

GLOSSARY

containing the list of the most representative services for a payments account and their definitions

No crt.	Category of services / significant services	Significant services (the commercial name used by FIRST BANK S.A.)	Definition
A	Maintaining the account		The account provider operates the account for use by the customer.
1	Maintaining the account (Lei)	Current account maintenance (Lei)	Service offered by the payment service provider, which ensures the functioning of the account in lei, which is open to the customer in order to perform the payment operations.
2	Maintaining the account (EURO)	Current account maintenance (Eur)	Service offered by the payment service provider, which ensures the functioning of the account in euro, which is open to the customer in order to perform the payment operations.
3	Maintaining the debit card (Lei)	Annual fee	Service provided by the payment service provider that ensures the functioning of the debit card, available to the customer for the payment operations.
4	Maintaining the credit card (Lei)	Annual maintenance fee	Service provided by the payment service provider that ensures the functioning of the credit card, available to the customer for the payment operations.
B	Providing a debit card		The account provider provides a payment card linked to the customer's account. The amount of each transaction made using the card is taken directly and in full from the customer's account.
5	Issuing a debit card	Card issuance fee	The account provider issues a payment card in order to perform payment transactions from client's account under secure conditions.
C	Providing a credit card		The account provider provides a payment card linked to the customer's payment account. The total amount of the transactions made using the card during an agreed period is taken either in full or in part from the customer's payment account on an agreed date. A credit agreement between the provider and the customer determines whether interest will be charged to the customer for the borrowing.
6	Issuing a credit card	Card issuance fee	The account provider issues a credit card in order to perform payment transactions from client's account under secure conditions.

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D	Arranged overdraft		The account provider and the customer agree in advance that the customer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the customer.
7	Arranged overdraft	Overdraft	The account provider and the customer agree in advance that the customer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the customer.
E	Sending money		The account provider transfers money, on the instruction of the customer, from the customer's account to another account.
8	Interbank payments in Lei	Outgoing interbank transactions in Lei	Service provided by the payment service provider through which it is transferred an amount of money from the Lei customer's account in the payee's account opened to another payment service provider based on the customer's instruction on electronic channels.
9	Interbank payments in Eur	Outgoing interbank transactions in Eur	Service provided by the payment service provider through which it is transferred an amount of money from the Eur customer's account in the payee's account opened to another payment service provider based on the customer's instruction on electronic channels.
F	Standing order		The account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another account.
10	Activation of standing order in Lei	Standing Order service activation in Lei	The account provider sets out the standing order service in Lei from the customer's account.
11	Activation of standing order in Eur	Standing Order service activation in Eur	The account provider sets out the standing order service in Eur from the customer's account.
G	Direct debit		The customer permits someone else (recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed

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			by the customer and the recipient. The amount may vary.
12	Interbank direct debit	Interbank Direct Debit payment	Automatic debit service of the payer's Lei account, if a payment transaction is initiated by the payee which has an account opened at another payment service provider, based on the consent given by the payer.
H	Cash withdrawal		The customer takes cash out of the customer's account.
13	Cash withdrawals in Lei from bank's ATM	Cash withdrawal – First Bank ATM	Service provided by the payment service provider through which the customer is given the possibility to withdraw cash from the account opened in Lei from his bank ATM.
14	Cash withdrawals in Lei from other bank's ATM	Cash withdrawal – National ATM	Service provided by the payment service provider through which the customer is given the possibility to withdraw cash from the account opened in Lei from other banks' ATM.
15	Cash withdrawals in Lei from bank's counter	Cash withdrawal	Service provided by the payment service provider through which the customer is given the possibility to withdraw cash from the account opened in Lei from his bank's counter.
16	Cash withdrawals in Eur from bank's counter	Cash withdrawal	Service provided by the payment service provider through which the customer is given the possibility to withdraw cash from the account opened in Eur from his bank's counter.
I	Cash deposit		Cash deposit in customer's account.
17	Cash deposit in customer's account	Cash deposit- banknotes	Service provided by the payment service provider through which the customer is given the possibility of cashing his open account in lei.
18	Cash deposit in another account	Cash deposit- banknotes	Service provided by the payment service provider through which the customer is given the possibility of cashing the account in lei of another person.
J	Incoming amounts from an account opened with another service provider		The account provider collects money for a customer of the bank from an account opened with another payment service provider, based on the latter's instructions.

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19	Incoming interbank transactions in Lei	Incoming interbank transactions in Lei	The account provider collects money for a customer of the bank from an account opened with another payment service provider, based on the latter's instructions.
20	Incoming interbank transactions in Eur	Incoming interbank transactions in Eur	The account provider collects money for a customer of the bank from an account opened with another payment service provider, based on the latter's instructions.
K	Internet banking		The provider offers a service in order to access account information, view the account statement, initiate transfers, set direct debit orders, etc. via the internet.
21	Maintaining Internet banking	Monthly fee [Internet & Mobile Banking]*	The provider offers a service in order to access account information, view the account statement, initiate transfers, set direct debit orders, etc. via the internet.
L	Mobile banking		The provider offers a service via personal phone to access account information, view the account statement, initiate transfers, set direct debit orders, etc.
22	Maintaining Mobile banking	n/a	The provider offers a service via personal phone to access account information, view the account statement, initiate transfers, set direct debit orders, etc.
M	Token device replacement		Providing by the service provider another token device in case of loss / destruction / theft of the original token.
23	Token device replacement	Counter value of the Token device (charged if the Token device is not returned to the bank upon the cessation of the Contract regarding the [Internet & Mobile Banking] service or in case the Token device was deteriorated/ lost/ stolen/ destroyed)	Providing by the service provider another token device in case of loss / destruction / theft of the original token.

* The Internet & Mobile Banking service includes both internet banking and mobile banking.