

A GLOSSARY OF THE MOST REPRESENTATIVE SERVICES LINKED TO A PAYMENT ACCOUNT

Applicable for Consumers at Danske Bank A/S Lithuania branch from 31 October 2018

Term of the service linked to a payment account	Definition of the service linked to a payment account	Term equivalent used in Danske Bank A/S Lithuania branch documents and information
Maintaining the account	The account provider operates an account opened in the customer's name.	Current account administration
Providing a debit card	The account provider provides a payment card linked to the customer's account. The amount of each transaction made using the card is debited directly from the customer's account.	Debit card issuance
Providing a credit card	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 account provider and the customer determines whether interest will be charged to the customer for the borrowing.	Credit card issuance
Cash withdrawal	The customer takes cash out from the customer's account.	Cash withdrawal
Cash deposit	The customer deposits cash into the customer's account.	Depositing of cash to own account
Credit Transfer SEPA	The account provider transfers money, on the instruction of the customer, from the customer's account to another account. Funds are transferred in euros to the accounts opened in SEPA area member states.	Intra-bank Payment; Domestic Payment; EU Payment; Danske Group Payment (transfer to another customer's account within Danske Bank Group) that complies with EU payment conditions; Danske Group Payment (Payer's and Payee's Account is held with Danske Bank A/S Estonia branch or Latvia branch or Lithuania branch)
Credit Transfer non SEPA	The account provider transfers money, on the instruction of the customer, from the customer's account to another account. Funds are transferred in other currency or to the accounts opened in non SEPA area states.	Foreign Payment; Payment within Danske Group for the same customer; Danske Group payment (transfer to another customer's account within Danske group).
E-invoice automatic payment	The account provider, on the prior instruction of the customer, transfers amount of money specified in the e-invoice received in the customer's internet bank, to recipients account.	E-invoice automatic payment
Crediting of euro payments	The account provider credits amount to the customer's account received in euro from SEPA area states opened accounts.	Crediting of Intra-bank Payment; Crediting of EU Payment.
Crediting of foreign payments	The account provider credits amount to the customer's account received in other currency or from non SEPA area states opened accounts.	Crediting of Foreign Payment; Crediting of Intracompany Payment within Danske Group.