

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 Spuerkeess ATMs	free
Retraits d'espèces sur distributeurs non-Spuerkeess ¹	4 free/month
Visa Classic or Visa Premier credit card²	2 gratuites ³
Travel insurance and purchase protection insurance linked to the Visa Premier card	✓
Card replacement	free
New PIN request	free
Apple Pay/Google Pay ³	✓
Online banking	
S-Net, S-Net Mobile and Payconiq	gratuits
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

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

Tariffs and conditions as at 01.06.25

¹ no Spuerkeess fees in Luxembourg, 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).