



Glossary



Standardised terms and definitions

- To improve transparency and comparability of fee information, and as required under the Payment Accounts Regulations 2016, this glossary provides a definition for the most representative services linked to a Payment Account.
- The below terms are incorporated into our 'Fee Information Document' which details the main fees applicable to our Payment Account and will also be incorporated where applicable into the annual 'Statement of Fees' for all Payment Account customers.

| Term | Definition |
|-----------------------------------|--|
| General account services | |
| Maintaining the account | The account provider operates the account for use by the customer. |
| Payments (excluding cards) | |
| Credit Transfer | The account provider transfers money, on the instruction of the customer, 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. |
| 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. |
| Cards and cash | |

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| Using a debit card for purchase in euro | The customer uses the customer's debit card to make a payment in euro. |
| Using a debit Card for purchases in foreign currency | The customer uses the customer's debit card to make a payment in foreign currency. |
| Cash withdrawal | The customer takes cash out of the customer's account. |
| Cash Lodgement | The customer puts cash into the customer's account. |
| Overdrafts and related services | |
| Referral Item | Cheques, withdrawals, direct debits and standing orders are presented for payment on the customer's account and, when paid, place the customer's account in an unauthorised overdraft position. |
| Unpaid Item | Cheques, direct debits or standing orders, presented for payment on the customer's account, are returned unpaid because of insufficient balance on the customer's account. |
| 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. |
| Unauthorised Overdraft | The customer's account is overdrawn in excess of an authorised overdraft limit or where no authorised overdraft limit has been agreed. |
| Other services | |
| Cheque Lodgement | The customer lodges a cheque to an account. |
| Provision of a Chequebook | The account provider provides a facility which allows the customer to direct the account provider to pay a stated sum from the customer's account. |

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