

## Terms and definitions of representative services

Term	Definition
Establishing an account	Services in connection with the opening of an account which make it possible to begin using the account.
Maintaining the account	The account provider operates the account for use by the customer.
Access to online banking	An account provider gives the customer access to online banking.
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.
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.
Ongoing access to a debit card	The account provider gives the customer ongoing access to a debit card.
Ongoing access to a credit card	The account provider gives the customer ongoing access to a credit card.
Cash withdrawal	The customer takes cash out of the customer's account.
Payment of inpayment forms	The account provider transfers the amount stated on the inpayment form to the account of the issuer of the inpayment form.
Credit transfer (in Denmark)	The account provider transfers money, on the instruction of the customer, from the customer's account to another account in Denmark.
Credit transfer (to other countries)	The account provider transfers money, on the instruction of the customer, from the customer's account to another account in another country.
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.
Unauthorised overdraft	The client overdraws an account without prior authorisation from the account provider.