

**GLOSSARY OF STANDARDIZED TERMS AND THEIR DEFINITIONS ACCORDING TO
THE NATIONAL LIST OF THE MOST REPRESENTATIVE SERVICES RELATED TO
PAYMENT ACCOUNTS**

SERVICE	DEFINITION
Opening of a current account	The BANK opens a payment account of a CUSTOMER for the performance of payment transactions without a time limit for prior notice from the holder for the use of the funds.
Account maintenance <i>* current account</i>	The BANK services the payment account which is used by the CUSTOMER for performing payment transactions without a time limit for prior notice from the holder for the use of the funds.
Closing of a current account	Closing of a payment account, which is used by the CUSTOMER for performance of payment transactions without a time limit for prior notice from the holder for the use of the funds.
Cash withdrawal <i>* on the territory of the country</i>	The CUSTOMER withdraws money in cash from his/her payment account on the territory of the country at a cash desk in the office of the BANK .
Credit transfer <i>* in national currency to a payment account with another Payment Service Provider</i>	At the request of the CUSTOMER the BANK carries out money transfers from the payment account of the CUSTOMER to another payment account with another Payment Service Provider (PSP) in national currency.
Credit transfer <i>* in national currency to a payment account with the same Payment Service Provider</i>	At the request of the CUSTOMER the BANK carries out money transfers from the payment account of the CUSTOMER to another payment account with the same Payment Service Provider in national currency.
Credit transfer <i>* in national currency to a payment account of the state budget with another Payment Service Provider</i>	At the request of the CUSTOMER the BANK carries out money transfers from the payment account of the CUSTOMER to a payment account of the budget with another Payment Service Provider, initiated by a payment order for payment to the budget in national currency.
Credit transfer <i>* in foreign currency to a payment account with another Payment Service Provider</i>	At the request of the CUSTOMER the BANK carries out money transfers from the payment account of the CUSTOMER to another payment account with another Payment Service Provider in foreign currency.
Credit transfer <i>* in foreign currency to a payment account with the same Payment Service Provider</i>	At the request of the CUSTOMER the BANK carries out money transfers from the payment account of the CUSTOMER to another payment account with the same Payment Service Provider in foreign currency.
Incoming credit transfer <i>* in foreign currency</i>	Amounts from money transfers in foreign currency are credited to the payment account of the CUSTOMER with the BANK.

Overdraft	The BANK and the CUSTOMER agree in advance that the CUSTOMER shall have the right to borrow a loan in the event that no funds have remained on his/her payment account. The agreement stipulates a maximum amount that may be borrowed and whether charges and interest are to be accrued to the CUSTOMER.
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