

### List of the most representative services linked to a payment account

<b>Maintaining the account</b>	The account provider operates the account for the use by the customer.
<b>Providing a debit card</b>	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.
<b>Providing a credit card</b>	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.
<b>Arranged overdraft</b>	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.
<b>Unarranged overdraft</b>	The account provider permits the customer to borrow money exceeding the amounts available in the account although the borrowing was not agreed in advanced.
<b>Credit transfer</b>	The account provider transfers money, on the instruction of the customer, from the customer's account to another account.
<b>Standing order</b>	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.
<b>Cash withdrawal with a debit card from an ATM</b>	The customer takes cash out of the customer's account from an ATM owned by a firm different from the account provider, with a debit card, against the money available in the account.
<b>Cash withdrawal with a credit card from an ATM</b>	The customer takes cash out from an ATM which is own by the account provider or by another firm, with a credit card, up to the agreed credit limit, regardless of the amounts available in the account
<b>Text alerts service (SMS, e-mail or similar)</b>	The account provider provides the customer with information regarding any activity in the account via SMS, e-mail or similar technology.
<b>Cheque negotiation and clearing</b>	The account provider takes all necessary steps to ensure that a cheque is duly paid.
<b>Return of cheques</b>	The payment account takes all necessary steps when a cheque has not been paid by a firm.