



Name of the account provider: Em@ney plc

Date: 20/02/2023

Terms	Definition
Maintaining the account	The account provider operates the account for use by the consumer.
Subscribing and renewing internet, mobile and telephone banking	The account provider provides the consumer with access for banking services using the internet, mobile or telephone.
Account statements	The consumer requests bank statements, in paper or on other durable medium, over and above those which the payment service provider is required to send by law.
Activation Fee	Fee for the activation of the account.
Cash Withdrawal/Deposit	The consumer requests to deposit or withdraw cash in or from an account.
Vanity IBAN	Fee for the creation of a personalised and memorable IBAN code.
Account fee	Account maintenance fee. It may be charged annually or half-yearly.
Receiving money – Euro	The consumer receives money in euros from euro account.
Sending money in other currencies to any other account	The account provider transfers money, in non-euro currencies, on the instruction of the consumer, from the consumer's account to another account.
Other EM Payments	Fee to set up accordingly to the service provided.
Payment to another EM Accounts	Fee for transfers between Em@ney accounts.

Own Pre-paid EM Mastercard Top-Up	Fee for transfers between Em@ney prepaid cards.
Sending money in Euros to other account in the Single Euro Payment Area (Bank Wire)	The account provider transfers money, in Euros, on the instruction of the consumer, from the consumer's account to another account in a SEPA country.
Standard IBAN	Annual fee for the standard IBAN linked to the account.
SMS	Short Message System on Mobile Phone
Self-Blocking / Unblocking	Voluntary blocking or unblocking of the tool or account via home banking
Tool	Electronic wallet
Provision of Manual Operations	A fee that may be charged to customers for performing financial transactions or activities through manual or non-automated processes