

Fee Information Document



Name of the account provider: Banque Raiffeisen

Account name: Current Account Green Code 18-30 Study

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 bundled offer of services « Green Code 18-30 Study » composed of :		J			
Attractive interest rate on savings account					
Maintaining the account - Quarterly account balancing of current account free of charge					
Providing a debit card V PAY free of charge					

Providing a credit card Visa Classic free of charge

Providing a credit card Mastercard Webcard free of charge

4 cash withdrawals at an ATM of another bank in the EU per month included

Purchase insurance linked to the Visa Classic :

- Two years warranty on top of the manufacturer's guarantee
- Protection from theft or accidental damage affecting the purchases within 90 days
- Delivery insurance for goods purchased online

For non-banking benefits, please consult our website www.raiffeisen.lu.

Payments (excluding cards)

Direct debit		free of charge
Standing order	to 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
Credit transfer	Paper-based credit transfer Raiffeisen - to an account with identical client reference number	free of charge
	- to a third party account	0.75€

		based credit transfer to another	
	bank -	SEPA countries in €	1.50 €
	-	Non-SEPA countries or SEPA countries in another currency	0.20 % (min. 9 €, max. 250 €)
	Electro	onic credit transfers to a Raiffeisen or POST account to another bank in a SEPA country in €	free of charge 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 €)
Cards and cash			
Providing a debit card	V PAY		free of charge
Providing a credit card	Visa C	lassic	free of charge
	Mastercard Webcard Mastercard Blue		free of charge
			12 €
	Master	card Gold	55 € (payment possible with OPERA points)
	Visa P	remier	99 € (payment possible with OPERA points)

Cash withdrawal - 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 4 free of charge / month, additional: 1.50 € - outside the European Union 4 € € Cash withdrawal with credit card at ATM - outside the European Union 4 € € Cash withdrawal with credit card at ATM - Outside the European Union 4 € € Cash withdrawal with credit card at ATM - ATM - Outside the European Union 4 € Cash withdrawal with credit card at ATM - ATM - Outside the European Union 4 € Cash withdrawal with credit card at ATM - ATM - Outside the European Union 4 € Cash withdrawal with credit card at ATM - ATM - Outside the European Union 4 € Cash withdrawal with credit card at ATM - ATM - Outside the European Union 4 € - ATM - Outside the European Union 4 € Cash withdrawal with credit card at ATM - ATM - Outside the European Union 4 € - ATM - Outside the European Union 4 € - ATM - Outside the European Union 4 € - ATM - Outside the European Union 4 € - ATM - Outside the European Union 4 € - ATM - Outside the European Union 4 € - Ou	Cash withdrawal	Cash withdrawal at counter				
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Cash withdrawal with debit card at ATM - Raiffeisen and Post free of charge - other banks in Luxembourg or in the European Union 4 free of charge / month, additional: 1.50 € - outside the European Union 4 € Cash withdrawal with credit card at ATM ATM ATM ATM ATM ATM Administrative fee free of charge Debit interest - Arranged overdraft with securities Arranged overdraft without securities 5,50 % Arranged overdraft Green Code 18-30 5,00 %		- ≥ 50,000 €	25€			
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18-30 5,00 %			5,50 %			
Other services			5,00 %			
	Other services					