



# Fee Information Document



**Raiffeisen**

**Name of the account provider: Banque Raiffeisen**

**Account name: OPERA PLUS**

**Date: 02/06/2025**

- 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 OPERA regulation as well as in the OPERA PLUS Fact sheet which can be consulted on the website [www.raiffeisen.lu](http://www.raiffeisen.lu).
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
<b>Bundled offer of services</b> « OPERA PLUS» composed of:  Condition: Client and 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.  Maintaining the account - Quarterly account balancing on main current account free of charge  Providing a debit card V PAY or Visa Debit free of charge  Providing a credit card Visa Gold free of charge  Providing a debit card V PAY or Visa Debit and providing a credit card Visa Gold for the 2 <sup>nd</sup> account holder for an additional fee of 2.50 € / month (payment possible with OPERA points)	Monthly fee: 10.75 € (payment possible with OPERA points)  <b>Total annual fee: 129€</b> (payment possible with OPERA points)

1 cash withdrawal at an ATM of another bank per month included		
Electronic credit transfers SEPA free of charge – main client reference number		
Paper-based credit transfer to other Raffeisen 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 subscription fee		
20% of the R-Pension subscription fee		
10% of the R-Invest annual fee		
10% of the R-Gestion annual fee		
10% of the R-Conseil annual fee		
No card blocking fee and no card replacing fee		
<b>Online banking</b>		free of charge
<b>Account statement</b>	Digital via Online banking R-Net	free of charge
	Sent by mail	
	- monthly	free of charge
	- other frequencies	postal charge
<b>Maintaining the account</b>	Account balancing for main account: Quarterly	free of charge
	Annual fee	free of charge
	Other accounts: Quarterly	5 €
	Annual fee	20 €

Payments (excluding cards)		
<b>Direct debit</b>		free of charge
<b>Standing order</b>	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
<b>Credit transfer</b>	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
	- Non-SEPA countries or SEPA countries in another currency	0.20 % (min. 9 €, max. 250 €)
	Electronic credit transfers	
	- 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

	- Non-SEPA countries or SEPA countries in another currency	transfer 0.20 % (min. 9 €, max. 250 €)
Cards and cash		
Providing a debit card	V PAY or Visa Debit	free of charge
Providing a credit card	Visa Classic	22 €
	Visa Gold	free of charge
	Visa Platinum	120 €
Cash withdrawal	Cash withdrawal at counter in € or foreign currencies	free of charge
	Cash withdrawal with debit card at ATM	
	- 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 linked to a card	9.00 %

Other services	