



Fee Information Document



Raiffeisen

Name of the account provider: Banque Raiffeisen

Account name: Current account Green Code 18-30 Job with OPERA PLUS

Date: 01/03/2024

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the General terms and conditions governing relations between Banque Raiffeisen and their clients.
- A glossary of the terms used in this document is available free of charge.

Service	Fee	
General account services		
Online banking	free of charge	
Account statement	Digital via Online banking R-Net	free of charge
	Sent by mail	
	- monthly	free of charge
	- other frequencies	postal charge
Maintaining the account	Account balancing: Quarterly	free of charge
	Annual fee	free of charge
Includes a bundled offer of services «Green Code 18-30 Job» composed of :		
Attractive interest rate on savings account		
R-Invest annual fee free of charge		
Bundled offer of services « OPERA PLUS» offered free of charge for two years starting on	Monthly fee :	0 € during the first two

the subscription date and max. until the 30 th birthday		years, then 10.75 €
This bundled offer is composed of:		(payment possible with OPERA points)
Condition : Client is Raiffeisen member		
Collect OPERA points by calling on us to manage your savings or finance your projects, and pay part or all of your monthly OPERA PLUS fee with your OPERA points.	Total annual fee:	0 €
Maintaining the account - Quarterly account balancing on main current account free of charge		during the first two years, then 129€
Providing a debit card V PAY free of charge		(payment possible with OPERA points)
Providing a credit card Visa Gold free of charge		
Providing a debit card V PAY and providing a credit card Visa Gold for the 2 nd account holder for an additional fee of 2.50 € / month (payment possible with OPERA points)		
1 cash withdrawal at an ATM of another bank in the EU per month included		
Electronic credit transfers SEPA free of charge – main client reference number		
Paper-based credit transfer to other Raiffeisen accounts free of charge		
5 paper-based credit transfers in € to other banks, SEPA countries / month free of charge		
25% of processing fees for personal loans and mortgages		
20% of the annual safe deposit box fee		
20% of the R-PlanInvest		

<p>subscription fee</p> <p>20% of the R-Pension subscription fee</p> <p>10% of the R-Gestion annual fee</p> <p>10% of the R-Conseil annual fee</p> <p>No card blocking fee and no card replacing fee</p> <p>For non-banking benefits, please consult our website www.raiffeisen.lu.</p>																	
Payments (excluding cards)																	
<p>Direct debit</p> <p>Standing order</p> <p>Credit transfer</p>	<table border="0" style="width: 100%;"> <tr> <td style="width: 60%;"></td> <td style="text-align: right;">free of charge</td> </tr> <tr> <td>to a Raiffeisen or POST account</td> <td style="text-align: right;">free of charge</td> </tr> <tr> <td>to another bank: considered as an electronic SEPA credit transfer</td> <td style="text-align: right;">free of charge for main client reference number</td> </tr> <tr> <td>Paper-based credit transfer Raiffeisen</td> <td></td> </tr> <tr> <td>- to an account with identical client reference number</td> <td style="text-align: right;">free of charge</td> </tr> <tr> <td>- to third party account</td> <td style="text-align: right;">free of charge</td> </tr> <tr> <td>Paper-based credit transfer to another bank</td> <td></td> </tr> <tr> <td>- to SEPA countries in €</td> <td style="text-align: right;">5 free of charge / month, additional: 2.00 € / credit transfer</td> </tr> </table>		free of charge	to a Raiffeisen or POST account	free of charge	to another bank: considered as an electronic SEPA credit transfer	free of charge for main client reference number	Paper-based credit transfer Raiffeisen		- to an account with identical client reference number	free of charge	- to third party account	free of charge	Paper-based credit transfer to another bank		- to SEPA countries in €	5 free of charge / month, additional: 2.00 € / credit transfer
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	<ul style="list-style-type: none"> - Non-SEPA countries or SEPA countries in another currency 0.20 % (min. 9 €, max. 250 €) <p>Electronic credit transfers</p> <ul style="list-style-type: none"> - to a Raiffeisen or POST account free of charge - to another bank in a SEPA country in € - main client reference number free of charge - to another bank in a SEPA country in € - other client reference numbers 5 free of charge / month, additional: 0.75 € / credit transfer - Non-SEPA countries or SEPA countries in another currency 0.20 % (min. 9 €, max. 250 €) 	
Cards and cash		
Providing a debit card	V PAY	free of charge
Providing a credit card	<ul style="list-style-type: none"> Visa Basic 20 € Visa Classic 22 € Visa Gold free of charge Visa Platinum 120 € 	
Cash withdrawal	<ul style="list-style-type: none"> Cash withdrawal at counter in € or foreign currencies free of charge Cash withdrawal with debit card at ATM <ul style="list-style-type: none"> - Raiffeisen and Post free of charge - other banks in Luxembourg or in the European Union 1 free of charge / month, additional 1.50 € 	

	- outside the European Union	4 €
	Cash withdrawal with credit card at ATM	2.50 € +2 % of the withdrawal amount
Overdrafts and related services		
Arranged overdraft	Administrative fee	free of charge
	Debit interest	
	- Arranged overdraft with securities	7,35 %
	Arranged overdraft without securities	8,85 %
	- Arranged overdraft Green Code 18-30	8,35 %
Other services		