



Name of the account provider: Quintet Private Bank (Europe) S.A

Date: 31 December 2018

Terms	Definition
"Online Banking"	The account provider offers the client online access to the account
"Overdraft"	The account provider and the client agree in advance that the client may borrow money when there is no more money in the account. This agreement defines the maximum amount which may be borrowed and specifies whether costs and interest will be charged to the client
"Direct debit"	The client authorises a third party (the beneficiary) to instruct the account provider to transfer money from the client's account to the beneficiary's account. The account provider then transfers the specified amount to the beneficiary on the date or dates agreed between the client and the beneficiary. This amount may vary
"Bank statement"	The account provider shall provide the client with a bank statement
"Provision of a debit card"	The account provider shall provide a payment card linked to the client's account. The amount of each transaction carried out using this card is debited directly and in full from the client's account
"Provision of a credit card"	The account provider shall provide a payment card linked to the client's payments account. The total amount of the transactions made using this card during an agreed period is deducted in full or in part from the client's payment account on an agreed date. A credit agreement between the account provider and the client determines whether interest will be charged to the client on the amount borrowed
"Standing order"	On instructions from the client, the account provider shall make regular transfers of a fixed amount from the client's account to another account
"Cash withdrawal"	The client withdraws cash from his account
"Account management"	The account provider manages the account used by the client
"Transfer"	On instructions from the client, the account provider transfers a sum of money from the client's account to another account