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Contents

### II *Non-legislative acts*

#### REGULATIONS

- ★ **Council Implementing Regulation (EU) 2018/31 of 10 January 2018 implementing Article 11(1) of Regulation (EU) No 377/2012 concerning restrictive measures directed against certain persons, entities and bodies threatening the peace, security or stability of the Republic of Guinea-Bissau** ..... 1
- ★ **Commission Delegated Regulation (EU) 2018/32 of 28 September 2017 supplementing Directive 2014/92/EU of the European Parliament and of the Council with regard to regulatory technical standards for the Union standardised terminology for most representative services linked to a payment account <sup>(1)</sup>** ..... 3
- ★ **Commission Implementing Regulation (EU) 2018/33 of 28 September 2017 laying down implementing technical standards with regard to the standardised presentation format of the statement of fees and its common symbol according to Directive 2014/92/EU of the European Parliament and of the Council <sup>(1)</sup>** ..... 26
- ★ **Commission Implementing Regulation (EU) 2018/34 of 28 September 2017 laying down implementing technical standards with regard to the standardised presentation format of the fee information document and its common symbol according to Directive 2014/92/EU of the European Parliament and of the Council <sup>(1)</sup>** ..... 37
- ★ **Commission Regulation (EU) 2018/35 of 10 January 2018 amending Annex XVII to Regulation (EC) No 1907/2006 of the European Parliament and of the Council concerning the Registration, Evaluation, Authorisation and Restriction of Chemicals (REACH) as regards octamethylcyclotetrasiloxane ('D4') and decamethylcyclopentasiloxane ('D5') <sup>(1)</sup>** ..... 45

<sup>(1)</sup> Text with EEA relevance.

EN

Acts whose titles are printed in light type are those relating to day-to-day management of agricultural matters, and are generally valid for a limited period.

The titles of all other acts are printed in bold type and preceded by an asterisk.

DECISIONS

- ★ **Council Implementing Decision (CFSP) 2018/36 of 10 January 2018 implementing Decision 2012/285/CFSP concerning restrictive measures directed against certain persons, entities and bodies threatening the peace, security or stability of the Republic of Guinea-Bissau ..... 48**

## II

(Non-legislative acts)

## REGULATIONS

## COUNCIL IMPLEMENTING REGULATION (EU) 2018/31

of 10 January 2018

**implementing Article 11(1) of Regulation (EU) No 377/2012 concerning restrictive measures directed against certain persons, entities and bodies threatening the peace, security or stability of the Republic of Guinea-Bissau**

THE COUNCIL OF THE EUROPEAN UNION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Council Regulation (EU) No 377/2012 of 3 May 2012 concerning restrictive measures directed against certain persons, entities and bodies threatening the peace, security or stability of the Republic of Guinea-Bissau <sup>(1)</sup>, and in particular Article 11(1) thereof,

Having regard to the proposal from the High Representative of the Union for Foreign Affairs and Security Policy,

Whereas:

- (1) On 3 May 2012, the Council adopted Regulation (EU) No 377/2012.
- (2) On 20 December 2017, the United Nations Security Council Committee established pursuant to United Nations Security Council Resolution 2048 (2012) deleted one person from the list of persons subject to restrictive measures.
- (3) That person should be deleted from Annex I to Regulation (EU) No 377/2012,

HAS ADOPTED THIS REGULATION:

*Article 1*

Annex I to Regulation (EU) No 377/2012 is hereby amended as set out in the Annex to this Regulation.

*Article 2*

This Regulation shall enter into force on the date of its publication in the *Official Journal of the European Union*.

This Regulation shall be binding in its entirety and directly applicable in all Member States.

Done at Brussels, 10 January 2018.

*For the Council*  
*The President*  
E. KRALEVA

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<sup>(1)</sup> OJ L 119, 4.5.2012, p. 1.

## ANNEX

In Annex I to Regulation (EU) No 377/2012, the entry concerning the person listed below is deleted:

11. Sanha CLUSSÉ.

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**COMMISSION DELEGATED REGULATION (EU) 2018/32****of 28 September 2017****supplementing Directive 2014/92/EU of the European Parliament and of the Council with regard to regulatory technical standards for the Union standardised terminology for most representative services linked to a payment account****(Text with EEA relevance)**

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to 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 <sup>(1)</sup>, and in particular the third subparagraph of Article 3(4) thereof,

Whereas:

- (1) Directive 2014/92/EU requires Member States to establish provisional lists of the most representative services linked to a payment account and subject to a fee and to integrate the Union standardised terminology into a final list.
- (2) Union standardised terminology for the services that are common to at least a majority of Member States should be established. Some Member States have included in their provisional list of most representative services different variations of the same service. Also, some Member States distinguish between the set-up of a service and the execution of that service. In order to identify the broadest possible number of the most common services within the Union, while at the same time ensuring that the services' terminology is harmonised at an adequate level in order to enable the consumers to understand and compare payment account fees and offers on a cross-border basis, the core elements of services should be taken into account.
- (3) The definitions should be formulated, where possible, in a way that denotes the role of the account provider as provider of the services linked to the payment account.
- (4) Pursuant to Directive 2014/92/EU the terms and definitions should be laid down for each of the Member States separately.
- (5) This Regulation is based on the draft regulatory technical standards submitted by the European Supervisory Authority (European Banking Authority) ('EBA') to the Commission.
- (6) The EBA has conducted open public consultations on the draft regulatory technical standards on which this Regulation is based, analysed the potential related costs and benefits and requested the opinion of the Banking Stakeholder Group <sup>(2)</sup>,

HAS ADOPTED THIS REGULATION:

*Article 1***Standardised terms and definitions**

The Union standardised terms and definitions of those terms for the most common services linked to a payment account as referred to in the first subparagraph of Article 3(4) of Directive 2014/92/EU shall be as set out in the Annex.

<sup>(1)</sup> OJ L 257, 28.8.2014, p. 214.<sup>(2)</sup> Regulation (EU) No 1093/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Banking Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/78/EC (OJ L 331, 15.12.2010, p. 12).

*Article 2***Entry into force**

This Regulation shall enter into force on the twentieth day following that of its publication in the *Official Journal of the European Union*.

This Regulation shall be binding in its entirety and directly applicable in all Member States.

Done at Brussels, 28 September 2017.

*For the Commission*  
*The President*  
Jean-Claude JUNCKER

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## ANNEX

**Union standardised terms and definitions for services linked to a payment accounts that are common to at least a majority of Member States, under Article 3(4) of Directive 2014/92/EU**

## BELGIUM

**French**

Term	Definition
Tenue de compte	Le prestataire de compte gère le compte utilisé par le client.
Fourniture d'une carte de débit	Le prestataire de compte fournit une carte de paiement liée au compte du client. Le montant de chaque opération effectuée à l'aide de cette carte est prélevé directement et intégralement sur le compte du client.
Fourniture d'une carte de crédit	Le prestataire de compte fournit une carte de paiement liée au compte de paiement du client. Le montant total correspondant aux opérations effectuées à l'aide de cette carte au cours d'une période convenue est prélevé intégralement ou partiellement sur le compte de paiement du client à une date convenue. Un contrat de crédit entre le prestataire et le client détermine si des intérêts seront facturés au client au titre du montant emprunté.
Facilité de découvert	Le prestataire de compte et le client conviennent à l'avance que le client peut aller en négatif lorsqu'il n'y a plus de liquidités sur le compte. Le contrat définit le montant maximum susceptible d'être emprunté et précise si des frais et des intérêts seront facturés au client.
Virement	Le prestataire de compte vire, sur instruction du client, une somme d'argent du compte du client vers un autre compte.
Ordre permanent	Le prestataire de compte effectue, sur instruction du client, des virements réguliers, d'un montant fixe, du compte du client vers un autre compte.
Domiciliation	Le client autorise quelqu'un d'autre (le bénéficiaire) à donner instruction au prestataire de compte de virer une somme d'argent du compte du client vers celui du bénéficiaire. Le prestataire de compte vire ensuite le montant considéré au bénéficiaire à la date ou aux dates convenue(s) entre le client et le bénéficiaire. Le montant concerné peut varier.
Retrait d'espèces	Le client retire des espèces à partir de son compte.

**German**

Term	Definition
Kontoführung	Der Kontoanbieter führt das Konto, das durch den Kunden genutzt wird.
Ausgabe einer Debitkarte	Der Kontoanbieter stellt eine Zahlungskarte bereit, die mit dem Konto des Kunden verbunden ist. Der Betrag jeder Transaktion durch die Verwendung der Zahlungskarte wird direkt und in voller Höhe von dem Konto des Kunden abgebucht.
Ausgabe einer Kreditkarte	Der Kontoanbieter stellt eine Zahlungskarte bereit, die mit dem Konto des Kunden verbunden ist. Der Gesamtbetrag der Transaktionen durch die Verwendung der Zahlungskarte innerhalb eines vereinbarten Zeitraums wird zu einem bestimmten Termin in voller Höhe oder teilweise von dem Konto des Kunden abgebucht. In einer Kreditvereinbarung zwischen dem Anbieter und dem Kunden wird festgelegt, ob dem Kunden für die Inanspruchnahme des Kredits Zinsen berechnet werden.
Eingeräumte Kontoüberziehung	Der Kontoanbieter und der Kunde vereinbaren im Voraus, dass der Kunde sein Konto belasten kann, auch wenn kein Geld mehr auf dem Konto vorhanden ist. In der Vereinbarung wird festgelegt, bis zu welcher Höhe das Konto in diesem Fall maximal noch belastet werden kann und ob dem Kunden Entgelte und Zinsen berechnet werden.
Überweisung	Der Kontoanbieter führt auf Anweisung des Kunden Geldüberweisungen von dem Konto des Kunden auf ein anderes Konto durch.

Term	Definition
Dauerauftrag	Der Kontoanbieter überweist auf Anweisung des Kunden regelmäßig einen festen Geldbetrag vom Konto des Kunden auf ein anderes Konto.
Lastschrift	Der Kunde ermächtigt eine andere Person (Empfänger) den Kontoanbieter anzuweisen, Geld vom Konto des Kunden auf das Konto des Empfängers zu übertragen. Der Kontoanbieter überträgt dann zu einem oder mehreren von Kunde und Empfänger vereinbarten Termin(en) Geld von dem Konto des Kunden auf das Konto des Empfängers. Der Betrag kann unterschiedlich hoch sein.
Bargeldauszahlung	Der Kunde hebt Bargeld von seinem Konto ab.

### **Dutch**

Term	Definition
Beheren van de rekening	De rekeningaanbieder beheert de rekening voor de klant.
Aanbieden van een debetkaart	De rekeningaanbieder verschafft een debetkaart die gekoppeld is aan de rekening van de klant. Het bedrag van elke transactie die met de debetkaart wordt uitgevoerd, wordt onmiddellijk en volledig afgehouden van de rekening van de klant.
Aanbieden van een kredietkaart	De rekeningaanbieder verschafft een kredietkaart die gekoppeld is aan de rekening van de klant. Het totaalbedrag van de met de kaart uitgevoerde transacties gedurende een overeengekomen periode, wordt ofwel volledig ofwel gedeeltelijk op een overeengekomen datum afgehouden van de betaalrekening van de klant. In een kredietovereenkomst tussen de aanbieder en de klant wordt bepaald of de klant rente in rekening wordt gebracht voor het opnemen van krediet.
Geoorloofde debetstand	De rekeningaanbieder en de klant komen vooraf overeen dat de klant in negatief mag gaan wanneer er geen geld meer beschikbaar is op de betaalrekening van de klant. In deze overeenkomst wordt ook het maximumbedrag bepaald dat ter beschikking kan worden gesteld, en of de klant vergoedingen en rente in rekening wordt gebracht.
Overschrijving	De rekeningaanbieder maakt, op instructie van de klant, geld over van de rekening van de klant naar een andere rekening.
Doorlopende betalingsopdracht	De rekeningaanbieder maakt, op instructie van de klant, regelmatig een vast geldbedrag over van de rekening van de klant naar een andere rekening.
Domiciliëring	De klant geeft toestemming aan iemand anders (de begunstigde) om aan de rekeningaanbieder de instructie te geven geld over te maken van de rekening van de klant naar die van de begunstigde. De rekeningaanbieder maakt vervolgens geld over aan de begunstigde op een door de klant en de begunstigde overeengekomen datum of data. Het bedrag kan variëren.
Geldopneming	De klant neemt geld op van zijn of haar eigen rekening.

### BULGARIA

#### **Bulgarian**

Term	Definition
Поддържане на сметка	Доставчикът на платежни услуги обслужва платежна сметка, която се използва от клиента.
Предоставяне на дебитна карта	Доставчикът на платежни услуги предоставя платежна карта, свързана с платежната сметка на клиента. Сумата на всяка операция с картата се осчетоводява директно и в пълен размер от платежната сметка на клиента.



Term	Definition
Предоставяне на кредитна карта	Доставчикът на платежни услуги предоставя платежна карта, свързана с платежната сметка на клиента. Общата сума от операциите, извършени с картата за договорен период, се осчетоводява от платежната сметка на клиента в пълен размер или частично на договорена дата. С договор за кредит между доставчика и клиента се определя дали на клиента се начислява лихва за предоставения заем.
Овърдрафт	Доставчикът на платежни услуги и клиентът се договарят предварително, че клиентът има право да взема заем, в случай че в неговата платежна сметка не са останали средства. В договора се определя максимална сума, която може да се заема, и дали се начисляват такси и лихва за клиента.
Кредитен превод	По искане на клиента, доставчикът на платежни услуги извършва парични преводи от платежната сметка на клиента по друга платежна сметка.
Нареждане за периодични преводи	По искане на клиента, доставчикът на платежни услуги извършва редовни парични преводи за определена сума от платежната сметка на клиента по друга платежна сметка.
Директен дебит	Клиентът дава съгласието си трето лице (получател) да нареди на доставчика на платежни услуги да извърши паричен превод от платежната сметка на клиента по платежната сметка на получателя. Доставчикът на платежни услуги извършва паричен превод до получателя на дата или дати, договорени от клиента и получателя. Сумата може да е различна.
Теглене в брой	Клиентът тегли пари в брой от своята платежна сметка.

