

GLOSSARY

of the terms used in a fee information document,
provided by DSK Bank to clients
(under Art. 104 of the Law on Payment Services and Payment Systems)

SERVICE	DEFINITION
Opening a current account	The payment service provider shall open a payment account of a client for the performance of payment operations and for the storage of money payable at sight without notice by the holder using the funds.
Maintenance of a current account	The payment service provider maintains a payment account, which is used by the client to perform payment transactions and to store money payable at sight without notice to the holder using the funds.
Closing a current account	Closing a payment account used by the client to perform payment transactions and to store money payable at sight without notice to the holder using the funds.
Debit card service in national currency	The payment service provider shall service a debit card linked to the client's payment account in national currency. The amount of each card transaction is posted directly and in full from the client's payment account.
Credit card service in national currency	The payment service provider shall service a credit card linked to the client's account in national currency, on which a loan is granted by the provider. The total amount of transactions performed with the card for an agreed period is posted from the client's account in full or in part on an agreed date. A loan agreement between the supplier and the client determines whether the client is charged interest on the loan.
Cash withdrawal on the territory of the country	The client withdraws cash from his/her payment account on the territory of the country at a cash desk, POS or ATM terminal device.
Cash withdrawal with a debit card at an ATM terminal device abroad	The client withdraws cash from his/her payment account using his/her debit card at an ATM terminal abroad.

Payment by debit card	The client pays for goods and services on the spot or via the Internet with a debit card.
Payment by credit card	The client pays for goods and services on site or online with a credit card.
Information on balance on a payment account through ATM terminal device	The client receives a reference on an ATM terminal device in the country for the balance on his/her payment account to which his/her debit card is linked.
Credit transfers in national currency to a payment account with another PSP	At the client's request, the payment service provider makes money transfers from the payment [account]
Credit transfers in national currency to a payment account with the same PSP	At the client's request, the payment services provider makes money transfers from the client's payment account to another payment account with the same payment service provider, in national currency.
Credit transfers in national currency to a budget payment account with another PSP	At the client's request, the payment services provider makes money transfers from the client's payment account to a budget payment account with another payment service provider initiated by a payment order for payment to the budget, in national currency.
Payment of utility bills	At the client's request, the payment service provider makes money transfers from the client's payment account to a payment account with the same or another payment service provider, allowing payment of utility bills (electricity, water, gas, telephone, etc.).
Credit transfers in foreign currency to a payment account with another PSP	At the client's request, the payment service provider makes money transfers from the client's payment account to another payment account with another payment service provider, in foreign currency.
Credit transfers in foreign currency to a payment account with the same PSP	At the client's request, the payment service provider makes money transfers from the client's payment account to another payment account with the same payment service provider, in foreign currency.

Incoming credit transfers in foreign currency	Amounts of money transfers are received on the client's payment account with a payment service provider in foreign currency
Overdraft	<p>The payment service provider and the client agree in advance that the client is entitled to use funds in excess of the cash in his/her payment account in the form of a loan.</p> <p>The agreement specifies the maximum amount that can be borrowed, and whether the client is charged fees and interest.</p>