Savings and security

Securities account

Keep your investments secure!



Your securities account enables you to deposit your securities or precious metals in dematerialised form with your Bank.

Your benefits:

- Diversification of your savings
- Attractive pricing
- You benefit from an automated administrative management of your assets (collection of dividends, capital increases, stock splitting,...)
- User-friendly access to a wide range of financial instruments via S-Net and S-Net Mobile.

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

SPUERKEESS

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10.2026 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 free of charge and without giving any reason within fourteen days after the date of signature, provided that no transaction has been carried out within this period. 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 opening and maintenance of a securities account are free of charge as long as no transaction is carried out.
Once the first transaction is executed, the applicable custody fees come into effect.

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.

Instruments involving special risks
This product is exposed to fluctuations in financial markets and therefore entails a risk of negative performance and, consequently, a risk of capital loss. The redemption value may be less than the initial investment amount.
Data on past performances are not a reliable indicator of future performances.

Termination rights of the parties
Each party may terminate the agreement at any time, without reason and with immediate effect, subject, where applicable, to the completion of any outstanding securities transaction.

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.