## CZECH REPUBLIC

## Czech

Term	Definition
Vedení účtu	Poskytovatel účtu vede účet zákazníka a umožňuje mu jeho používání.
Poskytnutí debetní karty	Poskytovatel účtu poskytne zákazníkovi platební kartu spojenou s jeho účtem. Částka každé transakce provedené pomocí této karty je v plné výši stržena přímo z účtu zákazníka.
Poskytnutí kreditní karty	Poskytovatel účtu poskytne zákazníkovi platební kartu spojenou s jeho účtem. Celková částka transakcí provedených touto kartou během dohodnutého období se k dohodnutému datu odečítá v plné nebo částečné výši z účtu zákazníka. Úvěrová smlouva mezi poskytovatelem a zákazníkem stanoví, zda bude zákazníkovi za úvěr účtován úrok.
Přečerpaní	Poskytovatel účtu a zákazník se předem dohodnou, že pokud zákazník nebude mít na účtu žádné peníze, mohou mu být poskytovatelem poskytnuty formou úvěru. V dohodě bude stanoveno, jaká je maximální výše poskytnutého úvěru a zda budou zákazníkovi účtovány poplatky a úrok.
Úhrada	Poskytovatel účtu převede peníze na základě pokynů zákazníka z účtu zákazníka na jiný účet.
Trvalý příkaz	Poskytovatel účtu provádí pravidelné převody pevně stanovené částky peněz z účtu zákazníka na jiný účet na základě pokynů zákazníka.
Inkaso	Zákazník umožní jiné osobě (příjemci), aby dala poskytovateli účtu pokyn k převodu peněz z účtu zákazníka na účet příjemce. Na základě tohoto pokynu pak poskytovatel účtu převede peníze příjemci, a to k datu nebo k datům dohodnutým mezi zákazníkem a příjemcem. Částky jednotlivých převodů se mohou lišit.
Výběr hotovosti	Zákazník vybere hotovost ze svého účtu.

## DENMARK

**Danish**

Term	Definition
Drift af en konto (kontogebyr)	Kontoudbyderen sørger for driften af den konto, som kunden benytter.
Udstedelse af debetkort	Kontoudbyderen udsteder et betalingskort, der er knyttet til kundens konto. For hver enkelt transaktion, der er foretaget med kortet, trækkes det fulde beløb direkte fra kundens konto.
Udstedelse af kreditkort	Kontoudbyderen udsteder et betalingskort, der er knyttet til kundens betalingskonto. Det fulde beløb for de transaktioner, der er foretaget med kortet gennem en aftalt periode, trækkes enten helt eller delvist fra kundens betalingskonto på en i forvejen aftalt dato. En kreditaftale mellem kontoudbyderen og kunden afgør, om kunden vil blive pålagt renter for dette lån.
Bevilliget overtræk	Kontoudbyderen og kunden indgår på forhånd en aftale om, at kunden kan låne penge, når der ikke er flere tilbage på kontoen. Aftalen fastlægger et maksimumsbeløb, der kan lånes, og om kunden vil blive pålagt gebyrer og renter.
Pengeoverførsler	På kundens anmodning overfører kontoudbyderen penge fra kundens konto til en anden konto.
Faste overførsler	På kundens anmodning foretager kontoudbyderen regelmæssige overførsler af et bestemt beløb fra kundens konto til en anden konto.
Direkte debitering	Kunden tillader en anden (modtageren) at anmode kontoudbyderen om at overføre penge fra kundens konto til denne modtager. Kontoudbyderen overfører derefter penge til modtageren på den eller de dato(er), som kunden og modtageren har aftalt. Beløbet kan variere.
Hævning af kontanter	Kunden hæver kontanter på sin konto.

## GERMANY

**German**

Term	Definition
Kontoführung	Der Kontoanbieter führt das Konto, das durch den Kunden genutzt wird.
Ausgabe einer Debitkarte	Der Kontoanbieter stellt eine Zahlungskarte bereit, die mit dem Konto des Kunden verbunden ist. Der Betrag jeder Transaktion durch die Verwendung der Zahlungskarte wird direkt und in voller Höhe von dem Konto des Kunden abgebucht.
Ausgabe einer Kreditkarte	Der Kontoanbieter stellt eine Zahlungskarte bereit, die mit dem Konto des Kunden verbunden ist. Der Gesamtbetrag der Transaktionen durch die Verwendung der Zahlungskarte innerhalb eines vereinbarten Zeitraums wird zu einem bestimmten Termin in voller Höhe oder teilweise von dem Konto des Kunden abgebucht. In einer Kreditvereinbarung zwischen dem Anbieter und dem Kunden wird festgelegt, ob dem Kunden für die Inanspruchnahme des Kredits Zinsen berechnet werden.
Eingeräumte Kontoüberziehung	Der Kontoanbieter und der Kunde vereinbaren im Voraus, dass der Kunde sein Konto belasten kann, auch wenn kein Geld mehr auf dem Konto vorhanden ist. In der Vereinbarung wird festgelegt, bis zu welcher Höhe das Konto in diesem Fall maximal noch belastet werden kann und ob dem Kunden Entgelte und Zinsen berechnet werden.
Überweisung	Der Kontoanbieter führt auf Anweisung des Kunden Geldüberweisungen von dem Konto des Kunden auf ein anderes Konto durch.
Dauerauftrag	Der Kontoanbieter überweist auf Anweisung des Kunden regelmäßig einen festen Geldbetrag vom Konto des Kunden auf ein anderes Konto.

Term	Definition
Lastschrift	Der Kunde ermächtigt eine andere Person (Empfänger) den Kontoanbieter anzuweisen, Geld vom Konto des Kunden auf das Konto des Empfängers zu übertragen. Der Kontoanbieter überträgt dann zu einem oder mehreren von Kunde und Empfänger vereinbarten Termin(en) Geld von dem Konto des Kunden auf das Konto des Empfängers. Der Betrag kann unterschiedlich hoch sein.
Bargeldauszahlung	Der Kunde hebt Bargeld von seinem Konto ab.

## ESTONIA

**Estonian**

Term	Definition
Konto haldamine	Kontohaldur haldab kliendi kasutatavat kontot.
Deebetkaardiga varustamine	Kontohaldur pakub kliendile kliendikontoga seotud maksekaardi. Iga kaarditehingu summa võetakse otse ja kogu ulatuses kliendikontolt.
Krediitkaardiga varustamine	Kontohaldur pakub kliendile kliendi maksekontoga seotud maksekaardi. Kokkulepitud perioodi kaarditehingute kogusumma võetakse kokkulepitud kuupäeval kliendi maksekontolt osaliselt või kogu ulatuses. Kontohalduri ja kliendi vahelises krediidilepingus määratletakse, kas klient peab laenusummalt maksma intresse.
Arvelduskrediit	Kontohaldur ja klient lepivad eelnevalt kokku, et klient võib raha laenata ka siis, kui kontol enam raha ei ole. Lepingus määratletakse laenu maksimumsumma ja kas sellelt arvestatakse tasusid ja intresse.
Maksekorraldus	Kontohaldur kannab kliendi juhise kohaselt raha kliendikontolt teisele kontole.
Püsikorraldus	Kontohaldur kannab regulaarselt kliendi juhise kohaselt kindla summa kliendikontolt teisele kontole.
Otsekorraldus	Klient lubab teisel isikul (saajal) anda kontohaldurile juhised raha ülekandeks kliendikontolt selle isiku (saaja) kontole. Kontohaldur kannab seejärel kliendi ja saaja kokkulepitud kuupäeva (de)l raha saaja kontole. Summa suurus võib muutuda.
Sularaha väljavõtmine	Klient võtab kliendikontolt sularaha välja.

## IRELAND

**English**

Term	Definition
Maintaining the account	The account provider operates the account for use by the customer.
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.
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.

Term	Definition
Credit transfer	The account provider transfers money, on the instruction of the customer, from the customer's account to another 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.
Cash withdrawal	The customer takes cash out of the customer's account.

### **Irish**

Term	Definition
An cuntas a chothabháil	Oibríonn an soláthraí cuntais an cuntas lena úsáid ag an gcustaiméir.
Cárta dochair a sholáthar	Soláthraíonn an soláthraí cuntais cárta íocaíochta atá nasctha le cuntas an chustaiméara. Méid gach idirbhirt arna dhéanamh ag baint úsáid as an gcárta, déantar é a bhaint go díreach agus go hiomlán de chuntas an chustaiméara.
Cárta creidmheasa a sholáthar	Soláthraíonn an soláthraí cuntais cárta íocaíochta atá nasctha le cuntas íocaíochta an chustaiméara. Méid iomlán na n-idirbheart arna ndéanamh ag baint úsáid as an gcárta le linn tréimhse comhaontaithe, déantar é a bhaint, ina iomláine nó i bpáirt, de chuntas íocaíochta an chustaiméara ar dháta comhaontaithe. Cinntear trí chomhaontú creidmheasa idir an soláthraí agus an custaiméir cibé acu an ngearrfar ús ar an gcustaiméir le haghaidh na hiasachta.
Rótharraingt	Comhaontaíonn an soláthraí cuntais agus an custaiméir roimh ré gur féidir leis an gcustaiméir airgead a fháil ar iasacht nuair nach mbíonn airgead fágtha sa chuntas. Cinntear sa chomhaontú an t-uasmhéid is féidir a fháil ar iasacht, agus cibé acu an ngearrfar táillí agus ús ar an gcustaiméir.
Aistriú creidmheasa	Aistríonn an soláthraí cuntais airgead, ar ordú ón gcustaiméir, ó chuntas an chustaiméara chuig cuntas eile.
Buanordú	Déanann an soláthraí cuntais aistrithe ar bhonn rialta, ar ordú ón gcustaiméir, de mhéid seasta airgid ó chuntas an chustaiméara chuig cuntas eile.
Dochar díreach	Ceadaíonn an custaiméir do dhuine eile (faighteoir) ordú a thabhairt don soláthraí cuntais chun airgead a aistriú ó chuntas an chustaiméara chuig an bhfaighteoir sin. Déanann an soláthraí cuntais airgead a aistriú ina dhiaidh sin chuig an bhfaighteoir ar dháta nó ar dhátaí ar a gcomhaontóidh an custaiméir agus an faighteoir. Féadfar an méid a athrú.
Aistarraingt airgid	Baineann an custaiméir airgead amach as cuntas an chustaiméara.

### GREECE

### **Greek**

Term	Definition
Τήρηση του λογαριασμού	Ο πάροχος του λογαριασμού τηρεί τον λογαριασμό προκειμένου να τον χρησιμοποιεί ο πελάτης.
Παροχή χρεωστικής κάρτας	Ο πάροχος του λογαριασμού παρέχει κάρτα πληρωμών που συνδέεται με τον λογαριασμό του πελάτη. Το ποσό για κάθε συναλλαγή που πραγματοποιείται με τη χρήση της κάρτας λαμβάνεται απευθείας και εξ ολοκλήρου από τον λογαριασμό του πελάτη.

Term	Definition
Παροχή πιστωτικής κάρτας	Ο πάροχος του λογαριασμού παρέχει κάρτα πληρωμών που συνδέεται με τον λογαριασμό πληρωμών του πελάτη. Το συνολικό ποσό των συναλλαγών που πραγματοποιούνται με τη χρήση της κάρτας κατά τη διάρκεια συμφωνηθείσας περιόδου λαμβάνεται εν όλω ή εν μέρει από τον λογαριασμό πληρωμών του πελάτη σε συμφωνημένη ημερομηνία. Η σύμβαση πίστωσης μεταξύ του παρόχου και του πελάτη προσδιορίζει αν θα χρεώνονται τόκοι στον πελάτη για τον δανεισμό των χρημάτων.
Υπερανάλιψη	Ο πάροχος του λογαριασμού και ο πελάτης συμφωνούν εκ των προτέρων ότι ο πελάτης μπορεί να δανείζεται χρήματα όταν δεν υπάρχουν χρήματα στον λογαριασμό του. Η συμφωνία καθορίζει το ανώτατο ποσό που μπορεί να χορηγηθεί ως δάνειο, και κατά πόσον τέλη και τόκοι θα χρεώνονται στον πελάτη.
Μεταφορά πίστωσης	Ο πάροχος του λογαριασμού μεταφέρει χρήματα, βάσει εντολής του πελάτη, από τον λογαριασμό του πελάτη σε άλλο λογαριασμό.
Πάγια εντολή	Ο πάροχος του λογαριασμού πραγματοποιεί τακτικές μεταφορές, βάσει εντολής του πελάτη, ενός συγκεκριμένου χρηματικού ποσού από τον λογαριασμό του πελάτη σε άλλο λογαριασμό.
Άμεση χρέωση	Ο πελάτης εξουσιοδοτεί άλλο πρόσωπο (τον αποδέκτη) να δώσει εντολή στον πάροχο του λογαριασμού να μεταφέρει χρήματα από τον λογαριασμό του πελάτη προς τον εν λόγω αποδέκτη. Ο πάροχος του λογαριασμού μεταφέρει στη συνέχεια τα χρήματα στον αποδέκτη την ημερομηνία ή τις ημερομηνίες που έχουν συμφωνηθεί από τον πελάτη και τον αποδέκτη. Το ποσό μπορεί να ποικίλλει.
Ανάληψη μετρητών	Ο πελάτης αναλαμβάνει μετρητά από τον λογαριασμό του.

## SPAIN

**Spanish**

Term	Definition
Mantenimiento de la cuenta	La entidad gestiona la cuenta para que el cliente pueda operar con ella.
Emisión y mantenimiento de una tarjeta de débito	La entidad facilita una tarjeta de pago asociada a la cuenta del cliente. El importe de cada una de las operaciones realizadas con la tarjeta se carga directamente y en su totalidad a la cuenta del cliente.
Emisión y mantenimiento de una tarjeta de crédito	La entidad facilita una tarjeta de pago asociada a la cuenta del cliente. El importe total correspondiente a las operaciones realizadas con la tarjeta durante un periodo de tiempo acordado se carga total o parcialmente a la cuenta del cliente en la fecha acordada. En el contrato de crédito formalizado entre la entidad y el cliente se determina si se aplican intereses por las cantidades dispuestas.
Descubierto expreso	La entidad y el cliente acuerdan por anticipado que este último pueda disponer de fondos cuando no quede saldo disponible en su cuenta. En el acuerdo se determina la cantidad máxima de la que puede disponerse y si el cliente deberá abonar comisiones e intereses.
Transferencia	Siguiendo instrucciones del cliente, la entidad transfiere fondos desde la cuenta del cliente a otra cuenta.
Orden permanente	Siguiendo instrucciones del cliente, la entidad realiza periódicamente transferencias de un importe determinado desde la cuenta del cliente a otra cuenta.
Domiciliación bancaria	El cliente permite a un tercero (beneficiario) ordenar a la entidad que transfiera fondos desde la cuenta del cliente a la del beneficiario, la entidad transfiere los fondos al beneficiario en la fecha o fechas acordadas entre el cliente y el beneficiario. El importe de dichos adeudos puede variar.
Retirada de efectivo	El cliente retira efectivo de su cuenta.

