

VOCABULARY OF DEFINITIONS OF THE SERVICES RELATED TO PAYMENT ACCOUNT

| | Term of the service related to payment account | Definition of the service related to payment account |
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| 1. | Account management | The account provider operates the account for use by the customer. |
| 2. | Debit card issue | The account provider provides a payment card linked to the customer's account. The amount of each transaction made using the card is taken directly and in full from the customer's account. |
| 3. | Credit card issue | The account provider 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 provider and the customer determines whether interest will be charged to the customer for the borrowing. |
| 4. | Cash withdrawal | The customer takes cash out of the customer's account. |
| 5. | Cash depositing | Client deposits cash into his/her account. |
| 6. | Credit transfer SEPA | The account provider instructed by the client transfers the money from the client's account into another account. Euros are transferred into the accounts opened in SEPA area countries. |
| 7. | Credit transfer Not SEPA | The account provider instructed by the client transfers the money from the client's account into another account. Other than euros currency or into the accounts opened in the countries outside SEPA area is transferred. |
| 8. | E- invoice | The account provider in accordance with the client's prior instruction pays the recipient's e-invoice submitted in the payer's Internet banking system. |
| 9. | Crediting of received payments in EUR | The account provider credits into the client's account the payments in euros received from the accounts opened in the SEPA area countries. |
| 10. | Crediting of received international payments | The account provider credits into the client's account the payments in other than euro currency or from the accounts opened in the countries outside the SEPA area. |

Prepared in line with the rules of compilation and processing the list of the most representative services related with the payment account of the Bank of Lithuania.