## Day to day banking

# State-guaranteed student loan



### After high school a new world opens up for you: think about the state-guaranteed student loan (as part of AideFi)!

If you decide to continue into higher education, financial assistance packages, in the form of student grants and state-guaranteed student loan, guarantee a level of financial independence so that you can concentrate on your studies.

Financial aid consists:

- basic grant,
- mobility grant (if you are studying abroad and paying rent),
- family grant (if other children in the household are in higher education),
- socio-economic grant (based on household taxable income),
- reimbursement of registration fees (one half in the form of a grant, the other as a loan),
- **student loans with a maximum interest rate of 1,80% guaranteed by the State.**

How do you apply for your state-guaranteed student loan?

- Apply for financial support from the Financial Aid Department via Guichet.lu.
- Once your application has been validated by the Financial Aid Department, a letter of approval will be sent to you.
- Scan the QR code on the letter of approval or upload the letter of approval to S-Net Mobile to take out your student loan.
- Make sure you have installed the latest version of S-Net Mobile.
- Receive funds in your account in just a few clicks, without having to visit a branch.

You can receive any new instalment of your loan in just a few clicks with S-Net Mobile, without having to visit a branch.

Find out more about the application procedure, the conditions and how to make a simulation: www.mengstudien.lu

**For more information, contact your Spuerkeess branch or visit**
**www.spuerkeess.lu/studies**

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**Right of withdrawal**
You have the right to withdraw free of charge and without giving any reason within fourteen days after the date of signature, provided that no transaction has been carried out within this period. 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 interest, capped at 1,80% per year, accrues and is payable semi-annually, namely on 30 June and 31 December of each year. Any interest not paid on the due dates shall be added to the principal. No later than two years after the completion or interruption of the studies, all loan instalments shall be consolidated, together with accrued interest and ancillary charges, into a single loan, repayable over a maximum period of ten years, without, however, being less than a monthly payment of EUR 25.

**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**
No later than two years after the completion or interruption of the studies, all loan instalments shall be consolidated, together with accrued interest and ancillary charges, into a single loan, repayable over a maximum period of ten 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.