



# Fees and Terms

Extract



**Raiffeisen**

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Three incandescent light bulbs hang from thin cords against a grey background. The central bulb is lit, casting a soft glow, while the two flanking bulbs are unlit.

OUR  
SOLUTIONS  
TAILORED TO  
YOUR NEEDS



# OPERA PLUS

Make Raiffeisen your main bank and take advantage of our very attractive OPERA PLUS offer which rewards you for your trust in our bank, all in a cooperative spirit.

OPERA PLUS brings together all the banking products required for your day-to-day transactions and offers many advantages ranging from your loans, investments and pension, to the rental of a safe-deposit box.

Collect OPERA points by trusting us with your savings and credit needs, and use your OPERA points to pay part or all of your monthly OPERA PLUS fee.

**The more you work with Raiffeisen, the more OPERA points you earn and the less your OPERA PLUS costs.**

## Advantages over the standard fees

___ OPERA PLUS monthly fee	€10.75 Option to pay using your OPERA points
___ Providing a debit card V PAY or Visa DEBIT	<b>Included</b>
___ Providing a credit card Visa GOLD	<b>Included</b>
___ Providing a credit card Visa PLATINUM <sup>1</sup>	<b>€4.50 / month</b>
___ Maintaining the account - Account balancing - Main current account	<b>Included</b>
___ Monthly account statement	<b>Included</b>
___ SEPA electronic credit transfers – Main root	<b>Included</b>
___ Paper-based credit transfers to Raiffeisen third-party accounts	<b>Included</b>
___ Paper-based credit transfers in Euro to other banks, SEPA countries	<b>5 / month included</b>
___ ATM cash withdrawal using a debit card: Raiffeisen or POST Luxembourg	<b>Included</b>
___ ATM cash withdrawal using a debit card: other banks	<b>1 / month included</b>
___ Cash withdrawal at a branch	<b>Included</b>
___ Personal loans - Administrative fees	25 % discount
___ Housing loans - Administrative fees	25 % discount
___ Safe-deposit box rental	20 % discount
___ R-PlanInvest - Subscription fee	20 % discount
___ R-Pension - Subscription fee	20 % discount
___ R-Invest – Annual fee	10 % discount
___ R-Gestion – Annual fee	
___ R-Conseil – Annual fee	
___ Card blocking fee	<b>Included</b>
___ Card replacement fee	<b>Included</b>
___ Providing a debit card V PAY or Visa DEBIT and a credit card Visa Gold or Visa Platinum for a second account holder <sup>2</sup>	€2.50 / month

<sup>1</sup> Non-cumulative offer (either Visa Gold or Visa Platinum) <sup>2</sup>Additional cards are of the same type as those of the first holder



# OPERA

Raiffeisen is a cooperative bank. And that makes all the difference.

You can become a member and enjoy the numerous OPERA advantages.

As a Raiffeisen member, you are rewarded for your trust in us through preferential pricing terms, OPERA points to collect, and services and products tailored to your needs.

**Collect OPERA points** by entrusting Raiffeisen with your savings or the financing of your projects. Then use the points to pay your fees related to the provision of a credit and debit card, contribute to your children's or grandchildren's savings, or even to make a donation to a charity.

Place your savings in a sight deposit or term deposit account or in the R-TOP savings account and obtain OPERA points proportional to the amounts saved.

You can also receive OPERA points by taking out a car loan, a housing loan for your family, a loan to furnish your home or to finance the third level education of your children.

**And, the more you work with the Bank, the more points you earn.**

## Use your OPERA points

You can use all or a portion of your OPERA points in one of several ways:

- Pay the monthly fee for your OPERA PLUS product
- Pay the fee for the provision of your credit or debit card
  - > V PAY or Visa DEBIT debit card
  - > Visa Classic credit card
  - > Visa Gold credit card
  - > Visa Platinum credit card
- Do a good deed:
  - > By contributing to a charity donation by Raiffeisen
  - > By exchanging your OPERA points for the planting of a tree by one of our partners
- Build up your savings even faster, or those of your children and grandchildren:
  - > Payment in favour of an R-PlanInvest contract, a flexible and transparent formula that combines provident insurance with savings
  - > Payment to a Green Code KIDS savings account (0-12 years)
  - > Payment to a Green Code 12-18 savings account
- Take some time for leisure activities
  - > As a Green Code customer, you can exchange your OPERA points for cinema tickets
  - > Exchange your OPERA points for gift vouchers to be used in POST Telecom shops

## View your OPERA points

You can view your points at any time on the R-Net online banking app.

In addition to that, you will also receive a statement of your OPERA points on a quarterly basis.

To find out how many points you can obtain with your assets, use the simulator available on [www.raiffeisen.lu](http://www.raiffeisen.lu) or contact your usual Raiffeisen adviser.



# R-INVEST

R-Invest is for investors looking for occasional advice on how to invest their money.

You benefit from the services of a personal adviser, products selected by our experts, access to our "investor hotline", a quarterly portfolio statement as well as a series of preferential terms.

Qualifying threshold: **no minimum required**

## Advantages over the standard rate

___ Annual fee	€250 + VAT €225 + VAT for OPERA PLUS customers Free of charge for GC STUDY & GC JOB customers
___ Stock market orders	10 % discount on the standard rate
___ Stock market orders via R-Net	10 % discount on the R-Net rate
___ Tax reporting on request	<b>free of charge</b>
___ Personal adviser	
___ Access to our "investor hotline"	
___ Quarterly portfolio statement	



# R-GESTION

R-Gestion is for investors wishing to benefit from the expertise of our discretionary fund management specialists. When you call on our services, you benefit from a personal adviser who will keep you up-to-date with the movements of your portfolio. Your assets are managed according to your risk profile and the selected discretionary management strategy. In addition, you will receive our 'Investors' Outlook' publication every quarter plus a quarterly statement with various performance indicators, and an annual tax declaration statement of the position of your assets in our books.

You benefit from access to our "investor hotline" and substantial preferential terms.

