

You have received information about a payment service in the bank that corresponds to a standardised term. In this table, the bank specifies the term that applies to the payment service for which you have received information.

Why does the bank give out this information?

By law, banks must provide certain standardised terms in certain information to consumers. When the bank uses its own names for payment services, the standardised terms must be clearly stated. Finansinspektionen (Swedish Financial Supervisory Authority) has decided a list (glossary) of the terms and definitions for the most representative payment services. Using the standardised term, you should be able to compare a bank's payment service with the corresponding services of other banks. You can find the bank's name for the service and the corresponding standardised term in this table.

This information from the bank is based on a template from the Swedish Bankers' Association.

General Account Services

Standardised term	Definition	SEB's name of the service
Maintaining the account	The account provider operates the account for use by the consumer.	Privatkonto
		Enkla sparkontot
		Valutakonto
		Notariatkonto

Payments (excluding cards)

Standardiserad term	Definition	SEB's name of the service
Payment, giro	The account provider transfers money, on the instruction of the consumer, from the consumer's account to another account, using a giro service.	Betalservice via internet
		Inbetalning till bankgiro och plusgiro
Payment, giro with envelope service	The account provider transfers money, on the instruction of the consumer, from the consumer's account to another account, using a giro payment with an envelope service.	Betalservice via kuvert
Payment, Swish	The account provider transfers money, on the instruction of the consumer, from the consumer's account to another account, using a Swish payment.	Swish privat
Payment, to the same bank, SEK-konto	The account provider transfers money, on the instruction of the consumer, from the consumer's account to another account in the same bank.	Single transfer
Payment, to another bank, SEK account	The account provider transfers money, on the instruction of the consumer, from the consumer's account to another account in another bank.	Single transfer
Standing order, to account in same bank	The account provider makes regular transfers, on the instruction of the consumer, of a fixed amount of money from the consumer's account to another account in the same bank.	Standing order transfer
Standing order, to account in another bank	The account provider makes regular transfers, on the instruction of the consumer, of a fixed amount of money from the consumer's account to another account in another bank.	Standing order transfer
Payment, international transfer, SEPA payment	The account provider transfers money, on the instruction of the consumer, from the consumer's account to another account in another country via a SEPA payment.	SEPA payment
Payment, international transfer, non-SEPA payment	The account provider transfers money, on the instruction of the consumer, from the consumer's account to another account in another country without using a SEPA payment.	Cross border payment

Cards and Cash

Standardised term	Definition	SEB's name of the service
Providing a debit card	The account provider provides a payment card linked to the consumer's account. The amount of each transaction made using the card is taken directly and in full from the consumer's account.	SEB Debit
		SEB Debit limited (f.d. SEB Maestro)
Cash withdrawal	The consumer takes cash out of his/her account.	Withdrawals at ATMs in Sweden
Cash withdrawal abroad	The consumer takes cash out of his/her account abroad.	Withdrawals in euro at ATMs in the EU, Norway, Iceland and Liechtenstein
		Withdrawals at other ATMs abroad, per withdrawal
Payment, debit card abroad	The account provider transfers money, on the instruction of the consumer, from the consumer's account to another account when the consumer uses a debit card abroad. The amount of each transaction made using the card is taken directly and in full from the consumer's account.	Currency exchange supplement