

List of the most representative services linked to a payment account and standardised terminology

This document has been drawn up based on the Lithuanian central bank's list of the most representative services linked to a payment account and the Fees and Charges (hereinafter the 'price list') of AB SEB bankas

Service linked to a payment account	Definition of a service linked to a payment account
Maintaining the account	We keep an account opened in your name. This service is part of our minimum bank service fee package.
Providing a debit card	We issue a payment card linked to your account. This service includes the card issuance, card delivery, card usage and other related services defined in the price list.
Providing a credit card	We issue a payment card linked to a payment account, the holder of which may be issued a credit limit. The drawn down credit limit is subject to payment of interest in accordance with the procedure established in the credit agreement. This service includes card issuance, card delivery, card usage and other related services specified in the price list.
Cash withdrawal	The service when you withdraw cash from your account with a payment card at an ATM or at any other cash withdrawal points.
Cash depositing	The service when you deposit cash to your bank account linked to your payment card at any SEB ATM.
Credit transfers SEPA	Based on your order we execute money transfer in euro from your account with SEB to your indicated payee's account. We make money transfers in euro to accounts opened in SEPA ¹ countries. This service includes money transfers within SEB in euro, money transfers filled out as bill and taxes, European money transfers, etc.
Credit transfers Non SEPA	Based on your order we execute money transfer from your account with SEB to your indicated any other payee's account. We make money transfers in euro or in any other currency to accounts opened in other than SEPA ¹ countries. This service includes money transfers within SEB in other currencies ² , cross-border money transfers, etc.
Direct debit	You give us your consent to debit your account and transfer the debited amount to your indicated payee based on the payment order provided by him. SEB Bank refers to this service as SEPA direct debit.
E-invoice automated payment	Payment against an e-invoice provided by the payee, where you have instructed us to make, in your name, an automated money transfer from your indicated account.
Incoming SEPA payment	The payments received in euro from the accounts opened in the SEPA ¹ countries are credited to your account.
Incoming cross-border payment	The payments received in other currencies than in euro or in euro from the accounts opened in the other than in SEPA ¹ countries are credited to your account.

¹ Lithuania, European Union countries and European Economic Area countries.

² Currencies other than euro.