

**Glossary – standardised terms and their definitions for services related to payment accounts**

Term	Definition
Account maintenance	The account provider maintains the account so that the customer may use it.
Issuance of a debit card	The account provider issues a payment card linked to the customer's account. The amount of each transaction made using the card is deducted directly and in its entirety from the customer's account.
Issuance of a credit card	The account provider issues a payment card linked to the customer's payment account. The total amount of transactions made using the card within an agreed period is partially or entirely deducted from the customer's payment account on an agreed date. The credit contract concluded between the provider and the customer sets out whether the customer is charged interest for borrowing money.
Overdraft	The account provider and the customer agree in advance that the customer may borrow money should there be no funds left in their account. The contract sets out the maximum amount that the customer may borrow and whether they shall be charged fees and interest for doing so.
Credit transfer	Following the customer's instructions, the account provider will transfer money from the customer's account to another account.
Standing order	Following the customer's instructions, the account provider will regularly transfer a fixed amount from the customer's account to another account.
Direct debit	The customer allows another party (recipient) to order the account provider to transfer monetary funds from the customer's account to the account of the other party (recipient). The account provider will then transfer the money to the recipient on the date or dates agreed between the customer and the recipient. These amounts may vary.
Cash withdrawal	The customer may withdraw cash from their account.

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