Day to day banking

Visa Premier credit card

Pay with complete peace of mind thanks to related insurance.



With your Visa Premier[1] credit card, you benefit from a range of insurance and features that make your daily life easier:

- payments in shops and online,
- contactless payments (even without entering the PIN code below EUR 50),
- Apple Pay, Google Pay and Garmin Pay,
- 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,
- assistance worldwide,
- travel insurance.

For details of the insurance related to the Visa Premier card, please refer to the table on the back.

Holders of a Zebra Premium package can benefit from a free Visa Premier card. Any additional card is offered at a preferential tariff (-50% on the standard fee).

[1] Subject to application approval
[2] Caution! Borrowing money costs money.

Insurance[3]	
Travel accident (death/disability)	max. EUR 250.000
Trip cancellation/interruption	EUR 5.000 per card and per year
Stolen, lost and delayed luggage	EUR 500/insured person/claim
Flight delay or extended stay if stranded abroad	flight delay > 4 hours: max. EUR 500/trip extended stay if stranded abroad > 24 hours: EUR 150/day for 7 days with max. EUR 1.050/trip
Purchase protection: purchases stolen/damaged	EUR 500/claim with min. EUR 50/item and max. EUR 1.000/year
Purchase protection: delivery of items purchased online	EUR 1.500/year with min. EUR 50 and max. EUR 1.000/item
Assistance[3]	
Illness or death	✓
Cash Emergency	✓
Other assistance services	✓
Tariff	**EUR 70**

[3] The general terms and conditions of the offer apply and can be found at www.spuerkeess.lu/en/assurances-cartes.
Conditions of travel cover:
- 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.

Insured person(s)
Cardholder + spouse/partner and children under the age of 25, living under the same roof or with the other parent (in case of divorce or separation), even if travelling separately.

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

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. Please note that any fee already invoiced or deducted remains non-refundable and constitutes the only charge that may apply to cards not included in a package. 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, 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
The fees for bank cards that are not included in a package are charged once a year and automatically debited from the account to which they are linked.

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.

Termination rights of the parties
The product may be terminated by mutual agreement with immediate effect. The Customer may terminate the product with one month's notice. Spuerkeess may terminate the product with two months' 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.

ADDITIONAL INFORMATION REGARDING REVOLVING CREDIT CARDS

Example calculation for a Visa Premier revolving credit card
A Visa Premier revolving credit card with a credit limit of EUR 2.500 granted at a nominal interest rate of 11,55% and a loan term of 12 months can be repaid by theoretical monthly instalments of EUR 221,65. No handling fee is due. The effective annual percentage rate is 13,92% (TAEG – Taux annuel effectif global) and does not include the annual fee for the Visa Premier credit card. The total amount to be repaid is EUR 2.660,08.

Early repayment
The borrower has the right to make an early repayment of the credit at any time, either in full or in part. The full amount due must, however, be repaid no later than the maturity date of the agreement.

Warning regarding the legal and financial consequences of non-compliance

Failure to comply with the obligations arising from the credit agreement may have serious consequences for the borrower, including, among others, the termination of the agreement, the entire amount of credit used becoming immediately due and payable, and the enforced recovery of the debt. It may also make it more difficult for the borrower to obtain credit in the future.