

## STANDARDISED LIST OF BANKING SERVICES

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### Glossary

ONLINE BANKING	A service by which the bank gives the customer online access to his/her account.
AUTHORISED OVERDRAFT	The bank and the customer reach an agreement in advance that the customer may borrow money when his/her account runs out of funds. The related contract sets out the maximum amount that may be borrowed and the fees and interest, if any, that will be charged to the customer.
DOMICILIATION	The customer authorises a third party (the beneficiary) to instruct the bank to transfer a sum of money from the customer's account to that of the beneficiary. The bank then transfers the amount in question to the beneficiary on the date or dates agreed between the customer and the beneficiary. The amount in question may vary.
ACCOUNT EXTRACT	The bank provides the customer with an extract of his/her account statement showing the transactions on the account over a given period.
CREDIT CARD	The bank provides the customer with a credit card which he/she can use to make payments from his/her account. The amounts relating to the transactions carried out using this card over a specified period are deducted in full or in part from the customer's account on an agreed date. The bank and the customer sign a credit contract which sets out the interest, if any, that will be charged on the amount borrowed.
DEBIT CARD	The bank provides the customer with a debit card which he/she can use to make payments from his/her account. The amount of each transaction carried out using this card is deducted in full directly from the customer's account.
STANDING ORDER	Up on the customer's instructions, the bank makes regular transfers of a fixed amount from the customer's account to another account.
SEPA COUNTRIES	All European Union countries as well as Switzerland, Norway, Liechtenstein, Monaco and Iceland.
CASH WITHDRAWAL	The withdrawal of cash by the customer from his/her account.
ACCOUNT KEEPING	The bank manages the account used by the customer.
TRANSFER	On the customer's instructions, the bank transfers an amount of money from the customer's account to another account.