

Glossary of Terms

Term	Definition
Maintaining the account	The Program Manager or Cobrand operates the account for use by the customer.
Subscribing or renewing internet, mobile and telephone payment services	The Program Manager or Cobrand provides the customer with access for payment services using the internet, mobile or telephone.
Requesting statements	The customer requests bank statements, in paper or on other Durable Medium, over and above those which the Program Manager or Cobrand is required to send by law.
Cash withdrawal or deposit	The customer requests to deposit or withdraw cash in or from an account.
Standing order	The Program Manager or Cobrand makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another account.
Providing and renewing a debit card	The Program Manager or Cobrand provides a payment card linked to the customer's account, enabling the latter to withdraw and pay, locally, abroad, and even online. The amount of each transaction made using the card is taken directly and in full, from the customer's account.
Providing and renewing a credit card	The Program Manager or Cobrand 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 Program Manager or Cobrand and the customer determines whether interest will be charged to the customer for the borrowing.
Making payments using an international debit or credit card	The Program Manager or Cobrand enables the customer to make payments using an international debit or credit card.
Making payments using a local debit or credit card	The Program Manager or Cobrand only enables the customer to make local payments using a local debit or credit card.
Replacing a card	The customer requests a replacement of a card that was lost, stolen or damaged.
Sending money in Euro to other accounts in the Single Euro Payments Area	The Program Manager or Cobrand transfers money, in Euros, on the instruction of the customer, from the customer's account to another account in a SEPA country.
Sending money in other currencies to any other account	The Program Manager or Cobrand transfers money, in non- euro currencies, on the instruction of the customer, from the customer's account to another account.

Receiving money – Euro	The customer receives money in Euros from Euro account
Receiving money – other currencies	The customer receives money in non-Euro currencies from non-Euro account
Arranged overdraft	The Program Manager or Cobrand and the customer agree in advance that the customer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the customer.
Direct Debit	The customer permits someone else (recipient) to instruct the Program Manager or Cobrand to transfer money from the customer's account to that recipient. The Program Manager or Cobrand then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary.