

Glossary of terms used for services related to payment accounts

General services related to the account	
Account management	The account provider operates/manages the account for the customer who uses the account.
Internet banking (e-banking, online banking)	The account provider enables banking transactions by means of an internet connection, the customer handles banking transactions by using such an internet facility.
TIPAS+ (e-Nachrichten)	The account provider enables the customer to access his/her portfolio online and to receive statements and information via an internet connection.
Requested account statement	The account provider supplies the customer upon his/her separate request with an account statement for the respective account, for a fee if applicable.
Payments (excluding cards)	
Outgoing transfer	Upon instruction by the customer, the account provider transfers funds from the account of the customer to another account.
Incoming transfer	The customer receives funds credited to his/her account that were not paid-in by him/her over the counter or using a teller machine of the service payment provider.
Standing order	Upon instruction by the customer, the account provider transfers a fixed amount from the account of the customer to another account on a regular basis.
Direct debit	The customer authorizes another person (recipient) to instruct the account provider to transfer funds from the account of the customer to the account of the recipient. The account provider consequently transfers funds from the account of the customer to the account of the recipient, on one or more dates as stipulated by customer and recipient. Amounts may vary.
Information on the non-execution	The account provider informs the customer separately about the non-execution of payment transactions (standing orders, transfers, direct debits).

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Cards and cash	
Providing a debit card	The account provider supplies the customer with a debit card for his/her account. The amount of every transaction carried out with this card will be directly debited in full from the account of the customer.
Cash deposit	The customer pays in cash over the counter or via a teller machine of the service payment provider, which the account provider credits to the account of the customer.
Cash withdrawal	The customer withdraws cash from his/her account.
Overdraft and related services	
Granted (agreed) overdraft	The account provider and the customer agree in advance that the customer may debit his/her account when there are no more funds available on the account. The agreement determines the maximum amount which can still be debited and if a fee or interest will be charged.
Exceeding of the overdraft	The customer exceeds the available balance on his/her account with a payment transaction, with the tolerance of the account provider, and in case of a granted overdraft exceeds the maximum agreed overdraft limit.

Please note: The Federal Chamber of Labour (Bundesarbeitskammer) operates a website in accordance with §§ 10 ff of the Consumer Payment Act (Verbraucherzahlungsgesetz) to allow a comparison of the fees charged for payment accounts by various payment service providers in Austria.

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