



PRICE LIST

FOR POST LUXEMBOURG POSTAL FINANCIAL SERVICES

FROM 1 JANUARY 2017

POST Luxembourg is a public body established by the Law of 10 August 1992, with its head office at 20, rue de Reims, L-2417 Luxembourg, Grand Duchy of Luxembourg, registered with the Luxembourg Trade and Companies Register under number J28.

All prices are in euros. Postal financial products are exempt from VAT (Article 44(1) of the *L71/A* [Luxembourg VAT Law])

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Price list for POST Luxembourg postal financial services

1. Current Accounts		Prices in EUR
	Account management fee	free
	Account clearance reminder (unauthorised debit balance)	2.00/week
	Debit balance	Legal interest rate + 3%
	Copy of a document issued more than one month ago	2.50
	Manual processing fee, set rate	50.00/hour
2. Over the counter transactions		
(*)	Withdrawal	3.00
	Payment into your CCP [Postal Current Account] (own account)	free
	Payment into another CCP	4.00
(*)	Over the counter transfer to your CCP (own account)	3.00
	Over the Counter transfer to another CCP	3.00
	Over the Counter transfer to a bank account in EUR (SEPA countries) ¹⁾	8.00
3. Paper transactions		
	Paper transfer to CCP	0.40
	Paper transfer to a bank account in EUR (SEPA countries) ¹⁾	0.60
	Paper transfer to a bank account in a currency other than EUR (SEPA countries) ²⁾³⁾⁴⁾	6.00
	Paper transfer to other countries ²⁾³⁾⁴⁾	6.00
4. Electronic transactions		
	CCP Connect, CCP Mobile and Digicash set-up and subscription	free
	Electronic transfer to CCP (via CCP Connect, CCP Mobile and Digicash)	free
	Electronic transfer to a Banque Raiffeisen account (via CCP Connect, CCP Mobile)	free
	Electronic transfer to a bank account in EUR (SEPA countries) ¹⁾ (via CCP Connect, CCP Mobile, Digicash if partner bank)	free
	Electronic transfer to a bank account in a currency other than EUR (SEPA countries) ²⁾³⁾⁴⁾ (via CCP Connect)	5.00
	Electronic transfer to other countries ²⁾³⁾⁴⁾ (via CCP Connect)	5.00
	Set-up/change electronic Standing Order (via CCP Connect)	0.50
5. Electronic transactions via MultiLine		
	MultiLine set-up and subscription	free
	Electronic transfer to CCP	free
	Electronic transfer to a Banque Raiffeisen account	free
	Electronic transfer to a bank account in EUR (SEPA countries) ¹⁾	0.20
	Electronic transfer to a bank account in a currency other than EUR (SEPA countries) ²⁾³⁾⁴⁾	5.00
	Electronic transfer to other countries ²⁾³⁾⁴⁾	5.00

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6. Other transactions		Prices in EUR
	Transfer via non-standard medium, price of a paper transfer plus	2.50
	Non-STP (Straight Through Processing) transfer or absence of BIC ⁵⁾ , price of a transfer (depending on the channel) plus	3.00
	Transfer return fee (any channel)	5.00
	OUR charges [Charges Borne by the Originator] ³⁾	25.00
	Execution of Standing Order to CCP	free
	Execution of Standing Order to a bank account in EUR (SEPA countries) ¹⁾	free
	Execution of Standing Order to a bank account in a currency other than EUR (SEPA countries) ²⁾³⁾⁴⁾	4.00
	Execution of Standing Order to other countries ²⁾³⁾⁴⁾	4.00
	Set up/change Standing Order via channel other than CCP-Connect	3.00
	Payment by direct debit (SEPA Direct Debit)	free
7. Means of payment - Cards		
	7.1 POSTCHEQUE (VPAY) Card	
(*)	Annual fee	13.00
	Weekly ATM ⁶⁾ withdrawal limit: 1,000 EUR	
	ATM ⁶⁾ withdrawal POST network and Banque Raiffeisen	free
	ATM ⁶⁾ withdrawal on other networks in Luxembourg and SEPA countries ¹⁾	1.50
	ATM ⁶⁾ withdrawal outside SEPA countries ¹⁾	4.00
	Weekly POS ⁷⁾ transaction limit: 1,500 EUR	
	POS ⁷⁾ transaction in Luxembourg and SEPA countries ¹⁾	free
	POS ⁷⁾ transaction outside SEPA countries ¹⁾	0.90
	Surcharge on withdrawals/payments in currency other than EUR	1%
	7.2 MYCASH (VPAY) Card	
(*)	Annual fee	7.00
	Weekly ATM ⁶⁾ withdrawal limit: 750 EUR	
	ATM ⁶⁾ withdrawal POST network and Banque Raiffeisen	free
	ATM ⁶⁾ withdrawal on another network in Luxembourg and SEPA countries ¹⁾	1.50
	ATM ⁶⁾ withdrawal outside SEPA countries ¹⁾	4.00
	Weekly POS ⁷⁾ transaction limit: 750 EUR	
	POS ⁷⁾ transaction in Luxembourg and SEPA countries ¹⁾	free
	POS ⁷⁾ transaction outside SEPA countries ¹⁾	0.90
	Surcharge on withdrawals/payments in currency other than EUR	1%
	7.3 VISA Classic Card	
	Annual fee	15.00
	Emergency card issue	70.00
	Deferred withdrawal from ATM ⁶⁾ (daily limit: 1,250 EUR)	2.50 + 2% of the amount withdrawn
	Withdrawal from POST ATM ⁶⁾ (weekly limit: 750 EUR)	free
	POS ⁷⁾ transaction	free
	Surcharge on withdrawals/payments in currency other than EUR	1%
	Surcharge on withdrawals/payments in GBP	1.25%
	Surcharge on withdrawals/payments in USD	1.25%

