

# BECOME A MEMBER OF YOUR COOPERATIVE BANK

## WHY BECOME A MEMBER?

As a cooperative bank, Raiffeisen offers its customers the opportunity to become a member by **subscribing a share of a unit value of €25**. As a member, you can **attend the annual general meeting** and you can also be **rewarded for your loyalty** with the OPERA benefits, which are exclusively for Raiffeisen members.

## HOW DOES THE OPERA PROGRAMME WORK?

By **entrusting us with your savings or the financing of your projects**, you receive OPERA points that you can collect and redeem to obtain various benefits.

### How do I earn OPERA points?

As a member you can collect points by, among others:

- Saving on a current deposit account
- Saving on an R-TOP account
- Saving on a Green Code Study/Job account
- Saving on a term deposit account
- Financing the purchase of your car
- Financing the acquisition of a property
- Financing the furnishing of your house or apartment



As a Raiffeisen member, you can then redeem your OPERA points for **a range of banking and non-banking benefits** listed overleaf.



# USE YOUR OPERA POINTS

Redeem your OPERA points for the benefits below:



## PAY YOUR MONTHLY OPERA PLUS CONTRIBUTION

You can **use your OPERA points** to pay part or all of your monthly OPERA PLUS contribution, our package that features a **wide range of benefits**.



More information on our **OPERA PLUS** sheet



## Supply of your bank cards

With the OPERA points you earn, you can pay part or all of the annual fee for your bank cards.



## Build up your savings even faster

Invest your OPERA points in an R-PlanInvest, 0-12 years Green Code Kids or 12-18 years Green Code savings account.



## POST gift vouchers (1,000 OPERA points = 1 x €10 POST voucher)

Redeem your OPERA points for POST gift vouchers worth €10.



## Cinema tickets (500 OPERA points = 1 x cinema ticket)

Are you a Green Code customer (12-30 years old)? Redeem your OPERA points for cinema tickets.



## Plant trees with your OPERA points (1,000 OPERA points = 1 tree planted)

Redeem your OPERA points for the planting of a tree in Luxembourg or Bangladesh, in collaboration with the foundation Hëllef fir d'Natur from natur&ëmwelt and Friendship Luxembourg.



## Do a good deed!

By participating in an annual donation made by Raiffeisen members to a charity.

# OPERA PREFERENTIAL TERMS

As a member you not only **benefit from your OPERA points**, but also from **the following benefits**:

- Prime lending rate on a debit card overdraft (1% discount)
- 30% discount on the subscription fee of LUX, Vontobel or Union Investment SICAVs
- 10% discount on the R-Gestion management fee and on the advisory fees of R-Conseil and R-Invest