

Credit cards

Pay cashless at 20 million shops worldwide.



Our credit cards* offer you all the facilities to manage your payments on a daily basis:

- › payments in shops and online;
- › contactless payments, even without entering the PIN code below EUR 50;
- › Apple Pay compatible;
- › cash withdrawals from ATMs worldwide and free of charge from our S-Bank tellers via direct debit;
- › management of your payment limits easily via S-Net and S-Net Mobile;
- › choice between full monthly repayments and the revolving credit option;
- › 3D Secure automatic activation thanks to your LuxTrust certificate;
- › accumulation of Bonus Miles by paying with your Miles & More Luxair Visa credit card.

Depending on the type of card, they also offer more or less extensive insurance cover: see table on the back.

A selection of cards is included in the Zebra and Zebra Premium packages.

For more information, contact your Spuerkeess branch or go www.spuerkeess.lu/en/cards

** Subject to application approval*

	Visa Classic	Visa Premier	Miles & More Luxair Visa	Visa Business	Miles & More Luxair Visa Business
I. Insurance**					
1. Travel accident (death / disability)	max. EUR 100.000	max. EUR 250.000	max. EUR 250.000	max. EUR 250.000	max. EUR 250.000
2. Trip cancellation / interruption		EUR 3.000 / pers. / claim with max. EUR 5.000 / year	EUR 3.000 / pers. / claim with max. EUR 10.000 / year		EUR 3.000 / pers. / claim with max. EUR 10.000 / year
3. Stolen, lost and delayed luggage		EUR 500 / insured person / claim Deductible: EUR 75	EUR 500 / insured person / claim Deductible: EUR 75		EUR 500 / insured person / claim Deductible: EUR 75
4. Flight delay or extended stay if stranded abroad		flight delay > 4 hours: EUR 500 / trip extended stay if stranded abroad > 24 hours: EUR 150 / day for 7 days with max. EUR 1.050 / trip	flight delay > 4 hours: EUR 500 / trip extended stay if stranded abroad > 24 hours: EUR 150 / day for 7 days with max. EUR 1.050 / trip		flight delay > 4 hours: EUR 500 / trip extended stay if stranded abroad > 24 hours: EUR 150 / day for 7 days with max. EUR 1.050 / trip
5. Missed departure					EUR 350 / trip
6. Purchase protection: purchases stolen / damaged	EUR 250 / claim with min. EUR 50 / item and max. EUR 500 / year	EUR 500 / claim with min. EUR 50 / item and max. EUR 1.000 / year	EUR 1.000 / claim with min. EUR 50 / item and max. EUR 2.500 / year		
7. Purchase protection: delivery of items purchased online	EUR 500 / year with min. EUR 50 / item	EUR 1.500 / year with min. EUR 50 / item and max. EUR 1.000 / item	EUR 2.500 / year with min. EUR 50 / item and max. EUR 1.500 / item		
8. Exemption from Rental Vehicle Deductible / e-Mobility			max. EUR 5.000 / claim		max. EUR 5.000 / claim
II. Assistance**					
1. Illness or death		X	X	X	X
2. Services & Cash Emergency		X	X	X	X
Tariffs at 1.1.2021	EUR 20	EUR 70	EUR 180 / card without Zebra Premium EUR 110 / card with Zebra Premium	EUR 50	EUR 180 / card without Zebra Business / Plus EUR 130 / card with Zebra Business / Plus

** The general terms and conditions of the offer apply and can be found at www.spuerkeess.lu/en/assurancescartesdecredit.

Conditions of travel cover as of 1.1.2021 :

- the trip involves a distance of more than 100 km from the insured party's home;
- the trip includes at least 3 consecutive overnight stays (no overnight conditions for the Business cards);
- at least 30% of the trip is paid for with the credit card to which the cover in question is attached;
- trips of less than 91 consecutive days.