



## Fee information document



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

**Account name: Tweenz current account**

**Date:** 01/01/2024

- 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>		
Maintaining the account	Free	
Account statement	Paper : 1 free statement per month Beyond that: postal charge in force + 0,40 € / statement	
<b>Payments (excluding cards)</b>		
Credit transfer	<u>Transaction fee</u>	
	<b>SEPA credit transfer<sup>1</sup></b>	
	– To a Spuerkeess account	Free
	– To another SEPA bank <sup>2</sup>	Free
	<b>Other credit transfers</b>	
	– To a Spuerkeess account	Free <sup>3</sup>
– To another bank	0,175%; min. 10 €, max. 100 €	
	<u>Additional charges<sup>4</sup></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 <sup>5</sup>	7,00 €
	Execution	Credit transfer fees apply

<sup>1</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>2</sup> The credit transfer will be executed as an instant payment if possible.

<sup>3</sup> In non-EUR currencies: exchange rate where applicable.

<sup>4</sup> Customers tending for special assistance will not be charged the fees.

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

<b>Cards and cash</b>		
<b>Cash withdrawal</b>	<b>At the branch</b>	
	- In EUR	Free
	- In non-EUR currencies	7,00 €