Savings and investment

Blocked savings account (Fit4Future)



The savings account with a preferential interest rate for children, blocked until the age of 18

The blocked savings account is designed for young customers from 0 to 18 years old and offers an advantageous interest rate.

Your benefits:

- A better credit interest rate to reward your loyalty
- Protection of the funds thanks to the blocking until the age of 18
- Guaranteed capital
- Convenient funding via standing order
- Free quarterly account statement, electronic or paper
- Account balance available via S-Net and S-Net Mobile
- Membership in the Tweenz Club from age 6, with regular newsletters offering many club benefits

SPUERKEESS

SPUERKEESS.LU/**savings**

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. Early withdrawal fees may apply. 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
The blocked savings account is free for young people aged 0 to 18 years.

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 will end at the age of 18 years.

Termination rights of the parties
The product may be terminated with immediate effect by mutual agreement between all parties.

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.