



## Fee Information Document



**Raiffeisen**

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

**Account name: Current account Green Code 18-30 Job with OPERA PLUS**

**Date: 07/12/2019**

- 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	
General account services		
Online banking		free of charge
Account statement	Digital via Online banking R-Net	free of charge
	Sent by mail	
	- monthly	free of charge
	- other frequencies	postal charge
Maintaining the account	Account balancing: Quarterly	free of charge
	Annual fee	free of charge
Includes a <b>bundled offer of services</b> «Green Code 18-30 Job» composed of :		
Attractive interest rate on savings account		
<b>Bundled offer of services</b> « OPERA PLUS» offered free of charge for two years starting on the subscription date and max. until the 30 <sup>th</sup> birthday	Monthly fee :	0 € during the first two years, then 9.75 €

<p>This bundled offer is composed of:</p> <p>Condition : Client is Raiffeisen member</p> <p>Collect OPERA points by calling on us to manage your savings or finance your projects, and pay part or all of your monthly OPERA PLUS fee with your OPERA points.</p> <p>1% discount on arranged overdraft rate applicable to a current account</p> <p>Maintaining the account - Quarterly account balancing on main current account free of charge</p> <p>Providing a debit card V PAY free of charge</p> <p>Providing a credit card Mastercard Gold free of charge</p> <p>Providing a debit card V PAY and providing a credit card Mastercard Gold for the 2<sup>nd</sup> account holder for an additional fee of 2.50 € / month (payment possible with OPERA points)</p> <p>1 cash withdrawal at an ATM of another bank in the EU per month included</p> <p>Electronic credit transfers SEPA free of charge – main client reference number</p> <p>Paper-based credit transfer to other Raiffeisen accounts free of charge</p> <p>5 paper-based credit transfers in € to other banks, SEPA countries / month free of charge</p> <p>25% of processing fees for personal loans and mortgages</p> <p>20% of the annual safe deposit box fee</p>	<p><b>Total annual fee:</b></p>	<p>(payment possible with OPERA points)</p> <p>0 € during the first two years, then <b>117€</b> (payment possible with OPERA points)</p>
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20% of the R-PlanInvest subscription fee		
20% of the R-Pension subscription fee		
20% of the R-Invest annual fee		
No card blocking fee and no card replacing fee		
For non-banking benefits, please consult our website <a href="http://www.raiffeisen.lu">www.raiffeisen.lu</a> .		
Job Starter Box : Additional benefits from different providers. For more details, please consult our website <a href="http://www.raiffeisen.lu">www.raiffeisen.lu</a> .		
<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	free of charge for main client reference number
<b>Credit transfer</b>	Paper-based credit transfer Raiffeisen	
	- to an account with identical client reference number	free of charge
	- to third party account	free of charge
	Paper-based credit transfer to another bank	
	- to SEPA countries in €	5 free of charge / month, additional: 1.50 € / credit transfer
	- 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 € - main client reference number	free of charge
	- to another bank in a SEPA country in € - other client reference numbers	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	free of charge
<b>Providing a credit card</b>	Mastercard Webcard	12 €
	Mastercard Blue	12 €
	Visa Classic	18 €
	Mastercard Gold	free of charge
	Visa Premier	99 €
<b>Cash withdrawal</b>	Cash withdrawal at counter	
	- 0 – 50,000 €	free of charge
	- ≥ 50,000 €	25 €
	- foreign currencies	0.50 % (min. 2 €)
	Cash withdrawal with debit card at ATM	
	- Raiffeisen and Post	free of charge
	- other banks in Luxembourg or in the European Union	1 free of charge /

		month, additional 1.50 €
	- outside the European Union	4 €
	Cash withdrawal with credit card at ATM	2.50 € +2 % of the with- drawal amount
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	Administrative fee	free of charge
	Debit interest	
	- Arranged overdraft with securities	4,00 %
	Arranged overdraft without securities	5,50 %
	- Arranged overdraft Green Code 18-30	5,00 %
<b>Other services</b>		