Entry threshold: **€125,000**

## Advantages over the standard rate

___ <b>Standard</b> rate	
Annual fee	0.50 % p.a.+ VAT
OPERA PLUS customer discount	10%
OR	
___ <b>Performance</b> rate	
Annual Fee	0.30 % p.a. + VAT
OPERA PLUS customer discount	10%
Performance fee	Only applicable if net performance >2 % (net performance – 2 %) * 0.10 p.a. + VAT
___ Stock market orders	50 % discount on the standard rate
___ Tax reporting on request	<b>free of charge</b>
___ Personal adviser	
___ Access to our "investor hotline"	
___ Our quarterly "Investors' Outlook" publication, which highlights current themes and our macroeconomic vision	
___ A quarterly statement with various performance indicators	



# R-CONSEIL

R-Conseil is intended for investors looking for regular, proactive investment advice. You benefit from a preferential contact with a specialised adviser and products selected by our experts. You receive our “Investors’ Outlook” publication every quarter, plus a quarterly statement with various performance indicators, and an annual tax declaration statement of the position of your assets in our books.

You also benefit from access to our “investor hotline” and substantial preferential terms.

Entry threshold: **€125,000**

## Advantages over the standard rate

___ Annual fee	0.50 % + VAT calculated only on the securities portfolio (excluding cash assets)  0.45 % + VAT for OPERA PLUS customers calculated only on the securities portfolio (excluding cash assets)
___ Stock market orders	50 % discount on the standard rate
___ Stock market orders via R-Net	50 % discount on the R-Net rate
___ Tax reporting on request	<b>free of charge</b>
___ Personal adviser	
___ Access to our “investor hotline”	
___ Our quarterly “Investors’ Outlook” publication, which highlights current themes and our macroeconomic vision	
___ A quarterly statement with various performance indicators	





# GREEN CODE 12-18

Are you 12 to 18 years of age?

If so, **Green Code 12-18** is perfect for you.

Green Code 12-18 allows you to save while benefiting from attractive interest rates, make payments using your free V PAY or Visa DEBIT card and manage your accounts with the R-Net online banking application.

## Advantages over the standard rate

___ Savings accounts	very attractive interest rates
___ Maintaining the account - Account balancing - Main current account	<b>free of charge</b>
___ Maintaining the account - Account balancing - Savings accounts	<b>free of charge</b>
___ Monthly account statement	<b>Included</b>
___ Providing a debit card V PAY or Visa DEBIT	<b>free of charge</b>
___ ATM cash withdrawal at other bank	3 / month included
___ Cash withdrawal at a branch	<b>Included</b>
___ Card blocking fee	<b>free of charge</b>
___ Card replacement fee	<b>free of charge</b>



# GREEN CODE STUDY

Are you a student aged between 18 and 30?

If so, **Green Code Study** is ideal for all your banking needs.

With Green Code Study you can save while benefiting from attractive interest rates, make payments using your free V PAY or Visa DEBIT, and Visa Classic cards and manage your accounts with the R-Net online banking application.

To finance your studies, ask for your student loan as well as a '0 % advance' loan and take advantage of the Study Plus loan and our rental guarantee.

## Advantages over the standard rate

___ Savings accounts	very attractive interest rates
___ Monthly account statement	<b>Included</b>
___ Maintaining the account - Account balancing - Current account	<b>free of charge</b>
___ Maintaining the account - Account balancing – Savings account	<b>free of charge</b>
___ Maintaining the account – Quarterly account balancing – Loan and credit accounts	<b>free of charge<sup>1</sup></b>
___ Providing a debit card V PAY or Visa DEBIT	<b>free of charge</b>
___ Providing a credit card Visa Basic	<b>1 card (of your choice) free of charge</b>
___ Providing a credit card Visa Classic	
___ ATM cash withdrawal at other bank	4 / month included
___ Rental guarantee	<b>free of charge</b>
___ Membership share	<b>free of charge</b> (value: €25)
___ Card blocking fee	<b>free of charge</b>
___ Card replacement fee	<b>free of charge</b>
___ R-INVEST – Annual fee	<b>free of charge</b>
___ Purchasing insurance of the credit card Visa Classic: <ul style="list-style-type: none"><li>• Two years' warranty on top of the manufacturer's warranty</li><li>• Protection from theft or accidental damage affecting your purchases within 90 days</li><li>• Delivery insurance for goods purchased online</li></ul>	

<sup>1</sup> Not applicable to Study Plus



# GREEN CODE JOB

Are you aged between 18 and 30 and about to start your professional career?

If so, **Green Code Job** is ideal for all your banking needs.

Green Code Job allows you to benefit from the **OPERA PLUS** offer free of charge for 2 years. This offer includes a whole range of banking benefits. Save at a very attractive rate of interest, take advantage of a personal loan to finance your projects and manage your accounts via the R-Net online banking app.

## Advantages over the standard rate

___ Monthly fee OPERA PLUS	<b>free of charge for 2 years</b>
___ Savings accounts	very attractive interest rates
___ ATM cash withdrawal at other bank ATMs	1 / month included
___ Rental guarantee	<b>administrative fees covered and special rate on annual fee</b>
___ R-INVEST – Annual fee	<b>free of charge</b>
___ Membership share	<b>free of charge</b> (value: €25)



# R-PRO

Are you a professional customer using MultiLine but you are only making a small number of transfers per month?

Take advantage of R-PRO, which includes the MultiLine fee, a Visa Business credit card, 25 SEPA electronic credit transfers per month and a special rate for subsequent electronic credit transfers.

## Advantages over the standard rate

__ Annual fee	€200
__ MultiLine fee	<b>included</b>
__ SEPA electronic credit transfers	25 / month included
__ Additional credit transfers	€0.60 / credit transfer
__ Purchase of credit transfers in batches	not possible
__ Providing a credit card Visa Business	<b>1 card included</b>
__ Maintaining the account - Account balancing - Main current account	<b>included</b>
__ Management fees for legal entities and syndicates	<b>included</b>
__ Monthly account statement	<b>Included</b>
__ Card blocking fee	<b>included</b>
__ Card replacement fee	<b>included</b>



# R-PRO+

Are you a professional customer using MultiLine with a certain number of transfers per month?

