

Glossary of terms

The current document contains the terms used in the Fee information Documents, Statement of Fees and Lists of Conditions.

The glossary has been created according to the directive 2014/92/EU of the European Parliament and of the Council of 23 July 2014 on the comparability of fees related to payment accounts, payment account switching and access to payment accounts with basic features Article 3 (5) section

No.	Term	Definition
General account services		
1.	Maintaining the account	The account-keeping institution operates an account for use by the customer.
2.	Internet banking and mobile app services	The customer uses the services related to his/her account through the internet or a mobile device (e.g. mobile phone).
3.	SMS service	The customer is identified and informed about the balance in his/her account (e.g. after a credit transfer or cash withdrawal) by means of an SMS message.
4.	Telephone banking service	The customer uses the services related to his/her account through telephone.
Payments (except for card payments)		
5.	Sending money within Hungary in HUF	Upon the customer's instruction the account-keeping institution transfers cash from the customer's account to another domestic account in HUF.
6.	Standing order	Upon the customer's instruction the account-keeping institution transfers the same amount of cash at regular intervals from the customer's account to another account.
7.	Direct debit	The customer authorises someone else (the beneficiary) to instruct the customer's account-keeping institution to transfer cash from the customer's account to the beneficiary. The account-keeping institution will perform the payment transactions on the date(s) agreed upon between the customer and the beneficiary. The amount of the payment transaction may be variable.
8.	Sending money in euro (SEPA)	Upon the customer's instruction the account-keeping institution transfers cash from the customer's account to another domestic or foreign account in euro.
9.	Sending money in other currencies	Upon the customer's instruction the account-keeping institution transfers cash from the customer's account to another domestic or foreign account in currencies other than HUF or EUR.
10.	Crediting of foreign currency amounts	An amount is received to the customer's account in a foreign currency.
Cards and cash		
11.	Providing a debit card	The account-keeping institution issues a payment card linked to the customer's account. The amount of all payment transactions executed with the debit card will be debited to the customer's account directly and in full.
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12.	Providing a credit card	payment transactions executed with the credit card over an agreed-upon period will be debited to the customer's account—in full or in part—on agreed-upon date(s). It is set out in the credit agreement between the account-keeping institution and the customer whether interest is charged on the customer or not for the credit.
13.	Purchases with debit or credit cards in Hungary	The customer uses his/her debit or credit card to pay for goods or services in Hungary.
14.	Purchases with debit or credit cards abroad	The customer uses his/her debit or credit card to pay for goods or services abroad.
15.	Cash withdrawal in Hungary	The customer withdraws cash from his/her own account in Hungary.
16.	Cash withdrawal abroad	The customer withdraws cash from his/her own account abroad.
17.	Cash deposit in Hungary	The customer deposits cash to his/her own account in Hungary.
Overdraft facilities and related services		
18.	Arranged overdraft	The account-keeping institution and the customer agree in advance that the customer may take a loan if the balance in his/her account is insufficient. The agreement sets out the maximum amount of the loan, and also whether fees and interest are charged on the customer or not.
Other services		
19.	Limit change	Changing of the limits concerning the amount or number of payments.
20.	Issue of certificates for the customer	Issue for the customer's use of account statements and other certificates (e.g. "certificate of coverage" certifying the availability of a specific amount in the account) subsequently requested in respect of the customer's account.