Savings and investment

Alternative Savings account

The low-interest savings account that helps finance responsible projects



The Alternative Savings account is jointly managed by etika and Spuerkeess and offers similar features to a traditional savings account. Whether you want to build up capital or set aside a reserve to cover unexpected expenses, this account provides an appropriate solution.
Unlike a traditional savings account, the Alternative Savings account forgoes a small portion of interest, which is used to finance projects that combine economic viability with respect for people and the environment.

Your benefits:

- **Security**
  Your capital is protected from financial market fluctuations and is covered by the Luxembourg Deposit Guarantee Fund (FGDL) (up to EUR 100.000/customer).
- **Liquidity**
  Your savings are accessible at any time in any Spuerkeess branch, and even 24/7 via S-Net and S-Net Mobile.
- **Flexibility**
  You can top up your savings at your own pace by bank transfer or by standing order.
- **Transparency**
  Spuerkeess and etika keep you informed about how your money is used.
- **Solidarity**
  By accepting a lower return compared to a traditional savings account, you enable the ecological and social projects selected by etika and Spuerkeess to benefit from an interest relief.

With regular savings on your savings account, you may benefit from the State guarantee for the acquisition of housing, provided you meet the following conditions:

- you have been saving on this account for at least 3 year,
- the balance of the savings account must increase by EUR 1.000 per year.

SPUERKEESS

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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.

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
Savings account fees are billed annually and automatically debited from the account.

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.

ESG factors
By waiving a small portion of interest, you participate to the financing of real economy initiatives which contribute to the sustainable development at the national and international level.

Termination rights of the parties
Each party may terminate the agreement at any time, without reason and with immediate effect.

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.