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	› 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.	› 35 day notice period. › Withdrawal fee and early redemption fee apply. › Agreement ends if the remaining balance falls < EUR 10.000[1].

[1] or equivalent value

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

SPUERKEESS

SPUERKEESS.LU/**deposits**

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 may apply as mentioned under section "other fees / taxes". 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
Our deposits are free of charge.

Other fees / taxes
Term deposit
The term deposit will be closed in the event of a withdrawal between maturity dates. Spuerkeess shall reserve the right to charge, in addition to the withdrawal fee, refinancing costs for the remainder of the term in the form of an early repayment fee. Interest on credit balance accrued up to the closure date of the term deposit following early repayment shall not be payable to the Customer. The repayment amount corresponds to the initial capital less the withdrawal fee and early repayment fee. If the interest rate is negative, the interest amount will be deducted from the repaid capital, along with the withdrawal fee and early repayment fee.

Fixed rate deposit
The Customer may make a full or partial early withdrawal, provided that the Customer agrees to pay a withdrawal fee as well as an early repayment fee.

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
For term deposits, the minimum term is one month and the maximum term is twelve months. For the fixed rate deposits, the minimum term is eighteen months, and the maximum term is ten years.

Termination rights of the parties
The Customer may terminate the term deposit at maturity by giving an instruction to Spuerkeess no later than 2 days before the maturity date. The fixed rate deposit is automatically closed at maturity. Between maturity dates, the Customer may terminate the term deposit or fixed rate deposit, in which case Spuerkeess is entitled to apply a withdrawal fee and an early repayment fee. Spuerkeess may terminate the term deposit or fixed rate deposit:
- if the Customer no longer holds the current account linked to the term deposit or fixed rate deposit,
- if the balance of the term deposit or fixed rate deposit falls below the required minimum.

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.