

## Business credit cards

Pay cashless at 20 million shops worldwide.



Our credit cards<sup>1</sup> 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 and Garmin Pay compatible;
- › up to 25% discount on cars rentals<sup>2</sup>;
- › 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 (self-employed and liberal professions);
- › 3D Secure automatic activation thanks to your LuxTrust certificate;
- › accumulation of Bonus Miles by paying with your Miles & More Luxair Visa Business 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 Business and Zebra Business Plus packages.

**For more information, contact your Spuerkeess branch or go [www.spuerkeess.lu/en/cards](http://www.spuerkeess.lu/en/cards)**

<sup>1</sup> Subject to application approval

<sup>2</sup> Up to 25% discount with the Miles & More Luxair Visa Business credit card

I. Insurance <sup>3</sup>	Visa Business	Miles & More Luxair Visa Business
1. Travel accident (death/disability)	max. EUR 250.000	max. EUR 250.000
2. Trip cancellation/interruption		EUR 15.000 per card and per year
3. Stolen, lost and delayed luggage		EUR 500/insured person/claim Deductible: EUR 75
4. Flight delay or extended stay if stranded abroad		flight delay > 4 hours: EUR 500/trip  stay if stranded > 24 hours: EUR 150/day for 7 days with max. EUR 1.050/trip
5. Missed departure		EUR 350/claim
6. Exemption from Rental Vehicle Deductible/ e-Mobility		max. EUR 15.000/claim
II. Assistance <sup>3</sup>		
1. Illness or death	✓	✓
2. Services & Cash Emergency	✓	✓
Tariff at 1.1.2024	EUR 55	EUR 230 (card without Zebra Business/Plus) EUR 165 (card with Zebra Business/Plus)

3 The general terms and conditions of the offer apply and can be found at [www.spuerkeess.lu/cardinsurances](http://www.spuerkeess.lu/cardinsurances) and [www.spuerkeess.lu/cardinsurances/visainfinite](http://www.spuerkeess.lu/cardinsurances/visainfinite). Conditions of travel cover as of 1.1.2024 :

**Insured person(s)**

Cardholder + spouse/partner and children under the age of 25, living under the same roof or with the other parent (in case of divorce or separation), even if traveling separately.

**Visa Business, Miles & More Luxair Visa Business**

- the trip involves a distance of more than 100 km from the insured party's home;
- 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.