




FINANCIAL SERVICES FEE SCHEDULE RETAIL CUSTOMERS

Entry into force: 10/01/2022

Packages	eboo S	eboo M	eboo L
Current account	✓	✓	✓
eBanking access	✓	✓	✓
Bank cards	 V PAY	 V PAY Classic	 V PAY Gold
Unlimited online transfers	✓	✓	✓
Unlimited ATM withdrawals worldwide	✓	✓	✓
Free card payments worldwide*	✓	✓	✓
Daily and travel insurance	✗	✗	✓
Authorised overdraft	✗	✓	✓
Raiffeisen advantages	✓	✓	✓
MONTHLY FEES	€3	€5	€7
OPTIONS Do you need one or more additional cards?*	V PAY +€2 Easy VISA +€2	V PAY +€2 Easy VISA +€2 Classic +€3 Gold +€5	V PAY +€2 Easy VISA +€2 Classic +€3 Gold +€5

Two banking products not linked to a package are also available:

- **Easy VISA** prepaid card usable without a bank account: **€2/month**
- **eboo Basic**, the current account with **eBanking** access and no card: **€2/month**



All POST bank cards are made from recycled or cornstarch based plastic.

* In all countries where V PAY and VISA are accepted
** Subject to acceptance by POST Finance

	SERVICES THROUGH EBANKING	PRINT SERVICES OR SERVICES IN A POST SALES OUTLET
ACCOUNT	Account opening	Free at www.post.lu
	Current account balance check	Free
	Account statements	Free
	Issuance of an Account details slip (RIB)	€3
	Account closure at the customer's request	Free
TRANSFER	Transfer in euro's and other currencies to any destination	Free
	Paper transfer	/
CARDS	Setting up and/or changing a standing order	Free
	Changing a card limit	Free
	Requesting a new secret code or replacement card	Free

PAYMENTS, WITHDRAWALS AND DEPOSITS

Card payments worldwide* in any currency	Free
Cash withdrawals from any ATM worldwide	Free
Cash deposits into own account over the counter at a POST sales outlet	Free
Cash withdrawals over the counter at a POST sales outlet	€3

INDIVIDUAL REQUESTS

- Ask for a quote. Requires customer's prior approval (duplicates, searches, proof of funds, etc.)
- Customers who have trouble using our online solutions and ATMs, or getting to sales outlets, can have counter fees (withdrawals, over-the-counter transfers) and paper transaction fees waived. Such exemption requests can be made by email to contact.finance@post.lu, by calling 8002 8004 or by mail – they will be assessed on a case-by-case basis. Withdrawals and deposits of up to €500 can also be made directly through your postal worker.

INTEREST PAYABLE

- Account balance < €0
 - Unauthorised overdraft: **10% per year**
 - Authorised overdraft: **7% per year**
- Account balance > €250,000: **-0.5% per year**

