

SERVICE INDICATION AND DETAILED SERVICE DESCRIPTION

Service indication:	Detailed service description
Maintaining the account	The account provider operates the account for use by the customer.
Internet banking	The account provider enable to operate customer's account via internet.
Outgoing payment	The account provider transfers money, on the instruction of the customer, form the customer's account to another account
Incoming payment	The account provider credits money transferred from another account to the customer's account.
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.
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 by the customer and the recipient. The amount may vary.
Providing of debit card	The account provider provides a payment card linked to the customer's account. The customer is able to operate with money on the account (including possibility of approved overdraft). The amount of each transaction made using the car dis taken directly and in full from the customer's account.
Cash withdrawal	The customer takes cash out of the customer's account.
SMS notification	The account provider notifies customer by SMS about the account balance or turnover on the customer's account.
Statement fee	The account provider sends regular account statement to customer. Regular monthly statement is excluded, this type of statement is free of charge.