



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
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Investments and savings

S-Invest	free
Axxess savings account	preferential rate

Banking package Axxess Start	free
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Tariffs and conditions as at 1.1.2024

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 attractive discounts with our retail partners, invitations to exclusive Axxess events, and exciting competitions (find out more on www.axxess.lu).