



## Glossary of the Fee Information Document



Account provider : **Union Bancaire Privée (Europe) S.A.**

Account name : **Current account**

Date : December 2020

<b>Terms</b>	<b>Definitions</b>
<b>Online banking</b>	The account provider provides the customer with an online access to the account.
<b>Overdraft</b>	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.
<b>Domiciliation</b>	The customer authorizes a third party (the beneficiary) to instruct the account provider to transfer money from the customer's account to the beneficiary's account. The account provider transfers the amount to the beneficiary on the date(s) agreed between the customer and the beneficiary. The amount involved may vary.
<b>Account statements</b>	The account provider provides the customer with an account statement.
<b>Providing a credit card</b>	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.
<b>Providing a debit card</b>	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.
<b>Standing order</b>	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.
<b>Cash withdrawal</b>	The customer takes cash out of the customer's account.
<b>Account management</b>	The account provider operates the account for use by the customer.
<b>Transfer</b>	The account provider transfers money, on the instruction of the customer, from the customer's account to another account.