## FRANCE

**French**

Term	Definition
Tenue de compte	L'établissement tient le compte du client
Fourniture d'une carte de débit	L'établissement fournit une carte de paiement liée au compte du client. Le montant de chaque opération effectuée à l'aide de cette carte est débité directement et intégralement sur le compte du client.
Fourniture d'une carte de crédit	L'établissement fournit une carte de paiement liée au compte de paiement du client. Le montant total correspondant aux opérations effectuées à l'aide de cette carte au cours d'une période convenue est débité intégralement ou partiellement sur le compte de paiement du client à une date convenue. Un contrat de crédit entre l'établissement et le client détermine si des intérêts seront facturés au client au titre du montant emprunté.
Découvert	L'établissement et le client conviennent à l'avance que le client peut emprunter de l'argent lorsqu'il n'y a plus d'argent sur le compte. Le contrat définit le montant maximum susceptible d'être emprunté et précise si des frais et des intérêts seront facturés au client.
Virement	L'établissement qui tient le compte vire, sur instruction du client, une somme d'argent du compte du client vers un autre compte.
Virement permanent	L'établissement qui tient le compte effectue, sur instruction du client, des virements réguliers, d'un montant fixe, du compte du client vers un autre compte.
Prélèvement	Le client autorise un tiers (le bénéficiaire) à donner instruction à l'établissement qui tient le compte de ce client de virer une somme d'argent du compte du client vers celui du bénéficiaire. Cet établissement vire ensuite le montant considéré au bénéficiaire à la date ou aux dates convenues entre le client et le bénéficiaire. Le montant concerné peut varier.
Retrait d'espèces	Le client retire des espèces à partir de son compte.

## CROATIA

**Croatian**

Term	Definition
Vođenje računa	Pružatelj računa upravlja računom kako bi ga potrošač mogao koristiti.
Izdavanje debitne kartice	Pružatelj računa izdaje platnu karticu koja je povezana s računom potrošača. Iznos svake pojedinačne transakcije izvršene putem kartice u cijelosti se skida izravno s računa potrošača.
Izdavanje kreditne kartice	Pružatelj računa izdaje platnu karticu koja je povezana s računom za plaćanje potrošača. Ukupan iznos transakcija izvršenih putem kartice u ugovorenom razdoblju skida se u cijelosti ili djelomično s računa za plaćanje potrošača na ugovoreni datum. Ugovorom o kreditu sklopljenim između pružatelja i potrošača utvrđuje se hoće li se potrošaču obračunati kamate na pozajmljeni iznos.
Prekoračenje	Pružatelj računa i potrošač unaprijed ugovaraju da potrošač smije pozajmiti novac kada na računu više nema novčanih sredstava. Tim se ugovorom utvrđuje maksimalni iznos koji se može pozajmiti te hoće li se potrošaču obračunati naknade i kamate.
Kreditni transfer	Pružatelj računa u skladu s instrukcijom potrošača prenosi novčana sredstva s računa potrošača na drugi račun.
Trajni nalog	Pružatelj računa u skladu s instrukcijom potrošača izvršava redovite prijenose fiksnih iznosa novčanih sredstava s računa potrošača na drugi račun.

Term	Definition
Izravno terećenje	Potrošač dozvoljava drugoj osobi (primatelju plaćanja) da pružatelju računa naloži prijenos sredstava s računa potrošača na račun primatelja plaćanja. Pružatelj računa potom prenosi novac primatelju plaćanja na datum ili datume koji/koje su potrošač i primatelj plaćanja međusobno ugovorili. Iznos se može mijenjati.
Podizanje gotovog novca	Potrošač podiže gotov novac sa svog računa.

## ITALY

**Italian**

Term	Definition
Tenuta del conto	La banca/intermediario gestisce il conto rendendone possibile l'uso da parte del cliente.
Rilascio di una carta di debito	Rilascio, da parte della banca/intermediario, di una carta di pagamento collegata al conto del cliente. L'importo di ogni operazione effettuata tramite la carta viene addebitato direttamente e per intero sul conto del cliente.
Rilascio di una carta di credito	Rilascio, da parte della banca/intermediario, di una carta di pagamento collegata al conto del cliente. L'importo complessivo delle operazioni effettuate tramite la carta durante un intervallo di tempo concordato è addebitato per intero o in parte sul conto del cliente a una data convenuta. Se il cliente deve pagare interessi sulle somme utilizzate, gli interessi sono disciplinati dal contratto di credito tra la banca/intermediario e il cliente.
Fido	Contratto in base al quale la banca/intermediario si impegna a mettere a disposizione del cliente una somma di denaro oltre il saldo disponibile sul conto. Il contratto stabilisce l'importo massimo della somma messa a disposizione e l'eventuale addebito al cliente di una commissione e degli interessi.
Bonifico	Con il bonifico la banca/intermediario trasferisce una somma di denaro dal conto del cliente a un altro conto, secondo le istruzioni del cliente.
Ordine permanente di bonifico	Trasferimento periodico di una determinata somma di denaro dal conto del cliente a un altro conto, eseguito dalla banca/intermediario secondo le istruzioni del cliente.
Addebito diretto	Con l'addebito diretto il cliente autorizza un terzo (beneficiario) a richiedere alla banca/intermediario il trasferimento di una somma di denaro dal conto del cliente a quello del beneficiario. Il trasferimento viene eseguito dalla banca/intermediario alla data o alle date convenute dal cliente e dal beneficiario. L'importo trasferito può variare.
Prelievo di contante	Operazione con la quale il cliente ritira contante dal proprio conto.

## CYPRUS

**Greek**

Term	Definition
Τήρηση του λογαριασμού	Ο πάροχος του λογαριασμού διαχειρίζεται τον λογαριασμό που χρησιμοποιεί ο πελάτης.
Παροχή χρεωστικής κάρτας	Ο πάροχος του λογαριασμού παρέχει κάρτα πληρωμών που συνδέεται με τον λογαριασμό του πελάτη. Το ποσό για κάθε συναλλαγή που γίνεται με την κάρτα αυτή λαμβάνεται απευθείας και εξ ολοκλήρου από τον λογαριασμό του πελάτη.
Παροχή πιστωτικής κάρτας	Ο πάροχος του λογαριασμού παρέχει κάρτα πληρωμών που συνδέεται με τον λογαριασμό πληρωμών του πελάτη. Το συνολικό ποσό των συναλλαγών που πραγματοποιούνται με την κάρτα αυτή κατά τη διάρκεια συμφωνηθείσας περιόδου λαμβάνεται είτε εξ ολοκλήρου είτε εν μέρει από τον λογαριασμό πληρωμών του πελάτη σε συμφωνημένη ημερομηνία. Η σύμβαση πίστωσης μεταξύ του παρόχου και του πελάτη προσδιορίζει αν ο πελάτης θα επιβαρύνεται από τόκους για τον δανεισμό χρημάτων.

Term	Definition
Υπερανάληψη	Ο πάροχος του λογαριασμού και ο πελάτης συμφωνούν εκ των προτέρων ότι ο πελάτης μπορεί να δανείζεται χρήματα όταν δεν υπάρχουν χρήματα στον λογαριασμό του. Η συμφωνία καθορίζει το μέγιστο ποσό δανεισμού χρημάτων, και κατά πόσον τα τέλη και οι τόκοι θα χρεώνονται στον πελάτη.
Μεταφορά πίστωσης	Ο πάροχος του λογαριασμού μεταφέρει χρήματα, βάσει των εντολών του πελάτη, από τον λογαριασμό του πελάτη σε άλλο λογαριασμό.
Πάγια εντολή	Ο πάροχος του λογαριασμού πραγματοποιεί τακτικές μεταφορές, βάσει των εντολών του πελάτη, ενός συγκεκριμένου ποσού χρημάτων από τον λογαριασμό του πελάτη σε άλλο λογαριασμό.
Άμεση χρέωση	Ο πελάτης εξουσιοδοτεί άλλο πρόσωπο (τον αποδέκτη) να αναθέσει στον πάροχο του λογαριασμού τη μεταβίβαση χρημάτων από τον λογαριασμό του πελάτη προς τον εν λόγω αποδέκτη. Ο πάροχος του λογαριασμού μεταφέρει στη συνέχεια τα χρήματα στον αποδέκτη την ημερομηνία ή τις ημερομηνίες που έχουν συμφωνηθεί από τον πελάτη και τον αποδέκτη. Το ποσό μπορεί να κυμαίνεται.
Ανάληψη μετρητών	Ο πελάτης προβαίνει σε ανάληψη μετρητών από τον λογαριασμό του.

## LATVIA

**Latvian**

Term	Definition
Konta uzturēšana	Konta nodrošinātājs sniedz klientam iespēju izmantot kontu.
Debetkartes nodrošināšana	Konta nodrošinātājs nodrošina maksājumu karti, kas piesaistīta klienta kontam. Katra ar karti veiktā darījuma summa tiek tieši un pilnā apjomā ņemta no klienta konta.
Kredītkartes nodrošināšana	Konta nodrošinātājs nodrošina maksājumu karti, kas piesaistīta klienta maksājumu kontam. Nolīgta laikposmā ar karti veikto darījumu kopsumma nolīgta datumā tiek pilnā apjomā vai daļēji ņemta no klienta maksājumu konta. Konta nodrošinātāja un klienta kredītligumā nosaka, vai par naudas aizņemšanos klientam tiks piemērota procentu likme.
Pārsnieguma kredīts	Konta nodrošinātājs un klients laikus vienojas, ka klients var aizņemties naudu gadījumos, kad viņa kontā nav naudas līdzekļu. Līgumā noteikta maksimālā summa, ko var aizņemties, un tas, vai klientam par to tiks piemērota maksa un procentu likme.
Pārskaitījums	Konta nodrošinātājs pēc klienta pieprasījuma pārskaita naudu no klienta konta uz citu kontu.
Regulārais maksājums	Konta nodrošinātājs pēc klienta pieprasījuma veic regulārus noteiktas naudas summas pārskaitījumus no klienta konta uz citu kontu.
Tiešais debets	Klients pilnvaro citu personu (saņēmēju) pieprasīt konta nodrošinātājam pārskaitīt naudu no klienta konta šim saņēmējam. Konta nodrošinātājs pārskaita naudu saņēmējam klienta un saņēmēja nolīgtajā datumā vai datumos. Naudas summas var būt dažādas.
Skaidrās naudas izņemšana	Klients izņem skaidro naudu no klienta konta.

## LITHUANIA

**Lithuanian**

Term	Definition
Sąskaitos tvarkymas	Sąskaitos teikėjas tvarko kliento vardu atidarytą sąskaitą.
Debeto kortelės išdavimas	Sąskaitos teikėjas išduoda su kliento sąskaita susietą mokėjimo kortelę. Kiekvieno kortelės atlikto mokėjimo suma visa iškart nurašoma iš kliento sąskaitos.



Term	Definition
Kredito kortelės išdavimas	Sąskaitos teikėjas išduoda su kliento mokėjimo sąskaita susietą mokėjimo kortelę. Per sutartą laikotarpį kortele atliktų mokėjimų suma visa arba dalimis iš kliento sąskaitos nurašoma nustatytą dieną. Sąskaitos teikėjo ir kliento sudarytoje kredito sutartyje nustatoma, ar klientas už pasiskolintą sumą mokės palūkanas.
Sąskaitos kreditavimas	Sąskaitos teikėjas ir klientas iš anksto susitaria, kad klientas gali pasiskolinti pinigų, kai jo sąskaitoje nebėra lėšų. Susitarime nustatoma maksimali suma, kurią klientas gali pasiskolinti, ir ar bus taikomi mokesčiai ir palūkanos.
Kredito pervedimas	Kliento nurodymu sąskaitos teikėjas perveda pinigus iš kliento sąskaitos į kitą sąskaitą.
Periodinis nurodymas	Sąskaitos teikėjas kliento nurodymu reguliariai perveda tam tikrą pinigų sumą iš kliento sąskaitos į kitą sąskaitą.
Tiesioginis debetas	Klientas suteikia kitam asmeniui (gavėjui) teisę nurodyti sąskaitos teikėjui pervesti pinigus iš kliento sąskaitos į gavėjo sąskaitą. Sąskaitos teikėjas perveda pinigus gavėjui kliento ir gavėjo susitartą dieną arba susitartomis dienomis. Suma gali kisti.
Grynųjų pinigų išėmimas	Klientas pasiima grynuosius pinigus iš savo sąskaitos.

## LUXEMBOURG

**French**

Term	Definition
Tenue de compte	Le prestataire de compte gère le compte utilisé par le client.
Fourniture d'une carte de débit	Le prestataire de compte fournit une carte de paiement liée au compte du client. Le montant de chaque opération effectuée à l'aide de cette carte est prélevé directement et intégralement sur le compte du client.
Fourniture d'une carte de crédit	Le prestataire de compte fournit une carte de paiement liée au compte de paiement du client. Le montant total correspondant aux opérations effectuées à l'aide de cette carte au cours d'une période convenue est prélevé intégralement ou partiellement sur le compte de paiement du client à une date convenue. Un contrat de crédit entre le prestataire de compte et le client détermine si des intérêts seront facturés au client au titre du montant emprunté.
Découvert	Le prestataire de compte et le client conviennent à l'avance que le client peut emprunter de l'argent lorsqu'il n'y a plus d'argent sur le compte. Le contrat définit le montant maximum susceptible d'être emprunté et précise si des frais et des intérêts seront facturés au client.
Virement	Le prestataire de compte vire, sur instruction du client, une somme d'argent du compte du client vers un autre compte.
Ordre permanent	Le prestataire de compte effectue, sur instruction du client, des virements réguliers, d'un montant fixe, du compte du client vers un autre compte.
Domiciliation	Le client autorise un tiers (le bénéficiaire) à donner instruction au prestataire de compte de virer une somme d'argent du compte du client vers celui du bénéficiaire. Le prestataire de compte vire ensuite le montant considéré au bénéficiaire à la date ou aux dates convenues entre le client et le bénéficiaire. Le montant concerné peut varier.
Retrait d'espèces	Le client retire des espèces de son compte.

