-off                 | €111.50 (not subject to VAT)                                | N/A                                                                            |
| Free VAT-number activation                              | Partena Professional                        | One-off                 | €77.50 (including VAT)                                      | N/A                                                                            |
| Free Pack Essential Pro<br>OR<br>Pack Flex Pro          | BNP Paribas Fortis                          | 1 year                  | €45 (including VAT)<br><br>OR<br>€150 (including VAT)       | €11.25 (including VAT) per quarter<br>OR<br>€37.50 (including VAT) per quarter |
| Free Taxes annual plan                                  | Accountable                                 | 1 year                  | €312.18 (including VAT) (Self-employed individual < 1 year) | €29.99 (excluding VAT) per month for an annual subscription                    |

\*Crossroads Bank for Enterprises

If all of the participation requirements set out in Articles 2 and 5 are fulfilled, the €111.50 CBE registration fee will be reimbursed into the main account for the participant's Pack Essential Pro or Pack Flex Pro.

This amount will be paid by Partena Professional within 30 calendar days of the participant actually opening the Pack Essential Pro or Pack Flex Pro. The Organisers cannot be held liable if payments are made late.

The programme cannot be combined with the Organisers' other promotional offers.

## Article 5: Programme processes and requirements

The benefits will be granted if the following cumulative requirements are fulfilled:

- Participants automatically register for being granted the benefits by applying to set up an individual firm at startforfree.be during the programme period.
- Affiliation as a self-employed individual must be effective with Partena Professional's social insurance fund.
- The application to open the Pack Essential Pro or Pack Flex Pro must be duly submitted to BNP Paribas Fortis within 21 calendar days of the application at startforfree.be. An application to open the Pack Essential Pro or Pack Flex Pro, submitted by the participant via another channel to BNP Paribas Fortis during the programme period and in the 14 calendar days prior to the application at startforfree.be, is accepted.

- The application to open the Pack Essential Pro or Pack Flex Pro has been accepted by BNP Paribas Fortis and the pack has been opened within 30 calendar days of the date of the individual firm being established and no later than 7 months after registering for the programme at [startforfree.be](http://startforfree.be).
- A subscription to the Accountable Taxes plan was taken out within 30 calendar days of the date of the individual firm being established and no later than 7 months after registering for the programme at [startforfree.be](http://startforfree.be).

## Article 6: Communications

The “Start for Free” programme is promoted:

- by the Organisers via [startforfree.be](http://startforfree.be);
- by Partena Professional via [partena-professional.be](http://partena-professional.be);
- by BNP Paribas Fortis via [bnpparibasfortis.be](http://bnpparibasfortis.be);
- by Accountable via [accountable.eu](http://accountable.eu).

## Article 7: General points

The Organisers will not be held liable for any consequential or incidental damage suffered by any individuals (irrespective of whether or not they are participating in the programme) or property while participating in this programme. This also includes technical problems and/or computer equipment failures (hardware and software) as a result of participating in the programme. The Organisers also accept no liability if it becomes temporarily or permanently impossible to participate in the programme at [startforfree.be](http://startforfree.be), or if the connection is down or intermittent.

By participating in the programme, the participant accepts all of its General Terms and Conditions without limits or reservations, as well as any decision made by the Organisers during or in connection with this programme.

The Organisers reserve the right to amend these conditions at any time. These conditions and any amendments thereto are published at [startforfree.be](http://startforfree.be).

Should any one of the provisions in these General Terms and Conditions be declared null and void, this will not affect the validity of the other provisions.

Any comments, claims or complaints about:

- **startforfree.be** must be sent to Partena Professional via [info@startforfree.be](mailto:info@startforfree.be)
- **these terms and conditions or the granting of the reimbursement of the fees for registering with the CBE** must be sent by email, within one month of the reimbursement being granted, to Partena Professional at [info@startforfree.be](mailto:info@startforfree.be)
- **the related products or services and benefits** offered as part of the Start for Free programme must be sent to the partner responsible for the product or service and benefit(s) in question, as per the information available in Article 4:
  - for Partena Professional, at [partena-professional.be/en/contact-us](http://partena-professional.be/en/contact-us)
  - for BNP Paribas Fortis, at [bnpparibasfortis.be/en/public/your-opinion-matters](http://bnpparibasfortis.be/en/public/your-opinion-matters)
  - for Accountable, at [accountable.eu](http://accountable.eu), under “Help & support”, “Contact us”

## **Article 8: Personal Data**

### **8.1. Data collection**

Partena Professional is the data controller for your personal data, as per its privacy policy [startforfree.be/en/private-life-statement](https://startforfree.be/en/private-life-statement)

### **8.2. Data sharing**

Partena Professional will pass on your identity, firm and contact details to its Start for Free partners:

- to BNP Paribas Fortis SA/NV, so that it can contact you for the purposes of opening your business banking pack;
- to Accountable, so it can contact you for the purposes of activating your access to the Taxes plan.

In order to verify your eligibility for the €111.50 reimbursement, Partena Professional will then receive:

- your reserved account number confirming your application to open an account, from BNP Paribas Fortis SA/NV;
- confirmation of your subscription to Accountable's service, from Accountable.

No personal data will be exchanged directly between BNP Paribas Fortis and Accountable.

Your data will be processed in accordance with the respective privacy policies of BNP Paribas Fortis [bnpparibasfortis.be/en/public/data-privacy](https://bnpparibasfortis.be/en/public/data-privacy) and Accountable [accountable.eu/en-be/privacy](https://accountable.eu/en-be/privacy).

## **Article 9: Jurisdiction and disputes**

This programme is subject to Belgian law. Any disputes relating to this programme will be subject to the exclusive jurisdiction of the Belgian courts.

Terms and conditions drawn up in Brussels on 2 January 2026, revised on 18 September 2026 (action extension).