

EXCLUSIVE OFFER



Your preferential terms & conditions with Spuerkeess

Spuerkeess: the national leader with international renown

World-class ratings:

Aa2 (Moody's, Long Term Deposit Rating)

AA+ (Standard & Poor's)

Among the safest banks in the world

Spuerkeess offers preferential terms and conditions on your banking products and services which apply to your **personal or joint account**.

To benefit from the advantages, you need to have your salary paid into a Spuerkeess account and to subscribe to a Zebra or Zebra Premium package. Existing customers are asked to inform Spuerkeess via S-Net message that they would like to take advantage of this offer¹.

You can choose between the **basic Zebra package** which allows you to manage all your current banking transactions, and the **complete Zebra Premium banking package**, ideal for handling your bank relationship at the best price.

Choose your advantage:

- **Zebra package free of charge (save EUR 42/year) or**
- **Zebra Premium package with a 50% discount (EUR 57/year instead of EUR 114/year)**

YOUR EVERYDAY BANKING



Products and services included	Zebra	Zebra Premium
Current account services		
Current account	✓	✓
Account statements (electronic)	✓	✓
SEPA credit transfers	free	free
Classic current accounts in a NON-EUR currency	-	free
Debit cards		
Providing a Visa Debit card	1 free²	2 free
Access to e-commerce	✓	✓
Cash withdrawals at Spuerkeess ATMs	free	free
Cash withdrawals at non-Spuerkeess ATMs ³	1 free/month	4 free/month
New PIN request	free	free
Card replacement	-	free
Apple Pay, Google Pay	✓	✓
Credit cards⁴		
Providing a Visa Classic credit card	1 free²	1 free⁵
Purchase protection insurance and other insurance products associated with this card	✓	✓
Providing a Visa Premier credit card	-	1 free⁵
Trip cancellation/interruption insurance	-	✓
Purchase protection insurance and other insurance products associated with this card	-	✓
Additional cards (Visa Premier and/or Visa Classic)	-	preferential tariff -50%
Providing a Miles & More Luxair Visa credit card	EUR 230/year	EUR 140/year
New PIN request	free	free
Card replacement	-	free
Apple Pay, Google Pay	✓	✓
Online banking S-Net, S-Net Mobile and Payconiq	✓	✓
Package price	free	EUR 4,75/month
	instead of EUR 3,50/month	instead of EUR 9,50/month



Zebra Premium free of charge for 6 months for new customers and 24 months for young workers up to 30 years of age (Axxess Job advantages included)

Your benefit for your travels: 75% off the exchange commission for USD, GBP, CHF when withdrawing cash at a Spuerkeess ATM.

+ LOANS AND FINANCIAL PLANNING

Housing loan	Handling fee	EUR 350 in Luxembourg EUR 1.500 abroad (Standard: 0,50% with max. EUR 2.000)
Personal loan	Beneficial rate Handling fee	Base rate -0,50% Free of charge (Standard: EUR 250)
Rent payment guarantee	Quarterly fee	Free of charge, on 100% pledge (Standard: EUR 27/quarter)
Permanent arranged overdraft (≤ EUR 10.000) ⁶	Beneficial rate Handling fee	Free of charge (Standard: EUR 250)

+ INVESTMENTS

	Classic Offer	Job Offer (<30 ans)
Subscription/redemption lux I funds	free of charge	free of charge
Custody fees Spuerkeess's own issues and investment lux I funds category	free of charge	free of charge
Purchase/Sale/Subscription/Redemption of equities, bonds, ETF and UCITS funds	EUR 24,50/order ⁷ (via S-Net)	EUR 19,50/order ⁷ (via S-Net)
Custody fees - Securities	0,225%/year (excl. VAT 14%) (min. EUR 4,00/securities account/month)	0,15%/year (excl. VAT 17%) (min. EUR 1,25/client/month)
- Precious metals	0,315%/year (excl. VAT 17%) (min. EUR 4,00/securities account/month)	

+ INVESTMENT PACKAGES

Speedinvest	No subscription fee
lux I mandate	EUR 10,00/month (excl. VAT, regardless of the amount invested)

+ COMPLEMENTARY PENSION

S-PENSION	free of charge
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1 the offer will be activated upon receipt of the S-Net message and will not be activated retroactively to the date the company received the corporate offer. The company is responsible for informing its employees about this offer

2 your choice: 1 Visa Debit card or 1 Visa Classic card free of charge

3 without Spuerkeess fees in Luxembourg and the EU, with a Visa Debit card

4 subject to application approval

5 within the limit of the authorised combinations (2 Visa Classics or 1 Visa Classic and 1 Visa Premier)

6 Zebra Premium exclusive benefit

7 for orders up to EUR 25.000, above 0,15%

CREDIT CARD MILES & MORE LUXAIR VISA

EXCLUSIVE

The best travel credit card

- Welcome bonus: Up to EUR 95 for your next Luxair flight as well as 5.000 Welcome Miles
- Earn Award Miles with every card purchase
- Take advantage of a better travel experience: 3 times per year free access to the "Luxair Lounge" at Luxembourg airport as well as free usage of the "Luxair Fast Lane" twice a year
- Exclusive insurance services:
 - Waiver of the deductible in the event of an accident with a rental car; max 15.000/claim
 - Travel cancellation insurance ; EUR 15.000 per card/year
 - Internet purchase protection insurance up to EUR 2.500/year
 - Travel accident insurance up to EUR 250.000



Your advantage: EUR 90 discount per year with your Zebra Premium package

LEASE PLUS: THE ALL-IN-ONE LEASING SOLUTION

BEST DEALS

**Request a customised Lease Plus offer for your dream car:
the only thing you'll have to remember is to fill up the tank!**

- An all-inclusive leasing offer for private individuals in Luxembourg
- No down payment, no residual payment
- Administrative management, insurance, maintenance and tyres: all-inclusive
- Take advantage of our special offers or configure your dream car



Your advantage: with the Exclusive Offer you benefit from a preferential monthly rent and you will get a welcome gift worth EUR 150

For further information about your Spuerkeess benefits, please do not hesitate to contact us on **(+352) 4015-6161** or via **exclusive@spuerkeess.lu**

To open an account, please scan (click on) the QR Code and follow the steps indicated.



This offer is valid as of 16/05/2024 and may be subject to modification.

The terms and conditions of this offer are subject to acceptance of your application and cannot be used in conjunction with any other beneficial terms and conditions.



SPUERKEESS

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