



Fee Information Document



Raiffeisen

Name of the account provider: Banque Raiffeisen

Account name: OPERA

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 OPERA regulation which can be consulted on the website www.raiffeisen.lu.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
<p>Bundled offer of services « OPERA » composed of:</p> <p>OPERA is an offer only available to Raiffeisen members.</p> <p>1% discount on the arranged overdraft rate applicable to a current account</p> <p>Discount on subscription fees for the main SICAV funds:</p> <ul style="list-style-type: none"> • 30% discount on the SICAV LUX subscription fees • 30% discount on SICAV Vontobel subscription fees • 30% discount on the SICAV Union Invest subscription fees <p>Discount on the annual fees for our asset management mandates</p> <ul style="list-style-type: none"> • 10% discount on the R-Gestion annual fee 	<p>Monthly fee : free of charge</p> <p>Total annual fee: free of charge</p>

<ul style="list-style-type: none"> • 10% discount on the R-Conseil annual fee • 10% discount on the R-Invest annual fee <p>Collect OPERA points by calling on Raiffeisen to manage your savings or finance your projects.</p> <p>Use your OPERA points to:</p> <p>1.) pay part or all of your fees for</p> <ul style="list-style-type: none"> • debit card V PAY • credit card Visa Classic • credit card Mastercard Gold • credit card Visa Premier <p>2.) do a good deed by contributing to the charity donation made by Raiffeisen</p> <p>3.) build up your, your children's or grand-children's savings even faster by:</p> <ul style="list-style-type: none"> • a payment into an R-PlanInvest contract • a payment into a Green Code Kids savings account (0-12 years) • a payment into a Green Code 12-18 years savings account <p>4.) swap your OPERA points for:</p> <ul style="list-style-type: none"> • cinema tickets (Green Code clients only) • POST Telecom gift vouchers 	
<p>Online banking</p> <p>Account statement</p>	<p style="text-align: right;">free of charge</p> <p>Digital via Online banking R-Net</p> <p>Sent by mail</p> <p style="text-align: right;">free of charge</p>

	- 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 €)

	<p>Electronic credit transfers</p> <ul style="list-style-type: none"> - to a Raiffeisen or POST account - to another bank in a SEPA country in € - Non-SEPA countries or SEPA countries in another currency 	<p>max. 250 €)</p> <p>free of charge</p> <p>5 free of charge / month, additional: 0.75 € / credit transfer</p> <p>0.20 % (min. 9 €, max. 250 €)</p>
Cards and cash		
Providing a debit card	V PAY	15 € (Payment possible with OPERA points)
Providing a credit card	Mastercard Webcard	12 €
	Mastercard Blue	12 €
	Visa Classic	18 € (Payment possible with OPERA points)
	Mastercard Gold	55 € (Payment possible with OPERA points)
	Visa Premier	99 € (Payment possible with OPERA points)

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	4,00 %
	- Arranged overdraft without securities	5,50 %
- Arranged overdraft linked to a card	8,00 %	
Other services		