

# OPERA PLUS

**OPERA PLUS** is a whole set of preferential tariffs combined in a single package.

Debit and credit cards, bank statements and wire transfers are included, and you also benefit from substantial discounts on a wide range of products and services.

**An additional benefit:** you can pay the monthly fee with your OPERA points.

	OPERA PLUS
_ OPERA PLUS monthly fee	€9.75 (Payment can be made with your OPERA points - free until 30/06/2018)
_ V PAY Card	included
_ Mastercard Gold	included
_ Quarterly account statements - Main current account	included
_ Electronic SEPA transfers	included
_ Paper-based transfers to third-party Raiffeisen accounts	included
_ Paper-based transfers in EUR to other banks, SEPA countries	5 / month included
_ ATM withdrawals at Raiffeisen or POST Luxembourg	included
_ ATM withdrawals at other banks	1 / month included
_ Personal loans - Application fee	25% discount
_ Mortgage loans - Application fee	25% discount
_ Safes	20% discount
_ R-PlanInvest - Subscription fee	20% discount
_ R-Pension - Subscription fee	20% discount
_ R-Invest - Fee	20% discount
_ Card blocking fee	included
_ Card replacement fee	included
_ V PAY card and Mastercard Gold for 2 <sup>nd</sup> holder	€2.50 / month

Should you request any further information, our advisers are at your disposal in your nearest Raiffeisen branch or directly at **[www.raiffeisen.lu](http://www.raiffeisen.lu)**.

Offer valid subject to acceptance of the application.