



Bank Polski

LIST OF REPRESENTATIVE SERVICES RELATED TO A PAYMENT ACCOUNT (GLOSSARY OF TERMS)

The representative services linked to a payment account within the meaning of the Regulation of the Minister of Development and Finance on the list of representative services related to the account are:	
1)	overdraft – a service referred to in Article 2(16b) of the Payment Services Act of 19 August 2011, hereinafter referred to as the "Act".
2)	transfer order – a service referred to in Article 3(4) of the Act, excluding the internal transfer order, the SEPA transfer order and the FX transfer order
3)	SEPA Transfer Order – a service initiated by the payer enabling the transfer of funds in EUR from the payer's payment account to the recipient's payment account if both service providers or one of them operate their business in the Single Euro Payments Area (SEPA)
4)	internal transfer order – a service initiated by the payer enabling the transfer of funds between payment accounts maintained by the same service provider
5)	foreign currency transfer order – a service initiated by the payer in order, enabling the transfer of funds from the payer's domestic payment account with the service provider to the recipient's domestic payment account with the service provider in a currency other than PLN and EUR
6)	direct debit – a service referred to in Article 3(2) of the Act
7)	SMS alert – a service where messages concerning the payment account are sent via the Short Message Service (SMS)
8)	payment account maintenance – a service consisting in the maintenance of a payment account for a consumer, which enables the safekeeping of the consumer's funds and performing payment transactions, including the service of the consumer's payment account opening or closure
9)	preparing a statement of payment transactions – a service initiated by the payer as part of which the service provider maintaining the payment account prepares a statement of transactions made within the payment account in a given time period; the statement is prepared either in the paper form or electronically
10)	cross-border payment transaction with the use of a debit card for non-cash payments – a service consisting in making non-cash payment transactions with a debit card in another Member State with and without physical use of the card
11)	cross-border payment transaction with the use of a debit card for cash payments – a service consisting in fund withdrawal from the consumer's payment account, made in another Member State, using a machine that allows for making such a withdrawal or at the service provider's outlet
12)	issuing a payment card – a service consisting in the issue of a payment card referred to in Article 2(15a) of the Act
13)	debit card service – a service that enables the payer to use the payment card referred to in Article 2(15a) of the Act if the amount of each transaction made with the card is charged to the payer's payment account
14)	credit card service – a service that enables the payer to use the payment card referred to in Article 2(15a) of the Act if the amount of each transaction made with the card lowers the agreed credit limit
15)	issuing a certificate of payment account operated – a service where the service provider maintaining the payment account issues a certificate specifying the details of the payment account operated for or the services provided to the consumer
16)	cash withdrawal – a service involving a withdrawal of cash from the consumer's payment account using a machine that allows for making such a withdrawal or at the service provider's outlet
17)	cash deposit – a service involving a deposit of cash into the consumer's payment account using a machine that allows for making such a deposit or at the service provider's outlet
18)	phone banking service – a service that provides users with access to a payment account by phone via the service provider's helpline and allows them, in particular, to check the payment account balance or to place any other instructions concerning the account
19)	electronic banking service – a service that provides users with online access to a payment account and allows them to check the payment account balance, change the limits on non-cash payments and transactions made with a debit card or to submit any other instructions concerning the account
20)	standing order – a service initiated by the payer consisting in a cyclical transfer of funds in a pre-determined amount from the payer's payment account to the recipient's payment account