



# Fee Information Document



**Raiffeisen**

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

**Account name: Current Account Green Code 18-26 Study**

**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>  |  |
| <b>Online banking</b>  | free of charge                                     |
| <b>Account statement</b>   | Digital via Online banking R-Net<br>free of charge |
|  | Sent by mail<br>- monthly<br>free of charge        |
|  | - other frequencies<br>postal charge               |
| <b>Maintaining the account</b><br><br>Account balancing:<br>Quarterly<br>free of charge<br><br>Annual fee<br>free of charge<br><br>Includes a <b>bundled offer of services</b> « Green Code 18-26 Study » composed of :<br><br>Attractive interest rate on savings account<br><br>Maintaining the account - Quarterly account balancing of current account free of charge<br><br>Providing a debit card V PAY free of charge | free of charge                                     |
|  | free of charge                                     |
|  |  |

|   |  |  |                |                               |                |   |  |  |  |  |                |                            |        |  |  |
|---|--|--|----------------|-------------------------------|----------------|---|--|--|--|--|----------------|----------------------------|--------|--|--|
| <p>Providing a credit card Visa Classic free of charge</p> <p>Providing a credit card Mastercard Webcard free of charge</p> <p>4 cash withdrawals at an ATM of another bank per month included</p> <p>Purchase insurance linked to the Visa Classic :</p> <ul style="list-style-type: none"> <li>• Two years warranty on top of the manufacturer's guarantee</li> <li>• Protection from theft or accidental damage affecting the purchases within 90 days</li> <li>• Delivery insurance for goods purchased online</li> </ul> <p>For non-banking benefits, please consult our website <a href="http://www.raiffeisen.lu">www.raiffeisen.lu</a>.</p> |  |  |                |                               |                |   |  |  |  |  |                |                            |        |  |  |
| <b>Payments (excluding cards)</b>   |  |  |                |                               |                |   |  |  |  |  |                |                            |        |  |  |
| <p><b>Direct debit</b></p> <p><b>Standing order</b></p> <p><b>Credit transfer</b></p>   | <table border="0" style="width: 100%;"> <tr> <td style="width: 70%;"></td> <td style="text-align: right;">free of charge</td> </tr> <tr> <td>to 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;">5 free of charge / month, additional: 0.75 € / credit transfer</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 a third party account</td> <td style="text-align: right;">0.75 €</td> </tr> <tr> <td>Paper-based credit transfer to another</td> <td></td> </tr> </table> |  | free of charge | 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 | Paper-based credit transfer Raiffeisen |  | - to an account with identical client reference number | free of charge | - to a third party account | 0.75 € | Paper-based credit transfer to another |  |
|   | free of charge   |  |                |                               |                |   |  |  |  |  |                |                            |        |  |  |
| 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   |  |                |                               |                |   |  |  |  |  |                |                            |        |  |  |
| Paper-based credit transfer Raiffeisen  |  |  |                |                               |                |   |  |  |  |  |                |                            |        |  |  |
| - to an account with identical client reference number  | free of charge   |  |                |                               |                |   |  |  |  |  |                |                            |        |  |  |
| - to a third party account  | 0.75 €   |  |                |                               |                |   |  |  |  |  |                |                            |        |  |  |
| Paper-based credit transfer to another  |  |  |                |                               |                |   |  |  |  |  |                |                            |        |  |  |

|                                |   |  |
|--------------------------------|---|--|
|                                | <p>bank</p> <ul style="list-style-type: none"> <li>- SEPA countries in € 1.50 €</li> <li>- Non-SEPA countries or SEPA countries in another currency 0.20 %<br/>(min. 9 €, max. 250 €)</li> </ul> <p>Electronic credit transfers</p> <ul style="list-style-type: none"> <li>- to a Raiffeisen or POST account free of charge</li> <li>- to another bank in a SEPA country in € 5<br/>free of charge / month, additional: 0.75 € / credit transfer</li> <li>- Non-SEPA countries or SEPA countries in another currency 0.20 %<br/>(min. 9 €, max. 250 €)</li> </ul> |  |
| <b>Cards and cash</b>          |   |  |
| <b>Providing a debit card</b>  | V PAY   | free of charge                               |
| <b>Providing a credit card</b> | Visa Classic  | free of charge                               |
|                                | Mastercard Webcard  | free of charge                               |
|                                | Mastercard Blue   | 12 €   |
|                                | Mastercard Gold   | 55 €<br>(payment possible with OPERA points) |
|                                | Visa Premier  | 99 €<br>(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 %<br>(min. 2 €)                         |
|  | Cash withdrawal with debit card at ATM               |  |
|  | - Raiffeisen and Post                                | free of charge                               |
|  | - other banks in Luxembourg or in the European Union | 4 free of charge / month, additional: 1.50 € |
|  | - outside the European Union                         | 4 €  |
|  | Cash withdrawal with credit card at ATM              | 2.50 €<br>+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>                  |  |  |
|  |  |  |