

List of frequently used Terms of Services and their definitions

Term	Definition
Account maintaining	The Bank makes it possible for the customer to use the account.
Internet Bank	The main Remote Account Management System, which is accessed by the customer via internet.
Transfer	The Bank upon customer's request, transfers money from the customer's account to another account.
Standing order	The Bank upon customer's request, makes regular transfers of certain amounts from the customer's account to another account.
Cash withdrawal	The customer withdraws cash from the customer's account.
Providing a credit card	The Bank provides a payment card that is attached to the customer's account. Within the timeframe agreed, the total amount of transactions made with the card are debited to full or partial amount from the customer's account on the date agreed. In the loan agreement between the account provider and the customer it is stipulated whether interest will be charged on the customer's borrowed money.
Providing a debit card	The Bank provides a payment card that is attached to the customer's account. The amount of each transaction made with the card is debited directly and to full amount from the customer's account.
Overdraft	The Bank and the customer agree in advance that the customer can borrow money when there are no assets in their account. The agreement stipulates the maximum amount for borrowing and whether the customer will be charged for that a fee and interest.
Transaction limit (Payment card transactions)	Limit of a maximal transaction amount within a certain period of time. Standard transaction limits with cards are set in the Pricelist for the use of Payment Cards.
Payment card	Credit card and/or Debit card that is linked to customer's account.
Claim	Customer's written application to Bank about unjustified money write off from customer's account to which Payment card is linked.
Consideration of unjustified claim	Claim, due to consideration of which Merchant* MasterCard International submits documents to the Bank in prescribed time limit that prove the legality of writing off the funds from the customer's account to which Payment card is connected. * Merchant - a seller of goods or a service provider who has withheld funds from the Customer's account to which Payment card is connected.
Currency exchange markup	Fee applied in cases when Payment card's currency differs from currency of transaction. Fee is set out in the Pricelist for the use of Payment Cards.
Currency exchange transactions	Exchange of one currency amount to amount of another currency in accordance with the purchase and sales rate set by the Bank.