**German**

Term	Definition
Kontoführung	Der Kontoanbieter führt das Konto, das durch den Kunden genutzt wird.

Term	Definition
Ausgabe einer Debitkarte	Der Kontoanbieter stellt eine Zahlungskarte bereit, die mit dem Konto des Kunden verbunden ist. Der Betrag jeder Transaktion durch die Verwendung der Zahlungskarte wird direkt und in voller Höhe von dem Konto des Kunden abgebucht.
Ausgabe einer Kreditkarte	Der Kontoanbieter stellt eine Zahlungskarte bereit, die mit dem Konto des Kunden verbunden ist. Der Gesamtbetrag der Transaktionen durch die Verwendung der Zahlungskarte innerhalb eines vereinbarten Zeitraums wird zu einem bestimmten Termin in voller Höhe oder teilweise von dem Konto des Kunden abgebucht. In einer Kreditvereinbarung zwischen dem Anbieter und dem Kunden wird festgelegt, ob dem Kunden für die Inanspruchnahme des Kredits Zinsen berechnet werden.
Eingeräumte Kontoüberziehung	Der Kontoanbieter und der Kunde vereinbaren im Voraus, dass der Kunde sein Konto belasten kann, auch wenn kein Geld mehr auf dem Konto vorhanden ist. In der Vereinbarung wird festgelegt, bis zu welcher Höhe das Konto in diesem Fall maximal noch belastet werden kann und ob dem Kunden Entgelte und Zinsen berechnet werden.
Überweisung	Der Kontoanbieter führt auf Anweisung des Kunden Geldüberweisungen von dem Konto des Kunden auf ein anderes Konto durch.
Dauerauftrag	Der Kontoanbieter überweist auf Anweisung des Kunden regelmäßig einen festen Geldbetrag vom Konto des Kunden auf ein anderes Konto.
Lastschrift	Der Kunde ermächtigt eine andere Person (Empfänger) den Kontoanbieter anzuweisen, Geld vom Konto des Kunden auf das Konto des Empfängers zu übertragen. Der Kontoanbieter überträgt dann zu einem oder mehreren von Kunde und Empfänger vereinbarten Termin(en) Geld von dem Konto des Kunden auf das Konto des Empfängers. Der Betrag kann unterschiedlich hoch sein.
Bargeldauszahlung	Der Kunde hebt Bargeld von seinem Konto ab.

## HUNGARY

**Hungarian**

Term	Definition
Számlavezetés	A számlavezető számlát vezet az ügyfél általi használat céljából.
Betéti kártya szolgáltatás	A számlavezető az ügyfél számlájához kapcsolódó fizetési kártyát bocsát rendelkezésre. A betéti kártyával végrehajtott valamennyi fizetési művelet összegével közvetlenül és teljes egészében megterhelésre kerül az ügyfél számlája.
Hitelkártya szolgáltatás	A számlavezető az ügyfél számlájához kapcsolódó fizetési kártyát bocsát rendelkezésre. A hitelkártyával egy megállapodás szerinti időszak során végrehajtott valamennyi fizetési művelet összegével a megállapodás szerinti időpont(ok)ban részben vagy teljes egészében megterhelésre kerül az ügyfél számlája. A számlavezető és az ügyfél között létrejött hitelszerződés határozza meg azt, hogy az ügyfél részére a hitel után felszámítanak-e kamatot.
Folyószámlahitel	A számlavezető és az ügyfél előre megállapodnak abban, hogy az ügyfél kölcsönt vehet fel, amennyiben nem áll rendelkezésére pénz a számláján. Ez a szerződés rögzíti a kölcsön maximális összegét, valamint azt, hogy díjat és kamatot felszámítanak-e az ügyfél részére.
Átutalás	A számlavezető az ügyfél utasítására pénzt juttat el az ügyfél számlájáról egy másik számlára.
Rendszeres átutalás	A számlavezető az ügyfél utasítására rendszeresen azonos összegben pénzt juttat el az ügyfél számlájáról egy másik számlára.

Term	Definition
Beszedés	Az ügyfél engedélyezi valaki másnak (kedvezményezett), hogy az ügyfél számlavezetőjének utasítást adjon arra, hogy az ügyfél számlájáról a kedvezményezett részére pénzt juttasson el. A számlavezető az ügyfél és a kedvezményezett által megállapodott napon vagy napokon teljesíti a kedvezményezett részére a fizetési műveleteket. A fizetési művelet összege változó nagyságú lehet.
Készpénzfelvétel	Az ügyfél készpénzt vesz fel a saját számlájáról.

## MALTA

**English**

Term	Definition
Maintaining the account	The account provider operates the account for use by the customer.
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.
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.
Sending money	The account provider transfers money, on the instruction of the customer, from the customer's account to another 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.
Cash withdrawal	The customer takes cash out of the customer's account.

**Maltese**

Term	Definition
Iżzomm il-kont	Il-fornitur tal-kont jopera l-kont għall-użu mill-konsumatur.
Il-forniment ta' karta ta' debitu	Il-fornitur tal-kont iforni karta ta' pagament marbuta mal-kont tal-klijent. L-ammont ta' kull tranżazzjoni bl-użu tal-karta jittiehed direttament u b'mod shih mill-kont tal-konsumatur.
Il-forniment ta' karta ta' kreditu	Il-fornitur tal-kont iforni karta ta' pagament marbuta mal-kont tal-pagamenti tal-klijent. L-ammont totali tat-tranżazzjonijiet permezz tal-karta matul perjodu maqbul jittiehed jew b'mod shih jew parzjali mill-kont tal-pagamenti tal-klijent f'data maqbula. Ftehim ta' kreditu bejn il-fornitur u l-konsumatur li jiddetermina jekk hux se jkun hemm imghax meta l-konsumatur jissellef.

Term	Definition
Overdraft	Il-fornitur tal-kont u l-konsumatur jaqblu minn qabel li l-konsumatur jista' jissellef il-flus meta m'hemmx aktar flus fil-kont. Il-ftehim jiddetermina ammont massimu li jista' jigi missellef, u jekk it-tariffi u l-imghax hux se jigu cčargjati lill-konsumatur.
Trasferiment ta' kreditu	Il-fornitur tal-kont jittrasferixxi l-flus, wara struzzjoni mill-konsumatur, mill-kont tal-konsumatur għal kont ieħor.
Ordnijiet permanenti	Il-fornitur tal-kont jagħmel trasferimenti regolari, wara struzzjoni mill-konsumatur, ta' ammont fiss ta' flus mill-kont tal-konsumatur għal kont ieħor.
Debit dirett	Il-konsumatur jippermetti li haddieħor (ričevitur) jagħti struzzjonijiet lill-fornitur tal-kont biex jittrasferixxi l-flus mill-kont tal-konsumatur għal dak ir-ričevitur. Il-fornitur tal-kont imbagħad jittrasferixxi l-flus lir-ričevitur f'data jew dati li jkunu maqbula mill-konsumatur u r-ričevitur. L-ammont jista' jvarja.
Ġbid ta' flus	Il-konsumatur jieħu l-flus mill-kont tal-konsumatur.

## NETHERLANDS

**Dutch**

Term	Definition
Aanhouden van de betaalrekening	De aanbieder van de rekening beheert de rekening voor de klant.
Aanbieden van een betaalpas	De aanbieder van de rekening verschaft een betaalpas die gekoppeld is aan de rekening van de klant. Het bedrag van elke transactie die met de betaalpas wordt uitgevoerd, wordt onmiddellijk en volledig afgeschreven van de rekening van de klant.
Aanbieden van een credit card	De aanbieder van de rekening verschaft een credit card die gekoppeld is aan de rekening van de klant. Die credit card mag de klant gedurende een overeengekomen periode gebruiken. Bij het gebruik van de credit card wordt het totaalbedrag van de uitgevoerde transacties ofwel volledig ofwel gedeeltelijk op een overeengekomen datum afgeschreven van de betaalrekening van de klant. In een eventuele kredietovereenkomst tussen de aanbieder en de klant wordt bepaald of de klant rente in rekening wordt gebracht voor het opnemen van krediet.
Rood staan	De aanbieder van de rekening en de klant komen vooraf overeen dat aan de klant meer geld ter beschikking kan worden gesteld dan het beschikbare tegoed op de betaalrekening van de klant. In deze overeenkomst wordt ook het maximumbedrag bepaald dat ter beschikking kan worden gesteld, en of de klant vergoedingen en rente in rekening wordt gebracht.
Overboeking	De aanbieder van de rekening schrijft in opdracht van de klant geld over van de rekening van de klant naar een andere rekening.
Periodieke overboeking	De aanbieder van de rekening schrijft in opdracht van de klant regelmatig een vast geldbedrag over van de rekening van de klant naar een andere rekening.
Incasso	De klant machtigt iemand anders (de ontvanger) om de aanbieder van de rekening te instrueren om geld over te schrijven van de rekening van de klant naar die van de ontvanger. De aanbieder van de rekening schrijft vervolgens geld over aan de ontvanger op een door de klant en de ontvanger overeengekomen datum of data. Het bedrag kan variëren.
Opname van contant geld	De klant neemt contant geld op van zijn of haar eigen rekening.

## AUSTRIA

**German**

Term	Definition
Kontoführung	Der Kontoanbieter führt das Konto, das durch den Kunden genutzt wird.
Bereitstellung einer Debitkarte	Der Kontoanbieter stellt eine Zahlungskarte bereit, die mit dem Konto des Kunden verbunden ist. Der Betrag jeder Transaktion durch die Verwendung der Karte wird direkt und in voller Höhe dem Konto des Kunden belastet.
Bereitstellung einer Kreditkarte	Der Kontoanbieter stellt eine Zahlungskarte bereit, die mit dem Konto des Kunden verbunden ist. Der Gesamtbetrag der Transaktionen durch die Verwendung der Karte innerhalb eines vereinbarten Zeitraums wird zu einem bestimmten Termin in voller Höhe oder teilweise dem Zahlungskonto des Kunden belastet. In einer Kreditvereinbarung zwischen dem Anbieter und dem Kunden wird festgelegt, ob der Kunde für die Kreditnahme mit Zinsen belastet wird.
Eingeräumte Kontoüberziehung	Der Kontoanbieter und der Kunde vereinbaren im Voraus, dass der Kunde sein Konto belasten kann, auch wenn kein Geld mehr auf dem Konto ist. In der Vereinbarung wird festgelegt, in welcher Höhe maximal das Konto in diesem Fall noch belastet werden kann und ob dem Kunden Gebühren und Zinsen berechnet werden.
Überweisung	Der Kontoanbieter führt auf Anweisung des Kunden Geldüberweisungen von dem Konto des Kunden auf ein anderes Konto durch.
Dauerauftrag	Der Kontoanbieter überweist auf Anweisung des Kunden regelmäßig einen festen Geldbetrag vom Konto des Kunden auf ein anderes Konto.
Lastschrift	Der Kunde ermächtigt eine andere Person (Empfänger) den Kontoanbieter anzuweisen, Geld vom Konto des Kunden auf das Konto des Empfängers zu überweisen. Der Kontoanbieter überweist dann zu einem oder mehreren von Kunde und Empfänger vereinbarten Termin(en) Geld von dem Konto des Kunden auf das Konto des Empfängers. Der Betrag kann unterschiedlich hoch sein.
Bargeldbehebung	Der Kunde behebt Bargeld von seinem Konto.

## POLAND

**Polish**

Term	Definition
Prowadzenie rachunku	Uprawniony podmiot prowadzi rachunek płatniczy do użytkowania przez klienta.
Użytkowanie karty debetowej	Uprawniony podmiot wydaje kartę płatniczą umożliwiającą wykonywanie transakcji płatniczych, z wyjątkiem transakcji w ciężar środków udostępnionych z tytułu kredytu, powiązaną z rachunkiem klienta. Kwota każdej transakcji dokonanej przy użyciu karty debetowej jest pobierana w całości bezpośrednio z rachunku klienta.
Użytkowanie karty kredytowej	Uprawniony podmiot wydaje kartę płatniczą powiązaną z rachunkiem płatniczym klienta, umożliwiającą wykonywanie transakcji płatniczych w ciężar środków udostępnionych z tytułu kredytu. Pełna kwota transakcji dokonanych przy użyciu karty kredytowej w uzgodnionym okresie jest pobierana w całości lub w części z rachunku płatniczego klienta w określonym dniu. Umowa o kredyt zawarta między podmiotem a klientem określa, czy od klienta zostaną pobrane odsetki za kredyt.
Kredyt w rachunku bieżącym	Podmiot prowadzący rachunek i klient umawiają się z góry, że klient może zaciągać kredyt w ramach rachunku. Umowa określa maksymalną kwotę kredytu w rachunku, oraz wysokość ewentualnych opłat i odsetek pobieranych od klienta.
Polecenie przelewu	Na zlecenie klienta podmiot prowadzący rachunek przelewa środki z rachunku klienta na inny rachunek.

Term	Definition
Zlecenie stałe	Na zlecenie klienta podmiot prowadzący rachunek regularnie przelewa środki w określonej wysokości z rachunku klienta na inny rachunek.
Polecenie zapłaty	Polecenie zapłaty stanowi udzieloną bankowi dyspozycję wierzyciela przelania określonej kwoty z rachunku bankowego dłużnika na rachunek bankowy wierzyciela.
Wypłata gotówki	Posiadacz rachunku pobiera gotówkę ze swojego rachunku.

