



Axxess Start

For young people aged 12 to 18.

Axxess Start is a banking package adapted to the specific needs of young people aged between 12 and 18. It is entirely free of charge and offers a comprehensive range of products and services designed to help young people begin to manage their own money and expenses independently:

Current account services

Electronic bank transfers (Eurotransfert and Instant Payment)	free
Management of standing orders via S-Net / S-Net Mobile	free

Payment cards

Axxess card Visa Debit	1 free
Cash withdrawals at Spuerkeess ATMs	free
Cash withdrawals at non-Spuerkeess ATMs ¹	4 free / month
Visa Classic credit card²	1 free
Card replacement	free
New PIN request	free
Apple Pay ³	free

Online Banking

S-Net, S-Net Mobile and Payconiq	free
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Investments and savings

S-Invest	✓
Axxess savings account	preferential rate

Account maintenance fee (as at 1.1.2022)	free
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¹ no Spuerkeess fees in Luxembourg, EU and Switzerland, also in local currency

² 15 and older, subject to approval of your application

³ from the age of 16

In addition, the Axxess card Visa Debit offers you attractive discounts with partner retailers, invitations to exclusive Axxess events, and exciting competitions.

For more information, contact your Spuerkeess branch or visit www.axxess.lu