Day to day banking

Credit cards

Pay cashless worldwide.



Our credit cards[1] offer you all the facilities to manage your payments on a daily basis:

- payments in shops and online,
- contactless payments (even without entering the PIN code below EUR 50),
- Apple Pay, Google Pay and Garmin Pay compatible,
- cash withdrawals from ATMs worldwide and free of charge from BANCOMAT and Spuerkeess tellers via direct debit,
- management of your payment limits easily via S-Net and S-Net Mobile,
- choice between full monthly repayments and the revolving[2] credit option,
- 3D Secure automatic activation thanks to your LuxTrust certificate,
- up to 30% discount on cars rentals[3],
- accumulation of Bonus Miles by paying with your Miles & More Luxair Visa credit card,
- protection of your online purchases,
- worldwide assistance services,
- travel insurances.

Depending on the type of card, they offer more or less extensive insurance cover: see table on the back.

A selection of cards is included in the Zebra and Zebra Premium packages.

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

[1] Subject to application approval
[2] Caution! Borrowing money costs money.
[3] Up to 30% discount with the Visa Infinite credit card and 25% discount with the Visa Premier/Miles & More Luxair Visa

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Insurance[4]	**Visa Classic**	**Visa Premier**	**Miles & More Luxair Visa**	**Visa Infinite**
Travel accident (death/disability)	max. EUR 100.000	max. EUR 250.000	max. EUR 250.000	max. EUR 500.000
Outstanding balance in the event of a fatal accident				max. EUR 20.000
Trip cancellation/ interruption		EUR 5.000 per card and per year	EUR 15.000 per card and per year	EUR 20.000 per card and per year
Stolen, lost and delayed luggage		EUR 500/insured person/ claim	EUR 500/insured person/ claim	Loss and theft: EUR 5.000 per ins. pers. and per claim EUR 2.500 per item Delay: EUR 500 per ins. pers. and per claim
Flight delay or extended stay if stranded abroad		Flight delay > 4 hours: EUR 500/trip Extended stay if stranded > 24 hours: EUR 150/day for 7 days with max. EUR 1.050/trip	Flight delay > 4 hours: EUR 500/trip Extended stay if stranded > 24 hours: EUR 150/day for 7 days with max. EUR 1.050/trip	Flight delay > 4 hours: EUR 500/trip Extended stay if stranded > 24 hours: EUR 150/day for 7 days with max. EUR 1.050/trip
Missed departure				EUR 500/claim
Purchase protection: purchases stolen/ damaged	EUR 250/claim with min. EUR 50/item and max. EUR 500/year	EUR 500/claim with min. EUR 50/item and max. EUR 1.000/year	EUR 1.000/claim with min. EUR 50/item and max. EUR 2.500/year	EUR 3.000/claim and max. EUR 5.000/year
Purchase protection: delivery of items purchased online	EUR 500/item/year with min. EUR 50/item	EUR 1.500/year with min. EUR 50/item and max. EUR 1.000/item	EUR 2.500/year with min. EUR 50/item and max. EUR 1.500/item	EUR 2.500/year and max. EUR 1.500/item
Exemption from Rental Vehicle Deductible/e-Mobility			max. EUR 15.000/claim	max. EUR 20.000/claim
Sports equipment				EUR 5.000/claim and EUR 2.500/item
Extended warranty agreement[5]				EUR 4.000/claim and EUR 6.000/year
Money theft				EUR 2.500/claim, with a max. of EUR 5.000/card/year
Assistance[4]				
Illness or death	✓	✓	✓	✓
Services & Cash Emergency	✓	✓	✓	✓
Other assistance services	✓	✓	✓	✓
Tariff at 21.10.2026	**EUR 24**	**EUR 70**	**EUR 230** (card without Zebra Premium) **EUR 140** (card with Zebra Premium)	**EUR 350**

[4] The general terms and conditions of the offer apply and can be found at www.spuerkeess.lu/en/assurances-cartes.
[5] Extends the original warranty by an additional 24 months on newly purchased household or audio-video equipment, provided that it is covered by the terms and conditions of the offer. Only applies to products with a manufacturer's warranty of up to 24 months.

Visa Classic, Visa Premier and Miles & More Luxair Visa
- The trip involves a distance of more than 100 km from the insured party's home
- The trip includes at least 3 consecutive overnight stays (not required for the assistance)
- At least 30% of the trip is paid for with the credit card to which the cover in question is attached
- Trips of less than 91 consecutive days

Visa Infinite
- At least 30% of the trip is paid for with the credit card to which the cover in question is attached
- Trips of less than 91 consecutive days

Insured person(s)
The holder of a valid credit card issued by SPUERKEESS as well as the spouse/partner and any legitimised, natural or adopted children or children in foster care under the age of 25, living under the same roof or with the other parent (in the case of divorce or separation), even if travelling separately. Children in foster care living with the card holder are also considered to be children of the card holder. Are also considered, children under guardianship (>25 years) living in the same household as the credit card holder.

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Your Bridge to Life

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