Take advantage of R-PRO+, our premium offer for professional customer. This offer includes the MultiLine fee, two Visa Business cards, 50 SEPA electronic credit transfers per month, a very attractive rate for subsequent credit transfers, and the option of purchasing credit transfers in batches at an even more advantageous rate.

## Advantages over the standard rate

___ Annual fee	€325
___ MultiLine fee	<b>included</b>
___ SEPA electronic credit transfers	50 /month included
___ Additional credit transfers	€0.50 / credit transfer
___ Purchase of credit transfers batches	€0.45 / credit transfer
___ Providing a credit card Visa Business	<b>2 cards included</b>
___ Maintaining the account - Account balancing - Main current account	<b>included</b>
___ Management fees for legal entities and syndicates	<b>included</b>
___ Monthly account statement	<b>Included</b>
___ Card blocking fee	<b>included</b>
___ Card replacement fee	<b>included</b>



A black and white photograph of a person's hands using a calculator. The person is wearing a dark shirt with a light-colored collar. The background is blurred, showing what appears to be a desk or table with some papers. The image is partially covered by a large green rectangle on the left side, which contains the text 'OTHER FEES' in white.

# OTHER FEES

# CURRENT ACCOUNTS

Current accounts – Account fees	Standard rate	Customers born before 1955	OPERA PLUS	Green Code 12 -18	Green Code Study	R-PRO R-PRO+
___ Electronic account statement	free of charge					
___ Account statement by post: monthly statement	Luxembourg: €1.00 / statement, Europe: €1.40 / statement, Outside Europe: €1.75 / statement	free of charge				
___ Account statement: other frequencies	Luxembourg: €1.00 / statement, Europe: €1.40 / statement, Outside Europe: €1.75 / statement					
___ Account statement: Additional copies	Luxembourg: €1.50 / statement, Europe: €1.90 / statement, Outside Europe: €2.25 / statement					
___ Maintaining the account - Quarterly account balancing	€5 / quarter	€5 / quarter	free of charge for main current account, other accounts: €5 / quarter	free of charge	free of charge	free of charge for main current account, other accounts: €5 / quarter
___ Management of mail in the event of a change of address not communicated to the Bank	€150 + VAT / year / customer					



# ARRANGED OVERDRAFT

(CONSUMERS)

	Administrative fees	Debit interest rates
___ Arranged overdraft with collateral	<b>free of charge</b>	7.35 %
___ Arranged overdraft with no collateral	<b>free of charge</b>	8.85 %
___ Arranged overdraft related to a card	<b>free of charge</b>	9.00 %
___ Arranged overdraft related to a card as part of the "OPERA" or "OPERA PLUS" package	<b>free of charge</b>	9.00 %
___ Arranged overdraft related to the Green Code 18-30 package	<b>free of charge</b>	8.35 %
___ Unauthorized overdraft	<b>n/a</b>	10.75 %
___ Overdraft commission	<b>n/a</b>	4.00 %





# DEBIT CARDS



Become a Raiffeisen member and pay the annual fee of your credit cards using your OPERA points. More details at [www.raiffeisen.lu](http://www.raiffeisen.lu).

	Standard rate	OPERA	OPERA PLUS	Green Code 12 -18	Green Code Study	Green Code Job
— Providing a debit card V PAY or Visa DEBIT: Annual fee	€20	€20 may be paid using OPERA points	free of charge	free of charge	free of charge	free of charge with OPERA PLUS, otherwise €20 <sup>1</sup>
— ATM Cash Withdrawal: Raiffeisen & Post Luxembourg	free of charge					
— ATM cash withdrawal: Other banks in Luxembourg or the European Union	€1.50	€1.50	1 free of charge per month and card, then €1.50	3 free of charge per month and card, then €1.50	4 free of charge per month and card, then €1.50	1 free of charge per month and card, then €1.50
— ATM cash withdrawal: Outside the European Union <sup>2</sup>	€4					
— Point-of-sale terminal payment (POS): in Luxembourg or the European Union <sup>2</sup>	free of charge					
— Point-of-sale terminal payment (POS): outside the European Union <sup>2</sup>	€1.50					

<sup>1</sup> OPERA PLUS is offered free of charge for 2 years to Green Code Job customers.

<sup>2</sup> For transactions in foreign currencies, the bank applies the following supplements to the daily exchange rates of Mastercard / Visa:

	V Pay	Visa
GBP	1.25 %	1.25 %
USD	1.25 %	1.25 %
CHF	0.40 %	0.40 %
Other currencies	1.00 %	1.00 %



# DEBIT CARDS (FOLLOWING)

	Standard rate	OPERA	OPERA PLUS	Green Code 12 -18	Green Code Study	Green Code Job
__ Card replacement fee	€10	€10	free of charge	free of charge	free of charge	free of charge with OPERA PLUS, otherwise €10 <sup>1</sup>
__ Card blocking fee	€10	€ 10	free of charge	free of charge	free of charge	free of charge with OPERA PLUS, otherwise €10 <sup>1</sup>
__ Urgent card order	€100					
__ Urgent PIN code order	€100					

<sup>1</sup> OPERA PLUS is offered free of charge for 2 years to Green Code Job customers.



