



Fee Information Document



Raiffeisen

Name of the account provider: Banque Raiffeisen

Account name: 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 OPERA regulation as well as in the OPERA PLUS Fact sheet which can be consulted on the website www.raiffeisen.lu.
- A glossary of the terms used in this document is available free of charge.

| Service | Fee |
|--|---|
| General account services | |
| <p>Bundled offer of services « OPERA PLUS » 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 Visa Gold free of charge</p> <p>Providing a debit card V PAY and providing a credit card Visa Gold for the 2nd account holder for an additional fee of 2.50 € / month</p> | <p>Monthly fee : 10.75 € (payment possible with OPERA points)</p> <p>Total annual fee: 129€ (payment possible with OPERA points)</p> |

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| (payment possible with OPERA points) | | |
| 1 cash withdrawal at an ATM of another bank per month included | | |
| Electronic credit transfers SEPA free of charge – main client reference number | | |
| Paper-based credit transfer to other Raffeisen accounts free of charge | | |
| 5 paper-based credit transfers in € to other banks, SEPA countries / month free of charge | | |
| 25% of processing fees for personal loans and mortgages | | |
| 20% of the annual safe deposit box fee | | |
| 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 | | |
| 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 for main account: Quarterly | free of charge |
| | Annual fee | free of charge |
| | Other accounts: Quarterly | 5 € |
| | Annual fee | 20 € |

| Payments (excluding cards) | | |
|---|---|--|
| Direct debit | | free of charge |
| Standing order | 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 |
| Credit transfer | 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 | |

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| | - Non-SEPA countries or SEPA countries in another currency | transfer 0.20 % (min. 9 €, max. 250 €) |
| Cards and cash | | |
| Providing a debit card | V PAY | free of charge |
| Providing a credit card | Visa Basic | 17 € |
| | Visa Classic | 22 € |
| | Visa Gold | free of charge |
| | Visa Platinum | 120 € |
| Cash withdrawal | Cash withdrawal at counter in € or foreign currencies | free of charge |
| | 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 withdrawal amount |
| Overdrafts and related services | | |
| Arranged overdraft | Administrative fee | free of charge |
| | Debit interest | |
| | - Arranged overdraft with securities | 4,00 % |
| | - Arranged overdraft without securities | 5,50 % |
| | - Arranged overdraft linked to a card | 8,00 % |

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| Other services | |
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