



# Fee Information Document



**Raiffeisen**

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

**Account name: Current account Green Code 18-30 Job without OPERA PLUS**

**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	postal charge
<b>Maintaining the account</b>  Includes a <b>bundled offer of services</b> «Green Code 18-30 Job» composed of :  Attractive interest rate on savings account  For non-banking benefits, please consult our website <a href="http://www.raiffeisen.lu">www.raiffeisen.lu</a> .	Account balancing: Quarterly	5 €
	Annual fee	20 €

<b>Payments (excluding cards)</b>		
<b>Direct debit</b>	to Raiffeisen or POST account	free of charge
<b>Standing order</b>	to another bank: considered as an electronic SEPA credit transfer	free of charge
		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	0.75 €
	Paper-based credit transfer to another bank	
	- to SEPA countries in €	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 € (Payment possible with OPERA points)
<b>Providing a credit card</b>	Visa Basic	17 € (Payment possible with OPERA points)
	Visa Classic	22 € (Payment possible with OPERA points)
	Visa Gold	65 € (Payment possible with OPERA points)
	Visa Platinum	120 € (Payment possible with OPERA points)
<b>Cash withdrawal</b>	Cash withdrawal at counter in € or foreign currencies	3 €/with-drawal
	Cash withdrawal with debit card at ATM	free of charge
	- Raiffeisen and Post	free of charge / month, additional: 1.50 €
	- 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 withdrawal 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>		