



Fee information document



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

Account name: Classic current account

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.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the account ¹	Per quarter 5,00 € Total annual fee 20,00 €
Account statement	Paper ² : postal charge in force + 0,40 € / statement Electronic: free of charge
Online banking	S-Net / S-Net Mobile Free
Payments (excluding cards)	
Credit transfer	<u>Transaction fee</u>
	SEPA credit transfer³
	– To a Spuerkeess account Free
	– To another SEPA bank ⁴ 0,75 €
	Other credit transfers
	– To a Spuerkeess account Free ⁵ – To another bank 0,175%; min. 10 €, max. 100 €
<u>Additional charges⁶</u>	
– Automated TUP processing 2,00 €	
– Manual processing (credit transfer order, standing order, TUP) 7,00 €	

¹ Account maintenance fees for classic current accounts in non-EUR currencies are free for Zebra Premium customers.

² Minors, customers born before 1946 or under curatorship, legal protection or guardianship receive one monthly paper statement for free.

³ 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.

⁴ The credit transfer will be executed as an instant payment if possible.

⁵ In non-EUR currencies: exchange rate where applicable.

⁶ Customers born before 1946 or tending for special assistance will not be charged the fees.

Standing order	Opening/amendment/cancellation	
	– By S-Net / S-Net Mobile	Free
	– By manual processing ⁷	7,00 €
Direct debit	Execution	Credit transfer fees apply Free
Cards and cash		
Providing a debit card	Visa Debit / Axxess Visa Debit	24,00 € / year
Providing a credit card	Visa Classic	24,00 € / year
	Visa Premier	70,00 € / year
	Miles & More Luxair Visa	230,00 € / year
Cash withdrawal	ATM	
	<u>By debit card</u>	
	– Spuerkeess ATM	Free
	– In EUR third party ATM in the EU	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
	At the branch⁸ (all currencies)	7,00 €
Overdrafts and related services		
Arranged overdraft	<u>Handling fee</u>	
	– Arranged overdraft	
	Amount ≤ 10.000 €	250,00 €
	Amount > 10.000 €	0,50%, min. 250,00 €
	– Arranged overdraft (temporary)	250,00 €

⁷ Customers born before 1946 or tending for special assistance will not be charged the fees.

⁸ Minors as well as customers born before 1946 or tending for special assistance will not be charged the fees for cash withdrawals in euros at the branch.