# CREDIT CARDS



Become Raiffeisen member and pay the annual fee on your credit cards using your OPERA points. More details at [www.raiffeisen.lu](http://www.raiffeisen.lu)

		Standard rate	OPERA	OPERA PLUS	Green Code 12-18	Green Code Study	Green Code Job	R-PRO	R-PRO+
Providing a credit card	— Visa Classic Annual fee	€22	€22 may be paid using OPERA points	€22	n/a	Basic or Classic <b>free of charge</b>	€22	n/a	n/a
	— Visa Gold Annual fee	€65	€65 may be paid using OPERA points	<b>free of charge</b>	n/a	€65	<b>with OPERA PLUS free of charge<sup>12</sup>;</b> otherwise €65	n/a	n/a
	— Visa Platinum Annual fee	€120	€120 may be paid using OPERA points	€54 <sup>23</sup>	n/a	€120	<b>with OPERA PLUS: €54<sup>123</sup>;</b> otherwise €120	n/a	n/a
	— Visa Business Annual fee	€50	n/a	n/a	n/a	n/a	n/a	1 free of charge card, then €50	2 free of charge cards, then €50
Other fees	— ATM Cash Withdrawal <sup>4</sup>	€2.50 + 2% of amount advanced							
	— Point-of-sale terminal payment (POS) <sup>4</sup>	<b>free of charge</b>							

<sup>1</sup> OPERA PLUS is offered free of charge for 2 years to Green Code Job customers.

<sup>2</sup> Non-cumulative offer (either Visa Gold or Visa Platinum)

<sup>3</sup> Monthly fee of € 4.50 for providing a credit card Visa Platinum included in OPERA PLUS.

<sup>4</sup> For transactions in foreign currencies, the bank applies the following supplements to the daily exchange rates of Mastercard / Visa:

	V Pay	Visa
GBP	1.25 %	1.25 %
USD	1.25 %	1.25 %
CHF	0.40 %	0.40 %
Other currencies	1.00 %	1.00 %



# CREDIT CARDS (FOLLOWING)

		Standard rate	OPERA	OPERA PLUS	Green Code 12-18	Green Code Study	Green Code Job	R-PRO	R-PRO+
Other fees	___ Card replacement fee	€10	€10	free of charge	free of charge	free of charge	free of charge with OPERA PLUS <sup>1</sup> ; otherwise €10	free of charge	free of charge
	___ Card blocking fee	€10	€ 10	free of charge	free of charge	free of charge	free of charge with OPERA PLUS <sup>1</sup> ; otherwise €10	free of charge	free of charge
	___ Urgent card order	€100							
	___ Urgent PIN code order	€100							
	___ Duplicate of monthly statement	€15							

<sup>1</sup> OPERA PLUS is offered free of charge for 2 years to Green Code Job customers.



# OUTGOING AND INCOMING CREDIT TRANSFERS

## Outgoing electronic transfers (R-Net online banking, MultiLine, standing order)<sup>1</sup>

	Standard rate	Customers born before 1955	OPERA PLUS	R-PRO	R-PRO+
___ ...to a Raiffeisen account	free of charge				
___ ...to a POST account	free of charge				
___ ...to another bank in a SEPA <sup>2</sup> country: in EUR	5 free of charge / month, then €0.75	5 free of charge / month, then €0.75	Main root free of charge	25 free of charge / month, then €0.60	50 free of charge / month, then €0.50
___ ... to another bank in a SEPA <sup>2</sup> country: in foreign currencies	0.2% (min. €9 / max. €250)				
___ ...to another bank in a country outside SEPA <sup>2</sup> : in EUR or other currency	0.2% (min. €9 / max. €250)				
___ Purchase of credit transfer in batches: Price per credit transfer	n/a	n/a	n/a	n/a	€0.45
___ Payment refused: Processing costs	€5				
___ Intervention fee for incomplete transaction or request for return and/or cancellation (these fees can be cumulated with eventual correspondent fees) <sup>3</sup>	€5				
___ Multiline annual subscription	€150 / year	n/a	n/a	free of charge	free of charge

<sup>1</sup> Expenses applicable if the beneficiary's account is shown in IBAN format and the "shared fees" option applies. If the fees are payable by the payer, these fees can be combined with any correspondent fees.

<sup>2</sup> SEPA countries: all European Union countries plus the following countries: Iceland, Liechtenstein, Norway, Monaco, Switzerland, San Marino, United Kingdom.

<sup>3</sup> Except for SDD refunds and mistakes by the Bank.



## Outgoing paper-based credit transfers (pre-printed paper-based credit transfer form, credit transfers entered at the branch)<sup>1</sup>

	Standard rate	Customers born before 1955	OPERA PLUS
___ ...to a Raiffeisen account: same root number	free of charge		
___ ...to a Raiffeisen third-party account	€1.00	free of charge	free of charge
___ ...to another bank in a SEPA <sup>2</sup> country: in EUR	€2.00	5 free of charge / month, then €2.00 / transfer	5 free of charge / month, then €2.00 / transfer
___ ...to another bank in a SEPA <sup>2</sup> country: in foreign currency	0.2% (min. €9 / max. €250)		
___ ...to another bank in a country outside SEPA <sup>2</sup> : in EUR or other currency	0.2% (min. €9 / max. €250)		
___ Additional charge for entering a credit transfer at the counter	+ €3	free of charge	+ €3
___ Additional charge for payment confirmation via Fax / SWIFT	€10		
___ Payment refused: Processing costs	€5		
___ Transfer not compliant with optical reading	€5		
___ Intervention fee for incomplete transaction or request for return and/or cancellation (these fees can be cumulated with eventual correspondent fees) <sup>3</sup>	€5		
___ Pre-printed paper-based credit transfers	€10 / 25 credit transfers		

<sup>1</sup> Expenses applicable if the beneficiary's account is shown in IBAN format and the "shared fees" option applies. If the fees are payable by the payer, these fees can be combined with any correspondent fees.

<sup>2</sup> SEPA countries: all European Union countries plus the following countries: Iceland, Liechtenstein, Norway, Monaco, Switzerland, San Marino, United Kingdom.

<sup>3</sup> Except for SDD refunds and mistakes by the Bank.

## Incoming credit transfers<sup>1</sup>

	Standard rate
___ ...from a Raiffeisen account	free of charge
___ ...from another bank in a SEPA <sup>2</sup> country: in EUR	free of charge
___ ...from another bank in a SEPA <sup>2</sup> country: in foreign currencies	0.2% (min. €9 / max. €37)
___ ...from another bank in a country outside SEPA <sup>2</sup> : in EUR or other currency	0.2% (min. €9 / max. €37)

<sup>1</sup> Expenses applicable if the beneficiary's account is shown in IBAN format and the "shared fees" option applies. If the fees are payable by the payer, these fees can be combined with any correspondent fees.

