

GENERAL INFORMATION ON THE **BASIC PAYMENT ACCOUNT**

The right to a basic payment account provided for in the 'Law of 13 June 2017 on Payment Accounts' entitles the natural persons specified therein to a basic payment account with certain ancillary products and services.

WHO IS ELIGIBLE FOR A BASIC BENEFIT PAYMENT ACCOUNT?

Any natural person legally resident in the European Union, acting for purposes other than for commercial, industrial, craft or self-employed activities and having the right to reside in a Member State under European Union or national law, including those without a fixed address and asylum seekers under the Geneva Convention of 28 July 1951 relating to the status of refugees, its Protocol of 31 December 1951 on the status of refugees and other relevant international treaties.

PAYMENT OPERATIONS POSSIBLE WITH A BASIC PAYMENT ACCOUNT:

- Payments in EURO,
- Deposits,
- Transfers,
- Standing orders,
- Cash withdrawals at the counter,
- Cash withdrawals from ATMs in the European Union,
- Domiciliation,
- Payments using a V PAY payment card (with no overdraft facility),
- Online payments (R-Net).

N.B. Basic banking services do not include an authorised overdraft.

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