

## GLOSSARY

This glossary explains the services associated with a payment account. These are standardised terms according to the Romanian law:

### List of the most representative services linked to the payment account

No.	Category of services/significant services	Definition
1	Account administration	The account provider manages the account for the purpose of its utilisation by the customer.
2	Providing a debit card	The account provider provides a payment card associated with the customer's account. The amount of each transaction made by card is taken in whole or in part from the customer's account.
3	Providing a credit card	The account provider provides a payment card connected to the customer's payment account. The total amount of card transactions in an agreed period is taken in whole or in part from the customer's payment account on an agreed date. A credit agreement between the provider and the customer determines whether the customer has to pay interest on the loan.
4	Account overdraft	The account provider and the customer agree in advance that the customer can borrow money when there is no more money in the account. The agreement sets the maximum amount that can be borrowed and if there are taxes and interest to be paid by the customer.
5	Credit transfer	The account provider transfers money, based on an instruction given by the client, from the client's account to another account.
6	Scheduled payment order	The account provider makes regular transfers, based on an instruction given by the client, of a fixed amount of money from the client's account to another account.
7	Direct debit	The customer authorizes another person (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	Cash withdrawals	The customer withdraws cash from the customer's account.
9	Cash deposits	Cash deposit in the customer's account.
10	Receiving amounts from the account opened with another service provider	The account provider collects money for a customer of the bank from an account opened with another payment service provider, based on the latter's instructions.
11	Internet banking	The provider offers a service with which to access account information, view the account statement, initiate transfers, set direct debit orders, etc. via internet.
12	Mobile banking	The provider offers a service, through the personal phone, with the help of which information about the account is accessed, the account statement is viewed, transfers are initiated, direct debit mandates are set, etc.
13	Token device replacement	Provision of another token device by the provider in case of loss/destruction/theft of the original token device.