



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:

	Customized flexibility	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 ¹ / deposit	EUR 10.000 ¹ / 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 style="list-style-type: none"> › Withdrawal fee and early redemption fee apply. › Agreement ends if the remaining balance falls < EUR 10.000¹. 	<ul style="list-style-type: none"> › 35 day notice period. › Withdrawal fee and early redemption fee apply. › Agreement ends if the remaining balance falls < EUR 10.000¹. 	<ul style="list-style-type: none"> › 35 day notice period. › Withdrawal fee and early redemption fee apply. › End of agreement.

¹ or equivalent value

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