



# TARIFF INFORMATION DOCUMENT

## *PRICE LIST OF POST FINANCE SERVICES*

**AS AT 05 OCTOBER 2021**

POST Finance offers you a range of current accounts and a wide choice of bank cards. With our eBanking solutions, you can easily and independently manage your money and data. In addition, you have easy access to the full range of banking services offered by our partner Raiffeisen. POST Finance is the business line 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.

<b>1. Current Accounts</b> .....	2
<b>2. Over the counter transactions <sup>10)</sup></b> .....	2
<b>3. Paper transactions</b> .....	2
<b>4. Electronic transactions via ebanking</b> .....	2
<b>5. Electronic transactions via MultiLine</b> .....	2
<b>6. Other transactions</b> .....	2
<b>7. Means of payment - Debit Card</b> .....	3
<b>7.1 V PAY card</b> .....	3
<b>7. Means of payment - Credit Cards</b> .....	3
<b>7.2 VISA Classic Card</b> .....	3
<b>7.3 VISA GOLD Card</b> .....	3
<b>7.4 Miscellaneous</b> .....	3
<b>7. Means of payment - Easy Visa Card</b> .....	3
<b>8. Means of payment - Cheques</b> .....	4
<b>9. Account statements</b> .....	4

<b>1. Current Accounts</b>		<b>Prices in EUR</b>
Account maintenance fee		free
Account clearance reminder (unauthorised overdraft)		2.00/week
Debit balance		Legal interest rate <sup>8)</sup> + 3%
Copy of a document		2.50
Manual processing fee, set rate		50.00/hour <sup>9)</sup>
Inactive current account closure fee <sup>11)</sup>		100.00
<b>2. Over the counter transactions <sup>10)</sup></b>		
Cash withdrawal		3.00
Payment into your POST account		free
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) <sup>1)</sup>		4.50
<b>3. Paper transactions</b>		
Paper Credit Transfer to a POST account		0.70
Paper Credit Transfer to a bank account in EUR (SEPA countries) <sup>1)</sup>		1.50
Paper Credit Transfer to a bank account in a currency other than EUR (SEPA countries) <sup>2)3)4)</sup>		6.00
Paper Credit Transfer to other countries <sup>2)3)4)</sup>		6.00
<b>4. Electronic transactions via ebanking</b>		
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) <sup>1)</sup>		free
Electronic Credit Transfer to a bank account in a currency other than EUR (SEPA countries) <sup>2)3)4)</sup>		5.00
Electronic Credit Transfer to other countries <sup>2)3)4)</sup>		5.00
Set-up/change an electronic standing order		0.50
<b>5. Electronic transactions via MultiLine</b>		
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) <sup>1)</sup>		0.40
Electronic Credit Transfer to a bank account in a currency other than EUR (SEPA countries) <sup>2)3)4)</sup>		5.00
Electronic Credit Transfer to other countries <sup>2)3)4)</sup>		5.00
<b>6. Other transactions</b>		<b>Prices in EUR</b>
Credit Transfer via non-standard medium: price of a paper transfer + →		2.50
Non-STP (Straight Through Processing) Credit Transfer or absence of BIC <sup>5)</sup> : price of a Credit Transfer (depending on the method used) + →		3.00
Credit Transfer return fee (any method)		5.00
OUR charges [Charges Borne by the Originator] <sup>3)</sup>		25.00
Execution of Standing Order to a POST account		free
Execution of Standing Order to a bank account in EUR (SEPA countries) <sup>1)</sup>		free
Execution of Standing Order to a bank account in a currency other than EUR (SEPA countries) <sup>2)3)4)</sup>		4.00
Execution of Standing Order to other countries <sup>2)3)4)</sup>		4.00

Set up/change Standing Order via a means other than ebanking	3.00
Payment by Direct Debit (SEPA/ <i>Direct Debit</i> )	free
<b>7. Means of payment - Debit Card</b>	
<b>7.1 V PAY card</b>	
Annual fee	free
Weekly ATM <sup>6)</sup> cash withdrawal limit: 1,500 EUR	
ATM <sup>6)</sup> cash withdrawal, POST network and Banque Raiffeisen	free
ATM <sup>6)</sup> cash withdrawal on another network in Luxembourg and SEPA <sup>1)</sup> countries	1.50
ATM <sup>6)</sup> cash withdrawal outside SEPA <sup>1)</sup> countries	4.00
POS <sup>7)</sup> transaction (weekly limit: 1,500 EUR)	
POS <sup>7)</sup> transaction in Luxembourg and SEPA <sup>1)</sup> countries	free
POS <sup>7)</sup> transaction outside SEPA <sup>1)</sup> countries	0.90
Surcharge on cash withdrawals/payments in a currency other than EUR	1%
<b>7. Means of payment - Credit Cards</b>	
<b>7.2 VISA Classic Card</b>	
Annual fee	free
Emergency card issue	85.00
POST ATM <sup>6)</sup> cash withdrawal immediate debit (weekly limit: 1,500 EUR)	free
Any ATM <sup>6)</sup> cash withdrawal deferred debit (daily limit: 1,250 EUR)	3.00 + 2% of the amount withdrawn
POS <sup>7)</sup> 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%
<b>7.3 VISA GOLD Card</b>	
Same pricing as the VISA Classic Card, with the exception of:	
Annual fee	free
POST ATM <sup>6)</sup> cash withdrawal immediate debit (weekly limit: 1,500 EUR)	free
Any ATM <sup>6)</sup> 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
<b>7.4 Miscellaneous</b>	
Card replacement	10.00
Change of PIN at a POST ATM <sup>6)</sup>	free
PIN reissue	free
Emergency PIN re-issue	85.00
<b>7. Means of payment - Easy Visa Card</b>	
Issue price	free
Account management fee	free
Maximum limit available on the Card: 2,500 EUR	
Loading via ebanking	free
Loading via ATM <sup>6)</sup> or ebanking transfer	free
Unloading via ebanking	free
Unloading by another means	free
Fee for cancellation prior to expiry date	10.00
POS <sup>7)</sup> transaction (weekly limit: 1,500 EUR)	0.05
ATM <sup>6)</sup> 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%
	<b>8. Means of payment - Cheques</b>	
	Issue of a postal order	10.00
	Payment of a postal order	free
	<b>9. Account statements</b>	<b>Prices in EUR</b>
	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

### **Table notes**

- 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](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) Customers who find it difficult to use our digital solutions and ATMs, or to go to a point of sale can obtain free over-the-counter charges (withdrawals, deposits and transfers) and free paper transactions. Such requests for exemption can be made at our POST outlets or by telephone on 8002 8004 - they will be assessed on a case by case basis. Finally, withdrawals and deposits up to EUR 500 can also be made directly with your postman.
- 11) A current account is considered inactive by POST Finance in accordance with Article 12.2. e) of the General Terms and 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>)