



# Fee Information Document



**Raiffeisen**

**Name of the account provider: Banque Raiffeisen**

**Account name: Current Account**

**Date: 01/01/2022**

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the General terms and conditions governing relations between Banque Raiffeisen and affiliated Caisses Raiffeisen and their clients.
- A glossary of the terms used in this document is available free of charge.

| Service                           | Fee  |  |
|-----------------------------------|--|--|
| <b>General account services</b>   |  |  |
| <b>Online banking</b>             | free of charge   |  |
| <b>Account statement</b>          | Digital via Online banking R-Net                                   | free of charge   |
|                                   | Sent by mail   |  |
|                                   | - Standard rate  | postal charge  |
|                                   | - Monthly statement for customers born before 1955                 | free of charge   |
| <b>Maintaining the account</b>    | Account balancing:   |  |
|                                   | Quarterly  | 5 €  |
|                                   | Annual fee   | 20 €   |
| <b>Payments (excluding cards)</b> |  |  |
| <b>Direct debit</b>               | free of charge   |  |
| <b>Standing order</b>             | to a Raiffeisen or POST account                                    | free of charge   |
|                                   | to another bank : considered as an electronic SEPA credit transfer | 5 free of charge / month, additional: 0.75 € / credit transfer |

|  |  |  |
|--|--|--|
| <b>Credit transfer</b>                                     | Paper-based credit transfer Raiffeisen                         |  |
|  | - to an account with identical client reference number         | free of charge   |
|  | - to a third party account for clients born before 1955        | free of charge   |
|  | - to a third party account for clients born as of 1955         | 0.75 €   |
|  | Paper-based credit transfer to another bank                    |  |
|  | - SEPA countries in € for clients born before 1955             | 5 free of charge / month, additional: 1.50 € / credit transfer |
|  | - SEPA countries in € for clients born as of 1955              | 1.50 €   |
|  | - Non-SEPA countries or SEPA countries in another currency     | 0.20 % (min. 9 €, max. 250 €)                                  |
|  | Electronic credit transfers                                    |  |
|  | - to a Raiffeisen or POST account                              | free of charge   |
| - to another bank in a SEPA country in €                   | 5 free of charge / month, additional: 0.75 € / credit transfer |  |
| - Non-SEPA countries or SEPA countries in another currency | 0.20 % (min. 9 €, max. 250 €)                                  |  |
| <b>Cards and cash</b>                                      |  |  |
| <b>Providing a debit card</b>                              | V PAY  | 17 €   |

|   |   |                 |
|---|---|-----------------|
| <b>Providing a credit card</b>          | Visa Basic  | 17 €            |
|   | Visa Classic  | 22 €            |
|   | Visa Gold   | 65 €            |
|   | Visa Platinum   | 120 €           |
| <b>Cash withdrawal</b>                  | Cash withdrawal at counter in € or foreign currencies               | 3 €/with-drawal |
|   | - standard rate   |                 |
|   | - for customers born before 1955                                    | free of charge  |
|   | Cash withdrawal with debit card at ATM                              | free of charge  |
|   | - Raiffeisen and Post   |                 |
|   | - other banks in Luxembourg or in the European Union                | 1.50 €          |
| - outside the European Union            | 4 €   |                 |
| Cash withdrawal with credit card at ATM | 2.50 €<br>+2 % of the withdrawal amount                             |                 |
| <b>Overdrafts and related services</b>  |   |                 |
| <b>Arranged overdraft</b>               | Administrative fee  | free of charge  |
|   | Debit interest  |                 |
|   | - Arranged overdraft with securities (maximum amount : 15,000 €)    | 4,00 %          |
|   | - Arranged overdraft without securities (maximum amount : 15,000 €) | 5,50 %          |
| - Arranged overdraft linked to a card   | 9,00 %  |                 |
| <b>Other services</b>                   |   |                 |
|   |   |                 |