Day to day banking

Current account

The basic standard sight account



The current account is a basic standard sight account that allows you to receive and carry out all daily incoming and outgoing payments.

Your benefits:

- Attractive fees on transfers, e.g. to pay your bills
- Easy setup of standing orders and direct debits
- Receipt of salary and other funds
- Cash deposits
- Free electronic monthly account statements

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

SPUERKEESS

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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. Closure fees limited to account-closing operations may apply. 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
Current account fees are billed quarterly and automatically debited from the account. In the event of an insufficient balance, they are nevertheless deducted and give rise to overdraft interest.

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.