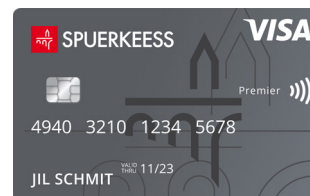


Visa Premier credit card

Pay with complete peace of mind thanks to related insurance.



With your Visa Premier* credit card, you benefit from a range of insurance and features that make your daily life easier.

- › 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;
- › 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;
- › assistance worldwide;
- › travel insurance.

For details of the insurance related to the Visa Premier card, please refer to the table on the back.

Holders of a Zebra Premium package can benefit from a free Visa Premier card. Any additional card is offered at a preferential tariff (-50% on the standard fee).

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

** Subject to application approval*

I. Insurance**	
1. Travel accident (death/disability)	max. EUR 250.000
2. Trip cancellation/interruption	EUR 5.000 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: max. EUR 500/trip extended stay if stranded abroad > 24 hours: EUR 150/day for 7 days with max. EUR 1.050/trip
5. Purchase protection: purchases stolen/damaged	EUR 500/claim with min. EUR 50/item and max. EUR 1.000/year
6. Purchase protection: delivery of items purchased online	EUR 1.500/year with min EUR 50 and max. EUR 1.000/item
II. Assistance**	
1. Illness or death	✓
2. Cash Emergency	✓
3. Other assistance services	✓
Tariffs at 1.1.2024	EUR 70

** 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 1.1.2024:

- 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 (not required for the assistance);
- 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)

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.