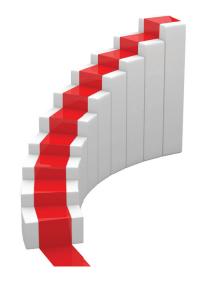
## Deposits for retail customers

Flexibility, return, predictability



## The deposits at Spuerkeess guarantee:

- > a 100% predictable repayment at maturity;
- > rates and yields known in advance.

## Three solutions to serenely invest your assets:

	<b>Customized flexibility</b>	Guaranteed yield	Loyalty rewarded
	Term deposit	Fixed rate deposit	Gradual rate deposit
Term	1 month - 12 months	18 months - 10 years	18 months - 5 years
Currencies	EUR, CHF, GBP, USD, AUD, CAD, NZD, DKK, NOK, SEK, CZK, HUF, JPY, PLN, TRY, ZAR	EUR, GBP, USD	EUR
Minimum investment	EUR 10.000 <sup>1</sup> / deposit	EUR 10.000¹ / deposit	EUR 10.000 / deposit
Maximum deposit	EUR 10.000.000 / customer	EUR 10.000.000 / customer	EUR 500.000 / customer
Rate	Fixed	Fixed	Increases every half-year
At maturity	Automatic roll-over	Deposit account closed and associated current account credited	
Interests	Distribution or capitalisation at customer's option		
Conditions for a withdrawal before maturity	<ul> <li>Withdrawal fee and early redemption fee apply.</li> <li>Agreement ends if the remaining balance falls &lt; EUR 10.000¹.</li> </ul>	<ul> <li>35 day notice period.</li> <li>Withdrawal fee and early redemption fee apply.</li> <li>Agreement ends if the remaining balance falls &lt; EUR 10.000¹.</li> </ul>	<ul><li>35 day notice period.</li><li>Withdrawal fee and early redemption fee apply.</li><li>End of agreement.</li></ul>

<sup>1</sup> or equivalent value

Simulate your return on www.spuerkeess.lu or contact your Spuerkeess branch for more information.

