



# Glossary of Terms

**This only applies if you have selected a Payment Facility**

Term	Definition
<b>Maintaining the account</b>	The Program Manager or Cobrand operates the account for use by the customer.
<b>Subscribing or renewing internet, mobile and telephone banking</b>	The Program Manager or Cobrand provides the customer with access for banking services using the internet, mobile or telephone.
<b>Requesting statements</b>	The customer requests bank statements, in paper or on other Durable Medium, over and above those which the Program Manager or Cobrand is required to send by law.
<b>Cash withdrawal or deposit</b>	The customer requests to deposit or withdraw cash in or from an account.
<b>Standing order</b>	The Program Manager or Cobrand makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another account.
<b>Providing and renewing a debit card</b>	The Program Manager or Cobrand provides a payment card linked to the customer's account, enabling the latter to withdraw and pay, locally, abroad, and even online. The amount of each transaction made using the card is taken directly and in full, from the customer's account.

Term	Definition
<b>Maintaining the account</b>	The Program Manager or Cobrand operates the account for use by the customer.
<b>Providing and renewing a credit card</b>	The Program Manager or Cobrand 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 Program Manager or Cobrand and the customer determines whether interest will be charged to the customer for the borrowing.
<b>Making payments using an international debit or credit card</b>	The Program Manager or Cobrand enables the customer to make payments using an international debit or credit card.
<b>Making payments using a local debit or credit card</b>	The Program Manager or Cobrand only enables the customer to make local payments using a local debit or credit card.