

## Axxess Study

For students aged from 18 to 30.



Axxess Study is a banking package adapted to the specific needs of high school pupils, students and apprentices aged between 18 and 30. It is entirely free of charge and offers a comprehensive range of products and services designed to help young people to manage their own money under any conditions:

Current account services	
Electronic bank transfers (Eurotransfert and Instant Payment)	free
Management of standing orders via S-Net / S-Net Mobile	free
Payment cards	
<b>Axxess card Visa Debit</b>	1 free
Cash withdrawals at Spuerkeess ATMs	free
Cash withdrawals at non-Spuerkeess ATMs <sup>1</sup>	4 free / month
<b>Visa Classic or Visa Premier<sup>2</sup> credit card</b>	2 free
Travel insurance and purchase protection insurance linked to these cards	free
Card replacement	free
New PIN request	free
Apple Pay	free
Online banking	
S-Net, S-Net Mobile and Payconiq	free
Investments and savings	
S-Invest	✓
Speedinvest	✓
Axxess savings account	preferential rate
Higher education	
<b>State-guaranteed student loan</b>	✓
Arranged Axxess Study overdraft (EUR 2.500)	0% interest
Unif loan	✓
Rent payment guarantee	preferential fee
<b>Account maintenance fee</b> (as at 1.1.2022)	free

<sup>1</sup> no Spuerkeess fees in Luxembourg, EU and Switzerland, also in local currency

<sup>2</sup> subject to approval of your application and within the limit of the authorised combinations (2 Visa Classics or 1 Visa Classic and 1 Visa Premier)

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](http://www.axxess.lu)