

Payment account - Glossary

Terms in English

This Glossary explains the representative services linked to the use of a payment account and the respective definitions in accordance with regulation 7(1) of the Credit Institutions and Financial Institutions (Payment Accounts) Regulations, S.L. 371.18 ("the Payment Account Regulations").

The Glossary is available on our website and at Calamatta Cuschieri Investment Services Limited branches where you may request a copy free of charge in paper format, or in electronic format on our website.

It is important that you read and understand this document which governs the use of the payment account and which should be read in conjunction with:

- Moneybase Consumer Terms & Conditions
- Moneybase Business Terms & Conditions
- Moneybase Cardholder Terms & Conditions
- Moneybase Privacy Policy
- Moneybase Pricing and Payment fees - Personal & Business

"Account" refers to the basic payment account in your name maintained by us;

"Account holder" refers to the customer in whose name the account is maintained by us;

"ATM" refers to an Automated Teller Machine from which you could withdraw funds using your physical card;

"Card" refers to the physical or virtual pre-paid card linked to the payment account and enabling the customer to withdraw and pay online, locally and abroad in supported countries. Each transaction made using the card is taken in full and directly from the consumer's account;

"Card holder terms" refers to the terms governing the contractual arrangements between you and us;

"Foreign Exchange Conversion" Foreign exchange conversion refers to trading one currency for another. For example, during the morning of 9th June 2024, the Euro exchange rate was €1 = £0.85 GBP.

"Joint Account Holders" refers to two (or more) customers in whose name the account is maintained by us;

"Issuing and renewing a pre-paid physical or virtual card" refers to a payment card linked to the customer's account, which can be

cancelled, declared lost, stolen, re-issued, or renewed upon expiry of the card;

"Payee" refers to a natural or legal person who is the intended recipient of funds which have been the subject of a payment transaction;

"Payer" refers to a natural or a legal person who holds a payment account and allows a payment order from the payment account;

"Payment account" refers to an account held in the name of one or more customers which is used for the execution of payment transactions in terms of the Payment Account Regulations;

"Receiving money in EUR" refers to the customer receiving funds in EUR from another EUR account;

"Sending money in EUR to another account in the Single Euro Payment Area" refers to payments initiated by the customer from the consumer's payment account to another account in a SEPA country;

"Statement" refers to the account statement linked to the payment account which is available free of charge in an online format at all times;

"Topping up the account by card" refers to loading the account you hold with us using a debit or credit card.

Kont tal-Ħlas - Glossarju

Termini bil-Malti

Dan il-Glossarju jispjega s-servizzi rappreżentattivi marbuta mal-użu ta' kont tal-pagament jew ħlas u d-definizzjonijiet rispettivi skond ir-regolament 7(1) tar-Regolamenti dwar Istituzzjonijiet ta' Kreditu u Istituzzjonijiet Finanzjarji (Kontijiet ta' Ħlas) L.S. 371.18 ("ir-Regolamenti tal-Kont tal-Ħlas").

Il-Glossarju huwa disponibbli fuq il-websajt tagħna kif ukoll fil-fergħat tagħna fejn tista' titlob kopja fuq karta jew b'mod elettroniku, mingħajr ħlas.

Huwa importanti li taqra u tifhem sewwa dan id-dokument li jirregola l-użu tal-kont ta' ħlas. Dan għandu jinqara flimkien ma':

- Termini u Kundizzjonijiet tal-Konsumatur ta' Moneybase
- Termini u Kundizzjonijiet tan-Negozju ta' Moneybase
- Termini u Kundizzjonijiet ta' sid il-card ta' Moneybase
- Polza ta' Privatezza ta' Moneybase
- Tariffi ta' Moneybase - Personali u Negozju

"Account" tirreferi għall-kont bażiku tal-ħlas f'ismek li hu miżmum magħna;

"Account holder" tirreferi għall-klijent f'isem min il-kont huwa miżmum;

"ATM" tirreferi għal *Automated Teller Machine* minn fejn tista' tiġbed il-flus kontanti billi tuża l-card fiżika tiegħek;

"Card" tirreferi għall-card fiżika jew virtwali *pre-paid* li hi marbuta mal-kont tal-ħlas, u li tippermetti lill-klijent li jiġbed il-flus jew iħallas *online*, kemm lokalment kif ukoll barra minn Malta f'pajjiżi elegibbli. Kull transazzjoni magħmula bl-użu tal-card tittiehed sħiħa u direttament mill-kont tal-konsumatur;

"Card holder terms" tirreferi għat-termini li jirregolaw l-arranġamenti kuntrattwali bejnietna;

"Foreign Exchange Conversion" tirreferi għat-tibdil ta' munita għal oħra. Per eżempju, fl-ghodwa tad-9 ta' Ġunju 2024, ir-rata tal-kambju tal-Ewro kienet 0.85 Sterlina għal kull 1 Ewro (€1 = £0.85 GBP).

"Joint Account Holders" tirreferi għal żewġ klijenti (jew aktar) f'isem min huwa intestat il-kont;

"Issuing and renewing a pre-paid physical or virtual card" tirreferi għal card tal-ħlas marbuta

mal-kont tal-klijent, li tista' tiġi kkanċellata, iddikjarata mitlufa, misruqa, maħruga mill-ġdid, jew imġedda meta tiskadi;

"Payee" tirreferi għal persuna jew kumpanija li hija r-riċevitur intenzjonat tal-fondi li sugġetti għal pagament;

"Payer" tirreferi għal persuna jew kumpanija li għandha kont tal-ħlas u tippermetti pagament mill-kont tagħha;

"Payment account" tirreferi għal kont miżmum f'isem wieħed jew aktar li jintuża għal pagamenti ta' ħlas skond ir-Regolamenti tal-Kont tal-Ħlas;

"Receiving money in EUR" tirreferi għall-klijent li jirċievi fondi fil-munita Ewro minn kont ieħor fl-istess munita;

"Sending money in EUR to another account in the Single Euro Payment Area" tirreferi għal ħlasijiet mibdiġja mill-klijent minn kont tal-ħlas għal kont ieħor f'pajjiż SEPA;

"Statement" tirreferi għar-rendikont tal-kont li huwa dejjem disponibbli mingħajr ħlas *online*;

"Topping up the account by card" tirreferi li tillowdja ammont ta' fondi fil-kont tiegħek billi tuża karta ta' debitu jew kreditu.