Savings and investment

Tweenz savings account

The preferential-rate savings account for children



The Tweenz savings account is designed for young people aged 0 to 12 to help them build up capital for their future projects.

Your benefits:

- Preferential interest rate
- Guaranteed capital
- Convenient funding via standing order
- Free quarterly account statement, available electronically or on paper
- Balance consultation and management via S-Net and S-Net Mobile
- Tweenz Club membership from age 6, with regular newsletters and many club benefits

SPUERKEESS

SPUERKEESS.LU/**tweenz**

9.2026 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.

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 Tweenz savings account is free for children aged 0 to 12 years.

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 will end at the age of 12 years.

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.