

GLOSSARY

containing the list of the most outstanding services related to a payment account and the definitions thereof

Item No.	Standardised expression (acc. to the ANPC (The National Authority for Consumer Protection) letter no. 5715/31.07.2018)	Expression used by Raiffeisen Bank	Definition
A	Account management		Definition: The account provider manages the account for the purpose of its use by the client.
1	(RON) Account management	(RON) Current account management	Definition: A service provided by the services provider by which it is procured the operation of the RON account opened for the client with a view to carry out the payment operations.
2	(EUR) Account management	(EUR) Current account management	Definition: A service provided by the services provider by which it is procured the operation of the euro account opened for the client with a view to carry out the payment operations.
3	(RON) debit card management	Annual management fee of the debit card	Definition: A service provided by the services provider by which it is procured the operation of the debit card made available to the client with a view to carry out the payment operations.
4	(RON) credit card management	Annual card management fee	Definition: A service provided by the services provider by which it is procured the operation of the credit card made available to the client with a view to carry out the payment operations.
5	Internet Banking management	Monthly Raiffeisen Online subscription	Definition: A service provided by a payment services provider by which the client is procured with a remote access payment instrument of the internet banking type with a view to carry out the client's payment operations.

6	Mobile banking management	Monthly Raiffeisen Smart Mobile subscription	Definition: A service provided by a payment services provider by which the client is procured with a remote access payment instrument of the mobile banking type with a view to carry out the client's payment operations.
B	Provision of a debit card		Definition: The account provider provides a payment card related to the client's account. The amount of each transaction made by card is fully or partially taken from the client's account.
7	Issuance of a debit card	Issuance of a card	Definition: The account provider issues a payment card with a view to carry out payment operations from the client's account under safety conditions.
C	Provision of a credit card		Definition: The account provider provides a payment card connected to the client's payment account. The total amount of the transactions carried out by card within an agreed period is fully or partially taken from the client's payment account on a date agreed upon. A loan agreement between the provider and the client determines whether the client should pay an interest for the loan.
8	Issuance of a credit card	Issuance of a card	Definition: The account provider issues a credit card with a view to carry out payment operations from the client's account under safety conditions.
D	Overdraft		Definition: The account provider and the client agree in advance that the client can borrow money when there is no money in the account. The agreement establishes the maximum amount which can be borrowed and whether there are fees and interests which should be paid by the client.
9	Overdraft	Overdraft facility or overdraft	Definition: The account provider and the client agree in advance that the client can borrow money when there is no money in the account. The agreement establishes the maximum amount which can be borrowed and whether there are fees and interests which should be paid by the client.

E	Credit transfer		Definition: The account provider transfers money, according to a direction given by the client, from the client's account into another account.
10	Inter-banking payments in LEI	National interbank payment operations in RON or interbank payment in RON or interbank payment orders	Definition: Service provided by the payment services provider by which an amount shall be transferred from the client's account in RON into the payment beneficiary's account opened with another payment services provider, according to the direction given by the client by electronic means.
11	Inter-banking payments in EURO	National interbank payment operations in EUR or interbank payment orders in EUR	Definition: Service provided by the payment services provider by which an amount shall be transferred from the client's account in EUR into the payment beneficiary's account opened with another payment services provider, according to the direction given by the client by electronic means.
F	Scheduled payment orders		Definition: The account provider carries out regular transfers, according to a direction given by the client, of a fixed amount from the client's account into another account.
12	Activation of scheduled payment order services in RON	Activation of Fix Pay service in RON	Definition: The account provider sets up the making of scheduled payments in RON from the client's account.
13	Activation of scheduled payment order services in EUR	Activation of Fix Pay service in EUR	Definition: The account provider sets up the making of scheduled payments in EUR from the client's account.
G	Direct debit		Definition: The client authorizes another person (the recipient) to give a direction to the account provider in order to transfer money from the client's account into the recipient's account. The account provider further transfers money to the recipient on a date or on dates agreed upon by the client and the recipient. The respective amount may vary.
14	Interbank direct debit	Direct debit or direct debiting	Definition: Service of automatic debiting of the payer's RON account, in the event that a payment operation is initiated by the payment beneficiary by an account opened with another payment services provider, based on the consent given by the payer.

H	Cash withdrawal		Definition: A service provided by the payment services provider by which the client is provided the possibility of cash withdrawal from the account opened in RON/EUR.
15	Cash withdrawals in RON from the ATM of the bank	Operations of cash withdrawal at the ATM of Raiffeisen Bank S.A. or operations of release of cash at the ATM of Raiffeisen Bank S.A	Definition: A service provided by the payment services provider by which the client is provided the possibility of cash withdrawal from the account opened in RON at the ATM of its bank.
16	Cash withdrawals in RON at the ATM of other banks	National operations of cash withdrawal at the ATM of other banks or national operations of release of cash at the ATM of other banks	Definition: A service provided by the payment services provider by which the client is provided the possibility of cash withdrawal from the account opened in RON at the ATM of other banks.
17	Cash withdrawals in RON at the bank's unit	Cash operations in RON at the bank's unit	Definition: A service provided by the payment services provider by which the client is provided the possibility of cash withdrawal from the account opened in RON at its bank's unit.
18	Cash withdrawals in EUR at the bank's unit	Cash operations in EUR at the bank's unit	Definition: A service provided by the payment services provider by which the client is provided the possibility of cash withdrawal from the account opened in EUR at its bank's unit.
I	Cash deposits		Definition: Cash deposit in the client's account.
19	Cash deposits in the client's account	Cash deposits in own accounts	Definition: A service provided by the payment services provider by which the client is provided the possibility of cash replenishment of the account opened in RON.
20	Cash deposits in another account	Cash deposits	Definition: A service provided by the payment services provider by which the client is provided the possibility of cash replenishment of the account opened in RON of another person.
J	Inter-bank receipts		Definition: The provider collects money for a client of the bank from another account opened with another payment services provider, according to the latter's directions.
21	Inter-bank receipts in RON	Intra-bank receipts in RON	Definition: The provider collects money for a client of the bank from another account opened with another payment services provider, according to the latter's directions.

22	Inter-bank receipts in EURO	Intra-bank receipts in EURO	Definition: The provider collects money for a client of the bank from another account opened with another payment services provider, according to the latter's directions.
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