



The OPERA loyalty program

Become a member of your cooperative bank

Banque Raiffeisen has been present in Luxembourg for almost a century and remains faithful to its cooperative bank values: it is the only bank in the country to offer its customers the opportunity to become a member and thus benefit from numerous advantages, not to mention the range of products and services tailored to your individual needs.

As a member, you benefit from the OPERA loyalty program free of charge: your trust is rewarded with OPERA points that can be exchanged for a whole range of banking and non-banking benefits.

Accumulate OPERA points

OPERA points are accumulated in several ways:

- Saving on a current deposit account (call deposits or through an R-TOP account)
- Saving on a Green Code Study/Job account
- Financing the purchase of your car
- Financing the acquisition of a property
- Financing renovation projects or furnishing of your house or apartment

The more you are involved with the Bank, the more points you earn!

PLUS: you can use your OPERA points to pay your OPERA PLUS monthly fee or exchange them for a whole range of banking benefits!



Use your OPERA points

Redeem your OPERA points for the benefits below:



Pay your monthly OPERA PLUS contribution (€10.75/month)

You can use your OPERA points to pay part or all of your monthly OPERA PLUS contribution, our package that features a wide range of benefits.



Supply of your bank cards

With the OPERA points you earn, you can pay part or all of the annual fee for your bank cards.



Build up your savings even faster

Invest your OPERA points in an R-PlanInvest, 0-12 years Green Code Kids or 12-18 years Green Code savings account.



POST Telecom gift vouchers (1,000 OPERA points = 1 x €10 POST Telecom voucher)

Redeem your OPERA points for POST Telecom gift vouchers worth €10. Request the vouchers easily at a Raiffeisen branch or via R-Net.



Cinema tickets (500 OPERA points = 1 x cinema ticket)

Are you a Green Code Study or Job customer? Redeem your OPERA points for cinema tickets.

Plant trees with your OPERA points (1,000 OPERA points = 1 tree planted)



Redeem your OPERA points for the planting of a tree in Luxembourg or Bangladesh, in collaboration with the foundation Hëllef fir d'Natur from natur&ëmwelt and Friendship Luxembourg.

Do a good deed!



By participating in an annual donation made by Raiffeisen members to a charity.

How to become a member

Nothing could be simpler: all you have to do is be a Raiffeisen customer and become a member by subscribing to a €25 share.

Contact your personal advisor or fill in the form by scanning the QR code.