## PORTUGAL

**Portuguese**

Term	Definition
Manutenção de conta	O prestador de serviços de pagamento gere a conta para utilização pelo cliente.
Disponibilização de um cartão de débito	O prestador de serviços de pagamento disponibiliza um cartão de pagamento associado à conta do cliente. O montante de cada transação efetuada com o cartão é debitado imediata e integralmente na conta do cliente.
Disponibilização de um cartão de crédito	O prestador de serviços de pagamento disponibiliza um cartão de pagamento associado à conta do cliente. O montante total das transações efetuadas com o cartão durante um período acordado é debitado integral ou parcialmente na conta de pagamento do cliente numa data acordada. O contrato de crédito entre o prestador de serviços de pagamento e o cliente determina se são cobrados juros ao cliente pelo dinheiro emprestado.
Descoberto	O prestador de serviços de pagamento e o cliente acordam previamente que o cliente pode dispor de fundos que excedam o saldo da sua conta. O contrato de crédito determina um montante máximo que pode ser emprestado, e se são cobrados comissões e juros ao cliente.
Transferência a crédito	O prestador de serviços de pagamento transfere, por ordem do cliente, fundos da conta do cliente para outra conta.
Ordem permanente	O prestador de serviços de pagamento efetua, por ordem do cliente, transferências regulares de um montante fixo de dinheiro da conta do cliente para outra conta.
Débito direto	O cliente autoriza que outra pessoa (o beneficiário) ordene ao prestador de serviços de pagamento que transfira dinheiro da conta do cliente para esse beneficiário. O prestador de serviços de pagamento transfere, de seguida, os fundos para o beneficiário em data ou datas acordada(s) entre o cliente e o beneficiário. O montante pode variar.
Levantamento de numerário	O cliente retira numerário da sua conta.

## ROMANIA

**Romanian**

Term	Definition
Administrarea contului	Furnizorul contului administrează contul în scopul utilizării de către client.
Furnizarea unui card de debit	Furnizorul contului furnizează un card de plată asociat contului clientului. Suma fiecărei tranzacții efectuate prin card este luată total sau parțial din contul clientului.
Furnizarea unui card de credit	Furnizorul contului furnizează un card de plată conectat la contul de plăți al clientului. Suma totală a tranzacțiilor efectuate prin card într-o perioadă convenită este luată total sau parțial din contul de plăți al clientului la o dată convenită. Un contract de credit între furnizor și client stabilește dacă clientul trebuie să plătească dobândă pentru împrumut.

Term	Definition
Descoperitul de cont	Furnizorul contului și clientul convin în prealabil că clientul poate împrumuta bani atunci când nu mai există bani pe cont. Acordul stabilește suma maximă care poate fi împrumutată și dacă există taxe și dobânzi care trebuie achitate de client.
Transfer credit	Furnizorul contului transferă bani, în baza unei instrucțiuni date de client, din contul clientului în alt cont.
Ordine de plată programată	Furnizorul contului efectuează transferuri regulate, în baza unei instrucțiuni date de client, a unei sume fixe de bani din contul clientului în alt cont.
Debitare directă	Clientul autorizează o altă persoană (destinatarul) să dea o instrucțiune furnizorului contului să transfere bani din contul clientului către acel destinatar. Furnizorul contului transferă apoi destinatarului banii la o dată sau la date convenite de client și de destinatar. Suma respectivă poate varia.
Retrageri de numerar	Clientul retrage numerar din contul clientului.

## SLOVENIA

**Slovenian**

Term	Definition
Vodenje računa	Ponudnik računa upravlja račun, da ga stranka lahko koristi.
Izdaja debetne kartice	Ponudnik računa izda plačilno kartico, povezano z računom stranke. Znesek vsake transakcije, izvedene s kartico, se trga neposredno in v celoti s strankinega računa.
Izdaja kreditne kartice	Ponudnik računa izda plačilno kartico, povezano s plačilnim računom stranke. Celoten znesek transakcij, izvedenih z uporabo kartice v dogovorjenem obdobju, se na dogovorjeni datum deloma ali v celoti trga s strankinega plačilnega računa. Kreditna pogodba, sklenjena med ponudnikom in stranko, določa, ali se stranki za izposojeno denarja zaračunajo obresti.
Prekoračitev	Ponudnik računa in stranka se vnaprej dogovorita, da si lahko stranka izposodi denar, če na njenem računu ni več sredstev. Pogodba določa največji znesek, ki si ga stranka lahko izposodi, in ali se ji zato zaračunajo nadomestila in obresti.
Kreditno plačilo	Ponudnik računa po navodilih stranke nakaže denar z računa stranke na drug račun.
Trajni nalog	Ponudnik računa po navodilih stranke redno nakazuje fiksen znesek z računa stranke na drug račun.
Direktna obremenitev	Stranka dovoli drugi osebi (prejemniku), da ponudniku računa naroči prenos denarnih sredstev z računa stranke na račun druge osebe (prejemnika). Ponudnik računa nato nakaže denar prejemniku na datum ali datume, dogovorjene med stranko in prejemnikom. Zneski se lahko spreminjajo.
Dvig gotovine	Stranka lahko s svojega računa dvigne gotovino.

**Italian**

Term	Definition
Tenuta del conto	La banca/intermediario gestisce il conto rendendone possibile l'uso da parte del cliente.
Rilascio di una carta di debito	Rilascio, da parte della banca/intermediario, di una carta di pagamento collegata al conto del cliente. L'importo di ogni operazione effettuata tramite la carta viene addebitato direttamente e per intero sul conto del cliente.

Term	Definition
Rilascio di una carta di credito	Rilascio, da parte della banca/intermediario, di una carta di pagamento collegata al conto del cliente. L'importo complessivo delle operazioni effettuate tramite la carta durante un intervallo di tempo concordato è addebitato per intero o in parte sul conto del cliente a una data convenuta. Se il cliente deve pagare interessi sulle somme utilizzate, gli interessi sono disciplinati dal contratto di credito tra la banca/intermediario e il cliente.
Fido	Contratto in base al quale la banca/intermediario si impegna a mettere a disposizione del cliente una somma di denaro oltre il saldo disponibile sul conto. Il contratto stabilisce l'importo massimo della somma messa a disposizione e l'eventuale addebito al cliente di una commissione e degli interessi.
Bonifico	Con il bonifico la banca/intermediario trasferisce una somma di denaro dal conto del cliente a un altro conto, secondo le istruzioni del cliente.
Ordine permanente di bonifico	Trasferimento periodico di una determinata somma di denaro dal conto del cliente a un altro conto, eseguito dalla banca/intermediario secondo le istruzioni del cliente.
Addebito diretto	Con l'addebito diretto il cliente autorizza un terzo (beneficiario) a richiedere alla banca/intermediario il trasferimento di una somma di denaro dal conto del cliente a quello del beneficiario. Il trasferimento viene eseguito dalla banca/intermediario alla data o alle date convenute dal cliente e dal beneficiario. L'importo trasferito può variare.
Prelievo di contante	Operazione con la quale il cliente ritira contante dal proprio conto.

### Hungarian

Term	Definition
Számlavezetés	A számlavezető számlát vezet az ügyfél általi használat céljából.
Betéti kártya szolgáltatás	A számlavezető az ügyfél számlájához kapcsolódó fizetési kártyát bocsát rendelkezésre. A betéti kártyával végrehajtott valamennyi fizetési művelet összegével közvetlenül és teljes egészében megterhelésre kerül az ügyfél számlája.
Hitelkártya szolgáltatás	A számlavezető az ügyfél számlájához kapcsolódó fizetési kártyát bocsát rendelkezésre. A hitelkártyával egy megállapodás szerinti időszak során végrehajtott valamennyi fizetési művelet összegével a megállapodás szerinti időpont(ok)ban részben vagy teljes egészében megterhelésre kerül az ügyfél számlája. A számlavezető és az ügyfél között létrejött hitelszerződés határozza meg azt, hogy az ügyfél részére a hitel után felszámítanak-e kamatot.
Folyószámlahitel	A számlavezető és az ügyfél előre megállapodnak abban, hogy az ügyfél kölcsönt vehet fel, amennyiben nem áll rendelkezésére pénz a számláján. Ez a szerződés rögzíti a kölcsön maximális összegét, valamint azt, hogy díjat és kamatot felszámítanak-e az ügyfél részére.
Átutalás	A számlavezető az ügyfél utasítására pénzt juttat el az ügyfél számlájáról egy másik számlára.
Rendszeres átutalás	A számlavezető az ügyfél utasítására rendszeresen azonos összegben pénzt juttat el az ügyfél számlájáról egy másik számlára.
Beszedés	Az ügyfél engedélyezi valaki másnak (kedvezményezett), hogy az ügyfél számlavezetőjének utasítást adjon arra, hogy az ügyfél számlájáról a kedvezményezett részére pénzt juttasson el. A számlavezető az ügyfél és a kedvezményezett által megállapodott napon vagy napokon teljesíti a kedvezményezett részére a fizetési műveleteket. A fizetési művelet összege változó nagyságú lehet.
Készpénzfelvétel	Az ügyfél készpénzt vesz fel a saját számlájáról.



## SLOVAKIA

**Slovak**

Term	Definition
Vedenie účtu	Poskytovateľ účtu vedie účet, ktorý je určený na použitie zákazníkom.
Poskytnutie debetnej karty	Poskytovateľ účtu poskytne zákazníkovi platobnú kartu spojenú s jeho účtom. Suma každej transakcie vykonanej pomocou tejto karty sa odpočíta priamo a v plnej výške z účtu zákazníka.
Poskytnutie kreditnej karty	Poskytovateľ účtu poskytne zákazníkovi platobnú kartu spojenú s jeho platobným účtom. Celková suma transakcií vykonaných pomocou tejto karty počas dohodnutého časového obdobia sa k dohodnutému dátumu odpočíta buď v plnej výške alebo čiastočne z platobného účtu zákazníka. Úverovou zmluvou medzi poskytovateľom a zákazníkom sa stanovuje, či sa zákazníkovi účtuje úrok za pôžičku.
Prečerpanie	Poskytovateľ účtu a zákazník sa vopred dohodnú, že v prípade, že zákazník na účte nemá žiadne finančné prostriedky, môže si ich požičať. V dohode sa stanovuje maximálna suma, ktorú si môže požičať, ako aj to, či mu budú účtované poplatky a úrok.
Úhrady	Poskytovateľ účtu prevedie finančné prostriedky podľa pokynov zákazníka z jeho účtu na iný účet.
Trvalý príkaz	Poskytovateľ účtu pravidelne vykonáva prevody pevne stanovenej sumy finančných prostriedkov podľa pokynov zákazníka z jeho účtu na iný účet.
Inkaso	Zákazník umožní inej osobe (príjemcovi), aby poskytovateľovi účtu prikázala previezť finančné prostriedky z účtu zákazníka na účet príjemcu. Poskytovateľ účtu následne prevedie finančné prostriedky príjemcovi k dátumu alebo dátumom dohodnutým medzi zákazníkom a príjemcom. Suma finančných prostriedkov sa môže meniť.
Výbery hotovosti	Zákazník vyberie hotovosť zo svojho účtu.

## FINLAND

**Finnish**

Term	Definition
Tilin ylläpito	Tilin tarjoaja ylläpitää asiakkaan tiliä.
Debit-kortin tarjoaminen	Tilin tarjoaja myöntää debit-kortin, joka on liitetty asiakkaan tiliin. Kunkin korttia käyttäen tehdyn maksutapahtuman määrä veloitetaan heti ja täysimääräisenä asiakkaan tililtä.
Luottokortin tarjoaminen	Tilin tarjoaja myöntää luottokortin, joka on liitetty asiakkaan tiliin. Korttia käyttäen tehtyjen, sovitun ajan kuluessa kertyneiden maksutapahtumien yhteismäärä veloitetaan joko kokonaan tai osittain asiakkaan tililtä sovittuna päivänä. Tilin tarjoajan ja asiakkaan välinen luottosopimus määrittää, peritäänkö asiakkaalta korkoa kyseisen luoton käyttämisestä..
Tilinyhtymä	Tilin tarjoaja ja asiakas sopivat etukäteen siitä, että asiakas voi lainata rahaa, kun tilillä ei ole enää rahaa käytettävissä. Sopimuksessa määrätään lainattavissa olevan rahan enimmäismäärä ja se, peritäänkö asiakkaalta siitä maksuja ja korkoja.
Tilisiirto	Tilin tarjoaja siirtää asiakkaan ohjeiden mukaan rahaa asiakkaan tililtä toiselle tilille.
Toistuva maksu	Tilin tarjoaja siirtää asiakkaan ohjeiden mukaan säännöllisesti tietyn rahamäärän asiakkaan tililtä toiselle tilille.
Suoraveloitus	Asiakas sallii jonkun toisen (maksunsaajan) antaa tilin tarjoajalle ohjeet siirtää rahaa asiakkaan tililtä maksunsaajalle. Tilin tarjoaja siirtää sitten rahaa maksunsaajalle asiakkaan ja maksunsaajan sopimana päivänä tai sopimina päivinä. Rahamäärä saattaa vaihdella.
Käteisnosto	Asiakas nostaa käteistä rahaa tililtään

**Swedish**

Term	Definition
Tillhandahållande av konto	Kontohållaren tillhandahåller kontot för användning av konsumenten.
Tillhandahållande av debetkort	Kontohållaren tillhandahåller ett betalkort kopplat till konsumentens konto. Beloppet för varje enskild transaktion som görs med hjälp av kortet dras direkt och i sin helhet från konsumentens konto.
Tillhandahållande av kreditkort	Kontohållaren tillhandahåller ett betalkort kopplat till konsumentens betalkonto. Hela beloppet för de transaktioner som gjorts med hjälp av kortet under en överenskommen tidsperiod debiteras kontot i sin helhet eller uppdelat vid ett överenskommet datum. Ett kreditavtal mellan kontohållaren och konsumenten fastställer om ränta tas ut av konsumenten för lånet.
Övertrasseringsrätt	Kontohållaren och konsumenten avtalar i förväg om att konsumenten får låna pengar när det inte finns några pengar kvar på kontot. Avtalet fastställer ett maxbelopp som kan lånas och om konsumenten ska betala avgifter och ränta.
Girering	På uppdrag av konsumenten överför kontohållaren pengar från konsumentens konto till ett annat konto.
Stående överföring	På uppdrag av konsumenten utför kontohållaren regelbundna överföringar av ett fast belopp från konsumentens konto till ett annat konto.
Direktdebitering	Konsumenten tillåter någon annan (betalningsmottagaren) att ge uppdrag till kontohållaren om att överföra pengar från konsumentens konto till betalningsmottagaren. Kontohållaren överför sedan pengar till betalningsmottagaren på det datum eller de datum som konsumenten och betalningsmottagaren avtalat. Beloppet kan variera.
Kontantuttag	Konsumenten tar ut kontanter från sitt konto.

