



# 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 customer (12-30 years old)? 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.

