

## LIST OF MOST TYPICAL PAYMENT ACCOUNT-RELATED SERVICES AND GLOSSARY OF TERMS

This glossary has been drawn up based on the List of the most typical payment account-related services compiled by the Bank of Lithuania.

Other terms are specified in the General terms and conditions for the Provision of Payment Services and the fee information documents, published on the website [www.teroxx.com](http://www.teroxx.com).

	<b>Term of the service linked to a payment account</b>	<b>Definition of the service linked to a payment account</b>
1.	Maintaining the account	We manage the account opened on behalf of the customer.
2.	Providing a debit card	We provide a payment card <sup>1</sup> linked to the customer's account. The amount of each transaction made using the card is taken directly and in full from the customer's account.
3.	Providing a credit card	We provide 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 provider and the customer determines whether interest will be charged to the customer for the borrowing. Service is not provided.
4.	Cash withdrawal	This service ensures customers an opportunity to take the cash out of their account at the ATMs or in other cash withdrawal terminals.
5.	Deposit of cash	The customer deposits cash into his account. Service is not provided.
6.	Credit transfer (SEPA)	Upon request of the customer, we transfer money from the customer's account to another account. Transfers are made in euros to accounts opened in SEPA countries <sup>2</sup> .
7.	Credit transfer (non SEPA)	Upon request of the customer, we transfer money from the customer's account to another account. Transfers are made in currencies other than euros or to accounts opened in non SEPA countries.
8.	Direct debit	The customer permits someone else (recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary. Service is not provided.
9.	Automatic payment of e-invoice	Upon the customer's prior order, the account provider pays for the e. invoice submitted by the beneficiary in the Internet banking system. Service is not provided.

<sup>1</sup> The card can be physical or virtual.

<sup>2</sup> Lithuania, European Union countries and European Economic Area countries.

10.	Crediting of incoming payments in EUR	We credit payments to the customer's account received in euros from accounts opened in SEPA countries.
11.	Crediting of incoming foreign payments	We credit payments to the customer's account received in a currency other than euros from accounts opened in non SEPA countries.