



## Fee information document



**Name of the account provider:** Banque et Caisse d'Epargne de l'Etat, Luxembourg

**Account name:** Axxess Job

**Date:** 01/04/2024

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the document "Main banking fees – retail customers" on [www.spuerkeess.lu/fees](http://www.spuerkeess.lu/fees).
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
<b>Axxess Job</b>	
<b>Maintaining the account</b>	24 months free of charge and up to the age of 30 at the latest Beyond that: standard tariff 9,50 € / month
Includes a package of services consisting of:	<b>Total annual fee</b> <b>114,00 €</b>
Current account services	
– Maintaining the account Axxess Job: 24 months free of charge	
– Maintaining the account additional classic current accounts in a non-EUR currency: free of charge	
– SEPA credit transfers: no transaction fee	
Debit cards	
– 1 free Axxess Visa Debit and 1 free Visa Debit	
– Cash withdrawals in EUR, CHF, GBP and USD at Spuerkeess ATMs: free	
– Cash withdrawals in EUR at third party ATMs in the EU: 4 free / month	
– PIN reminder: free	
– Card replacement: free	
Credit cards	
– 2 free Visa Classic	
or	
– 1 free Visa Classic and 1 free Visa Premier	
– Miles & More Luxair Visa: reduced annual card fee	
– Cash withdrawals in EUR, CHF, GBP and USD at Spuerkeess ATMs by direct debit: free	
– PIN reminder: free	
– Card replacement: free	
– Several insurances related to credit cards: included	

Loans and guarantees – Housing loan: 25% off the handling fee – Axxess personal loan: preferential rate and no handling fee – Arranged overdraft ≤ 10.000 €: preferential rate and no handling fee – Rent payment guarantee: preferential tariff Safe: 20% off the rental tariff Savings: preferential interest rate applies to the Axxess savings account Services beyond these quantities will be charged separately.	
<b>Account statement</b>	Paper <sup>1</sup> : postal charge + EUR 0,40 / statement Electronic: free of charge
<b>Online banking</b>	S-Net / S-Net Mobile Free
<b>Payments (excluding cards)</b>	
<b>Credit transfer</b>	<u>Transaction fee</u> <b>SEPA<sup>2</sup> credit transfer</b> – To a Spuerkeess account Free – To another SEPA bank <sup>3</sup> Free <b>Other credit transfers</b> – To a Spuerkeess account Free <sup>4</sup> – To another bank 0,175%; min. 10 €, max. 100 € <u>Additional charges<sup>5</sup></u> – Automated TUP processing 2,00 € – Manual processing (credit transfer order, standing order, TUP) 7,00 €
<b>Standing order</b>	Opening/amendment/cancellation – By S-Net / S-Net Mobile Free – By manual processing <sup>6</sup> 7,00 € Execution Credit transfer fees apply
<b>Direct debit</b>	Execution Free
<b>Cards and cash</b>	
<b>Providing a debit card</b>	Axxess Visa Debit 1 free Visa Debit 1 free Additional card 24,00 € / year
<b>Providing a credit card</b>	2 Visa Classic Free or 1 Visa Classic and 1 Visa Premier Free Additional Visa Classic 12,00 € / year Additional Visa Premier 35,00 € / year Miles & More Luxair Visa 140,00 € / year

<sup>1</sup> Customers under curatorship, legal protection or guardianship: 1 statement of account in paper form free of charge per month.

<sup>2</sup> SEPA (Single Euro Payments Area) credit transfer: credit transfer in EUR to a SEPA country (EU countries, United Kingdom, Norway, Liechtenstein, Iceland, Switzerland, Monaco, San Marino, Andorra, Vatican), “shared charges”, IBAN.

<sup>3</sup> The credit transfer will be executed as an instant payment if possible.

<sup>4</sup> In non-EUR currencies: exchange rate where applicable.

<sup>5</sup> Customers tending for special assistance will not be charged the fees.

<sup>6</sup> Customers tending for special assistance will not be charged the fees.

<b>Cash withdrawal</b>	<b>ATM</b>		
	<u>By debit card</u>		
	- Spuerkeess ATM		Free
	- In EUR third party ATM in the EU	4 free / month	
		Standard tariff 2,00 €	
	- In non-EUR currencies third party ATM in the EU or ATM outside the EU		5,00 €
	<u>By credit card</u>		
	- Spuerkeess ATM by direct debit		Free
	<b>At the branch<sup>7</sup></b> (all currencies)		7,00 €
<b>Overdrafts and related services</b>			
<b>Arranged overdraft</b>	<u>Handling fee</u>		
	- Arranged overdraft		
	Amount ≤ 10.000 €		Free
	Amount > 10.000 €	0,50%, min. 250,00 €	
	- Arranged overdraft (temporary)		250,00 €

---

<sup>7</sup> Customers tending for special assistance will not be charged the fees for cash withdrawals in euros at the branch.