Day to day banking

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 SEPA credit transfers	Free SEPA credit transfers
	No account maintenance fees on additional current accounts in a NON-EUR currency
Free cash withdrawals at BANCOMAT and Spuerkeess ATMs	Free cash withdrawals at BANCOMAT and Spuerkeess ATMs
1 free cash withdrawal in EUR/month at third party ATMs[1]	4 free cash withdrawals in EUR/month at third party ATMs[1]
1 Visa Debit card or 1 Visa Classic card free of charge[2]	2 free Visa Debit cards
	2 Visa Classic cards or 1 Visa Classic and 1 Visa Premier card free of charge[2]
	Additional cards[2]: preferential rate -50%
	Insurance related to the Visa Premier card: travel cancellation, loss of luggage, purchase protection, protection of goods purchased via internet, etc.
	Preferential conditions on loans and guarantees[2]
EUR 3,50 / month	**EUR 9,50 / month ***

Tariffs and conditions as at 17.9.2026

***the first 6 months are free of charge**

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Products and services included	Zebra	Zebra Premium
Current account services		
Current account	✓	✓
Account statements (electronic)	✓	✓
SEPA credit transfers	free	free
Management of standing orders via S-Net/S-Net Mobile	free	free
Additional current accounts in a NON-EUR currency	-	free
Debit cards		
Visa Debit debit card	1 free[3]	2 free
Access to e-commerce	✓	✓
Cash withdrawals at BANCOMAT and Spuerkeess ATMs	free	free
Cash withdrawals at third party ATMs[1]	1 free / month	4 free / month
New PIN request	free	free
Card replacement	-	free
Apple/Google/Garmin Pay	✓	✓
Credit cards[2]		
Visa Classic credit card	1 free[3]	1 free
• Purchase protection insurance and travel accident insurance (death/disability)	✓	✓
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	EUR 230 / year	EUR 140 / year
New PIN request	free	free
Card replacement	-	free
Apple/Google/Garmin Pay	✓	✓
Cash withdrawals by direct debit at BANCOMAT and Spuerkeess ATMs	free	free
Online banking		
S-Net, S-Net Mobile and Wero	free	free
Loans and guarantees[2]		
Permanent arranged overdraft (≤ EUR 10.000):		
• Beneficial rate	-	✓
• Handling fee	-	free
Personal loan:		
• Handling fee	-	free
Housing loan:		
• Handling fee	-	-25%
Rent payment guarantee	-	preferential rate

[1] without Spuerkeess fees in the EU, with a Visa Debit card
[2] subject to application approval
[3] 1 Visa Debit card or 1 Visa Classic card free of charge

For more information, contact your Spuerkeess branch or go to www.spuerkeess.lu/zebra

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Right of withdrawal
You have the right to withdraw without giving any reason within fourteen days after the date of signature. Closure fees may apply (except in the case of a package change), limited to the monthly fee already invoiced, where applicable, as well as to account-closing operations performed upon the final closure of the account. 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
Package fees are billed monthly and automatically debited from the account. In the event of an insufficient balance, they are nevertheless deducted and give rise to overdraft interest.

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.

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.