Savings and investments

S-Invest/S-Invest Gold



Your S-Invest savings plan is an attractive alternative to traditional savings options.

With S-Invest and S-Invest Gold, you invest regularly, but at your own pace, in investment funds from the Spuerkeess lux I funds range or in grams fine gold.

In this way, you build up a portfolio and participate in the long-term performance of the financial markets while at the same time benefiting from the so-called “average price” effect.

Your benefits:

- No subscription/redemption fee on lux I funds, no custodial fees for lux I funds funds
- Opportunities for diversification thanks to a wide range of lux I funds funds
- Buy grams of gold at a kilo price basis (S-Invest Gold)
- Acquisition price smoothing
- Liquidity: your capital remains accessible over a very short term
- Flexibility:
  - Investments starting from as little as EUR 40/month
  - Free choice of frequency of investments
  - Option to suspend investments temporarily
  - The timing and amounts of possible disinvestments

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

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Right of withdrawal
This product is not subject to any withdrawal right.

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
S-Invest is free, whereas for S-Invest Gold, custody fees as well as transaction fees apply.

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 contract is of indefinite duration.

Instruments involving special risks
This product is exposed to fluctuations in financial markets and therefore entails a risk of negative performance and, consequently, a risk of capital loss. The redemption value may be less than the initial investment amount. Data on past performances are not a reliable indicator of future performances.

Termination rights of the parties
Each party may terminate the agreement at any time, without reason and with immediate effect.

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, German and English. Communication between Spuerkeess and the Customer is conducted in the language agreed upon by the parties.