Debit cards

Easy and useful: your daily payment method.



Our debit cards 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.



Visa Debit

- The multi-purpose debit card, intended for daily use.
- Included in the Zebra and Zebra Premium packages.

EUR 24



Axxess card

- Your first debit card from 9 years on.
- Available in the Axxess Start, Axxess Study and Axxess Job packages.

Free of charge

Tariffs at 30.9.2026

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

SPUERKEESS

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 except for the Axxess card, which ends at the age of 30 years.

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.