

Axxess Study

For students aged 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 manage their own money under any conditions:

| Current account services | |
|--|-------------------|
| Electronic bank transfers (Eurotransfert and Instant Payment) | free |
| Management of standing orders | free |
| Payment cards | |
| Axxess Visa Debit card | 1 free |
| Cash withdrawals at Spuerkeess ATMs | free |
| Cash withdrawals at non-Spuerkeess ATMs ¹ | 4 free / month |
| Visa Classic or Visa Premier² credit card | 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 Digicash by Payconiq | free |
| Savings | |
| Axxess savings account | preferential rate |
| Higher education | |
| State-guaranteed CEDIES student loan | ✓ |
| Arranged Axxess Study overdraft (EUR 2.500) | 0% interest |
| Unif loan | ✓ |
| Rent payment guarantee | preferential fee |
| Account maintenance fee (as at 1.1.2021) | free |

¹ no Spuerkeess fees in Luxembourg, EU and Switzerland, also in local currency

² 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 Visa Debit card 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