



FEE INFORMATION DOCUMENT

PRICE LIST OF POST FINANCE SERVICES

FROM 1 OCTOBER 2020

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 Euro. 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⁾
Inactive current account closure fee ¹¹⁾		100.00
2. Over the counter transactions ¹⁰⁾		
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/ <i>Direct Debit</i>)		free
7. Means of payment - Debit Cards		
7.1 POSTCHEQUE (VPAY) Card		
Annual fee		15.00
Weekly ATM ⁶⁾ cash withdrawal limit: 1,500 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: 1,250 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: 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: 1,500 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: 1,500 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: 1,500 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 Miscellaneous	
Card replacement	10.00
Change of PIN at a POST ATM ⁶⁾	free
PIN reissue	free
Emergency PIN re-issue	85.00
7. Means of payment - Easy Visa Card	
Issue price	18.00
Account management fee	15.00
Maximum limit available on the Card: 2,500 EUR	
Loading via Online Banking	free
Loading via ATM ⁶⁾ or Online Banking transfer	free
Unloading via Online Banking	free
Unloading by another means	free
Fee for cancellation prior to expiry date	10.00
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%
8. Means of payment - Cheques	
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 (*SHARE*)' 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 set by 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. 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).
- 10) People who have difficulties in using our online services and ATMs can apply for exemption from service fees over-the-counter and the fees associated with paper transactions by sending a request on plain paper to: POST Finance, Customer Department, L-2997 Luxembourg. Such requests will be assessed on a case-by-case basis.
- 11) A Current Account is considered inactive by POST Finance in accordance with Article 12.2. e) general conditions.

Exchange rates

Transfers: the reference exchange rate is the POST Finance indicative daily rate.

VISA and VPAY cards: The reference exchange rate is the Visa daily rate (<https://www.visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html>).