Day to day banking

Business credit cards

Essential for your business trips.

Our credit cards[1] 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, Garmin Pay and Google 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 (self-employed and liberal professions);
- 3D Secure automatic activation thanks to your LuxTrust certificate;
- protection of your online purchases;
- worldwide assistance services;
- travel insurances.

Specific advantages of the Miles & More Luxair Visa Business card:

- vouchers free admittance, 5 times per year, to the “Luxair Lounge” at Luxembourg Airport;
- vouchers for the use, 4 times per year, of the “Luxair Fast Lane”;
- up to EUR 250 discount on your next Luxair flight;
- 10.000 Welcome Miles;
- 1 Award Mile for every EUR 1 spent;
- expiry of bonus Miles suspended (provided that at least one Miles-generating transaction is made per month)
- up to 25% discount on car rentals with our partners Avis and Sixt (spuerkeess.lu/avis or spuerkeess.lu/sixt)
- waiver of excess in the event of an accident with a rental car (subject to payment of 100% of the rental price by card).

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

Holders of a Zebra Business/Business Plus package can receive up to two free Visa Business cards. The Miles and More Business card is offered at a preferential rate.

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

[1] Subject to application approval

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Insurance[2]	**Visa Business**	**Miles & More Luxair Visa Business**
Travel accident (death/disability)	max. EUR 250.000	max. EUR 250.000
Trip cancellation/interruption		EUR 15.000 per card and per year
Stolen, lost and delayed luggage		EUR 500/insured person/claim Deductible: EUR 75
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
Missed departure		EUR 350/claim
Exemption from Rental Vehicle Deductible/e-Mobility		max. EUR 15.000/claim
Assistance[2]		
Illness or death	✓	✓
Services & Cash Emergency	✓	✓
Other assistance services	✓	✓
Tariff at 1.1.2024	EUR 55	EUR 230 (card without Zebra Business/Plus) EUR 165 (card with Zebra Business/Plus)

[2] The general terms and conditions of the offer apply and can be found at www.spuerkeess.lu/en/assurances-cartes

- 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.

Insured person(s)

The holder of a valid credit card issued by SPUERKEESS as well as the spouse/partner and any legitimised, natural or adopted children or children in foster care under the age of 25, living under the same roof or with the other parent (in the case of divorce or separation), even if travelling separately. Children in foster care living with the card holder are also considered to be children of the card holder. Are also considered, children under guardianship (>25 years) living in the same household as the credit card holder.

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