Day to day banking

Axxess Study

For students aged from 18 to 30.



Axxess Study is a **completely free banking package** tailored to the specific needs of high school pupils, students and apprentices aged between 18 and 30.

Current account services	
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[1]	4 free/month
Visa Classic or Visa Premier credit card[2]	2 free[3]
Travel insurance and purchase protection insurance linked to the Visa Premier card	✓
Card replacement	free
New PIN request	free
Apple/Google/Garmin Pay[3]	✓
Online banking	
S-Net, S-Net Mobile and Wero	free
Investments and savings	
Custody fee for securities portfolio	free
Stock market orders executed in S-Net or S-Net Mobile[4]	EUR 14,50/order
Subscription/redemption lux I funds investment funds	free
S-Invest	free
Speedinvest	✓
Axxess savings account	preferential rate

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Higher education	
State-guaranteed student loan (AideFi)	✓
Unif loan	✓
Rent payment guarantee	preferential fee
Banking package Axxess Study	**free**

Tariffs and conditions as at 17.9.2026

[1] no Spuerkeess fees in the EU and Switzerland, also in local currency
[2] subject to approval of your application
[3] within the limit of the authorised combinations (2 Visa Classics or 1 Visa Classic and 1 Visa Premier)
[4] 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 invitations to exclusive Axxess events, and exciting competitions (find out more on www.axxess.lu).

Right of withdrawal
You have the right to withdraw without giving any reason and without fees within fourteen days after the date of signature.
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 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 Study package is free for students aged 18 to 30 years.

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 Study will end at the start of your professional career, or at latest, at the age of 30 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.