SWEDEN

**Swedish**

Term	Definition
Tillhandahållande av konto	Kontohållaren tillhandahåller kontot för användning av konsumenten.
Tillhandahållande av debetkort	Kontohållaren tillhandahåller ett betalkort kopplat till konsumentens konto. Beloppet för varje enskild transaktion som görs med hjälp av kortet dras direkt och i sin helhet från konsumentens konto.
Tillhandahållande av kreditkort	Kontohållaren tillhandahåller ett betalkort kopplat till konsumentens betalkonto. Hela beloppet för de transaktioner som gjorts med hjälp av kortet under en överenskommen tidsperiod debiteras kontot i sin helhet. Betalning sker i sin helhet eller uppdelat av konsumenten vid ett överenskommet datum. Ett kreditavtal mellan kontohållaren och konsumenten fastställer om ränta tas ut av konsumenten för lånet.
Kontokredit	Kontohållaren och konsumenten avtalar i förväg om att konsumenten får låna pengar när det inte finns några pengar kvar på kontot. Avtalet fastställer ett maxbelopp som kan lånas och om konsumenten ska betala avgifter och ränta.
Betalning	På uppdrag av konsumenten överför kontohållaren pengar från konsumentens konto till ett annat konto.
Stående överföring	På uppdrag av konsumenten utför kontohållaren regelbundna överföringar av ett fast belopp från konsumentens konto till ett annat konto.

Term	Definition
Autogiro	Konsumenten tillåter någon annan (betalningsmottagaren) att ge uppdrag till kontohållaren om att överföra pengar från konsumentens konto till betalningsmottagaren. Kontohållaren överför sedan pengar till betalningsmottagaren på det datum eller de datum som konsumenten och betalningsmottagaren avtalat. Beloppet kan variera.
Kontantuttag	Konsumenten tar ut kontanter från sitt konto.

## UNITED KINGDOM

*English*

Term	Definition
Maintaining the account	The account provider operates the account for use by the customer.
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.
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.
Sending money	The account provider transfers money, on the instruction of the customer, from the customer's account to another 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.
Cash withdrawal	The customer takes cash out of the customer's account.

**COMMISSION IMPLEMENTING REGULATION (EU) 2018/33****of 28 September 2017****laying down implementing technical standards with regard to the standardised presentation format of the statement of fees and its common symbol according to Directive 2014/92/EU of the European Parliament and of the Council****(Text with EEA relevance)**

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to 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 <sup>(1)</sup>, and in particular the second subparagraph of Article 5(4) thereof,

Whereas:

- (1) Directive 2014/92/EU requires Member States to ensure that payment service providers provide the consumer, at least annually and free of charge, with a statement of all fees incurred, as well as, where applicable, information regarding the interest rates for services linked to a payment account. Payment service providers are required to use the standardised terms set out in the final list of the most representative services linked to a payment account. The final lists are to be published by Member States, integrating the Union standardised terminology laid down in Commission Delegated Regulation (EU) 2018/32 <sup>(2)</sup>.
- (2) In order to ensure that the statement of fees achieves the aims of Directive 2014/92/EU and, at the same time, provides the consumer with all relevant information in a way that enhances comparison and transparency, payment service providers should use a standardised template for the statement of fees.
- (3) As regards the presentation of packages of services linked to a payment account, it needs to be taken into account that there are different kinds of packages offered by payment service providers. The provision of some packages is included in a general fee, such as for maintaining or operating the account, while other packages are charged separately from such general fee and some packages include a certain quantity of services. In order to make it easier for the consumer to understand the content of the different types of packages and their fees, the statement of fees should list the packages separately. In particular, if the packages are charged as part of a general fee, such packages should be displayed together with that fee.
- (4) Member States are able to require key indicators such as a comprehensive cost indicator to be provided with the statement of fees. Therefore the template for the statement of fees should include a separate table, to be used by those payment service providers which are subject to such conditions.
- (5) Furthermore, since the statement of fees should be easily produced by payment service providers, there should be clear instructions for payment service providers on how to complete the statement of fees.
- (6) This Regulation is based on the draft implementing technical standards submitted by the European Supervisory Authority (European Banking Authority) ('EBA') to the Commission.
- (7) The EBA has conducted open public consultations on the draft implementing technical standards on which this Regulation is based, analysed the potential related costs and benefits and requested the opinion of the Banking Stakeholder Group established in accordance with Article 37 of Regulation (EU) No 1093/2010 of the European Parliament and of the Council <sup>(3)</sup>,

<sup>(1)</sup> OJ L 257, 28.8.2014, p. 214.

<sup>(2)</sup> Commission Delegated Regulation (EU) 2018/32 of 28 September 2017 supplementing Directive 2014/92/EU of the European Parliament and of the Council with regard to regulatory technical standards for the Union standardised terminology for the most representative services linked to a payment account (see page 3 of this Official Journal).

<sup>(3)</sup> Regulation (EU) No 1093/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Banking Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/78/EC (OJ L 331, 15.12.2010, p. 12).

HAS ADOPTED THIS REGULATION:

#### *Article 1*

### **Template for the statement of fees and its common symbol**

1. Payment service providers shall use the template as laid down in the Annex and complete it as set out in Articles 2 to 18.
2. Payment service providers shall not modify the template for the statement of fees in completing it other than provided for in this Regulation. In particular, payment service providers shall follow the order of information, headings and sub-headings laid down in the template.
3. The statement of fees shall:
  - (a) be presented in A4 portrait format;
  - (b) contain the title 'Statement of Fees' at the top of the first page, with the title centred and positioned in the middle between the logo of the payment service provider at the top left-hand side of the document and the common symbol at the top right-hand side of the document;
  - (c) contain the common symbol of the size not larger than 2,5 cm × 2,5 cm and displayed as shown in the template laid down in the Annex;
  - (d) use font type Arial or another font type similar to Arial and font size 11, with exceptions for the title 'Statement of Fees', which uses font size 16 in bold type; font size 14 in bold type for the headings, and font size 12 in bold for the sub-headings, unless an increase in the font size or use of braille font type for visually impaired persons is either required under national law or agreed between the consumer and the payment service provider;
  - (e) be produced in black and white, with exception of the logo of the payment service provider and the common symbol which may be presented in colour, as laid down in Article 2;
  - (f) contain the headings in semi-dark grey using the colour pattern with reference number 166,166,166 of the RGB colour model and the sub-headings in light-grey colour using the colour pattern with reference number 191,191,191 of the RGB colour model;
  - (g) have its pages numbered.

#### *Article 2*

### **Common symbol and logo of the payment service provider**

1. Where the common symbol is displayed in colour it shall follow the colour pattern with reference number 0/51/153 (hexadecimal: 003399) of the RGB colour model for the background and colour pattern 255/204/0 (hexadecimal: FFCC00) of the RGB colour model for the symbol.
2. The logo of the payment service provider shall be of an equivalent size to the size of the common symbol.
3. The logo may only be displayed in colour if the common symbol is also displayed in colour. Where printed in black and white the common symbol shall be clearly readable.

#### *Article 3*

### **Name and contact details of the account provider**

1. Payment service providers shall replace indications between square brackets with the name of the account provider in bold type and left aligned.

2. Payment service providers shall replace indications between square brackets with their contact details, such as the geographical address, telephone number, e-mail address, fax number, web address and contact person/point that the payment account holder may use for future correspondence.

Those contact details shall be displayed left aligned.

#### *Article 4*

##### **Name and contact details of the payment account holder**

1. Payment service providers shall replace indications between square brackets with the name of the payment account holder.

That name shall be displayed in bold type, left aligned.

2. Payment service providers shall replace indications between square brackets with the geographical address of the payment account holder.

That geographical address shall be displayed left aligned and, with the exception of the first letter of each word, in lower cases.

#### *Article 5*

##### **Account name and identification**

1. Payment service providers shall display the name of the payment account.

That name shall be displayed in bold type, left aligned and directly after relevant words.

2. Payment service providers shall display details that identify the payment account, such as the Bank Identifier Code (BIC), the International Bank Account Number (IBAN), the national account number and national sort code.

Those details shall be displayed left aligned.

#### *Article 6*

##### **Calendar period**

Payment service providers shall display in the row 'period', left aligned, the calendar period that is covered by the statement of fees.

#### *Article 7*

##### **Date**

Payment service providers shall display in the row 'date', left aligned, the calendar date when they provide the statement of fees.

#### *Article 8*

##### **Introductory statement**

The text of the introductory statement specified in the template shall be reproduced as such in the statement of fees, using line spacing 1.15, 0 pt before and 10 pt after the text.

*Article 9***Summary of fees and interest**

1. Payment service providers shall display in bold type and right aligned the total amounts of the fees and interests to be included in the four separate tables under 'Summary of fees and interest'.
2. Where interest is not applicable to a specific account, and where the inclusion of such information is enabled or required by national provisions transposing Directive 2014/92/EU, payment service providers shall use the wording 'interest not applicable', in lower case, right aligned.
3. Where interest is applicable but, for the specific period, it amounts to zero, and where the inclusion of such information is enabled or required by national provisions transposing Directive 2014/92/EU, payment service providers shall indicate this by using '0' in the corresponding table.
4. Payment service providers shall display the comprehensive cost indicator summarising the overall annual cost of the payment account in a separate table, where required by national provisions transposing Directive 2014/92/EU. Payment service providers shall delete the table, if those national provisions do not require payment service providers to display the comprehensive cost indicator.

*Article 10***Detailed statement of fees paid on the account**

1. Payment service providers shall list in the table headed 'Detailed statement of fees paid on the account' all fees incurred in the relevant period for the corresponding services.

Fees for provision or maintenance of the account shall be listed under sub-heading 'General account services'.

2. Payment service providers shall insert the services in the sub-column 'Service', left aligned, in bold type, using line spacing single, 0 pt before and 0 pt after each service.
3. Payment service providers shall display in the sub-column 'Number of times the service was used' the number of times each service has been used during the relevant period of the statement of fees, right aligned, using the font prescribed in Article 1(3)(d).

Payment service providers shall leave the sub-column 'Number of times the service was used' blank where:

- (a) a service has been used but the payment service provider did not charge a fee for that service, and
  - (b) the inclusion of such information is enabled or required by national provisions transposing Directive 2014/92/EU.
4. Payment service providers shall display in the sub-column 'Unit fee' the unit fee structure and cost for each service used, right aligned.
  5. Payment service providers shall display in the sub-column 'Number of times the fee was charged' the number of times each service has been charged during the relevant period of the statement of fees, right aligned. Payment service providers shall indicate this in the corresponding sub-column by using the wording 'fee not charged' where:
    - (a) a service has been used but no fee has been charged, and
    - (b) the inclusion of such information is enabled or required by national provisions transposing Directive 2014/92/EU.
  6. Payment service providers shall display in the sub-column 'Total' the resulting total amount of fees paid for using that service during the relevant period, in bold.
  7. Where a sub-heading does not contain any service, payment service providers shall delete that sub-heading. Payment service providers shall also delete the sub-heading when the payment account holder did not use any services beyond the quantities indicated in the package of services during the relevant period.
  8. Payment service providers shall display the resulting total amount of fees paid by a payment account holder during the relevant period in the row 'Total fees paid', in bold.

*Article 11***Presentation of types of fees**

1. Where separate fees are charged in one or more of the following ways, payment services providers shall provide, in the table 'Detailed statement of fees paid on the account' in the 'Service' column of the respective service on a separate line, a description of each fee-charging instance, channel or condition ('types of fees'):

- (a) for different fee-charging instances of the provision of the same service, such as an initial set-up fee and subsequent execution fees for the same service;
- (b) for different channels through which the same service is requested, used or provided, such as by phone, branch or online;
- (c) depending on whether a specific condition for the same service is met, such as adherence to a minimum or maximum threshold amount for credit transfers or cash withdrawals.

The description shall be left aligned. The fees shall be displayed in the 'Unit fee' column right aligned.

2. Where fees are charged dependent on a combination of several types of fees, such as fees that differ by channel and are then further separated depending on whether a threshold amount is met, payment service providers shall, in addition to applying Article 10(5), right-align the description of each additional type of fee.

3. Where the fee has changed during the relevant period, payment service providers shall list the fees applied during each period, by adding new lines to the 'Unit fee' column.

*Article 12***Presentation of packages of services charged as part of fees under the sub-heading 'General account services'**

1. Where a package of services linked to a payment account is offered with the account and is charged as part of the fees under the sub-heading 'General account service', payment service providers shall include in the table 'Detailed statement of fees paid on the account' in the row on 'Package of services' the information on the services included in the package in the column 'Service' and the number of the times the package was used in the column 'Number of times the service was used'. In the columns under 'Fee', payment service providers shall display the fee charged for the package as a whole, and the number of times the package fee was charged during the relevant period respectively as set out in Article 11(1). The row shall be deleted, if the package of services is charged separately from the fee for general account services.

2. Any fee charged for any service exceeding the quantity covered by the package shall be disclosed in the table listing services and fees as referred to in Articles 1 to 11.

3. If the number of services in the package is not limited, or where the quantities of services covered by the package have not been exceeded, payment service providers shall delete the statement at the bottom of the row 'Services beyond these quantities have been charged separately'.

*Article 13***Presentation of packages of services linked to a payment account charged separately from fees under the sub-heading 'General account services'**

1. Where a payment service provider offers a package of services linked to a payment account with the account and that package is charged separately from any fees under the sub-heading 'General account services' for general account services as referred to in the table listing services and fees, payment service providers shall include the following information in the table on package of services:

- (a) in the column on package of services, the brand name, if applicable, or the content the package, by deleting the square brackets;
- (b) in the 'Fee' column, the fee charged for the package as a whole for the period of the statement of fees, right aligned;
- (c) in the third column, the number of times the package fee was charged during the relevant period.

Any additional fee charged for any service exceeding the quantity covered by the package fee shall be disclosed in the table on service and fees as referred to in Articles 10 and 11.



2. Where the package is charged with regular frequency, the frequency shall be displayed in the 'Fee' column and left aligned, with the total annual cost displayed on the line directly underneath the frequency, in bold type and using the wording 'Total annual cost'.
3. Where different packages incur different fees during the relevant period, the information listed in paragraph 1 shall be provided for each package in a separate table.
4. Payment service providers shall delete the entire table, including the heading 'Detail of the fees included in the package of service', if a package of services is not provided with the account or if the package of services offered with the account is charged as part of the fee for any general account services.
5. Where the number of all services in the package is not limited, or where quantities of services covered by the package of services have not been exceeded, payment service providers shall delete the statement at the bottom of the table that reads 'Services beyond these quantities have been charged separately'.

