



Fee Information Document



Raiffeisen

Name of the account provider: Banque Raiffeisen

Account name: Current Account

Date: 01.11.2018

- 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 affiliated Caisses 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	4 €
	Annual fee	16 €
Payments (excluding cards)		
Direct debit	free of charge	
Standing order	to a Raiffeisen or POST account	free of charge
	to another bank : considered as an electronic SEPA credit transfer	5 free of charge / month, additional: 0.75 € / credit transfer

Credit transfer	Paper-based credit transfer Raiffeisen	
	- to an account with identical client reference number	free of charge
	- to a third party account for clients born before 1955	free of charge
	- to a third party account for clients born as of 1955	0.75 €
	Paper-based credit transfer to another bank	
	- SEPA countries in € for clients born before 1955	5 free of charge / month, additional: 1.50 € / credit transfer
	- SEPA countries in € for clients born as of 1955	1.50 €
	- 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 €	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	15 €

Providing a credit card	Mastercard Webcard	12 €
	Mastercard Blue	12 €
	Visa Classic	18 €
	Mastercard Gold	55 €
	Visa Premier	99 €
Cash withdrawal	Cash withdrawal at counter	
	- 0 – 50,000 €	free of charge
	- ≥ 50,000 €	25 €
	- foreign currencies	0.50 % (min. 2 €)
	Cash withdrawal with debit card at ATM	
	- Raiffeisen and Post	free of charge
	- other banks in Luxembourg or in the European Union	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 (maximum amount : 15,000 €)	4,00 %
	- Arranged overdraft without securities (maximum amount : 15,000 €)	5,50 %
	- Arranged overdraft linked to a card	9,00 %
Other services		