

## Glossary of terms from the list of representative services

Pursuant to Article 20b.2 of the Act of 19 August 2011 on the Payment Services Act, implementing 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, the Bank hereby provides a document comprising definitions of terms used in the list of representative services related to the payment account (Development and Finance Minister's Regulation of 14 July 2017 on the list of representative services related to the payment account).

The Glossary contains a list of 20 most frequently used services related to the payment account along with definitions.

REPRESENTATIVE SERVICE	LEGAL DEFINITION	DESCRIPTION
overdraft	a service referred to in Article 2.16b of the Payment Services Act of 19 August 2011, hereinafter referred to as the "Act"	a service in the Personal Account. The funds from the Credit Line may be withdrawn by way of a transfer order, payment with a card issued with the account or from an ATM. Each inflow of funds to the account decreases the debt level and allows for re-use of the available limit
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	a payment transaction where funds are transferred from one account to another
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)	a payment transaction where funds in EUR are transferred between accounts in the European Union states, Island, Norway, Liechtenstein or Switzerland
internal transfer order	a service initiated by the payer enabling the transfer of funds between payment accounts maintained by the same service provider	a payment transaction where funds are transferred between accounts with Bank Handlowy
foreign currency transfer order	a service initiated by the payer, 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	a transfer in a currency other than the Polish currency and EUR to an account with a bank in Poland
direct debit	a service referred to in Article 3.2 of the Act	a service that may be used for the payment of regular bills, e.g. gas, electricity, phone and Internet bills
SMS alert	a service where messages concerning the payment account are sent via the Short Message Service (SMS)	a service whereby the bank sends text messages, including authorization codes, to clients
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	a service that enables clients to keep funds in the account, perform payment transactions, and open and close accounts
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	a service where the bank prepares a statement of transactions for a given period, upon the client's request
cross-border payment transactions 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	a payment with a debit card/ phone/ contactless medium in the European Union, outside of Poland

cross-border payment transactions with the use of a debit card for cash payments	a service consisting in funds 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	a cash withdrawal with a debit card and a contactless medium in the European Union, outside of Poland
issuing a payment card	a service consisting in the issue of a payment card referred to in Article 2.15a of the Act	a service where the bank issues a debit or credit payment card
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	a service where clients may use a debit card, especially to pay for goods and services, withdraw cash or make deposits to the account
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	a service where clients may use a credit card.
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	a service where the bank issues a certificate with details concerning the account and account-related services.
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	a withdrawal from the account via an automated teller machine (ATM) or any other machine that allows for making such a withdrawal, and a withdrawal made over the counter at a bank outlet
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	cash deposit to the account using a cash deposit machine or over the counter at a bank outlet.
phone banking service	a service that provides users with access to a payment account by phone via the service provider's infoline and allows them, in particular, to check the payment account balance or to place any other instructions concerning the account	a service that allows clients in particular to make operations/ transactions and place any other instructions via phone banking
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	a service that allows clients in particular to make transactions/ operations and place any other instructions via online banking
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	a transfer of a fixed amount made by the bank at a frequency defined by the client