<sup>2</sup> SEPA countries: all European Union countries plus the following countries: Iceland, Liechtenstein, Norway, Monaco, Switzerland, San Marino, United Kingdom.



## Execution lead times (end-to-end) - Outgoing credit transfers

	Receipt of instruction	Electronic credit transfer at the latest	Paper-based credit transfer at the latest
D (*) before 3pm	in EUR	D (*) + 1	D (*) + 2
	in PSD currency (**)	D (*) + 2	D (*) + 3
D (*) after 3pm	in EUR	D (*) + 2	D (*) + 3
	in PSD currency (**)	D (*) + 3	D (*) + 4

(\*) D: day on which the instruction is received (business day)

(\*\*) Other currencies: GBP, SEK, CZK, DKK, HUF, PLN, NOK, CHF.

**Value dates applied to payment transactions on payment accounts**

**Cash outflows:** the debit value date corresponds to the transaction execution date

**Incoming fund credit transfer in EUR, without FX:** the value date corresponds to the date of availability of funds

## Conditional standing orders and direct debit

___ Conditional Standing Order (same root)	free of charge
___ Direct debit	free of charge
___ SEPA Direct Debit annual subscription	€150 / year
___ R-Transaction	any correspondent fees

# DEPOSITS

___ ...on a Raiffeisen own account (consumer account)	free of charge
___ ...to a non-consumer account	€5
___ ...to a Raiffeisen third-party account	€5

# CASH WITHDRAWAL AT A BRANCH

Cash withdrawal	Standard rate	Customers born before 1955	OPERA PLUS	Green Code 12-18
___ Withdrawal in EUR or foreign currencies	3 €/withdrawal	free of charge	free of charge	free of charge



# NIGHT DEPOSIT / COLLECTION

\_\_ Access to "Night deposit" and "Collection" services

**free of charge**

\_\_ Use of "Night deposit" and "Collection" services

4 free payments / month; then €5 / additional payment

## SAVINGS ACCOUNTS

Savings account fees	Standard rate	Green Code 0-18	Customers born before 1955	OPERA PLUS	Green Code Study	R-PRO/ R-PRO+
___ Electronic account statement	free of charge					
___ Account statement by post: monthly statement	Luxembourg: €1.00 / statement, Europe: €1.40 / statement, Outside Europe: €1.75 / statement	free of charge				
___ Account statement: other frequencies	Luxembourg: €1.00 / statement, Europe: €1.40 / statement, Outside Europe: €1.75 / statement					
___ Account statement: Additional copies	Luxembourg: €1.50 / statement, Europe: €1.90 / statement, Outside Europe: €2.25 / statement					
___ Maintaining the account - Annual account balancing	€5 / year	free of charge	€5 / year	€5 / year	free of charge	€5 / year





# LOAN AND CREDIT ACCOUNTS

## Loan and credit account fees

Loan and credit account fees	Standard rate	Customers born before 1955	OPERA PLUS	Green Code Study	R-PRO/ R-PRO+
___ Electronic account statement	free of charge				
___ Account statement by post: monthly statement	Luxembourg: €1.00 / statement, Europe: €1.40 / statement, Outside Europe: €1.75 / statement	free of charge			
___ Account statement: other frequencies	Luxembourg: €1.00 / statement, Europe: €1.40 / statement, Outside Europe: €1.75 / statement				
___ Account statement: Additional copies	Luxembourg: €1.50 / statement, Europe: €1.90 / statement, Outside Europe: €2.25 / statement				
___ Quarterly account balancing	€5 / account balance			free of charge*	€5 / account balance
___ Maintaining the account	€5 / quarter			free of charge*	€5 / quarter

\*Student loan « Study Plus »: 5 € / quarter

## Loan and credit accounts - other fees

___ Personal loans - Administrative fees	0.5 % of the amount borrowed (min. €125)*
___ Housing loans - Administrative fees	0.5 % of the amount borrowed (min. €250)*
___ Change in repayment plan	min. €100
___ Change in guarantee (at customer's request, excl. release)	min. €100
___ Release of mortgage	min. €100
___ Mortgage extension	min. €100
___ Reminder letter	min. €100
___ Various interventions on leasing contracts	min. €75

\*unless otherwise provided for in the contract



# RENTAL GUARANTEE

	Standard rate	Green Code Study	Green Code Job
___ Administrative fees	0.25 % of the amount (min. €125)	free of charge	free of charge
___ Annual fee	1 % of the amount (min €50)	free of charge	€50

## SAFE-DEPOSIT BOX RENTAL<sup>1</sup>

Inner height	Standard rate	OPERA PLUS
___ < 7.5 cm	€60.00 + VAT per year	€48.00 + VAT per year
___ ≥ 7.5 cm and < 12.5 cm	€90.00 + VAT per year	€72.00 + VAT per year
___ ≥ 12.5 cm and < 25 cm	€120.00 + VAT per year	€96.00 + VAT per year
___ ≥ 25 cm and < 37.5 cm	€150.00 + VAT per year	€120.00 + VAT per year
___ ≥ 37.5 cm and < 50 cm	€180.00 + VAT per year	€144.00 + VAT per year
___ ≥ 50 cm	€250.00 + VAT per year	€200.00 + VAT per year

<sup>1</sup> Mandatory insurance (insured value: €100,000) inclusive. Increase in insured value: €40 per year per tranche of €100,000 (maximum: €1,000,000).



