



# Fee Information Document



**Raiffeisen**

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

**Account name: Current account Green Code 18-26 Job**

**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
<b>General account services</b>	
<p><b>Online banking</b></p> <p><b>Account statement</b></p> <p><b>Maintaining the account</b></p> <p>Includes a <b>bundled offer of services</b> «Green Code 18-26 Job» composed of :</p> <p>Attractive interest rate on savings account</p> <p>Maintaining the account - Quarterly account balancing of current account free of charge</p> <p>Providing a debit card V PAY free of charge for 2 years</p>	<p>free of charge</p> <p>Digital via Online banking R-Net free of charge</p> <p>Sent by mail</p> <ul style="list-style-type: none"> <li>- monthly free of charge</li> <li>- other frequencies postal charge</li> </ul> <p>Account balancing: Quarterly free of charge</p> <p>Annual fee free of charge</p>

Choice between providing a credit card Visa Classic free of charge for 2 years or providing a credit card Mastercard Gold free of charge for 2 years

Providing a credit card Mastercard Webcard free of charge for 2 years

1 cash withdrawal at an ATM of another bank per month included

Purchase insurances linked to the credit card Visa Classic and the credit card Mastercard Gold :

- Two year warranty on top of the manufacturer's guarantee
- Protection from theft or accidental damage affecting the purchases within 90 days
- Delivery insurance for goods purchased online

Travel insurance and assistance linked to the credit card Mastercard Gold:

- Reimbursement of costs in the event of cancellation or interruption of a trip
- Assistance during a trip abroad

For non-banking benefits, please consult our website [www.raiffeisen.lu](http://www.raiffeisen.lu).

Job Starter Box : Additional benefits from different providers. For more details, please consult our website [www.raiffeisen.lu](http://www.raiffeisen.lu).

### **Payments (excluding cards)**

**Direct debit**

free of charge

<b>Standing order</b>	to 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
<b>Credit transfer</b>	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	0.75 €
	Paper-based credit transfer to another bank	
	- to SEPA countries in €	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 €)	
<b>Cards and cash</b>		
<b>Providing a debit card</b>	V PAY	free of charge for 2 years,

		then 15 € (Payment possible with OPERA points)
<b>Providing a credit card</b>	Mastercard Webcard	free of charge for 2 years, then 12 €
	Choice between: Visa Classic	free of charge for 2 years, then 18 € (Payment possible with OPERA points)
	or Mastercard Gold	free of charge for 2 years, then 55 € (Payment possible with OPERA points)
	Mastercard Blue	12 €
	Visa Premier	99 € (Payment possible with OPERA points)
<b>Cash withdrawal</b>	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	

	<ul style="list-style-type: none"> <li>- other banks in Luxembourg or in the European Union</li> <li>- outside the European Union</li> </ul>	<p>1 free of charge / month, additional: 1.50 €</p> <p>4 €</p>
	Cash withdrawal with credit card at ATM	2.50 € +2 % of the withdrawal amount
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	Administrative fee	free of charge
	Debit interest	
	- Arranged overdraft with securities	4,00 %
	Arranged overdraft without securities	5,50 %
	- Arranged overdraft Green Code 18-26	5,00 %
<b>Other services</b>		