

LIST OF THE MOST REPRESENTATIVE SERVICES ASSOCIATED WITH A PAYMENT ACCOUNT

SERVICE	DEFINITION
Account Maintenance	The bank manages the account so that the customer can operate with it.
Issuance and maintenance of a debit card	The bank provides a payment card associated with the customer's account. The amount of each of the transactions carried out with the card is charged directly and in full to the customer's account.
Credit card issue and maintenance	The bank provides a payment card associated with the customer's account. The total amount of each card transaction made with the card during the agreed period is charged in full or in part to the customer's account on the agreed date. In the formalized credit agreement between the bank and the customer, it is determined whether interest is applied for the amounts drawn.
Express overdraft	The bank and the customer agree in advance that the latter may have funds when there is no available balance in their account. The agreement determines the maximum amount in which it can be drawn and whether the client must pay fees and interest.
Tacit overdraft	The bank makes funds available to customers who exceed the available balance in their account. There is no prior agreement in place between the bank and the customer.
Transfer	On instruction from the customer, the bank transfers funds from the customer's account to another account.
Standing order	On the customer's instructions, the bank will regularly transfer a specific amount from the customer's account to another account.
Cash withdrawal on debit using card at ATMs	A bank charges a customer this fee for withdrawing cash using their debit card at an ATM owned by a different provider.
Credit card ATM cash withdrawal	The customer withdraws cash from an ATM of their bank or another bank, by card, when the funds are covered by a credit facility open for the customer and regardless of the balance available in the account.
Alert service (SMS, email or similar)	The bank sends information on transactions in the customer's account by SMS, email or other similar technology.
Check transactions and clearing	The bank makes the necessary arrangements to cash a check.
Returned checks	The bank acts following the non-payment of a check by another bank.