Calamatta Cuschieri | moneybase

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;

"Cash withdrawal" refers to the customer's request to withdraw cash in or from the account;

"Direct Debit" refers to the customer permitting another person (the recipient) to instruct us to transfer money from the customer's account to that recipient, on a date or dates agreed between the customer and the recipient. The amount may vary;

"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.

"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;

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

"Maintaining the account" refers to us operating the account for the customer's use;

"Making payments using an International Debit or Credit Card" refers to us enabling the customer to make payments using an international debit or credit 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;

"Providing and renewing a debit card" refers to the payment account provider providing a payment card linked to the customer's account, enabling the client to withdraw cash and make payments.

Payment services are brought to you by Moneybase Limited (C87193), which is licensed by the MFSA to operate as a Financial Institution in accordance with the Financial Institutions Act (Cap. 376). The company is a subsidiary of Calamatta Cuschieri Moneybase plc and is registered at Level 0, Ewropa Business Centre, Dun Karm Street, Birkirkara BKR 9034, Malta.

"Receiving money - Euro" refers to the customer receiving money in Euros from a Euro account;

"Receiving money - other currencies" refers to the customer receiving money in non-Euro currencies from a non-Euro account;

"Replacing a card" refers to the customer requesting a replacement for a card that was lost, stolen, damaged, or compromised;

"Requesting statements" refers to the customer requesting bank statements, in paper or on another durable medium, over and above those which we are required to send by law;

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

"Sending money in other currencies to any other account" refers to us transferring money, in non-Euro currencies, on the customer's instruction, from the customer's account to another account;

"Standing order" refers to us making regular transfers, on the customer's instruction, of a fixed amount of money from the customer's account to another account;

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

"Subscribing to internet banking and mobile application" refers to us providing the customer with access to banking services using the internet, mobile or telephone;

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

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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 eleġibli.
Kull transazzjoni magħmula bl-użu tal-card tittieħed sħiħa u direttament mill-kont tal-konsumatur;

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

"Cash withdrawal" tirreferi għat-talba tal-klijent li jiġbed flus kontanti fil-kont jew mill-kont;

"Direct Debit" tirreferi għall-permess li l-klijent jagħti lil terza persuna (ir-riċevitur) sabiex din tagħtina struzzjonijiet biex nittrasferixxu l-flus mill-kont tal-klijent lejn dak ir-riċevitur, f'data jew dati maqbula bejniethom. L-ammont jista' jvarja;

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

"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, maħruġa mill-ġdid, jew imġedda meta tiskadi;

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

"Maintaining the account" tirreferi għall-fornitur tal-kont li jopera l-kont għall-użu tal-klijent;

"Making payments using an International Debit or Credit Card" tirreferi għalina li nħallu lill-klijent jagħmel pagamenti permezz ta' karta ta' debit u jew ta' kreditu internazzjonali;

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

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

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

"Providing and renewing a debit card" tirreferi għal meta l-fornitur tal-kont ta' pagament jipprovdi karta ta' pagament marbuta mal-kont tal-klijent, li tippermetti lill-klijent jiġbed flus kontanti u jagħmel pagamenti;

“Receiving money - Euro” tirreferi għall-klijent li jirċievi flus fl-ewro minn kont ieħor fl-ewro;

“Receiving money - other currencies” tirreferi għall-klijent li jirċievi fondi f’munita li mhix l-ewro, f’kont li mhux denominat fl-ewro;

"Replacing a card" tirreferi għal meta l-klijent jitlob sostituzzjoni ta' karta li tkun intilfet, insterqet, ġiet bil-ħsara jew ġiet kompromessa;

“Requesting statements” tirreferi għat-talba tal-klijent għal rendikonti bankarji, stampati jew fuq mezz durabbli ieħor, minbarra dawk li aħna obbligati nibagħtu skont il-liġi;

“Sending money in Euros to other account in the Single Euro Payment Area” tirreferi għal ħlasijiet mibdija mill-klijent, fl-ewro, mill-kont tal-ħlas tiegħu għal kont ieħor f’pajjiż SEPA;

“Sending money in other currencies to any other account” tirreferi għalina li nibagħtu flus, f’muniti differenti mill-ewro, fuq struzzjonijiet tal-klijent, mill-kont tiegħu għal kont ieħor;

“Standing order” tirreferi għat-trasferimenti regolari li nagħmlu, fuq struzzjoni tal-klijent, ta’ ammont fiss ta’ flus mill-kont tal-klijent għal kont ieħor;

“Statement” tirreferi għar-rendikont tal-kont li huwa dejjem disponibbli mingħajr ħlas online

“Subscribing to internet banking and mobile application” tirreferi għall-aċċess li nagħtu lill-klijent għal servizzi bankarji permezz tal-internet, il-mowbajl jew it-telefown;

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