

OPERA PLUS

A whole range of preferential rates in a single package

Use the **OPERA PLUS** formula to get **numerous advantages** and to **considerably reduce your banking costs** of your daily transactions.

THE PLUS ADVANTAGE: you can pay the monthly OPERA PLUS contributions with the OPERA loyalty points that you accumulate as a Raiffeisen member.

	Standard rate	Raiffeisen members	OPERA PLUS
Monthly OPERA PLUS fee	-	-	€10.75/month (Can be paid using your OPERA points)
Providing a V PAY debit card	€17/year	€17/year (Can be paid using your OPERA points)	Free
Providing a Visa Gold credit card ¹	€65/year	€65/year (Can be paid using your OPERA points)	Free
Providing a Visa Platinum credit card ¹	€120/year	€120/year (Can be paid using your OPERA points)	€4.50/month (= €54/year)
Maintaining the account - Quarterly account balancing	€5/quarter	€5/quarter	Free
Electronic account statements	Free	Free	Free
Paper-based account statements	Cost of postage	Cost of postage	Free
SEPA electronic credit transfers – primary routing	5 free/month then €0.75	5 free/month then €0.75	Free
Paper-based credit transfers to Raiffeisen third-party accounts	€0.75	€0.75	Free
Paper-based credit transfers in Euro to other banks, SEPA countries	€1.50	€1.50	5 free/month then €1.50

¹ Cannot be combined with other offers (either Visa Gold or Visa Platinum).



	Standard rate	Raiffeisen members	OPERA PLUS
ATM cash withdrawals using a debit card: Raiffeisen or POST Luxembourg	Free	Free	Free
ATM cash withdrawals using a debit card: other banks in the EU	€1.50	€1.50	1 free/month then €1.50
Cash withdrawals at a branch	€3/withdrawal	€3/withdrawal	Free
Personal loans – administrative fees	0.5% of the amount borrowed (min. €125)	0.5% of the amount borrowed (min. €125)	25% discount
Housing loans - administrative fees	0.5% of the amount borrowed (min. €250)	0.5% of the amount borrowed (min. €250)	25% discount
Safe-deposit box rental	€60 to €250 + VAT/year	€60 to €250 + VAT/year	20% discount
R-PlanInvest – subscription fee	1.50% of the amount invested	1.50% of the amount invested	1.20% of the amount invested
R-Pension – subscription fee	0.10% - 2.50%	0.10% - 2.50%	20% discount
R-Invest – consulting fee	€250 + VAT/year	€250 + VAT/year	10% discount
R-Gestion – management fee	0.50% p.a. + VAT 0.50% p.a. + VAT (performance)	-	10% discount
R-Conseil – consulting fee	0.50% + VAT applied only on securities portfolio (cash excluded)	-	10% discount
Card blocking fee	€10	€10	Free
Card replacement fee	€10	€10	Free
Providing a debit card V PAY and a credit card Visa Gold or Visa Platinum for a second account holder²	-	-	€2.50/month (= €30/year)

² The credit card provided will be in the same range as the 1st cardholder's credit card.

Offer valid subject to acceptance of the file. The corresponding terms of the standardised list of the most representative services related to a payment account within the meaning of the law of 13 June 2017 on payment accounts, which can be found on www.raiffeisen.lu under "Legal Notice", shall prevail.



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