



## Standart list of terms and definitions of the Bank (Glossary)

Account maintaining	The account provider makes it possible for the customer to use the account.
Providing a Debit card	The account provider provides a payment card that is attached to the customer's account. The amount of each transaction made with the card is debited directly and to full amount from the customer's account.
Providing a Credit card	The account provider provides a payment card that is attached to the customer's account. Within the timeframe agreed, the total amount of transactions made with the card are debited to full or partial amount from the customer's account on the date agreed. In the loan agreement between the account provider and the customer it is stipulated whether interest will be charged on the customer's borrowed money.
Overdraft	The account provider and the customer agree in advance that the customer can borrow money when there are no assets in their account. The agreement stipulates the maximum amount for borrowing and whether the customer will be charged for that a fee and interest.
Transfer	The account provider, upon customer's request, transfers money from the customer's account to another account.
Standing order	The account provider, upon customer's request, makes regular transfers of certain amounts from the customer's account to another account.
Cash withdrawal	The customer withdraws cash from the customer's account.
Cash payment	Cash payment into the customer's account made by the customer or any other person.
Card	Any of the Bank's issued payment card (Debet card or Credit card), in case if no any clear reference to the respective type of the card, including if used it's brand name, stated in any agreement offered to the customer, application, advertisement or information material
Brand name	The name of the Bank's developed service offered to the customer, which makes it different from other similar products and services.
Granting of the credit limit	According to the agreement, the Bank by stipulating the compensation or interest rate for use of the loan provides the customer with the opportunity to receive the loan in the respective amount in the Account, to which the Card is attached. Overdraft granted to the Account, to which the Debit card is attached is also to be considered as credit limit.

X smart [X smart card] [X smart White Silver] [X smart Rose Gold]	The Bank's issued Card, serviced as the Debit card.
Citadele payment card	The Bank's issued Card, serviced as the Debit card.
Citadele payment card with e-ticket	The Bank's issued Card, serviced as the Debit card and which could be used to pay for trips in public transport.
Maestro payment card	The Bank's issued Card, serviced as the Debit card.
X hero [X hero Credit card]	The Bank's issued Credit card.
X Platinum [X Platinum Credit card]	The Bank's issued Credit card.
X Infinite [X Infinite Credit card]	The Bank's issued Credit card.
X REWARDS	The loyalty program, which provides granting of the prizes and discounts to the Bank's issued Cards of the respective types.
Bracelet, sticker [Device card]	A payment card that can be placed in an appropriate device or attached to a selected surface.
X	All types of the Bank's issued Cards, which brand name have the "X" symbol.
Bank	The Account provider, which renders the customer services related to the payment account.
Citadele online banking	The system of remote access and management of Accounts, incl. in the Mobile application.
SMS banking	Sending of the information on account balance and transactions made to the customer's stipulated telephone number by sms.
Mobile application	The type how the customer using the respective mobile device can receive respective service of the Bank.
Saving account +	The Bank provides the customer with opportunity to open account, to which customer can deposit funds, to add the money without limitations, as well as to make transfers and withdraw money from the customer's account.
MAXI saving account with payment card	The Bank provides the customer with opportunity to open account, to which customer can deposit funds, to add the money without limitations, as well as to make transfers and withdraw money from that customer's account, including with the Card MasterCard, attached to that account.