

## GLOSSARY

**containing the list of most representative services related to a payment account and their definitions**

No.	Category of significant services / services	Significant services (the commercial name of ProCredit Bank)	Definition
<b>A</b>	<b>Account Maintenance</b>		The account provider manages the account for use by the customer.
1	Account maintenance (Lei)	Account maintenance - current account in lei - current account package DIRECT Account maintenance - current account in lei with basic services	
2	Account maintenance (Euro, another currency)	Account maintenance- current account in foreign currency - current account package	
<b>B</b>	<b>Providing a debit card</b>		The account provider provides a payment card associated with the client's account. The amount of each card transaction is debited from the client's account.
4	Issuing a debit card (Lei)	Issuing a debit card (lei) – included in the DIRECT lei account	
5	Issuing a debit card (Euro)	Issuing a debit card (Euro)	

6	Debit card maintenance (Lei)	Debit card monthly maintenance (Lei) – included in the DIRECT current account package (lei)	
7	Debit card maintenance (Euro)	Debit card monthly maintenance (Euro) – included in the DIRECT current account package (Euro)	
<b>C</b>	<b>Providing a credit card</b>		The account provider provides a payment card linked to the customer's payment account. The total amount of card transactions over an agreed period is debited totally or partially from the customer's payment account on an agreed date. A credit agreement between the supplier and the customer determines whether the customer has to pay interest on the loan.
8	Issuing a credit card (Lei)	N/A (service is unavailable)	

<b>D</b>	<b>Account Overdraft</b>		The account provider and the client agree in advance that the customer can borrow money when it is no longer available in the account. The agreement determines the maximum amount that can be borrowed and whether there are any fees and charges to be paid by the client.
9	Account Overdraft (Lei)	Flex Fund – overdraft of ProCredit Bank	

<b>E</b>	<b>Transfer Credit</b>		The account provider transfers money, based on a client's instruction, from the client's account to another account.
10	Inter-bank Credit Transfer (Lei)	Money transfers to accounts opened with other banks (ProCredit Bank - ProB@nking Plus Internet Banking Platform) - service included in the DIRECT current account package, except for urgent or high value payments (sums higher than 50,000 lei) which are commissioned separately, according to the Price List in force.	
11	Inter-bank Credit Transfer (Euro, another currency)	Money transfers to accounts opened with other banks (ProCredit Bank - ProB@nking Plus Internet Banking Platform) - each transfer has a fixed commission according to the Price List in force	
12	Urgent inter-bank Credit Transfer (Euro, another currency)	Money transfers to accounts opened with other banks (ProCredit Bank - ProB@nking Plus Internet Banking Platform) - Transfers made in urgent mode are commissioned according to the Pricelist in force	
13	Inter-bank Credit Transfer (Euro, another currency) with "OUR" option	Money transfers to accounts opened with other banks (ProCredit Bank - ProB@nking Plus Internet Banking Platform) - payment fee with the "OUR" option for each transfer, according to the Price List in force	
14	Inter-bank Credit Transfer (Euro, another currency) with "ProPay" option	Money transfers to accounts opened with other banks (ProCredit Bank - ProB@nking Plus Internet Banking Platform) - payment fee with the "ProPay" option for each	

		transfer, according to the Price List in force	
15	Intra-bank Credit Transfer (Lei)	Transfers between your own accounts or other client accounts opened with ProCredit Bank (through ProB@nking Plus internet banking platform ProCredit Bank) - service included in the DIRECT current account package	
16	Intra-bank Credit Transfer (Euro, another currency)	Transfers between your own accounts or other client accounts opened with ProCredit Bank (through ProB@nking Plus internet banking platform ProCredit Bank) - commissioned according to the Price List in force	
<b>F</b>	<b>Programmed payment orders</b>		The account provider makes regular transfers, based on a client's instruction, of a fixed amount of money from the customer's account to another account.
17	Programmed payment orders - activation of programmed payment services (Lei)	Activation is done through ProCredit Bank's Internet banking platform - ProB@nking Plus) - service included in the DIRECT current account package	
18	Programmed payment orders - activation of programmed payment services (Euro, other currencies)	N/A (service not available)	

<b>G</b>	<b>Direct Debit</b>		The client authorizes another person (the recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers the money to the recipient at a date or dates agreed between the customer and the recipient. That amount may vary.
19	Intra and Inter-bank Direct Debit (Lei)	N/A (service not available)	
20	Intra and Inter-bank Direct Debit (Euro, another currency)	N/A (service not available)	
<b>H</b>	<b>Cash withdrawals</b>		The customer withdraws cash from the current account of the account holder, or from the account it is authorized to do.

20	Cash withdrawals from the ATM of the bank	Cash withdrawal (lei) from ProCredit Bank ATMs - service included in the DIRECT current account package	
21	Cash withdrawals in Euro from the bank's ATM	Cash withdrawal (Euro) from ProCredit Bank ATMs	

22	Cash withdrawals in lei from other banks' ATMs	Cash withdrawal from ATMs to another bank (RON) - service included in the DIRECT current account package	
23	Cash withdrawals in lei from the counter of other banks	N/A (service not available)	

24	Cash withdrawals at the ATM or counter of another bank (foreign currency)	N/A (service not available)	
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25	Cash withdrawals at a bank ATM abroad	Cash withdrawal from the ATMs of other foreign banks - ProCredit Bank debit card commissioned according to the Price List in force	
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26	Cash withdrawals in lei from the bank's counter	N/A (service not available)	
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27	Cash withdrawals in foreign currency at the bank's counter	N/A (service not available)	
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<b>I</b>	<b>Cash Deposits</b>		Deposit of cash in the client's account.
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28	Cash deposits in the client's account (Lei / Euro)	Cash deposit (lei / euro) at ProCredit Bank's bank terminals through the debit card issued by ProCredit Bank - service included in the DIRECT current account	
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<b>J</b>	<b>Receiving sums from the account opened with another service provider</b>		The provider collects money for a bank customer from an account opened with another payment service provider, based on the latter's instructions.
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29	Inter-bank incoming money transfers (Lei)	Inter-bank incoming money transfers - current account in lei - service included in the DIRECT current account package	
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30	Inter-bank incoming money transfers	Inter-bank incoming money transfers	
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	(Euro, other currency)	– current account in foreign currency	
<b>K</b>	<b>Internet Banking</b>		The provider provides a service to access account information, view the account statement, initiate transfers, set direct debit orders, etc. via the internet.
31	Internet Banking maintenance	Internet banking service maintenance - ProB@nking Plus - service included in the DIRECT current account package	
<b>L</b>	<b>Mobile Banking</b>		The provider provides a service via his personal phone to access account information, view the account statement, initiate transfers, set direct debit orders, etc.
32	Mobile Banking maintenance	Mobile Banking service maintenance- MB@nk - service included in the DIRECT current account package	
<b>M</b>	<b>Token device replacement</b>		Provision with another token device in case of loss / destruction / theft of the initial token device.
33	Token device replacement	The service is commissioned according to the Price List in force	