# R-PLANINVEST

	Standard rate	OPERA PLUS
___ Subscription fee	1.50 % of the invested amount	<b>1.20 % of the invested amount</b>
___ Annual fee	<b>free of charge</b>	
___ Custody fee	<b>free of charge</b>	
___ Redemption fee	<b>0.50 %</b>	

# R-PENSION (NO LONGER COMMERCIALY AVAILABLE)

		Standard rate	OPERA PLUS
___ Lux-Pension subscription fee Sub-fund 1-4: 25 % - 100 % equities	< €25,000	2.50 % of the invested amount	<b>2.00 % of the invested amount</b>
	€25,000 - €75,000	2.00 % of the invested amount	<b>1.60 % of the invested amount</b>
	€75,000 - €125,000	1.50 % of the invested amount	<b>1.20 % of the invested amount</b>
	> €125,000	1.00 % of the invested amount	<b>0.80 % of the invested amount</b>
___ Lux-Pension subscription fee Sub-fund 5: Money market		0.10 % of the invested amount	<b>0.08 %</b>
___ Custody fee		<b>free of charge</b>	
___ Redemption fee		<b>free of charge</b>	

# R-VIE PENSION

	Standard rate
___ Entry fee	2.00 % of premiums
___ Management fee	0.10 % / month of accumulated savings
___ Exit fee during first 10 years of contract	10% of the amount withdrawn, then decreasing annually by 0.5 %
___ Exit fee after 30 years	<b>free of charge</b>



# PRIVATE BANKING:

## R-GESTION, R-CONSEIL AND R-INVEST

### R-Gestion (Discretionary management)<sup>1</sup>

#### Standard rate (without performance fee)

	Standard rate	OPERA PLUS
___ Minimum threshold	€125,000	
___ Management fee (debited twice a year)	0.50 % p.a. + VAT	0.45 % p.a. + VAT

#### Performance rate

	Standard rate	OPERA PLUS
___ Minimum threshold	€125,000	
___ Management fee (debited twice a year)	0.30 % p.a. + VAT	0.27 % p.a. + VAT
___ Performance fee (debited twice a year)	– if net performance ≤ 2 % : €0 – if net performance > 2 % : (net performance – 2 %) * 0.10 p.a. + VAT	

### R-Conseil<sup>1</sup>

	Standard rate	OPERA PLUS
___ Minimum threshold	€125,000	
___ Annual fee (debited twice a year)	0.50 % p.a. on the securities portfolio (excluding cash assets) + VAT	0.45 % p.a. on the securities portfolio (excluding cash assets) + VAT

### R-Invest<sup>2</sup>

	Standard rate	OPERA PLUS
___ Annual fee <sup>3</sup> (debited twice a year)	€250 p.a. + VAT	€225 p.a. + VAT

<sup>1</sup> Stock market transactions carried out under R-Gestion and R-Conseil benefit from a **50% discount on the standard rate and R-Net rate respectively.**

<sup>2</sup> Stock market transactions carried out under R-Invest benefit from a **10% discount on the standard rate and R-Net rate respectively.**

<sup>3</sup> Free of charge for GC STUDY & GC JOB customers.



# SECURITIES TRANSACTIONS

## LUX Funds, Vontobel SICAV

		Branch fee	R-Net fee
___ SICAV LUX, SICAV Vontobel Subscription fee	Monetary funds	0.10 % (min. €75)	0.08 % (min. €60)
	Bond funds <sup>1 2</sup>	1.50 % (min. €75)	1.20 % (min. €60)
	Equity funds / Mixed funds / Derivatives <sup>1</sup>	2.00 % (min. €75)	1.60 % (min. €60)
___ Redemption fee		<b>0.50 % (min. €35)</b>	<b>0.40 % (min. €28)</b>

<sup>1</sup> Fee for change of sub-fund LUX-BOND or LUX-CROISSANCE: 0.50 %

<sup>2</sup> The fee for bond funds also applies to the « Luxembourg Microfinance and Development Fund »

## Raiffeisen fund selection

		Branch fee	R-Net fee
___ Raiffeisen fund selection Subscription fee	Monetary funds	0.25 % (min. €75)	0.20 % (min. €60)
	Bond funds	2,00 % (min. €75)	1,60 % (min. €60)
	Equity funds / Mixed funds / Derivatives	2,50 % (min. €75)	2,00 % (min. €60)
___ Raiffeisen fund selection Redemption fee	Monetary funds	0.25 % (min. €75)	0.20 % (min. €60)
	Bond funds	1.00 % (min. €75)	0.80 % (min. €60)
	Equity funds / Mixed funds / Derivatives	1.00 % (min. €75)	0.80 % (min. €60)

## Other funds SICAV

		Branch fee	R-Net fee
___ Other funds (Sicav) Subscription fee	Monetary funds	0.50 % (min. €75)	0.40 % (min. €60)
	Bond funds	2,50 % (min. €75)	2,00 % (min. €60)
	Equity funds / Mixed funds / Derivatives	3,00 % (min. €75)	2,40 % (min. €60)
___ Other funds (Sicav) Redemption fee	Monetary funds	0.50 % (min. €75)	0.40 % (min. €60)
	Bond funds	1.00 % (min. €75)	0.80 % (min. €60)
	Equity funds / Mixed funds / Derivatives	1.00 % (min. €75)	0.80 % (min. €60)



## Exchange Traded Funds (ETF)

	Branch fee	R-Net fee
___ Subscription fee / Redemption fee	1,00 % (min. 75 €)	0,80 % (min. 60 €)

## Profit Units Raiffeisen

	Standard fee
___ Subscription fee	free of charge

## Shares, warrants and rights<sup>1</sup>

		Branch fee	R-Net fee
___ Purchase / Sale	___ Main stock markets (Australia, Austria, Belgium, Canada, Denmark, England, Finland, France, Germany Greece, Hong Kong, Italy, Japan, Luxembourg, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, United States)	1.00 % (min. €75)	0.80 % (min. €60)
	___ Other stock markets	1.50 % (min. €75)	1.20 % (min. €60)

N.B. : Taxes applicable on different stock markets (e.g.: Tax on financial transactions, stamp duty, etc.) are charged in addition.

## Bonds, structured products (excluding R-Rendement in subscription phase)<sup>1</sup>

	Branch fee	R-Net fee
___ Purchase / Sale	1,00 % (min. 75 €)	0,80 % (min. 60 €)

<sup>1</sup> In the event of partial execution, the grid applies to each transaction individually.

