

Bank Leumi (UK)

Glossary of Linked Services

Expertise Relationships Solutions

www.bankleumi.co.uk



Bank Leumi (UK) plc

This glossary document sets out certain terms that we use in some of our account documentation when describing the main services linked to the payment accounts that we offer our customers.

maintaining the account	The account provider operates the account for use by the customer.
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.
Unarranged overdraft	The customer borrows money where there is no money left in the account (or where the customer has gone past their arranged overdraft limit) and this has not been agreed with the account provider in advance.
refusing a payment due to lack of funds (In some of our documentation we refer to this using the term "refused payment fee")	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 (In some of our documentation we refer to this using the term "allowed payment fee")	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).
direct debit	The customer permits someone else (recipient) to instruct the account provider to transfer money from the customer's account to that 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.
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.
sending money within the UK	The account provider transfers money, on the instruction of the customer, from the customer's account to another account in the UK.
sending money outside the UK	The account provider transfers money, on the instruction of the customer, from the customer's account to another account outside the UK.
receiving money from outside the UK (In some of our documentation we refer to this using the term "receive money from outside UK")	When money is sent to the customer's account from an account outside the UK.

<p>cash withdrawal in pounds in the UK</p> <p>(In some of our documentation we refer to this using the term "pounds cash withdrawal in UK")</p>	<p>The customer takes cash out of the customer's account in pounds at a cash machine, bank or Post Office in the UK.</p>
<p>cash withdrawal in foreign currency outside the UK</p> <p>(In some of our documentation we refer to this using the term "foreign ccy cash withdrawal")</p>	<p>The customer takes cash out of the customer's account in foreign currency at a cash machine or, where available, at a bank outside the UK.</p>
<p>debit card payment in pounds</p>	<p>The customer uses their debit card to make a payment in pounds. This can be in a shop, online or over the phone.</p>
<p>debit card payment in a foreign currency</p> <p>(In some of our documentation we refer to this using the term "card payment in foreign ccy")</p>	<p>The customer uses their debit card to make a payment in foreign currency. This can be in a shop, online or over the phone.</p>
<p>cancelling a cheque</p>	<p>The customer asks the account provider to cancel a cheque that the customer has written.</p>

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