



PRICE LIST

FOR POST FINANCE SERVICES

FROM 1 MAY 2019

POST Finance is the Financial Services Division of POST Luxembourg, a public body established by the Law of 10 August 1992, as amended, 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 amended Act of 12 February 1979 on VAT).

You have the right to receive, upon request, the contractual terms of your Contract, and the information and conditions provided for by Law on a durable medium.

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1. Current Accounts	Prices in EUR
Account Maintenance Fee	free
Account clearance reminder (unauthorised Overdraft)	2.00/week
Debit balance	Legal interest rate ⁸⁾ + 3%
Copy of a document	2.50
Manual processing fee, set rate	50.00/hour ⁹⁾
2. Over the counter transactions	
Cash withdrawal	3.00
Payment into your POST Account	free
Payment into another POST Account	4.00
Over the counter Credit Transfer to your POST Account	3.00
Over the counter Credit Transfer to another POST Account	3.00
Over the counter Credit Transfer to a bank account in EUR (SEPA countries) ¹⁾	4.50
3. Paper transactions	
Paper Credit Transfer to a POST Account	0.70
Paper Credit Transfer to a bank account in EUR (SEPA countries) ¹⁾	1.50
Paper Credit Transfer to a bank account in a currency other than EUR (SEPA countries) ²⁾³⁾⁴⁾	6.00
Paper Credit Transfer to other countries ²⁾³⁾⁴⁾	6.00
4. Electronic transactions via Online Banking	
Set-up and subscription	free
Electronic Credit Transfer to an Account	free
Electronic Credit Transfer to a Banque Raiffeisen account	free
Electronic Credit Transfer to a bank account in EUR (SEPA countries) ¹⁾	free
Electronic Credit Transfer to a bank account in a currency other than EUR (SEPA countries) ²⁾³⁾⁴⁾	5.00
Electronic Credit Transfer to other countries ²⁾³⁾⁴⁾	5.00
Set-up/change electronic Standing Order	0.50
5. Electronic transactions via MultiLine	
Electronic Credit Transfer to a POST Account	free
Electronic Credit Transfer to a Banque Raiffeisen account	free
Electronic Credit Transfer to a bank account in EUR (SEPA countries) ¹⁾	0.40
Electronic Credit Transfer to a bank account in a currency other than EUR (SEPA countries) ²⁾³⁾⁴⁾	5.00
Electronic Credit Transfer to other countries ²⁾³⁾⁴⁾	5.00

6. Other transactions	Prices in EUR
Credit Transfer via non-standard medium: price of a paper Transfer + →	2.50
Non-STP (Straight Through Processing) Credit Transfer or absence of BIC ⁵⁾ : price of a Credit Transfer (depending on the means used) + →	3.00
Credit Transfer return fee (any means)	5.00
OUR charges [Charges Borne by the Originator] ³⁾	25.00
Execution of Standing Order to a POST Account	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 a means other than Online Banking	3.00
Payment by Direct Debit (SEPA/Direct Debit)	free
7. Means of payment – Debit Cards	
7.1 POSTCHEQUE (VPAY) Card	
Annual fee	15.00
Weekly ATM ⁶⁾ cash withdrawal limit: 1,250 EUR	
ATM ⁶⁾ cash withdrawal POST network and Banque Raiffeisen	free
ATM ⁶⁾ cash withdrawal on another network in Luxembourg and SEPA ¹⁾ countries	1.50
ATM ⁶⁾ cash withdrawal outside SEPA ¹⁾ countries	4.00
Weekly POS ⁷⁾ transaction limit: 1,500 EUR	
POS ⁷⁾ transaction in Luxembourg and SEPA ¹⁾ countries	free
POS ⁷⁾ transaction outside SEPA ¹⁾ countries	0.90
Surcharge on cash Withdrawals/payments in a currency other than EUR	1%
7.2 MYCASH (VPAY) Card	
Annual fee	10.00
Weekly ATM ⁶⁾ cash withdrawal limit: 1,000 EUR	
ATM ⁶⁾ cash Withdrawal, POST network and Banque Raiffeisen	free
ATM ⁶⁾ cash withdrawal on another network in Luxembourg and SEPA ¹⁾ countries	1.50
ATM ⁶⁾ cash withdrawal outside SEPA ¹⁾ countries	4.00
Weekly POS ⁷⁾ transaction limit: 750 EUR	
POS ⁷⁾ transaction in Luxembourg and SEPA ¹⁾ countries	free
POS ⁷⁾ transaction outside SEPA ¹⁾ countries	0.90
Surcharge on cash Withdrawals/payments in a currency other than EUR	1%
7. Means of payment – Credit Cards	
7.3 VISA Classic Card	
Annual fee	16.00
Emergency Card issue	85.00
POST ATM ⁶⁾ cash withdrawal immediate debit (weekly limit: 750 EUR)	free