## R-Rendement in subscription phase

	Standard fee		Fee R-Conseil, R-Invest
	Branch fee	R-Net fee	
___ Subscription fee	0.50 %	0.35 %	Free of charge



## Transfer / Physical withdrawal

Physical withdrawal: SICAV with participation by Banque Raiffeisen	€37.50 per share position
Physical withdrawal: Other	€50 per share position
External transfer	€75 per share position
Internal transfer	€12.50 per share position

## Custody fees<sup>1</sup>

___ Securities, certificates issued by Banque Raiffeisen	<b>free of charge</b>
___ Profit Units Raiffeisen	<b>free of charge</b>
___ Structured products Vontobel R-Rendement	<b>free of charge</b>
___ LUX Funds <sup>2</sup>	
___ Vontobel SICAV <sup>2</sup>	0.125 % + VAT p.a.*
___ Luxembourg Microfinance and Development Fund <sup>2</sup>	
___ Structured products Vontobel (excluding R-Rendement) <sup>2</sup>	0.25 % + VAT p.a.*
___ Other securities <sup>2</sup>	
___ Statement of securities with valuation requested by the customer	€12.50 + VAT

\*minimum per position: € 4 + VAT / quarter

<sup>1</sup> Irrespective of the rates indicated, custody fees and other costs actually invoiced by third parties (e.g. custodians or sub-custodians) that exceed custody fees calculated on the basis of the rates indicated are recharged to customers.

<sup>2</sup> Custody fees are debited at the end of the quarter and are based on the average of the last quarter's rates. The thresholds are applied by position.

## Securities collection

___ Securities collection fee	0.50 % (min. €9)
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## Precious metals

___ Custody fee <sup>3</sup>	0.35 % + VAT p.a. (min. €4 + VAT / quarter)
___ Precious metal collection fee	0.50 % (min. €50)
___ Precious metal transaction fee	0.50 % (min. €50)
___ Physical withdrawal	€50 per position

<sup>3</sup> Custody fees are debited at the end of the quarter and are based on the average for the previous quarter. The thresholds are applied by position.



## Value dates

		Purchase / Subscription	Sale / Redemption
__Equities / Warrants / ETFs	main global stock markets	+2 business days	+2 business days
	other stock markets	+3 business days	+3 business days
__Bonds	all markets	+2 business days	+2 business days
	primary	issue date of the security	n/a
__Structured products	primary	issue date of the security	n/a
	secondary	+2 business days	+2 business days
__SICAV*	LUX Funds	NAV date +2 business days	NAV date +2 business days
	Vontobel SICAV	depends on the fund in question *	depends on the fund in question *
	"Best of" Funds / Other Funds	depends on the fund in question *	depends on the fund in question *
__Precious metals	off-exchange	+2 business days	+2 business days
__Dividends, coupons and redeemable securities		Day of transaction	

\* For further details, please refer to the fund prospectus.





# ONE-OFF FEES AND EXPENSES

## Research, auditor letters and certificates

Research	€60 / hour (min. €30 + VAT)
Photocopy	€1 / item + VAT
Publication of auditor's letter (basic)	€150 + VAT
Publication of auditor's letter (detailed)	€200 + VAT
Balance confirmation only	€50
Company incorporation certificate	€150
Statement from the trade register	€21.37 + VAT
Duplicate / Reissue of an account statement	€5
Duplicate of a certificate of interest	€25
Other certificates	€15

## Management of legal entities, syndicates and complex structures

Management fees for legal entities and syndicates <sup>1</sup>	€200 per year
Management fees for special accounts / complex structures	€400 per year

<sup>1</sup> Exempt from this are complex structures and associations. Fees not applicable in case of R-Pro and R-Pro+.



## Miscellaneous

Termination of a business relationship on initiative of the bank / on initiative of the customer not falling within the scope of application of banking mobility		min. €25
Closure of a current account in the context of banking mobility at the customer's initiative	< 6 months after opening	€25
	> 6 months after opening	<b>free of charge</b>
File opening fee – Litigation / Recovery		min. €25
Closing / archiving costs		min. €25
Management fees for inactive customers		€150 + VAT p.a. per customer (applicable from 39 months of inactivity)
Management fees for inheritance file		€100 + VAT p.a. per customer (applicable if file not closed after 3 months)
Service 'Online Voting at general meetings' available for certain companies		100 € / year + VAT + 100 € / vote + legalization / apostille costs for the power of attorney (if requested)
Address research fee		actual cost + €30 bank intervention fee + VAT
Sending of registered letter		€25
Early redemption costs on savings certificates		€100
Early redemption costs for term deposit		€100
Early redemption costs for annuity savings		€100
Exchange fee / handling of notes for passing customers		1 % min. €5
Exchange of coins / notes (same currency)		€5
Managing and monitoring unclaimed assets		€75 / year + VAT
Tax statement	R-Gestion, R-Conseil and R-Invest customers	<b>free of charge</b>
	Other customers	€50 + VAT
R-Net online banking		<b>free of charge</b>



# GLOSSARY

Online banking	The account provider makes an online access to the account available to the customer.
Arranged overdraft	The account provider and the customer agree in advance that the customer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the customer.
Direct debit	The customer permits someone else (recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary.
Account statement	The account provider makes an account statement available to the customer.
Providing a credit card	The account provider provides a payment card linked to the customer's payment account. The total amount of the transactions made using the card during an agreed period is taken either in full or in part from the customer's payment account on an agreed date. A credit agreement between the provider and the customer determines whether interest will be charged to the customer for the borrowing.
Providing a debit card	The account provider provides a payment card linked to the customer's account. The amount of each transaction made using the card is taken directly and in full from the customer's account.
Standing order	The account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another account.
Cash withdrawal	The customer takes cash out of the customer's account.
Maintaining the account	The account provider operates the account for use by the customer.
Credit transfer	The account provider transfers money, on the instruction of the customer, from the customer's account to another account.



