

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 |
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| 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.