

Glossary

of standardized terms of the list of the most typical service linked to the payment account

Term related to the service linked to the payment account	Definition of the term related to the service linked to the payment account
1. Maintaining the account	The account provider operates the account for use by the client.
2. Debit card issuance	The account provider issues a payment card linked to the client's account. The amount of each payment made using the card is immediately and in full debited from the client's account.
3. Cash withdrawal	The client withdraws cash from client's account.
4. Credit transfer SEPA	At the client's instruction, the account provider transfers money from the client's account to another account. Transfers are executed in euro to accounts opened in countries inside the SEPA.
5. Credit transfer Non-SEPA	At the client's instruction, the account provider transfers money from the client's account to another account. Transfers are executed in a currency other than euro or to accounts in countries outside the SEPA.
6. Crediting of incoming payments in euro	The account provider credits the incoming payments in euros from the accounts opened in the SEPA countries to the client's account.
7. Crediting of incoming international payments	The account provider credits incoming payments in a currency other than euro or from accounts opened in countries outside the SEPA to the client's account.

Please note that other terms are provided in the Service agreement or/and relevant annexes.