



# OPERA PLUS

## A whole range of preferential rates in a single package

Use the **OPERA PLUS** formula to get **numerous advantages** and to **considerably reduce your banking costs** of your daily transactions.

**THE PLUS ADVANTAGE:** you can pay the monthly OPERA PLUS contributions with the OPERA loyalty points that you accumulate as a Raiffeisen member.

|   | Standard rate           | Raiffeisen members                                 | OPERA PLUS  |
|---|-------------------------|--|---|
| Monthly OPERA PLUS fee  | -                       | -  | €10.75/month<br>(Can be paid using your OPERA points) |
| Providing a V PAY debit card  | €20/year                | €20/year<br>(Can be paid using your OPERA points)  | Free  |
| Providing a Visa Gold credit card <sup>1</sup>                      | €65/year                | €65/year<br>(Can be paid using your OPERA points)  | Free  |
| Providing a Visa Platinum credit card <sup>1</sup>                  | €120/year               | €120/year<br>(Can be paid using your OPERA points) | €4.50/month<br>(= €54/year)                           |
| Maintaining the account - Quarterly account balancing <sup>2</sup>  | €5/quarter              | €5/quarter   | Free  |
| Electronic account statements                                       | Free                    | Free   | Free  |
| Paper-based monthly 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     | €1.00                   | €1.00  | Free  |
| Paper-based credit transfers in Euro to other banks, SEPA countries | €2.00                   | €2.00  | 5 free/month then €2.00                               |

<sup>1</sup> Cannot be combined with other offers (either Visa Gold or Visa Platinum).

<sup>2</sup> Main current account



**Raiffeisen**

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|  | Standard rate  | Raiffeisen members                      | OPERA PLUS                   |
|--|--|---|------------------------------|
| 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  | €60 to €250 + VAT/year   | €60 to €250 + VAT/year                  | 20% discount                 |
| R-PlanInvest – subscription fee  | 1.50% of the amount invested                                     | 1.50% of the amount invested            | 1.20% of the amount invested |
| R-Invest – consulting fee  | €250 + VAT/year  | €250 + VAT/year                         | 10% discount                 |
| R-Gestion – management fee   | 0.50% p.a. + VAT<br>0.50% p.a. + VAT (performance)               | -                                       | 10% discount                 |
| R-Conseil – consulting fee   | 0.50% + VAT applied only on securities portfolio (cash excluded) | -                                       | 10% discount                 |
| 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 <sup>3</sup> | -  | -                                       | €2.50/month (= €30/year)     |

<sup>3</sup> The credit card provided will be in the same range as the 1<sup>st</sup> 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](http://www.raiffeisen.lu) under "Legal Notice", shall prevail.



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