Any ATM ⁶⁾ cash withdrawal deferred debit (daily limit: 1,250 EUR)	3.00 + 2% of the amount withdrawn
POS ⁷⁾ transaction	free
Surcharge on cash Withdrawals/payments in a currency other than EUR	1%
Surcharge on cash Withdrawals/payments in GBP	1.25%
Surcharge on cash Withdrawals/payments in USD	1.25%
7.4 VISA GOLD Card	
Same pricing as the VISA Classic Card, with the exception of:	
Annual fee	50.00
POST ATM ⁶⁾ cash withdrawal immediate debit (weekly limit: 750 EUR)	free
Any ATM ⁶⁾ cash withdrawal deferred debit (daily limit: 1,500 EUR)	3.00 + 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	80.00
POST ATM ⁶⁾ cash withdrawal immediate debit (weekly limit: 750 EUR)	free
Any ATM ⁶⁾ cash withdrawal deferred debit (daily limit: 1,750 EUR)	3.00 + 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 Easy VISA Card	
Issue price	18.00
Annual fee	free
Maximum limit available on the Card: 2,500 EUR	
Loading via Online Banking	0.75
Loading via POST network ATM ⁶⁾ or Credit Transfer	1.00
Loading at the service window	4.00
Unloading via Online Banking	1.50
Unloading by another means	3.00
POS ⁷⁾ transaction (weekly limit: 1,500 EUR)	0.05
ATM ⁶⁾ cash Withdrawal (weekly limit: 500 EUR)	2.00
Surcharge on cash Withdrawals/payments in a currency other than EUR	1%
Surcharge on cash Withdrawals/payments in GBP	1.25%
Surcharge on cash Withdrawals/payments in USD	1.25%
7.7 Miscellaneous	
Card replacement	10.00
Change of PIN at a POST ATM ⁶⁾	free
PIN reissue	free
Emergency PIN re-issue	85.00
8. Means of payment – Cheques	
Cashing a POST Cheque in Luxembourg	free

National bank cheque credited to a POST Account	10.00
Non-sufficient funds (NSF) cheque	22.50
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	1.00 per account statement
Weekly account statement	1.00 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

Notes of the table:

- 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: Automatic Teller Machine (bank)
- 7) POS: Point of Sale Terminal
- 8) The legal interest rate is fixed annually by means of a Grand-Ducal regulation on the basis of the amended Law of 18 April 2004 available at this address: http://mj.public.lu/services_citoyens/Taux_interet_legal/index.html. The legal interest rate for 2019 is 2.00%. Any change to this rate is applicable immediately and without notice.
- 9) Such as refusal or revocation fees for a Payment Order (Article 92(1) and Article 93(5) of the Law of 10 November 2009).

Exchange rates

Transfer: the reference exchange rate is the daily rate published by POST Finance.

Cards VISA and Easy VISA: the reference exchange rate is the daily rate published by VISA (www.visaeurope.com).