

Axxess savings account

The savings account at a preferential rate for young people.

The Axxess savings account is designed for young people aged between 12 and 30 in order to make it easier for them to build up capital for their future projects.

Your benefits:

- Preferential interest rate until the 30th birthday
- Guaranteed capital
- Convenient deposits through standing orders
- Free electronic or paper account statements every quarter
- Viewing and managing assets via S-Net, S-Net Mobile

Thanks to regular savings in your savings account, you can benefit from the State guarantee for the acquisition of a home by fulfilling the following conditions:

- have saved into this savings account for at least 3 years,
- ensure that the balance of the savings account increases by EUR 1.000 per year.

For more information, contact your Spuerkeess branch or go to www.spuerkeess.lu/axxess

axxess

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9.2026 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
You have the right to withdraw without giving any reason within fourteen days after the date of signature. From the age of 18 years, closure fees limited to account-closing operations may apply to accounts with a non-zero balance. To exercise the right of withdrawal, you must notify us by one of the following methods:

- by selecting the withdrawal "button" in S-Net,
- by sending a registered letter.

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 to the Compliance department, either by post or by, e-mail, or telephone:
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
The Axxess savings account is free for young people aged 12 to 30 years.

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 will end at the age of thirty years.

Termination rights of the parties
Each party may terminate the agreement at any time, without reason and with immediate effect.

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.