#### Article 14

##### **Detail of interest paid on the account**

1. Payment service providers shall display in the table 'Detail of interest paid on the account' the interest paid by the payment account holder during the period covered by the statement of fees, where applicable.
2. Payment service providers shall display the interest rate in the column 'Interest rate' and as a percentage applied on an annual basis. If the interest rate has changed during the relevant period, payment service providers shall list each interest rate that applied during each period on a separate line.
3. Payment service providers shall display in the column 'Interest' the interest paid by a payment account holder, expressed in the currency of the account, in bold. If the interest rate has changed during the relevant period, payment service providers shall show the interest paid by the payment account holder separately for each of the relevant periods, each on a separate line.
4. Payment service providers shall display the resulting total amount of interest paid by the payment account holder during the relevant period, in bold, in row 'Total interest paid'.
5. Where no interest is paid by a payment account holder because no interest is applicable to the account, and where the inclusion of such information is enabled or required by national provisions transposing Directive 2014/92/EU, payment service providers shall indicate it by words 'interest not applicable', in lower case, left aligned, in bold, in row 'Total interest paid'.

#### Article 15

##### **Detail of interest earned on the account**

1. Payment service providers shall display in the table 'Detail of interest earned on the account' the interest earned by the payment account holder during the period covered by the statement of fees, where applicable.
2. Payment service providers shall replace 'Account name' with the name of the relevant account, in bold.
3. Payment service providers shall display the interest rate in the column 'Interest rate' and as a percentage applied on an annual basis. If the interest rate changed during the relevant period, payment service providers shall list each interest rate that applied during each period on a separate line.
4. Payment service providers shall display in the column 'Interest' the interest earned by a payment account holder, expressed in the currency of the account, in bold, in the column 'Interest'. If the interest rate has changed during the period covered by the statement of fees, payment service providers shall show the interest earned by the payment account holder separately for each of the relevant periods, each on a separate line. Where interest rate is applicable but, for the specific period, it amounts to zero, payment service providers shall display '0' in the column 'Interest'.
5. Where a particular account does not pay the interest because no interest is applicable to the account, payment service providers shall indicate it by words 'interest not applicable', in lower case, left aligned, in the column 'Interest'.
6. Payment service providers shall display in the row 'Total interest earned' the resulting total amount of interest earned by the payment account holder during the period covered by the statement of fees, in bold.

7. Where a particular account does not pay the interest because no interest is applicable to the account, and where the inclusion of such information is enabled or required by national provisions transposing Directive 2014/92/EU, payment service providers shall indicate it by words 'interest not applicable', in lower case, left aligned, in bold, in row 'Total interest earned'.

#### Article 16

##### **Additional information**

1. Payment service providers shall display in the table 'Additional information' any additional information that goes beyond the information covered under Articles 2 to 15 and that is directly related to the services or fees paid or interest charged or earned, or interest rates applied, as referred to in Article 5(2) of Directive 2014/92/EU during the period covered by the statement of fees. The additional information displayed in that table shall include information required by national provisions.
2. In completing the table payment service providers shall follow the presentation format as set out in this Regulation, where applicable.
3. Payment service providers shall delete this table should they not provide information of the kind specified in paragraph 1.

#### Article 17

##### **Brand names**

Where a brand name is used, the brand name shall follow directly after the name of the service, using the standard font referred to in Article 1(3)(d) and in square brackets.

#### Article 18

##### **Use of electronic means**

1. Where the statement of fees is provided by electronic means payment service providers may, provided that at the same time the consumer is provided with a copy of the statement of fees in line with the template laid down in the Annex and completed as set out in Articles 2 to 17, modify the template in only the following ways:
  - (a) by way of derogation from point (d) of Article 1(3), increase the font sizes, provided that the proportion of sizes as set out in Article 1(3) is retained;
  - (b) where the dimensions of the electronic tools are such that using several tables and columns would make the statement of fees difficult to read, use a single column or a single table if the order of information, headings and sub-headings are retained;
  - (c) use electronic tools, such as layering and pop-ups, provided that the title of the statement of fees, the common symbol, headings and sub-headings, are displayed prominently and the order of information is retained.
2. The use of the electronic tools referred to in point (c) of paragraph 1 shall not be intrusive that it could distract the consumer from the information in the statement of fees. Information provided through layering and pop-ups shall be limited to the information referred to in this Regulation.

#### Article 19

##### **Entry into force**

This Regulation shall enter into force on the twentieth day following that of its publication in the *Official Journal of the European Union*.

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This Regulation shall be binding in its entirety and directly applicable in all Member States.

Done at Brussels, 28 September 2017.

*For the Commission*  
*The President*  
Jean-Claude JUNCKER

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## ANNEX

**Statement of fees template****Statement of Fees**

[Name of the account provider]

[Contact details of the account provider]

[Client name]

[Contact details]

Account	
Account identification	
Period	From to
Date	

- This document provides you with an overview of all the fees for services linked to your payment account during the period shown above.
- It also informs you about any interest you may have paid or earned during this time.
- Information on individual transactions and account balance can be found on your account statements.

**Summary of fees and interest**

**Total fees paid (total package of services fees and total fees paid)** [•]

**Total interest paid** [•]

**Total interest earned** [•]

**Comprehensive cost indicator** [•]

**Detailed statement of fees paid on the account**

Service		Fee		
Service	Number of times the service was used	Unit fee	Number of times the fee was charged	Total
<b>General account services</b>				
[•]				[•]
Includes a <b>package of services</b> consisting of: Services beyond these quantities have been charged separately				
<b>Payments (excluding cards)</b>				
				[•]
<b>Cards and cash</b>				
				[•]
<b>Overdrafts and related services</b>				
				[•]
<b>Other services</b>				
				[•]
<b>Total fees paid</b>				[•]

**Detail of the fees included in the package of services**

Package of services	Fee	Number of times the fee was charged
'Package service' [brand name, if applicable] Includes:	[•]	[•]
Services beyond these quantities have been charged separately.		

**Detail of interest paid on the account**

	Interest rate	Interest
		[•]
<b>Total interest paid</b>		[•]

**Detail of interest earned on the account**

	<b>Interest rate</b>	<b>Interest</b>
'Account name'		[•]
<b>Total interest earned</b>		[•]

**Additional information**

[•]

**COMMISSION IMPLEMENTING REGULATION (EU) 2018/34****of 28 September 2017****laying down implementing technical standards with regard to the standardised presentation format of the fee information document and its common symbol according to Directive 2014/92/EU of the European Parliament and of the Council****(Text with EEA relevance)**

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to 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 <sup>(1)</sup>, and in particular the third subparagraph of Article 4(6) thereof,

Whereas:

- (1) Directive 2014/92/EU requires Member States to ensure that payment service providers provide the consumer with a fee information document on paper or another durable medium containing the standardised terms in the final list of the most representative services linked to a payment account and, where such services are offered by a payment service provider, the corresponding fees for each service. The final lists are to be published by Member States, integrating the Union standardised terminology laid down in Commission Delegated Regulation (EU) 2018/32 <sup>(2)</sup>.
- (2) In order to ensure that the fee information document achieves the aims of Directive 2014/92/EU and, at the same time, provides the consumer with all relevant information in a way that enhances comparison and transparency, payment service providers should use a standardised template for the fee information document along with clear instructions on how to complete the fee information document.
- (3) Since the fee information document is meant to inform consumers before entering into a contract for a payment account in order to enable them to compare payment account offers, a payment service provider should use the standardised template for producing one fee information document in respect of each of the payment accounts offered to a consumer.
- (4) In order to allow consumers to choose the most suitable account offer for their needs, while still ensuring a high level of standardisation, it should be possible to present an appropriate combination of packages and therefore the payment service provider should be able to produce more than one fee information document in respect of that payment account, provided that at least one package is included in each document.
- (5) In order to make it easier for the consumer to understand the content of the different types of packages and their fees, the fee information document should list the packages separately.
- (6) If services that exceed the quantity covered by a package are not included in the national final list of most representative services and therefore, are not displayed in the fee information document, they should be shown in a separate table and not combined with information on the content of the packages, in order to give consumers a clear overview of the package.
- (7) As the content of each fee information document provided to consumers depends on the individual payment service provider's offer of services and on each Member State's final list of the most representative services linked to a payment account, in order to ensure comparability of payment account offered in the single market, the template for the fee information document should provide certain headings under which the different services should be grouped.
- (8) The template for the fee information document should include a separate table, to be used by those payment service providers which are required to supply also a comprehensive cost indicator.

<sup>(1)</sup> OJ L 257, 28.8.2014, p. 214.

<sup>(2)</sup> Commission Delegated Regulation (EU) 2018/32 of 28 September 2017 supplementing Directive 2014/92/EU of the European Parliament and of the Council with regard to regulatory technical standards for the Union standardised terminology for the most representative services linked to a payment account (see page 3 of this Official Journal).

- (9) This Regulation is based on the draft implementing technical standards submitted by the European Supervisory Authority (European Banking Authority) ('EBA') to the Commission.
- (10) The EBA has conducted open public consultations on the draft implementing technical standards on which this Regulation is based, analysed the potential related costs and benefits and requested the opinion of the Banking Stakeholder Group established in accordance with Article 37 of Regulation (EU) No 1093/2010 of the European Parliament and of the Council <sup>(1)</sup>,

HAS ADOPTED THIS REGULATION:

#### *Article 1*

### **Template for the fee information document and its common symbol**

1. Payment service providers shall use the template as laid down in the Annex and complete it as set out in Articles 2 to 13.
2. Payment service providers shall not modify the template for the fee information document in completing it other than provided for in this Regulation. In particular, payment service providers shall follow the order of information, headings and sub-headings laid down in the template. The fee information document shall:
  - (a) be presented in A4 portrait format;
  - (b) contain the title 'Fee Information Document' at the top of the first page, with the title centred and positioned between the logo of the payment service provider at the top left-hand side of the document and the common symbol at the top right-hand side of the document;
  - (c) contain the common symbol of the size 2,5 cm × 2,5 cm and displayed as shown in the template laid down in the Annex;
  - (d) use font type Arial or another font type similar to Arial and font size 11, with exceptions for the title 'Fee Information Document', which uses font size 16 in bold type; font size 14 in bold type for the headings, and font size 12 in bold for the sub-headings, unless an increase in the font size or use of braille font type for visually impaired persons is either required under national law or agreed between the consumer and the payment service provider;
  - (e) be produced in black and white, with exception of the logo of the payment service provider and the common symbol which may be presented in colour, as laid down in Article 2;
  - (f) contain the headings in semi-dark grey using the colour pattern with reference number 166,166,166 of the RGB colour model and the sub-headings in light-grey colour using the colour pattern with reference number 191,191,191 of the RGB colour model;
  - (g) have its pages numbered.
3. A payment service provider shall provide a separate fee information document in respect of each of the payment accounts it offers to consumers.
4. Notwithstanding the provision of a payment account with basic features referred to in Chapter IV of Directive 2014/92/EU, where a payment service provider offers only one payment account to consumers that can be combined with different packages of services referred to in Article 4(3) of Directive 2014/92/EU, the payment service provider may produce more than one fee information document in respect of that account, provided that each fee information document contains at least one package.

#### *Article 2*

### **Common symbol and logo of the payment service provider**

1. Where the common symbol is displayed in colour it shall follow the colour pattern with reference number 0/51/153 (hexadecimal: 003399) of the RGB colour model for the background and colour pattern 255/204/0 (hexadecimal: FFCC00) of the RGB colour model for the symbol.

<sup>(1)</sup> Regulation (EU) No 1093/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Banking Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/78/EC (OJ L 331, 15.12.2010, p. 12).



2. The logo of the payment service provider shall be of an equivalent size to the size of the common symbol.
3. The logo may only be displayed in colour if the common symbol is also displayed in colour. Where printed in black and white the common symbol shall be clearly readable.

*Article 3*

**Name of the account provider**

The name of the payment services provider that provides the account shall be included in bold type and left aligned.

*Article 4*

**Account name**

The name of the account shall be included in bold type, left aligned and below the name of the account provider.

*Article 5*

**Date**

The date when the payment service provider last updated the fee information document shall be included, using the font prescribed in Article 1(2)(d), left aligned and included below the account name.

*Article 6*

**Introductory statement**

1. The text of the introductory statement specified in the template shall be reproduced in the fee information document, using line spacing 1,15, 0 pt before and 10 pt after the text.
2. Payment service providers shall replace the square brackets with the names of the relevant pre-contractual and contractual documents.

*Article 7*

**'Services and Fees' table**

1. Payment service providers shall list the services that are included in the national final list of most representative services linked to a payment account referred to in Article 3(5) of the Directive 2014/92/EU, where payment service provider offer such services, and their corresponding fees in the table on services and fees as follows:
  - (a) the services shall be inserted in the column 'Service', left aligned, in bold type;
  - (b) each service shall be listed only once and shall be displayed under the respective sub-heading shown in the table, such as the provision or the maintenance of the account shall be listed under sub-heading 'General account services';
  - (c) the fees corresponding to the services shall be shown in the column 'Fee', right aligned;
  - (d) where the fee is charged with regular frequency rather than on a per use basis, the frequency shall be indicated in the column 'Fee', left aligned, followed by the corresponding fee for that period, right aligned; the total annual fee shall be disclosed on the line directly underneath the frequency, in bold type, left aligned and using the wording 'Total annual fee' with the corresponding fee right aligned;
  - (e) the line spacing shall be single, 0 pt before and 0 pt after each service and fee.
2. Where none of the services offered by a payment services provider, which would correspond a sub-heading, are included in the national final list of most representative services linked to a payment account, the entire row related to that sub-heading shall be deleted, including the title of the sub-heading.
3. Where payment service providers do not offer one or more services from the national final list of the most representative services referred to in Article 3(5) of the Directive 2014/92/EU, or where the service is not made available with the account, the phrase 'service not available' shall be used.

4. Where separate fees are charged in one or more of the following ways, payment services providers shall provide, in the column 'Fee' of that service and on a separate line, a description of each fee-charging instance, channel or condition ('types of fees'):

- (a) for different fee-charging instances of the provision of the same service, such as an initial set-up fee and subsequent execution fees for the same service;
- (b) for different channels through which the same service is requested, used or provided, such as by phone, branch or online;
- (c) depending on whether a specific condition for the same service is met, such as adherence to a minimum or maximum threshold amount for credit transfers or cash withdrawals.

