

OPERA PLUS

OPERA PLUS* offers a whole range of preferential rates in a single package.

The provision of debit and credit cards, account maintenance and electronic transfers are included and you also benefit from substantial discounts on a wide range of products and services.

Another advantage is that you can pay the monthly contribution with your OPERA points.

	Standard rate	Raiffeisen members	OPERA PLUS
Monthly OPERA PLUS fee	/	/	€10.75/month (Can be paid using your OPERA points)
Providing a V PAY debit card	€17/year	€17/year (Can be paid using your OPERA points)	Free
Providing a Visa Gold credit card ¹	€65/year	€65/year (Can be paid using your OPERA points)	Free
Providing a Visa Platinum credit card ¹	€120/year	€120/year (Can be paid using your OPERA points)	€4.50/month (= €54/year)
Maintaining the account - Quarterly account balancing	€4/quarter	€4/quarter	Free
Electronic account statements	Free	Free	Free
Paper-based account statements	Cost of postage	Cost of postage	Free
SEPA electronic credit transfers - primary routing	5 free/month then €0.75	5 free/month then €0.75	Free
Paper-based credit transfers to Raiffeisen third-party accounts	€0.75	€0.75	Free
Paper-based credit transfers in Euro to other banks, SEPA countries	€1.50	€1.50	5 free/month then €1.50
ATM cash withdrawals using a debit card: Raiffeisen or POST Luxembourg	Free	Free	Free
ATM cash withdrawals using a debit card: other banks in the EU	€1.50	€1.50	1 free/month then €1.50
Cash withdrawals at a branch	€3/withdrawal	€3/withdrawal	Free
Personal loans - administrative fees	0.5% of the amount borrowed (min. €125)	0.5% of the amount borrowed (min. €125)	25% discount
Housing loans - administrative fees	0.5% of the amount borrowed (min. €250)	0.5% of the amount borrowed (min. €250)	25% discount
Safe-deposit box rental	€40 to €196/year + VAT	€40 to €196/year + VAT	20% discount
R-PlanInvest - subscription fee	1.25% of the amount invested	1.25% of the amount invested	20% discount
R-Pension - subscription fee	0.10% - 2.50%	0.10% - 2.50%	20% discount
R-Invest - annual fee	€250/year + VAT	10% discount: €225/year + VAT	20% discount: €200/year + VAT
Card blocking fee	€10	€10	Free
Card replacement fee	€10	€10	Free
Providing a debit card V PAY and a credit card Visa Gold or Visa Platinum for a second account holder ²	/	/	€2.50/month (= €30/year)

¹ Cannot be combined with other offers (whether for Visa Gold or Visa Platinum).

² The credit card provided will be in the same range as the 1st cardholder's credit card.

* Offer valid subject to acceptance of the file. The corresponding terms of the standardised list of the most representative services related to a payment account within the meaning of the law of 13 June 2017 on payment accounts, which can be found on www.raiffeisen.lu under "Legal Notice", shall prevail.