

Speedinvest

When investing becomes as easy as saving.

Speedinvest is a customised digital investment plan that takes into account your goals and your financial situation to optimise the return on your savings.

No more need to be an expert in financial markets. Just answer a few simple questions and Speedinvest will propose a customised investment plan.

You decide how much to invest either regularly or periodically and Speedinvest will do the rest.
By making regular investments, you can smooth asset purchase prices over time.

Speedinvest is only available on S-Net and S-Net Mobile so you can set up your Speedinvest investment plan whenever and wherever you choose to.

Your benefits:

- Quick: opening an investment plan has never been so fast
- Simple: an investment solution as simple as saving
- Flexible: a flexible investment product that allows you to invest and divest independently at any time
- Accessible: your assets are managed by professionals with an initial investment of just EUR 500

For more information, contact your Spuerkeess branch or visit
www.spuerkeess.lu/speedinvest

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10.2026 Document without a contractual value / Banque et Caisse d'Epargne de l'Etat, Luxembourg, établissement public autonome, R.C.S. Luxembourg B30775, 1, Place de Metz, L-1930 Luxembourg, Tél. : +352 4015-1

Right of withdrawal
This product is not subject to any withdrawal right.

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 by 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
Speedinvest is a product with no transaction fees, custody fees or closing fees. A management fee of 0,25% per year (excluding VAT) will be withdrawn quarterly, applied to the average value of your Speedinvest assets for the past quarter. The charges related to the financial instruments (the charges that are withdrawn by the fund over one year) amount to approximately 1%. The minimum initial investment is EUR 500. One-off payments or standing orders may not be less than EUR 50.

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
The contract is of indefinite duration.

Instruments involving special risks
This product is exposed to fluctuations in financial markets and therefore entails a risk of negative performance and, consequently, a risk of capital loss. The redemption value may be less than the initial investment amount. Data on past performances are not a reliable indicator of future performances.

Termination rights of the parties
The Customer has the right to revoke this mandate by the function provided for such purpose in the Speedinvest Tool, without reason and at any time. Spuerkeess may terminate the agreement by registered letter with 30 days notice.

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.