Day to day banking

Axxess Job

For young professionals aged 18 to 30.



Axxess Job is a **free banking package for 24 months**[1] that covers all the banking needs of young professionals aged between 18 and 30.

Current account services	**Zebra Premium**
Current account	✓
SEPA credit transfers	free
Additional current accounts in a NON-EUR currency	free
Payment cards	
Axxess card Visa Debit	1 free
Cash withdrawals at BANCOMAT and Spuerkeess ATMs	free
Cash withdrawals at third party ATMs[2]	4 free/month
Visa Classic or Visa Premier credit card[3]	2 free[4]
Miles & More Luxair Visa credit card[3]	EUR 140/year
Travel insurance and purchase protection insurance linked to the Visa Premier and Miles & More Luxair Visa credit card	✓
Card replacement	free
New PIN request	free
Apple/Google/Garmin Pay	✓
Online banking	
S-Net, S-Net Mobile and Wero	free

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Investments and savings	
Custody fee for securities portfolio	preferential rate
Stock market orders executed in S-Net or S-Net Mobile[5]	EUR 19,50/order
Subscription/redemption lux I funds investment funds	free
S-Invest	free
Speedinvest	✓
Axxess savings account	preferential rate
Loans and guarantees[3]	
Housing loan	handling fee: -25%
Personal loan	handling fee: free
Arranged overdraft (≤ EUR 10.000)	preferential rate handling fee: free
Rent payment guarantee	preferential rate
Banking package Axxess Job	**EUR 9,50/month** **(free for 24 months[1])**

Tariffs and conditions as at 16.9.2026

[1] max. until 30th birthday
[2] no Spuerkeess fees in the EU or Switzerland, also in local currency
[3] subject to approval of your application
[4] within the limit of the authorised combinations (2 Visa Classic or 1 Visa Classic and 1 Visa Premier)
[5] up to a maximum amount of EUR 25.000 per order (or counter-value in currency) for equities, ETF, UCITS investment funds and bonds

In addition, the Axxess card Visa Debit offers you attractive invitations to exclusive Axxess events, and exciting competitions (find out more on www.axxess.lu).

9.2026 Document without a contractual value / Banque et Caisse d'Epargne de l'Etat, Luxembourg, établissement public autonome, R.C.S. Luxembourg B30775, 1, Place de Metz, L-1930 Luxembourg, Tél. : +352 4015-1

Right of withdrawal
You have the right to withdraw without giving any reason within fourteen days after the date of signature. Closure fees may apply (except in the case of a package change), limited to the monthly fee already invoiced, where applicable, as well as to account-closing operations performed upon the final closure of the account. To exercise the right of withdrawal, you must notify us by one of the following methods:

- by selecting the withdrawal "button" in S-Net,
- by sending a registered letter.

Complaint
In accordance with the provisions of Article 9 of our General Terms and Conditions of Operations you have the possibility to submit a complaint, either by post or by e-mail:
Service Compliance
1, Place de Metz
L-1930 Luxembourg
reclamations@spuerkeess.lu

Authorisation scheme and supervisory authority
Spuerkeess is registered on the official register of Luxembourg credit institutions held by the Luxembourg financial services authority, the Commission de Surveillance du Secteur Financier (CSSF), situated at 283, route d'Arlon, L-1150 Luxembourg.
Website: https://www.cssf.lu/fr/

Payment and consequence of late or missed payments
The Axxess Job package, suited for active young people aged 18 to 30, is free for twenty-four months.

Limitation of the period
The information contained in this document is valid until the next modification of the product. It has no contractual value.

Minimum duration of the contract
Axxess Job will end at the age of thirty years.

Termination rights of the parties
Each party may terminate the agreement at any time, without reason and with immediate effect.

Applicable law
Disputes shall be governed by Luxembourg law. The Courts of the Grand Duchy of Luxembourg shall have sole jurisdiction over any dispute between the Customer and Spuerkeess. However, Spuerkeess may refer the dispute to any other court which, in the absence of the foregoing choice of law, would normally have had jurisdiction as regards the Customer.

Languages
The product agreement is available in French, German and English. Communication between Spuerkeess and the Customer is conducted in the language agreed upon by the parties.