Day to day banking

# Écoprêt Spuerkeess



## Loan terms

- 12-120 months
- Min. amount of EUR 5.000 and max. amount of EUR 100.000
- Attractive fixed rates under certain conditions, which can be found on the dedicated site
- No mortgage
- No handling fee (EUR 0)
- Full amount of the loan paid into the customer's current account on presentation of supporting documentation (quotation, invoice, etc.)
- Monthly repayments, which must be made by standing order from a Spuerkeess current account

## Eligibility conditions

- Energetic refurbishment on buildings located in the **Greater Region** is only eligible if the real estate was **financed by Spuerkeess**.
- Wages and most income transferred to an existing Spuerkeess account.
- Note that **100% of the amount borrowed must be invested in this type of project** (costs related directly to energy improvement and ancillary expenses related to the project may also be included in the Écoprêt).

## Fund uses

- Installation of **renewable energy** technologies:
  - photovoltaic system,
  - heat pump,
  - solar thermal collectors,
  - wood pellet central heating,
  - etc.

- **Energetic refurbishment** that helps improve the building's energy performance:
  - façade with thermal insulation,
  - roof with thermal insulation,
  - replacement of doors and windows,
  - slab insulation,
  - central heating,
  - etc.

Caution! Borrowing money costs money.

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

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**Right of withdrawal**
You have the right to withdraw without giving any reason and without fees within fourteen days after the date of signature.
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 with acknowledgment of receipt to the following address:
  Service Credit Process Management, Division Support, Spuerkeess, Place de Metz, L-1930 Luxembourg.

**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 quarterly account-closing fee of EUR 5 is charged in addition to the monthly repayment defined in the terms of the contract.

**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 duration of the contract is generally ten years.

**ESG factors**
Écoprêt has been specifically designed to support and simplify the financing of your real estate projects which are environmentally responsible and therefore benefit from an advantageous interest rate.

**Termination rights of the parties**
The product may be terminated by mutual agreement with immediate effect. The Customer may at any time discharge, in full or partially, their obligations under the agreement. Spuerkeess may terminate the product at any time and without notice, in whole or in part, when the borrowing party is more than 90 days overdue with the payment of an instalment or interest.

**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. Communication between Spuerkeess and the Customer is conducted in the language agreed upon by the parties.

**Example calculation for an Écoprêt**
An Écoprêt of EUR 25.000 with a nominal interest rate of 5,69% and a loan term of 60 months is repayable by monthly instalments of EUR 482,24. No handling fee is due. The effective annual percentage rate is 6,0698% (TAEG – Taux annuel effectif global). The total amount to be repaid is EUR 28.934,40 (costs for an optional insurance excluded).

**Early repayment**
The borrower has the right to discharge, at any time and either in full or in part, the obligations arising under the credit agreement. Where early repayment takes place during a fixed-rate period and the cumulative amount of early repayments exceeds EUR 10.000 over a period of twelve months, Spuerkeess may claim fair and objectively justified compensation for any costs directly linked to the early repayment, in accordance with the applicable legal provisions.
Such compensation may not exceed 1% of the amount repaid early where the period between the early repayment and the agreed expiry date of the agreement exceeds one year, nor 0,5% of that amount where such period is less than or equal to one year. In any event, the compensation may not exceed the amount of interest that the borrower would have paid between the date of the early repayment and the agreed expiry date of the agreement. Spuerkeess may exceptionally claim higher compensation under the conditions and within the limits provided for by the applicable law.

**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.