

Services	Definition
Maintaining the account	The account provider operates the account for use by the customer.
Unarranged Overdraft	The customer borrows money when there is no money left in the account (or when the customer has gone past their arranged overdraft limit) and this has not been agreed with the account provider in advance.
Arranged Overdraft	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.
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.
Direct Debit	The customer permits someone else (recipient) to instruct the account provider to transfer money from the customer's account to the recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary.
Refusing a payment due to lack of funds	The account provider refuses a payment from the customer's account because there is not enough money in it (or it would take the customer past their arranged overdraft limit).
Allowing a payment despite lack of funds	The account provider allows a payment to be made from the customer's account although there is not enough money in it (or it would take the customer past their arranged overdraft limit).
Sending money within Gibraltar or the UK	The account provider transfers money, on the instruction of the customer, from the customer's account to another account in Gibraltar or the UK.
Sending money outside Gibraltar or the UK	The account provider transfers money, on the instruction of the customer, from the customer's account to another account outside Gibraltar or the UK.
Receiving money from outside Gibraltar or the UK	Money is sent to the customer's account from an account outside Gibraltar or the UK.
Cash withdrawal in Pound Sterling in Gibraltar or the UK	The customer takes cash out of the customer's account in Pound Sterling at a cash machine, bank or Post Office in Gibraltar or the UK.
Cash withdrawal in foreign currency outside Gibraltar or the UK	The customer withdraws cash out of the customer's account in a foreign currency at a cash machine or, where available, at a bank outside Gibraltar or the UK.
Cash withdrawal in a foreign currency inside Gibraltar or the UK	The customer withdraws cash out of the customer's account in a foreign currency at a cash machine or, where available, at a bank inside Gibraltar or the UK.
Debit card payment in Pound Sterling	The customer uses a debit card to make a payment in Pound Sterling. This can be in a shop, online or over the phone.
Debit card payment in a foreign currency	The customer uses a debit card to make a payment in a foreign currency. This can be in a shop, online or over the phone.
Cancelling a cheque	The customer asks the account provider to cancel a cheque that the customer has written.
Chargeback processing services	The customer asks the account provider to reverse a transaction.