

## List of main services linked to the payment account

TERM	DEFINITION
Maintaining the account	The account provider operates the account for use by the customer.
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 card is taken directly and in full from the customer's account.
Providing a credit card	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.
Credit transfer within Estonia (SEPA <sup>1</sup> )	The account provider transfers money, on the instruction of the customer, from the customer's account to another account in Estonia.
Credit transfer outside Estonia (SEPA)	The account provider transfers money, on the instruction of the customer, from the customer's account to another account outside Estonia within EEA.
Sending money outside EEA (non-SEPA)	The account provider transfers money, on the instruction of the customer, from the customer's account to another account outside EEA.
Standing order E-invoice	The account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another account, where the invoice and payment instruction data have been transmitted to the bank in the Estonian e- invoice format and the e- invoice is displayed to the customer in the internet bank.
Cash withdrawal	The customer takes cash out of the customer's account at a cash machine or bank.
Cash deposit	The customer deposits cash on the customer's account at a cash machine or bank.
Internet bank agreement	The provision of an electronic payment channel that enables the customer to make payments via the Internet.

<sup>1</sup> A credit transfer instruction meeting the technical requirements set out in the Regulation (EU) No 260/2012 of the European Parliament and of the Council of 14 March 2012.

