Arranged overdraft / Temporary arranged overdraft

Financial flexibility at any time.

To provide you with some financial flexibility, in order to deal with a financial difficulty or an unexpected expense, we offer the temporary arranged overdraft, or even the permanent arranged overdraft.

Your benefits:

- Permanent or temporary overdraft facility on your current account
- Available any time, without additional steps
- Variable rate
- Repay at your own pace
- Temporary arranged overdraft: min. EUR 250, duration 1 - 12 months
- Arranged overdraft: min. EUR 1.250 with tacit renewal

Our customers who are holders of a Zebra Premium package benefit from a preferential rate on the arranged overdraft, whether temporary or permanent.

Caution! Borrowing money costs money.

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

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Example of calculation for an overdraft facility
A Zebra Premium arranged overdraft of EUR 5.000 with a nominal interest rate of 6,50% and a term of 12 months, is repayable by theoretical monthly instalments of EUR 431,61. There are no handling fees. The effective annual percentage rate (TAEG – Taux annuel effectif global) is 7,54%. The total amount repayable is EUR 5.184,29.

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.