

Frequently used terms of services and definitions (Glossary)

*Document is made in accordance with FCMC regulations and the Price List of Svenska Handelsbanken AB Branch operation in Latvia

Terms	Handelsbanken terms in the Price List	Definitions
Account maintaining	Current account maintenance	The account provider operates the account for use by the customer.
Providing a debit card	Bank card annual fee	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	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.
Transfer	Payments	The account provider, upon customer's request, transfers money from the customer's account to another account.
Standing order	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.
Cash withdrawal	Fee for cash withdrawal	The customer withdraws cash from the customer's account.