



Welcome Offer

The OPERA PLUS package free for 1 year

Welcome to Raiffeisen, your cooperative bank.

Thanks to our Welcome Offer, you can enjoy all the benefits and discounts of the **OPERA PLUS premium package free of charge for the first 12 months**.

It is easy to benefit from this offer: just become a new Raiffeisen client and a member of the Bank.

What is OPERA PLUS?

OPERA PLUS is our premium package that includes numerous advantages and discounts in all banking areas:

1 FREE VPAY card	1 FREE Visa Gold card	Free current account	25% off processing fees for personal loans and mortgages	10%-20% off on subscription fees for certain products
Option: 1 Visa Platinum for only €4,50/month	Free cash withdrawal at our branches	Free electronic transfers	No fee for blocking or replacing a card	And many more advantages!

The **OPERA PLUS** package is entirely **free** during the 1st year!

Discover all the advantages included in the OPERA PLUS package by scanning the **QR Code**:



**Banque Raiffeisen
Société Coopérative**
4, rue Léon Laval
L-3372 Leudelange
Luxembourg

Adresse postale :
B.P. 111
L-2011 Luxembourg

T (+352) 24 50 1
W www.raiffeisen.lu



What are the benefits for Raiffeisen members?

True to its values as a cooperative bank, Raiffeisen rewards the trust and loyalty of its members through the OPERA loyalty programme.



By subscribing to a **Raiffeisen share** of €25, you become a member and automatically join the **loyalty programme**.



Collect loyalty points by placing your savings and financing projects in our hands.



Redeem your points for a variety of banking and non-banking benefits: plant trees, make donations, convert your points into savings, etc.

Not yet a Raiffeisen customer and member?

Visit the Raiffeisen branch of your choice or open your bank account online by scanning the **QR Code**:



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