

**Subscription to remote banking services (internet, telephone, SMS, etc.):** set of services provided by the bank, whether or not it has a branch or customer reception area and uses new technologies (internet, telephone, etc.) to remotely carry out all or part of the operations on the bank account

**Subscription to products offering alerts on the situation of the account by SMS:** the account is debited with the fees collected for the subscription to the alert service as well as, where applicable, the fees collected each time an SMS is sent.

**Account maintenance:** the institution maintains the customer's account.

**Provision of a debit card (international payment card with immediate debit):** the institution provides a payment card linked to the customer's account. The amount of each transaction carried out using this card is debited directly and in full from the customer's account, on a day-to-day basis.

**Provision of a debit card (international deferred debit payment card):** the institution provides a payment card linked to the customer's account. The amount of each transaction carried out using this card is debited directly and in full from the customer's account, on an agreed date. It also allows you to make withdrawals which are debited from the account on a daily basis.

**Provision of a debit card (payment card with systematic authorization):** the institution provides a payment card linked to the customer's account. The amount of each transaction carried out using this card is debited directly and in full from the customer's account, after automatic and systematic verification of the balance (or provision) available on his account.

**Cash withdrawal (case of withdrawal in euros in the euro zone at an ATM of another institution with an international payment card):** the customer withdraws cash from his account, in euros with an international payment card from the automated teller machine of another institution.

**Contribution to an insurance offer for loss or theft of means of payment:** the account is debited with the fees collected by the institution for the contribution to the insurance offer  
**Transfer (case of an occasional SEPA transfer):** the institution that holds the account transfers, on the customer's instructions, a sum of money from the customer's account to another account, on an occasional basis.

**Direct debit (fees per payment of a SEPA direct debit):** the customer authorizes a third party (the beneficiary) to instruct the institution that holds the customer's account to transfer a sum of money from the customer's account to that of the beneficiary. This institution then transfers the amount in question to the beneficiary on the date or dates agreed between the client and the beneficiary. The amount involved may vary. The account is debited with the fees collected by the institution for the payment of a SEPA direct debit presented by the beneficiary.

**Direct debit (fees for setting up a SEPA direct debit mandate):** the customer authorizes a third party (the beneficiary) to instruct the institution that holds the customer's account to transfer a sum of money from the customer's account to that of the beneficiary. This establishment then

transfers the amount in question to the beneficiary on the date or dates agreed between the client and the beneficiary. The amount involved may vary. The account is debited with the fees collected by the institution for setting up a SEPA direct debit mandate

**Intervention fee:** sum received by the institution for intervention due to an operation resulting in an irregularity in the operation of the account requiring special treatment (presentation of an irregular payment order, inaccurate bank details, absence or insufficiency of supply ...)

Definitions from article D312-1-1 of the Monetary and Financial Code

Revolut Bank UAB French Branch