



Green Code JOB

A banking package for young earners

As you discover the world of work and start to earn your own salary, you gain a new independence that allows you to set about realising your goals. Banque Raiffeisen supports you in this new working life, offering a range of banking benefits.



OPERA PLUS package free for 2 years!

OPERA PLUS is our premium package combining numerous benefits and price reductions across our whole banking range. It is free for 2 years and only costs €10.75/month afterwards.



Get a free membership share

When you become a Raiffeisen member, you are automatically enrolled in the OPERA loyalty programme and rewarded with OPERA points.

The OPERA PLUS package includes:

- V PAY debit card and Visa Gold credit card free
- Current account management free
- Withdrawals from Raiffeisen and POST Luxembourg ATMs free
- SEPA electronic transfers free
- Card blocking and replacement free
- 25 % discount on administrative fees for personal loans and mortgages
- 20 % discount on R-PlanInvest and R-Pension subscription fees
- And much more!



Raiffeisen

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Free R-Net Online Banking

Fully secure access to your bank accounts 24/7, from your smartphone, tablet or computer.



Free Payconiq app

Pay back your friends, pay bills, pay in store and online – all with complete ease.

Offer reserved for young earners aged 18 to 30. Subject to acceptance of application.

To enjoy all these benefits, contact your **branch advisor** or the **Online Branch**. Call **2450-1000** or email us at **online@raiffeisen.lu**.



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