

"Accompanying Document": any document or structured information (e.g. under the heading "Your day-to-day Services") made available to you by POST Finance at Points of Sale and on the Website, providing you with regulatory details and/or practical procedures, with regard to POST Finance Services (access/eligibility, description, subscription, use, suspension, ending, etc.);

"Account": the postal current account opened with POST Finance of which you are the Holder or Co-Holder;

"Account Information Service": a service enabling you, via Online Banking, to consult consolidated information on one or more of your payment accounts with other payment service providers;

"Account Statement": a paper statement of transactions on your Account, sent by POST Finance by post, or an electronic statement made available via Online Banking;

"Annual Statement of Fees": the statement of all charges deducted by and/or due to POST Finance during the course of each year in respect of Services linked to your Account, which is sent to you once a year according to the Law;

"ATM": any cash dispenser and more broadly any automated teller machine that enables you, among other things, to make cash withdrawals or deposits or obtain information about your Account;

"Basic Account": any basic payment Account including certain basic Services in accordance with the Law on payment accounts;

"(Business) Day": any calendar day from Monday to Friday that is a working day in Luxembourg;

"Card(s)": interchangeably (or collectively), a Debit Card, Credit Card, VISA Card or Easy VISA Card;

"Cash withdrawal": any withdrawal of cash from your Account performed by you;

"Co-Holder": the co-owner of a joint Account;

"Confidential Information": any information disclosed, generated and/or made available by either of the Parties in relation to the Contract, and which is designated or flagged up as being confidential, or which, given its nature or the circumstances of its disclosure, should reasonably be deemed to be confidential, including communications made in the context of a Contract;

"Consumer": any natural person as defined by Law;

"Contactless": all electronic payment methods that do not require the insertion of a Card into a Terminal to perform a Payment Transaction, and identified as such on that Terminal or in the immediate vicinity;

"Contract": the agreement concluded between you and POST Finance specifying the conditions and obligations of the Parties in the context of the provision of Services by POST Finance. The Contract comprises the following documents (in decreasing order of priority in the event of any conflict): the Forms (where appropriate), the Price List, this Glossary, the Personal Data Notice, the applicable Special Terms and Conditions and the General Terms and Conditions;

"Credit Card": a payment Card linked to your Account and provided by POST Finance. The total amount corresponding to the transactions performed using this Card during an agreed period is debited from your Account in full or in part on an agreed date. The Price List determines the interest applicable to the amount borrowed;

"Credit Transfer": any money transferred by POST Finance on your instruction, from your Account to another account;

"Debit Card": a Payment card linked to your Account and provided by POST Finance. The amount of each transaction performed using this Card is debited from your Account directly and in full;

"Device": any IT and/or telecommunications tool (e.g. computer, tablet, mobile telephone, etc.) that allows you to access and use the Services, in particular via Online Banking;

"Direct Debit": your authorisation to a Payee to instruct POST Finance to transfer a sum of money, of a variable or non-variable amount, from your Account to that of the Payee, on the date or dates agreed between you and the Payee;

"Easy VISA Card": a Debit Card whose limit is defined prior to its use by the direct transfer of funds from an account linked to that Card;

"Form": any medium or means provided by POST Finance to enable you to enter your details (requiring your signature, where appropriate) as necessary for performance of the Contract;

"General Terms and Conditions": the general terms and conditions applicable to POST Finance Services, available for consultation at Points of Sale and on the Website;

"Glossary": this document;

"Holder": the owner of an Account and/or Card;

"Law": all laws and regulations applicable to the Services, particularly those concerning the financial sector and payment services (Laws of 5 April 1993, 10 November 2009 and 13 June 2017), money laundering (Law of 12 November 2004) and personal data;

"Maintaining the Account": POST Finance administers the Account that you use;

"Online Banking": the solutions provided by POST Finance enabling you to use and manage your Account online;

"Overdraft": loan of money agreed between you and POST Finance when there is no more money in your Account, according to a maximum amount; fees and interest rates stipulated in the Price List;

"Parties": you and POST Finance;

"Partner": a company that has concluded a partnership agreement with POST Finance allowing it access to all or part of the Service and/or to perform certain transactions;

"Party": interchangeably, you or POST Finance;

"Payee": a recipient of your funds who/which has been the subject of a Payment Transaction;

"Payment Initiation Service Provider": a service enabling you to request initiation of a Payment Order with respect to a payment account held with another payment service provider;

"Payment Order": the instruction sent to POST Finance by you or by the Payee, requesting the execution of a Payment Transaction (e.g. a Credit Transfer);

"Payment Transaction": an act, initiated by you, on your behalf or for the Payee, of placing, transferring or withdrawing funds from your Account, irrespective of any underlying obligations between you and the Payee;

"Personal Data": your personal data and/or that, where appropriate, of the people connected to your organisation, processed by POST Finance (e.g. name, address, [physical and email], telephone number, Account number, etc.);

"Personal Data Notice": the document containing information concerning the protection of your

Personal Data, available on the Website and at Points of Sale;

"Point of Sale": any area made available for POST Finance Services, operated by POST Finance or by a third party on behalf of POST Finance, the list of which may be found on the Website;

"POST Finance": the postal financial services division of POST Luxembourg, a public body established by the Law of 10 August 1992, as amended, having its registered office at 20, rue de Reims, L-2417 Luxembourg and registered with the Luxembourg Trade and Companies Register under number J28;

"Price List": the price list for POST Finance Services that is in force on the invoice date, available at Points of Sale and may be consulted on the Website including any financial conditions or tariff information;

"Proxy": any natural person to whom you grant proxy, or your legal representative (e.g. your parents if you are a minor);

"Proxy arrangement": the power to act on your behalf in the context of managing your Account;

"Proxy Mandate": written confirmation of the Proxy arrangement, granted to the Proxy, which allows him/her to justify his/her authority;

"Receipt": effective receipt of a Payment Order or of your communications by the competent POST Finance departments;

"Security Credentials": the personal combination of characters (e.g. letters, numbers, etc.) that enables you to identify yourself and/or access all or part of the Services and which you must keep secret (in particular, PIN code, identifier and password);

"SEPA Direct Debit": any act initiated by the Payee on your instruction, consisting in debiting a variable or non-variable amount from your Account by means of a Direct Debit, potentially between two different countries within the SEPA area;

"Service(s)": any POST Finance service as described in the Contract (e.g. the provision of an Account or a Debit Card) and, where appropriate, in the Accompanying Documents;

"Special Terms and Conditions": all POST Finance terms and conditions applicable to a specific category of Service(s) (available at Points of Sale and on the Website), the stipulations of which prevail over the General Terms and Conditions;

"Standing Order": A regular Credit Transfer of a fixed amount from your Account to another account, carried out by POST Finance in accordance with your instructions;

"Terminal": any electronic equipment enabling payments to be made using a Card (including in *Contactless* mode) or any other such resource authorised by POST Finance;

"VISA Additional Services": the insurance and assistance services associated with VISA Cards in accordance with the terms and conditions thereof;

"VISA Card": a deferred Debit card or instalment Credit card;

"VISA Statement": a statement of all of the transactions associated with your VISA Card over a given period, the issue of which renders the balance due and informed on the Withdrawal Date;

"Website": the POST Luxembourg website(s) accessible at www.post.lu and/or any other address provided by POST Finance;

"Withdrawal Date": the date indicated on the VISA Statement and on which POST Finance will automatically withdraw the sums mentioned on that VISA Statement from your Account.