# GENERAL REMARKS

These fees concern the most common banking transactions but are not an exhaustive and detailed list of all our fees and conditions. Please feel free to contact us directly if you would like additional information. Fees indicated may be changed at any time without prior notice.

## Fees and non-monetary benefits received or paid

### 1. General

As an integral part of the obligations incumbent on the bank to inform customers of the non-monetary fees and benefits received or paid, this document is intended to identify, with regard to the investment services and activities and ancillary services provided by the bank, the circumstances that give rise or are likely to give rise to such fees or non-monetary benefits.

Pursuant to Article 24 of the general terms and conditions, in the event of the transmission of an order to another professional on behalf of the customer or the provision of another investment service or ancillary service to the customer, the bank may require remuneration through retrocession of that professional party's fee or the remuneration or benefit paid to a third party and may be required to pay or provide a remuneration or a benefit to a third party. If the bank receives commission payments as part of the R-Gestion investment service, these will be paid to the customer.

It should be stressed that investment advice and recommendations are not influenced by the benefits paid or received, as the bank always acts in the best interests of its customers. The bank shall take all appropriate measures to detect and avoid or manage possible situations in which conflicts of interest may arise between the interests of a customer and those of the bank (including its officers, employees, tied agents and persons directly or indirectly linked to the bank through a control relationship) or those of another customer in the provision of an investment service and any ancillary service or combination thereof, including those arising from the receipt of inducements from third parties or from the remuneration structure and other incentive structures specific to the banking institution.

From this perspective, the negotiation of commissions received is carried out by persons other than account managers, all in accordance with the bank's conflict of interest policy. Remuneration, fees or non-monetary benefits paid or received by the bank in connection with an investment service are deemed to improve the quality of the service provided to the customer, in particular by increasing access to a wider range of products.

### 2. Fees received - Fees for distributing UCIs and structured products

#### 2.1. Execution only

The bank offers its customers a wide range of investment products, including units in collective investment undertakings (UCI) promoted by the bank, UCIs and structured products or other products of third parties, to which customers may subscribe on their own initiative, as the bank does not give any recommendation or advice in this respect.

In return for providing these products to customers, providing information and updating this information (prospectus, history, yield and other useful information), the UCI, the issuer of structured products or other products or its representatives may remunerate the bank by commission calculated in particular on the basis of a management commission or other commissions levied in the context of these products. The fee received may vary depending on the asset classes of the investments made or the outstandings generated<sup>1</sup>, the net asset value (NAV), its frequency, the rates negotiated under the terms of the distribution agreements, the number of shares in circulation or other factors.

#### 2.2. Consulting and Management

The bank may benefit from the same commission (point 2.1.) when it provides investment advice (remunerated or not) or issues a general recommendation under the same conditions. Similarly, the managing bank (or its management company) may receive from UCIs, issuers of structured products or other products or from their representatives, when their financial instruments are placed in the portfolios of customers, a fee based on the aforementioned criteria which it will subsequently pay back to the customer.

This fee is intended to maintain independent third party fund and product selection in order to best meet the customer's needs. This management approach aims to optimise investor satisfaction and contribute to maximising the return/risk ratio of their investments by diversifying asset classes, geographic areas, market segments and management styles.

The expertise and know-how of external managers ultimately benefit the customer and the quality of the service provided is enhanced. This means the Bank is required to look for management experience, examine the fund universe and other products and analyse the management process. This policy is based on objective quantitative and qualitative criteria such as:

- performance, recurring performance, management style
- the ability to manage risk
- the ability to "outperform" the market
- rigorous adherence to the management style

which require a dedicated infrastructure and considerable monitoring (where necessary analysis of the investment strategy, due diligence, meetings and proximity with UCI and structured product managers and others, presentation to an Investment Committee, on-site visits and monitoring of their performance, investment strategy, and the portfolio's compliance with the management style). The recurrent fees are warranted by this permanent monitoring process.



### 3. Non-monetary services received

Regardless of the investment service or auxiliary service, the Bank can perceive or give out minor non-monetary advantages as long as they are reasonable, proportionate and of a magnitude where they are at little risk of causing prejudice in the Bank's behaviour towards its customer. Examples of this are :

- Generic or personalised information or documents concerning a financial instrument or an investment service according to the customer's situation;
- Documents written by third parties, ordered and paid by an emitting company to advertise an emission by the company or a third party, which is contractually bound and paid by the emitter to continually produce such documents under the conditions that the latter are made available to any other requesting companies as well as the general public;
- Participating at conferences, seminars and other informative events on the advantages and characteristics of a financial instrument or an investment service;
- Consumption fees of a low and reasonable volume, such as those incurred at meals and drinks during business meetings or conferences, seminars or other informative events;
- Other minor non-monetary advantages which can improve the quality of the service given to a customer and which are of reasonable size and nature, according to the global number of advantages that the entity gives out, in a way that they are not likely to keep the Bank from conforming to its obligation to act in the best interest of its customers.

### 4. Fees paid to third parties

The bank may remunerate certain third parties, for example in order to expand its customer fund or as part of a service provider relationship. These third parties do not generally offer custody services which only a credit institution is authorised to provide or do not offer investment services.

These third parties fulfil a selection role vis-à-vis the customer by seeking for the customer the financial institution that will be able to offer the service that best meets their expectations and needs. They propose customers that are part of the bank's target segmentation. The bank has established internal procedures for both the selection of these third parties and its organisation in order to develop long-term relationships and preserve their stability.

The remuneration of these intermediaries may consist in paying them a commission calculated either on the basis of a portion of the commissions received or receivable on the transactions performed or to be performed by the customer, or an amount based on the assets in deposit, or an amount proportional to the customer's entry fees in certain UCIs. This amount can be spread out to preserve the stability of the relationship over time.

The customer may obtain further details on how these benefits are determined by request from their usual manager.

<sup>1</sup> The usual average rate of the benefit received on fees earned, all tranches and all financial instruments combined, does not exceed 1%.

