

## Glossary of Fees terms

Maintaining of the account	The entity manages the account so that the customer can operate it.
Issuing and maintaining a debit card	The entity provides a payment card associated with the customer's account. The amount of each transaction made with the card is debited directly and in full from the customer's account.
Issuing and maintaining a credit card	The entity provides a payment card linked to the customer's account. The total amount corresponding to the transactions made with the card during an agreed period of time is fully or partially debited from the customer's account on the agreed date. The credit agreement between the entity and the customer determines whether interest is charged on the amounts drawn down.
Express overdraft	The entity and the customer agree in advance that the customer may withdraw funds when there is no available balance on the customer's account. The agreement determines the maximum amount that can be drawn down and whether the customer will have to pay fees and interest.
Tacit Overdraft	The entity makes funds available to the customer in excess of the available balance on the customer's account. There is no prior agreement between the entity and the customer.
Transfer	On the customer's instructions, the entity transfers funds from the customer's account to another account.
SEPA direct debit	On the customer's instructions, the entity periodically makes transfers of a specified amount from the customer's account to another account.

Cash withdrawals by card debit at ATMs	The customer withdraws cash from his account through an ATM of another bank, by card, on account of the available balance.
Cash withdrawals on credit by card at ATMs	The customer withdraws cash through an ATM of his bank or another bank, by card, when the funds are covered by a credit line opened for the customer and irrespective of the balance available on the account.
Alert service (SMS, email or similar)	The entity sends information on movements on the customer's account by SMS, e-mail or other similar technology.
Negotiation and compensation of checks	The entity takes the necessary steps to obtain the cashing of a cheque.
Return of cheques	The entity performs acts caused by the non-payment of a cheque by another entity.