The description shall be left aligned and the fee shall be right aligned.

5. Where fees are charged dependent on a combination of several types of fees, such as fees that differ by channel and are then further separated depending on whether a threshold amount is met, payment service providers shall, in addition to applying paragraph 4, right align the description of each additional type of fee.

#### Article 8

##### **Presentation of packages of services charged as part of fees under the sub-heading 'General account services'**

1. Where a package of services linked to a payment account is charged as part of the fees under the sub-heading 'General account services', all services included in the package, regardless of whether they are included in the final national list of most representative services linked to a payment account referred to in Article 3(5) of the Directive 2014/92/EU, shall be listed in the section of the table on general account service, in the row on package of services.
2. Payment service providers shall include information on the additional fee for any service that exceeds the quantity covered by the package of services as set out in Article 10.
3. Where the number of all services covered by the package of services is not limited, payment service providers shall delete the statement at the bottom of the row 'Services beyond these quantities will be charged separately'.
4. The entire row on package of services shall be deleted, where a package of services is not offered with the account and when the package of services is charged separately from any fees for general account services.

#### Article 9

##### **Presentation of packages of services charged separately from fees under the sub-heading a 'General account services'**

1. Where payment service providers offer a package of services linked to a payment account with the account and the package is charged separately from any fees under the sub-heading 'General account services', as referred to in the table of services and fees, payment service providers shall include the following information in the table on package of services:
  - (a) a list of all services included in the package, regardless of whether they are included in the final national list of most representative services linked to a payment account referred to in Article 3(5) of Directive 2014/92/EU;
  - (b) the quantity of each service covered by the package fee, which may be either a number or an indication that the number of services is not limited;
  - (c) the package fee, in the column 'Fee', right aligned.
2. Where the package is charged with regular frequency, the frequency shall be displayed in the 'Fee' column and left aligned, with the total annual fee displayed on the line directly underneath the frequency, in bold type and using the wording 'Total annual fee'.
3. Payment service providers shall include information on the additional fee for any service that exceeds the quantity covered by the package of services as set out in Article 10.

4. Where the number of all services in the package is not limited, payment service providers shall delete the statement at the bottom of the table that reads ‘Services beyond these quantities will be charged separately’.
5. Where more than one package falling under paragraph 1 is included in the fee information document, payment service providers shall provide the information under this Article for each package in a separate table, indicating the brand name of the package of services, where applicable.
6. Payment service providers shall delete the entire table, where the package of services is not offered with the account, or where the package of services is charged as part of the fee for any general account services.

#### *Article 10*

##### **Table on additional fees for services exceeding the quantity covered by packages of services linked to a payment account**

1. Payment service providers shall include in this table information on additional fees for any service that exceeds the quantity covered by a package referred to in Articles 8 and 9, if this information is not included in the table of services and fees, or where the corresponding fee for the service is different than shown in the table.
2. Where payment services providers offer more than one package and the additional fees referred to in paragraph 1 differ dependent on the package, payment service providers shall list the different fees separately for each package and use the brand name of the package, where applicable.
3. In completing this table, payment service providers shall follow the same presentation and structure as set out in this Regulation, where applicable.
4. Where a fee information document does not include any information on packages of services, payment service providers shall delete the table referred to in paragraph 1.

#### *Article 11*

##### **Comprehensive cost indicator**

1. Payment service providers shall display the comprehensive cost indicator summarising the overall annual cost of the payment account, in a separate table, where required by national provisions.
2. Payment service providers shall delete the table on comprehensive cost indicator, if national provisions do not require payment service providers to display the comprehensive cost indicator.

#### *Article 12*

##### **Brand names**

Where a brand name is used, the brand name shall follow directly after the name of the service, using the font prescribed in Article 1(2)(d) and in square brackets.

#### *Article 13*

##### **Use of electronic means**

1. Where the fee information document is provided by electronic means payment service providers may, provided that at the same time the consumer is provided with a copy of the fee information document in line with the template laid down in the Annex and completed as set out in Articles 2 to 12, modify the template in only the following ways:
  - (a) by way of derogation from point (d) of Article 1(2), increase the font sizes, provided that the proportion of sizes as set out in Article 1(2) is retained;
  - (b) where the dimensions of the electronic tools are such that using several tables and columns would make the fee information document difficult to read, use a single column or a single table if the order of information, headings and sub-headings are retained;
  - (c) use electronic tools, such as layering and pop-ups, provided that the title of the fee information document, the common symbol, introductory statements, headings and sub-headings, are displayed prominently and the order of information is retained.

2. The use of the electronic tools referred to in point (c) of the paragraph 1 shall not be intrusive that it could distract the consumer from the information in the fee information document. Information provided through layering and pop-ups shall be limited to the information referred to in this Regulation.

*Article 14*

**Entry into force**

This Regulation shall enter into force on the twentieth day following that of its publication in the *Official Journal of the European Union*.

This Regulation shall be binding in its entirety and directly applicable in all Member States.

Done at Brussels, 28 September 2017.

*For the Commission*  
*The President*  
Jean-Claude JUNCKER

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## ANNEX

## Fee information document template



## Fee Information Document


**Name of the account provider:**
**Account name:**
**Date:**

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in [specify names of the relevant pre-contractual and contractual documents].
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
<p>[main service] [brand name]</p> <p>Includes a <b>package of services</b> consisting of: Services beyond these quantities will be charged separately.</p>	[•]
<b>Payments (excluding cards)</b>	
	[•]
<b>Cards and cash</b>	
	[•]
<b>Overdrafts and related services</b>	
	[•]
<b>Other services</b>	
	[•]

Package of services	Fee
[brand name]	[•] [•]
Services beyond these quantities will be charged separately.	

<b>Information on additional services</b>	
Information on fees for services exceeding the quantity of services covered by the package of services (excluding fees listed above)	
Service	Fee
[brand name]	[•]

<b>Comprehensive cost indicator</b>	[•]
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**COMMISSION REGULATION (EU) 2018/35****of 10 January 2018****amending Annex XVII to Regulation (EC) No 1907/2006 of the European Parliament and of the Council concerning the Registration, Evaluation, Authorisation and Restriction of Chemicals (REACH) as regards octamethylcyclotetrasiloxane ('D4') and decamethylcyclopentasiloxane ('D5')****(Text with EEA relevance)**

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Regulation (EC) No 1907/2006 of the European Parliament and of the Council of 18 December 2006 concerning the Registration, Evaluation, Authorisation and Restriction of Chemicals (REACH), establishing a European Chemicals Agency, amending Directive 1999/45/EC and repealing Council Regulation (EEC) No 793/93 and Commission Regulation (EC) No 1488/94 as well as Council Directive 76/769/EEC and Commission Directives 91/155/EEC, 93/67/EEC, 93/105/EC and 2000/21/EC<sup>(1)</sup>, and in particular Article 68(1) thereof,

Whereas:

- (1) On 17 April 2015, the United Kingdom submitted to the European Chemicals Agency ('Agency') a dossier pursuant to Article 69(4) of Regulation (EC) No 1907/2006 ('the Annex XV dossier'<sup>(2)</sup>), proposing to restrict octamethylcyclotetrasiloxane (D4) and decamethylcyclopentasiloxane (D5) in cosmetic products that are washed off in normal conditions of use. The dossier demonstrated that action on a Union-wide basis is necessary to address the risks to the environment posed by the use of D4 and D5 when discharged into waste water.
- (2) On 22 April 2015, the Member State Committee, referred to in Article 76(1)(e) of Regulation (EC) No 1907/2006, at the request of the Executive Director of the Agency under Article 77(3)(c) of that Regulation, adopted an opinion that both D4 and D5 fulfil the criteria in Annex XIII to that Regulation for the identification of very persistent (vP) and very bioaccumulative (vB) substances.
- (3) On 10 March 2016, the Agency's Risk Assessment Committee ('RAC') adopted its opinion, concluding that D4 meets the criteria in Annex XIII to Regulation (EC) No 1907/2006 for the identification of a persistent, bioaccumulative and toxic ('PBT') substance and a vPvB substance and that D5 fulfils the criteria for the identification of a vPvB substance. RAC confirmed that the hazard properties of D4 and D5 give rise to specific concerns for the environment when present in cosmetic products that are used or disposed with water. It also concluded that the proposed restriction is a targeted and appropriate Union-wide measure to minimise emissions caused by washed-off products.
- (4) On 9 June 2016, the Agency's Socio-Economic Assessment Committee ('SEAC') adopted its opinion, indicating that the proposed restriction is the most appropriate Union-wide measure to reduce the discharge of D4 and D5 to waste water in terms of its socioeconomic benefits and its socioeconomic costs.
- (5) SEAC recommended a 24-month deferral of application of the restriction, in line with the minimum period of deferral proposed in the Annex XV dossier, to allow stakeholders to take the necessary compliance measures.
- (6) The Agency's Forum for Exchange of Information on Enforcement, referred to in Article 76(1)(f) of Regulation (EC) No 1907/2006, was consulted during the restriction process and its recommendations have been taken into account.
- (7) On 10 August 2016, the Agency submitted to the Commission the opinions of RAC and SEAC<sup>(3)</sup>.

<sup>(1)</sup> OJ L 396, 30.12.2006, p. 1.

<sup>(2)</sup> <https://echa.europa.eu/documents/10162/9a53a4d9-a641-4b7b-ad58-8fec6cf26229>

<sup>(3)</sup> <https://echa.europa.eu/documents/10162/7209f47e-58a0-4fa7-9890-11366f5aa4e9>

- (8) A risk to the environment arises from the presence of D4 and D5 in certain cosmetic products that are washed off with water after application, because of their hazard properties as a PBT and a vPvB substance in the case of D4 and a vPvB substance in the case of D5. The Commission considers that those risks should be addressed on a Union-wide basis. The concentration limit of 0,1 % set by this restriction effectively ensures that all intentional use of D4 and D5 will cease since those substances must be present in wash-off cosmetic products in a much higher concentration to perform their intended function.
- (9) The proposed restriction concerns cosmetic products as defined in Article 2(1)(a) of Regulation (EC) No 1223/2009 of the European Parliament and of the Council <sup>(1)</sup>. In cosmetic products that are intended to stay in prolonged contact with the skin, the hair or the mucous membranes, D4 and D5 evaporate over time after application and any residue is washed off in the course of normal ablutions. The Annex XV dossier did not cover those products, considering that they did not represent the major source of risk to the environment from D4 and D5, and consequently the risk which they may present to the environment has not yet been assessed by RAC. Therefore, the restriction should apply only to wash-off cosmetic products that, under normal condition of use, are removed with water shortly after application because in these circumstances D4 and D5 are emitted to the aquatic environment before evaporation.
- (10) Stakeholders should be allowed sufficient time to take appropriate measures to comply with the proposed restriction. The new restriction should therefore only apply from a later date.
- (11) Regulation (EC) No 1907/2006 should therefore be amended accordingly.
- (12) The measures provided for in this Regulation are in accordance with the opinion of the Committee established under Article 133 of Regulation (EC) No 1907/2006,

HAS ADOPTED THIS REGULATION:

*Article 1*

Annex XVII to Regulation (EC) No 1907/2006 is amended in accordance with the Annex to this Regulation.

*Article 2*

This Regulation shall enter into force on the twentieth day following that of its publication in the *Official Journal of the European Union*.

This Regulation shall be binding in its entirety and directly applicable in all Member States.

Done at Brussels, 10 January 2018.

*For the Commission*  
*The President*  
Jean-Claude JUNCKER

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<sup>(1)</sup> Regulation (EC) No 1223/2009 of the European Parliament and of the Council of 30 November 2009 on cosmetic products (OJ L 342, 22.12.2009, p. 59).



## ANNEX

In Annex XVII to Regulation (EC) No 1907/2006, the following new entry is added:

<p>'70. Octamethylcyclotetrasiloxane (D4) CAS No 556-67-2 EC No 209-136-7 Decamethylcyclopentasiloxane (D5) CAS No 541-02-6 EC No 208-764-9</p>	<ol style="list-style-type: none"><li>1. Shall not be placed on the market in wash-off cosmetic products in a concentration equal to or greater than 0,1 % by weight of either substance, after 31 January 2020.</li><li>2. For the purposes of this entry, "wash-off cosmetic products" means cosmetic products as defined in Article 2(1)(a) of Regulation (EC) No 1223/2009 that, under normal conditions of use, are washed off with water after application.'</li></ol>
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# DECISIONS

## COUNCIL IMPLEMENTING DECISION (CFSP) 2018/36

of 10 January 2018

**implementing Decision 2012/285/CFSP concerning restrictive measures directed against certain persons, entities and bodies threatening the peace, security or stability of the Republic of Guinea-Bissau**

THE COUNCIL OF THE EUROPEAN UNION,

Having regard to the Treaty on European Union, and in particular Article 31(2) thereof,

Having regard to Council Decision 2012/285/CFSP of 31 May 2012 concerning restrictive measures directed against certain persons, entities and bodies threatening the peace, security or stability of the Republic of Guinea-Bissau and repealing Decision 2012/237/CFSP <sup>(1)</sup>, and in particular Article 3(1) and (2) thereof,

Having regard to the proposal from the High Representative of the Union for Foreign Affairs and Security Policy,

Whereas:

- (1) On 31 May 2012, the Council adopted Decision 2012/285/CFSP.
- (2) On 20 December 2017, the United Nations Security Council Committee established pursuant to United Nations Security Council Resolution 2048 (2012) deleted one person from the list of persons subject to restrictive measures.
- (3) Annex I to Decision 2012/285/CFSP should therefore be amended accordingly and that person should also be deleted from Annex III to Decision 2012/285/CFSP,

HAS ADOPTED THIS DECISION:

### *Article 1*

Annexes I and III to Decision 2012/285/CFSP are hereby amended as set out in the Annex to this Decision.

### *Article 2*

This Decision shall enter into force on the date of its publication in the *Official Journal of the European Union*.

Done at Brussels, 10 January 2018.

*For the Council*

*The President*

E. KRALEVA

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<sup>(1)</sup> OJ L 142, 1.6.2012, p. 36.

## ANNEX

1. In Annex I to Decision 2012/285/CFSP, the entry concerning the person listed below is deleted:
    6. Sanha CLUSSÉ
  2. In Annex III to Decision 2012/285/CFSP, the entry concerning the person listed below is deleted:
    11. Sanha CLUSSÉ.
-









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