

# WELCOME EXPAT



## Your bridge to Luxembourg

Spuerkeess: the national leader with international renown

World-class ratings:

**Aa2** (Moody's, Long Term Deposit Rating)

**AA+** (Standard & Poor's)

Among the safest banks in the world

# YOUR BANKING PACKAGE

You can choose between the basic Zebra package which lets you manage your main banking transactions, and the complete banking package, Zebra Premium, ideal for handling all your bank relationship at the best price.

Spuerkeess offers preferential terms and conditions\* on your banking products and services which apply to your **personal or joint account**.

## YOUR EVERYDAY BANKING

Products and services included	Zebra	Zebra Premium
<b>Current account services</b>		
Account statements (electronic or paper)	1 free / month	1 free / month
Fee on Eurotransfert credit transfers	free	free
Extra charge for automated TUP processing	4 free / month	6 free / month
Management of standing orders	✓	✓
<b>Debit cards</b>		
<b>Providing a Visa Debit card</b>	<b>1 free<sup>2</sup></b>	<b>2 free</b>
<b>Access to e-commerce</b>	✓	✓
Cash withdrawals at Spuerkeess ATMs	free	free
Cash withdrawals at non-Spuerkeess ATMs <sup>3</sup>	1 free / month	4 free / month
New PIN request	free	free
Card replacement	-	free
Apple Pay	✓	✓
<b>Credit cards<sup>1</sup></b>		
<b>Providing a Visa Classic credit card</b>	<b>1 free<sup>2</sup></b>	<b>1 free<sup>4</sup></b>
<b>Purchase protection insurance and other insurance products associated with this card</b>	✓	✓
<b>Providing a Visa Premier credit card</b>	-	<b>1 free<sup>4</sup></b>
<b>Trip cancellation / interruption insurance</b>	-	✓
<b>Purchase protection insurance and other insurance products associated with this card</b>	-	✓
<b>Additional cards (Visa Premier and / or Visa Classic)</b>	-	<b>preferential tariff -50%</b>
<b>Providing a Miles &amp; More Luxair Visa credit card</b>	-	<b>preferential tariff<sup>6</sup></b>
New PIN request	free	free
Card replacement (except Miles & More Luxair Visa credit card)	-	free
Apple Pay	✓	✓
<b>Online banking</b> S-Net, S-Net Mobile and Digicash by Payconiq	✓	✓
<b>Maintaining the account</b>		
1 <sup>st</sup> year	free	free
The following years	free instead of EUR 2,50 / month	EUR 4,25 / month instead of EUR 8,50 / month

**Withdrawal of foreign currencies for your travel abroad:** 75% off the exchange commission for USD, GBP, CHF, CAD, SEK, NOK, DKK when withdrawing cash at a Spuerkeess ATM or in one of the 19 Cash Centres.

## + LOANS AND FINANCIAL PLANNING

Housing loan	Beneficial rate Handling fee	EUR 350 in Luxembourg EUR 1.500 abroad (Standard: 0,50% with max. EUR 2.000)
Ecoprêt	Beneficial rate Handling fee	Free of charge
Personal loan	Beneficial rate Handling fee	Base rate -0,50% Free of charge (Standard: EUR 50)
Rent payment guarantee	Quarterly fee	Free of charge, on 100% pledge (Standard: EUR 27 / quarter)
Arranged overdraft (< EUR 10.000) <sup>5</sup>	Beneficial rate Handling fee	Free of charge (Standard: EUR 50)

## + INVESTMENTS

Spuerkeess luxIfunds	Standard subscription fee -30% No custody fees
S-Invest: SICAV savings plan	No subscription fee
Speedinvest: digital and automated investment plan	No management fee
Commission on purchase/sales of securities	Shares: -50% (min. EUR 60 or min. EUR 30 via S-Net) Bonds: -30% (min. EUR 50 or min. EUR 35 via S-Net)
S-Pension	Standard subscription fee -30%

<sup>1</sup> subject to application approval

<sup>2</sup> your choice : 1 Visa Debit card or 1 Visa Classic card free of charge

<sup>3</sup> without Spuerkeess fees in Luxembourg and the EU, with a Visa Debit card

<sup>4</sup> within the limit of the authorised combinations (2 Visa Classics or 1 Visa Classic and 1 Visa Premier)

<sup>5</sup> Zebra Premium exclusive benefit

## CREDIT CARD MILES & MORE LUXAIR VISA

EXCLUSIVE

### The best travel credit card

- Welcome bonus: Up to EUR 95 for your next Luxair flight as well as 5.000 welcome Miles
- Earn Award Miles with every card purchase
- Take advantage of a better travel experience: 3 times per year free access to the "Luxair Lounge" at Luxembourg airport as well as free usage of the "Luxair Fast Lane" twice a year
- Exclusive insurance services:
  - Waiver of the deductible in the event of an accident with a rental car
  - Travel cancellation insurance: EUR 3.000 / person / claim and maximum EUR 10.000 / year
  - Purchase protection insurance up to EUR 2.500 / year
  - Travel accident insurance up to EUR 250.000



**Your advantage: EUR 70 discount per year with your Zebra Premium package<sup>6</sup>**

<sup>6</sup> EUR 110/year with your Zebra Premium package instead of the standard rate of EUR 180/year

## LEASE PLUS: THE ALL-IN-ONE LEASING SOLUTION

BEST DEALS

**Request a customised Lease Plus offer for your dream car:  
the only thing you'll have to remember is to fill up the tank!**

**Enjoy the all-inclusive package:**

- Administrative management
- Insurances
- Maintenance and tyres
- Assistance



**Your advantage: You benefit from a preferential monthly rent and you will get a welcome gift in form of a fuel / "chargy" card (value EUR 150) with your Welcome Expat offer**

For further information about your Spuerkeess benefits, please do not hesitate to contact us on **(+352) 4015-5500** or via **expat@spuerkeess.lu**

You can also make an appointment with the branch of your choice on **[www.spuerkeess.lu/agences](http://www.spuerkeess.lu/agences)**

*This offer is valid as of 01/01/2021 and may be subject to modification.*

*The terms and conditions of this offer are subject to acceptance of your application and cannot be used in conjunction with any other beneficial terms and conditions.*



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