

Glossary

Maintaining the account: The account provider operates the account for use by the customer

Sending account statement: Sending the account statement in cases where it is mandatory by law or by customer request.

Documentation relating to individual operations: Delivery of documents relating to individual operations carried out 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.

Charging prepaid card: Credit of sums on a prepaid card.

Cash withdrawal: Operation with which the customer retires cash from his account.

Release check forms: Release of a check carret.

Bank transfer - SEPA: With the transfer the Bank / Intermediary transfers a sum of money in euros from the customer's account to another account, according to the customer's instructions, to countries SEPA.

Bank transfer - Extra SEPA: With the transfer the Bank / Intermediary transfers a sum of money in euro or Swedish crowns from the customer's account to another account, according to the customer's instructions, towards non-SEPA countries.

Standing order: 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

Direct debit: The customer permits someone else (recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary.

Overdraft: The account provider 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.

Overrunning: Sums of money used by the customer, or in any case charge him, in excess compared to the fidum ("extra-trusted use"); Sums of money used by the customer, or in any case charge him, in the absence of a fido, in excess compared to the balance of the client ("bordering in the absence of fido").