

## GLOSSARY

This glossary explains the services associated with a payment account. These are standardised terms according to Art. 3 para 5 of Directive 2014/92/EU (§ 47 para 1 ZKG):

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

1	Maintaining the account	The account provider operates the account for use by the customer.
2	Credit transfer	The account provider conducts credit transfers as instructed by the customer from the customer's account to another account. <i>A relevant payment account service within the meaning of § 2 para 6 ZKG exists if a transfer is made in euros within the EEA states.</i>
3	Incoming credit transfer	The customer receives the amount of a transfer from the EEA states credited to their payment account in euros.
4	Standing order	The account provider regularly transfers a fixed amount of money from the customer's account to another account. <i>A relevant payment account service within the meaning of § 2 para 6 ZKG exists if the transfer is made in euros within the EEA states.</i>
5	Direct debit	The customer authorizes another person (recipient) to instruct the account provider to transfer money from the customer's account to the recipient's account. The account provider then transfers money from the customer's account to the recipient's account on a date or dates agreed by the customer and the recipient. The amount may vary. <i>A relevant payment account service within the meaning of § 2 para 6 ZKG exists if the direct debit is made in euros from EEA states.</i>
6a	Justified refusal to honour a direct debit	The fee shall be charged if the payment service provider Justifiably does not honour a direct debit in euros from EEA countries.
6b	Justified refusal to execute a transfer order	The fee is charged if the payment service provider justifiably does not execute a credit transfer order in euros to EEA countries.
7	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 payment card is debited directly and in full from the customer's account.
8	Providing a credit card	The account provider provides a payment card that is linked to the customer's account. The total amount of transactions made using the payment card within an agreed period is debited in full or in part from the customer's account on a specific date. A credit agreement between the provider and the customer specifies whether the customer will be charged interest for utilising the credit.
9	Cash deposit	The customer pays cash in euros into his account at the counter or at their payment service provider's machine.
10	Cash withdrawal	The customer withdraws cash from their account. <i>A relevant payment account service within the meaning of § 2 para 6 ZKG exists if the cash withdrawal is made at the counter in euros.</i>
11	Cash withdrawal with the debit card at ATMs	The customer withdraws cash in euros from his account using the debit card at an ATM within the EEA states.
12	Cash withdrawal with the debit card at foreign ATMs in foreign currency	The customer withdraws cash from his account using the debit card in foreign currency (not in euros) at foreign ATMs.

13	Cash withdrawal with the credit card at ATMs	The customer withdraws cash in euros from his account using the credit card at an ATM within the EEA states.
14	Cash withdrawal with the credit card at foreign ATMs in foreign currency	The customer withdraws cash from his account using the credit card in foreign currency (not in euros) at foreign ATMs.
15	Use of the debit card to pay in foreign currency	The customer uses the debit card to pay for goods or services in foreign currency (not in euros) at terminals.
16	Use of the credit card to pay in foreign currency	The customer uses the credit card to pay for goods or services in foreign currency (no in euros) at terminals.
17	Arranged overdraft	The account provider and the customer agree in advance that the customer can debit their account even if there is no money left in the account. The agreement specifies the maximum amount up to which the account can still be debited in this case and whether the customer will be charged fees and interest.
18	Tolerated overdraft	The customer exceeds their credit balance or the account overdraft granted to him with an authorization. The order is nevertheless executed and the payment account is debited accordingly.