

## Zebra and Zebra Premium

The banking packages perfectly adapted to your needs.



Zebra and Zebra Premium packages include all the banking products and services to manage your finances.

Depending on your personal needs, you will opt for:

- › Zebra, the basic offer that includes all the products for the management of your routine transactions;
- › Zebra Premium, the indispensable all-inclusive current account that allows you to manage your banking relationship at the best price. Recommended if Spuerkeess is your main bank. To discover all the benefits of the Zebra Premium package please see the table on the back.

Zebra	Zebra Premium
Free bank transfers (Eurotransfert & instant payment)	Free bank transfers (Eurotransfert & instant payment)
	3 free automatic TUP payments / month
Free cash withdrawals at Spuerkeess ATMs	Free cash withdrawals at Spuerkeess ATMs
1 free cash withdrawal in EUR / month from non Spuerkeess ATMs <sup>1</sup>	4 free cash withdrawal in EUR / month from non Spuerkeess ATMs <sup>1</sup>
1 Visa Debit card or 1 Visa Classic card free of charge <sup>2</sup>	2 free Visa Debit cards
	2 Visa Classic cards or 1 Visa Classic and 1 Visa Premium card free of charge <sup>2</sup>
	Additional cards <sup>2</sup> : preferential rate -50%
	Insurance related to Visa Classic and Visa Premier cards: travel cancellation, loss of luggage, purchase protection, protection of goods purchased via internet, etc.
	Preferential conditions on loans and guarantees <sup>2</sup>
EUR 3,50 / month	EUR 9,50 / month*

Fees for maintaining the account at 1.1.2022



\* the first 6 months are free of charge

For more information, contact your Spuerkeess branch or go to [www.spuerkeess.lu](http://www.spuerkeess.lu)

Products and services included	Zebra Premium
<b>Current account services</b>	
Account statements (electronic or paper)	1 free / month
Transaction fee on Eurotransfert and instant payment credit transfers	free
Extra charge for automated TUP processing	3 free / month
Management of standing orders via S-Net / S-Net Mobile	free
<b>Debit cards</b>	
Visa Debit debit card	2 free
Access to e-commerce	✓
Cash withdrawals at Spuerkeess ATMs	free
Cash withdrawals at non-Spuerkeess ATMs <sup>1</sup>	4 free / month
New PIN request	free
Card replacement	free
Apple Pay	free
<b>Credit cards<sup>2</sup></b>	
Visa Classic credit card	1 free
- Purchase protection insurance and other insurance products linked to this card	✓
Visa Premier credit card	1 free
- Trip cancellation / interruption insurance	✓
- Purchase protection insurance and other insurance products associated with this card	✓
Miles & More Luxair Visa credit card	Preferential rate
New PIN request	free
Card replacement	free
Apple Pay	free
Cash withdrawals by direct debit at Spuerkeess ATMs	free
<b>Online banking</b>	
S-Net, S-Net Mobile and Payconiq	free
<b>Loans and guarantees<sup>2</sup></b>	
Permanent arranged overdraft (≤ EUR 10.000):	
- Beneficial rate	✓
- Handling fee	free
Personal loan:	
- Beneficial rate	✓
- Handling fee	free
Housing loan:	
- Handling fee	-25%
Rent payment guarantee	Preferential rate
<b>Safe deposit box</b>	
Rental rate	-20%

<sup>1</sup> without Spuerkeess fees, in Luxembourg and the EU, with a Visa Debit card

<sup>2</sup> subject to application approval