7.4 VISA GOLD Card	
Same pricing as the VISA Classic, with the exception of:	
Annual fee	40.00
Deferred withdrawal from ATM ⁶⁾ (daily limit: 1,500 EUR)	2.50 + 2% of the amount withdrawn
Credit in instalments 10% of the total amount of the monthly statement with a minimum of 50 EUR	
Interest rate on the remaining balance due	12% / annum
7.5 VISA PRESTIGE Card	
Same pricing as the VISA Classic card, with the exception of:	
Annual fee	70.00
Deferred withdrawal from ATM ⁶⁾ (daily limit: 1,750 EUR)	2.50 + 2% of the amount withdrawn
Credit in instalments 10% of the total amount of the monthly statement with a minimum of 50 EUR	
Interest rate on the remaining balance due	12% / annum
7.6 VISA Prepaid (Easy VISA)	
Issue price	18.00
Annual fee	free
Maximum limit available on the card: 2,500 EUR	
Loading via CCP Connect or CCP Mobile	0.75
Loading via POST network ATM ⁶⁾ or transfer	1.00
Loading via the service window	4.00
Unloading via CCP Connect or CCP Mobile	1.50
Unloading using another channel	3.00
POS ⁷⁾ transaction (weekly limit: 1,500 EUR)	0.05
Withdrawal from ATM ⁶⁾ (weekly limit: 500 EUR)	2.00
Surcharge on withdrawals/payments in currency other than EUR	1%
Surcharge on withdrawals/payments in GBP	1.25%
Surcharge on withdrawals/payments in USD	1.25%
7.7 Miscellaneous	
Card replacement	10.00
Change of PIN on POST ATM ⁶⁾	free
PIN reissue	free
Emergency PIN re-issue	70.00
8. Means of payment – Cheques	
Cashing a POST Cheque in Luxembourg	free
Cashing a POST Cheque abroad	20.00
National bank cheque credited to CCP	7.50
International bank cheque credited to CCP	20.00
Non-sufficient funds (NSF) cheque	20.00
Cheque book order (15 cheques)	20.00
Issue of a postal order	10.00
Payment of a postal order	free

	9. Account statements	Prices in EUR
(*)	Daily account statement	0.70 per account statement
(*)	Weekly account statement	0.70 per account statement
	Fortnightly account statement	free
	Monthly account statement	free
	Monthly statement	1.50 per month
	Second issue of daily account statement (annual set rate)	200.00
	Second issue of weekly account statement (annual set rate)	60.00
	Second issue of fortnightly account statement (annual set rate)	30.00
	Second issue of monthly account statement (annual set rate)	15.00
	Issue of credit notification (annual set rate)	70.00

Execution times for payment orders

For payment orders in euros (EUR) to SEPA countries ¹⁾, the maximum execution time is one business day from receipt. This period may be extended by an additional day for paper payment orders sent to Post Luxembourg.

For payment orders denominated in a currency other than the euro (EUR) to SEPA countries ¹⁾, the maximum execution time is four business days from receipt.

For all other payment orders, the maximum execution time may be more than four business days from receipt.

For incoming SEPA transfers, the maximum execution period is one business day if received by 15:00.

- 1) SEPA country = EU country + Iceland, Liechtenstein, Monaco, Norway, Switzerland.
- 2) The price indicated corresponds to a 'Shared Cost (SHA)' transfer. In the absence of any instruction from the originator of the order concerning the transfer fees, this method will be automatically applied.
- 3) If the originator of the instruction is bearing the final operator fees (OUR), an amount of 25 EUR is applied (destination outside Luxembourg).
- 4) The originator of the order will bear the actual additional fees charged by intermediary operators.
- 5) BIC = Bank Identifier Code (for all countries except SEPA countries)
- 6) ATM: Cash dispenser
- 7) POS: Point of Sale Terminal

() These tariffs will enter into force on 1 March 2017*