

Savings and investment

Deposits for retail customers

Return and predictability



The deposits at Spuerkeess guarantee:

- › a 100% predictable repayment **at maturity**;
- › **rates and yields known** in advance.

Two solutions to serenely invest your assets:

	Term deposit	Fixed rate deposit
Term	1 month - 12 months	18 months - 10 years
Currencies	EUR, CHF, GBP, USD, AUD, CAD, NZD, DKK, NOK, SEK, JPY	EUR, GBP, USD
Minimum investment	EUR 10.000 ¹ / deposit	EUR 10.000 ¹ / deposit
Rate	Fixed	Fixed
At maturity	Automatic roll-over	Deposit account closed and associated account credited
Interests	Distribution or capitalisation	
Addition of capital	Authorised at maturity	Not authorised
Withdrawal of capital	<ul style="list-style-type: none">› At maturity: without costs.› Out of maturity: termination of the contract, loss of accrued interest and application of a withdrawal fee and an early redemption fee.	<ul style="list-style-type: none">› 35 day notice period.› Withdrawal fee and early redemption fee apply.› Agreement ends if the remaining balance falls < EUR 10.000 ¹.

¹or equivalent value

Simulate your return on www.spuerkeess.lu/deposits and open your term deposit via S-Net.