



Fee information document



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

Account name: Axxess Study

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 | |
| Axxess Study | |
| Maintaining the account Includes a package of services consisting of: Current account services <ul style="list-style-type: none">– Maintaining the account Axxess Study: free of charge until the 30th anniversary– Maintaining the account additional classic current accounts in a non-EUR currency: free of charge– SEPA credit transfers: no transaction fee Debit cards <ul style="list-style-type: none">– 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 / month– PIN reminder: free– Card replacement: free Credit cards <ul style="list-style-type: none">– 2 free Visa Classicor– 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 | Free until the 30 th anniversary (Standard tariff: 9,50 € / month) |

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| Loans and guarantees – State-guaranteed student loan – Unif loan: preferential rate – 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. | |
| Account statement | Paper ¹ : postal charge + EUR 0,40 / statement Electronic: free of charge |
| Online banking | S-Net / S-Net Mobile Free |
| Payments (excluding cards) | |
| Credit transfer | Transaction fee SEPA² credit transfer – To a Spuerkeess account Free – To another SEPA bank ³ Free Other credit transfers – To a Spuerkeess account Free ⁴ – To another bank 0,175%; min. 10 €, max. 100 € <u>Additional charges⁵</u> – Automated TUP processing 2,00 € – Manual processing (credit transfer order, standing order, TUP) 7,00 € |
| Standing order | Opening/amendment/cancellation – By S-Net / S-Net Mobile Free – By manual processing ⁶ 7,00 € Execution Credit transfer fees apply |
| Direct debit | Execution Free |
| Cards and cash | |
| Providing a debit card | Axxess Visa Debit 1 free Visa Debit 1 free Additional card 24,00 € / year |
| Providing a credit card | 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 |

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

² 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.

³ The credit transfer will be executed as an instant payment if possible.

⁴ In non-EUR currencies: exchange rate where applicable.

⁵ Customers tending for special assistance will not be charged the fees.

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| Cash withdrawal | ATM | |
| | <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 | |
| | At the branch⁷ (all currencies) | 7,00 € |

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