

Giro account

Published: 1/2/2015 Modified: 2/12/2020

Giro account is a type of transaction account intended, in the case of natural persons, mainly to individuals with occasional income.

Traditionally, giro accounts are used by consumers for payments into account of income such as annuities, temporary service contracts, etc. They may also be opened for minors for inflows from scholarships, awards won at competitions and pupils' and students' work in services/associations, seasonal or other similar jobs.

The funds in giro accounts may be used by means of a giro account card, up to the amount of own funds held in the account. This type of account does not provide for the possibility of overdrawing.



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