

PAYMENT SERVICES RELATED TO PAYMENT ACCOUNT GLOSSARY

	Term	Definition
1.	Maintaining the account	The account provider operates the account for use by the customer.
2.	Providing a debit card	The account provider provides a payment card linked to the customer's account. The amount of each transaction made using the card is taken directly and in full from the customer's account.
3.	Providing a credit card	The account provider provides a payment card linked to the customer's payment account. The total amount of the transactions made using the card during an agreed period is taken either in full or in part from the customer's payment account on an agreed date. A credit agreement between the provider and the customer determines whether interest will be charged to the customer for the borrowing.
4.	Cash withdrawal	The customer takes cash out of the customer's payment account.
5.	Credit transfer SEPA	The account provider transfers money, on the instruction of the customer, from the customer's payment account to another account. Euro currency transfer into payment accounts opened in SEPA countries.
6.	Credit transfer NON-SEPA	The account provider transfers money, on the instruction of the customer, from the customer's payment account to another payment account. Transfer in other currency than EUR or to non-SEPA area countries.
7.	Direct debit	The customer permits someone else (recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary.
8.	Incoming euro payments	Crediting of payments to customer's account in euro from the accounts opened in SEPA area countries.
9.	Incoming cross-border payments	Crediting of payments to the customer account in other than euro currency or payments from the payment accounts opened in non-SEPA area countries.