

FINANCIAL SERVICES FEE SCHEDULE RETAIL CUSTOMERS

Entry into force: 01/01/23

Packages	eboo S	eboo M	eboo L
Current account	✓	✓	✓
eBanking	✓	✓	✓
Bank cards	 Visa Debit	 Visa Debit Visa	 Visa Debit Visa Gold
Unlimited online transfers	✓	✓	✓
Unlimited ATM withdrawals worldwide	✓	✓	✓
Free card payments worldwide	✓	✓	✓
Everyday insurance coverage ¹	✗	✓	✓
Extended insurance coverage ²	✗	✗	✓
Authorised overdraft	✗	✓	✓
Raiffeisen advantages	✓	✓	✓
MONTHLY FEES	€3	€5	€7
OPTIONS Do you need one or more additional cards?	Visa Debit +€2 Easy Visa +€2	Visa Debit +€2 Easy Visa +€2 Visa +€3 Gold +€5	Visa Debit +€2 Easy Visa +€2 Visa +€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 plastic or bio-sourced plastic.

¹ Insurance for in-store purchases, online purchases and travel accidents. Applicable when paying with your Visa or Visa Gold card.

² Travel cancellation insurance, baggage protection, car rental, transport delay, winter sports, theft, phishing, multiples assistance and extended product warranty. Applicable when paying with your Visa Gold card.

	SERVICES THROUGH EBANKING	PRINT SERVICES OR SERVICES IN A POST SALES OUTLET
ACCOUNT	Account opening	Free at www.post.lu
	Current account balance check or a movement	Free
	Account statements	Free
	Issuance of an Account details slip (RIB)	Free
	Account closure at the customer's request	Free
TRANSFER	Transfer in euro's and other currencies to any destination	Free
	Paper transfer	/
	Setting up and/or changing a standing order	Free
CARDS	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**
- Balance of the deposits per customer > €250,000: **0%**

VISA GOLD

- Possibility to opt for a deferred repayment
 - 10% of the total amount of the monthly statement with a minimum of €50.
- Interest rate on the outstanding balance: **12% per year**

