

# Savings and security

## Savings account

**Your money is safe and available at all times.**



Whether to accumulate capital or have a reserve to deal with unexpected events, the savings account is a basic component of your financial management.

### Your benefits:

#### › Security

Your capital is protected from the fluctuations of the financial markets and benefits from a guarantee from the Association de la Garantie des Dépôts Luxembourg (AGDL - Luxembourg deposit guarantee association) (max. EUR 100.000/customer).

#### › Liquidity

Your savings are accessible at all times in Spuerkeess branches, or even 24/7 via S-Net and S-Net Mobile.

#### › Flexibility

You can make savings deposits at your own pace either by transfer or standing order.

Thanks to regular savings in your savings account, you can benefit from the State guarantee for the acquisition of a home by fulfilling the following conditions:

- › have saved on this savings account for at least 3 years;
- › The balance of the savings account must increase by EUR 1,000 per year.

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