

# Revolut

Term	Definition
Maintaining the account	The account service provider manages the account for use by the customer
Providing a debit card	The account service provider provides a payment card linked to the customer's account. The amount of each transaction made using the card is immediately and fully debited from the customer's account
Providing a credit card	The account service provider provides a payment card linked to the customer's payment account. The total amount of the transactions made using the card during the agreed period is debited from the customer's account in full or in part on an agreed date. The credit agreement concluded between the account service provider and the customer determines whether the customer will pay interest on the borrowed amount.
Cash withdrawal	The customer takes out cash from their account.
Cash advance	The customer takes out cash by using credit (cash advance) and using the credit limit available in their credit card.
Request and delivery of crossed endorsable cheques	The customer requires and the account service provider delivers crossed endorsable cheques. An endorsable cheque is a cheque that its payee can give to a third party through its endorsing.
Request and delivery of crossed non-endorsable cheques	The customer requires and the account service provider delivers crossed cheques, but not endorsable. A non-endorsable cheque is a cheque that can only be paid to the person identified as its payee and can not be endorsed.
Intrabank credit transfer	The account service provider transfers, on the instructions of the customer, funds from the customer's account to another account in the same institution.
Intrabank standing order	The account service provider makes, on the instructions of the customer, regular transfers of a fixed amount of money from the customer's account to another account in the same institution.

SEPA+ credit transfer	The account service provider transfers, on the instructions of the customers, funds from the customer's account to another account opened in countries within the SEPA+ area.
SEPA+ standing order	The account service provider makes, on the instructions of the customers, regular transfers of a fixed amount of money from the customer's account to another account opened in countries within the SEPA+ area.
Non SEPA+ credit transfer	The account service provider transfers, on the instructions of the customers, funds from the customer's account to another account opened in countries outside the SEPA+ area.
Non SEPA+ standing order	The account service provider makes, on the instructions of the customers, regular transfers of a fixed amount of money from the customer's account to another account opened in countries outside the SEPA+ area.
Arranged overdrafts	The account service provider and the customer agree in advance that the customer may borrow funds that exceed their account balance. The credit agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the customer.
Direct debit	The customer authorizes another person (payee) to instruct the account service provider to transfer money from the customer's account to that payee's account. The account service provider transfers the money to the payee on the day or days agreed between the customer and the payee. The amount may vary.

Revolut Bank UAB is a credit institution licensed in the Republic of Lithuania with company number 304580906 registered on the Register of Legal Entities of the Republic of Lithuania with the referred company number, with authorisation code LB002119, and whose registered office is at Konstitucijos ave. 21B, LT-08130 Vilnius, the Republic of Lithuania. We are licensed and regulated by the Bank of Lithuania and the European Central Bank. Revolut BANK UAB has established a branch in Portugal, Revolut Bank UAB - Sucursal em Portugal, registered in Bank of Portugal under number 3560 and in Lisbon Commercial Register under single registration and taxpayer number 980752019, with registered offices in Avenida Menéres, 612, 4450-189 Matosinhos .

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