Savings account

Your money is safe and available at all times.



Whether to accumulate capital or have a reserve to deal with unexpected events, the savings account is a basic component of your financial management.

Your benefits:

- **Security**
  Your capital is protected from the fluctuations of the financial markets and benefits from a guarantee from the Association de la Garantie des Dépôts Luxembourg (AGDL - Luxembourg deposit guarantee association) (max. EUR 100.000/customer).

- **Liquidity**
  Your savings are accessible at all times in Spuerkeess branches, or even 24/7 via S-Net and S-Net Mobile.

- **Flexibility**
  You can make savings deposits at your own pace either by transfer or standing order.

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/savings

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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 for 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, 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
Savings account fees are billed annually and automatically debited from the account.

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
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 customers Customer is conducted in the language agreed upon by the parties.