



Day to day banking

Axxess Start

For young people aged 12 to 18.

Axxess Start is a **completely free banking package** tailored to the specific needs of young people aged between 12 and 18.

| Current account services | |
|--|----------------|
| Current account | ✓ |
| SEPA credit transfers | free |
| Payment cards | |
| Axxess card Visa Debit | 1 free |
| Cash withdrawals at Spuerkeess ATMs | free |
| Cash withdrawals at non-Spuerkeess ATMs ¹ | 4 free/month |
| Visa Classic credit card² | 1 free |
| Card replacement | free |
| New PIN request | free |
| Apple Pay/Google Pay ³ | ✓ |
| Online Banking | |
| S-Net, S-Net Mobile and Payconiq | free |
| Investments and savings | |
| S-Invest | free |
| Axxess savings account | taux de faveur |
| Banking package Axxess Start | free |

Tariffs and conditions as at 01.06.25

¹ no Spuerkeess fees in Luxembourg, EU and Switzerland, also in local currency

² 15 and older, subject to approval of your application

³ from the age of 16

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