Day to day banking

Personal loan

Borrow at the most attractive rate to finance your projects.



Planning a major expense? Want to replace your car, renovate your home, buy furniture, or simply fund your holiday? With the personal loan, you can borrow a fixed amount over a shorter or longer period (12 to 60 months) at the best available rate! Your monthly payment is fixed and known in advance.

The Spuerkeess personal loan:

- available from EUR 5.000,
- single release of funds into your current account,
- fixed-rate monthly instalments debited from your current account over a period of 12 to 60 months,
- option to apply online via S-Net / S-Net Mobile,
- preferential rate and handling fees for Zebra Premium customers.

Caution! Borrowing money costs money.

For more information, contact your Spuerkeess branch or visit www.spuerkeess.lu/personal-loan

SPUERKEESS

SPUERKEESS.LU/**personal-loan**

10.2026 Document without a contractual value / Banque et Caisse d'Epargne de l'Etat, Luxembourg, établissement public autonome. R.C.S. Luxembourg B30775. 1, Place de Metz, L-1930 Luxembourg. Tél. : +352 4015-1

Right of withdrawal
You have the right to withdraw without giving any reason and without fees within fourteen days after the date of signature.
To exercise the right of withdrawal, you must notify us by one of the following methods:

- by selecting the withdrawal "button" in S-Net,
- by sending a registered letter with acknowledgment of receipt to the following address:
  Service Credit Process Management, Division Support, Spuerkeess, Place de Metz, L-1930 Luxembourg.

Complaint
In accordance with the provisions of Article 9 of our General Terms and Conditions of Operations you have the possibility to submit a complaint, either by post or by e-mail:
Service Compliance
1, Place de Metz
L-1930 Luxembourg
reclamations@spuerkeess.lu

Authorisation scheme and supervisory authority
Spuerkeess is registered on the official register of Luxembourg credit institutions held by the Luxembourg financial services authority, the Commission de Surveillance du Secteur Financier (CSSF), situated at 283, route d'Arlon, L-1150 Luxembourg.
Website: https://www.cssf.lu/fr/

Payment and consequence of late or missed payments
The quarterly account-closing fee of EUR 5 is charged in addition to the monthly repayment defined in the terms of the contract.

Limitation of the period
The information contained in this document is valid until the next modification of the product. It has no contractual value.

Minimum duration of the contract
The duration of the contract is generally five years.

Termination rights of the parties
The product may be terminated by mutual agreement with immediate effect. The Customer may at any time discharge, in full or partially, their obligations under the agreement. Spuerkeess may terminate the product at any time and without notice, in whole or in part, when the borrowing party is more than 90 days overdue with the payment of an instalment or interest.

Applicable law
Disputes shall be governed by Luxembourg law. The Courts of the Grand Duchy of Luxembourg shall have sole jurisdiction over any dispute between the Customer and Spuerkeess. However, Spuerkeess may refer the dispute to any other court which, in the absence of the foregoing choice of law, would normally have had jurisdiction as regards the Customer.

Languages
The product agreement is available in French. Communication between Spuerkeess and the Customer is conducted in the language agreed upon by the parties.

Example calculation for a personal loan
A Zebra Premium personal loan of EUR 25.000 with a nominal interest rate of 5,69% and a loan term of 60 months is repayable by monthly instalments of EUR 482,24. No handling fee is due. The effective annual percentage rate is 6,0698% (TAEG – Taux annuel effectif global). The total amount to be repaid is EUR 28.934,40 (costs for an optional insurance excluded).

Early repayment
The borrower has the right to discharge, at any time and either in full or in part, the obligations arising under the credit agreement. Where early repayment takes place during a fixed-rate period and the cumulative amount of early repayments exceeds EUR 10.000 over a period of twelve months, Spuerkeess may claim fair and objectively justified compensation for any costs directly linked to the early repayment, in accordance with the applicable legal provisions.
Such compensation may not exceed 1% of the amount repaid early where the period between the early repayment and the agreed expiry date of the agreement exceeds one year, nor 0,5% of that amount where such period is less than or equal to one year. In any event, the compensation may not exceed the amount of interest that the borrower would have paid between the date of the early repayment and the agreed expiry date of the agreement. Spuerkeess may exceptionally claim higher compensation under the conditions and within the limits provided for by the applicable law.

Warning regarding the legal and financial consequences of non-compliance

Failure to comply with the obligations arising from the credit agreement may have serious consequences for the borrower, including, among others, the termination of the agreement, the entire amount of credit used becoming immediately due and payable, and the enforced recovery of the debt. It may also make it more difficult for the borrower to obtain credit in the future.