



Fee information document



Name of the account provider: Banque et Caisse d'Epargne de l'Etat, Luxembourg

Account name: Classic current account

Date: 01/01/2022

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the document "Main banking fees – retail customers" on www.spuerkeess.lu/fees.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the account	Per quarter 4,50 € Total annual fee 18,00 €
Account statement	Paper: postal charge in force Electronic: free of charge
Online banking	S-Net / S-Net Mobile Free
Payments (excluding cards)	
Credit transfer	<u>Transaction fee</u>
	SEPA credit transfer¹ ≤ 250.000 € (Eurotransfert)
	– To a Spuerkeess account Free
	– To another SEPA bank ² 0,75 €
	SEPA credit transfer > 250.000 €
	– To a Spuerkeess account Free
	– To another SEPA bank 10,00 €
Other credit transfers	
– To a Spuerkeess account Free ³	
– To another bank 0,175%; min. 7 €, max. 100 €	
<u>Additional charges⁴</u>	
– Automated TUP processing 1,00 €	
– Manual processing 5,00 €	

¹ SEPA (Single Euro Payments Area) credit transfer: credit transfer in EUR to a SEPA country (EU countries, United Kingdom, Norway, Liechtenstein, Iceland, Switzerland, Monaco, San Marino, Andorra, Vatican), "shared charges", IBAN.

² The credit transfer will be executed as an instant payment if possible.

³ In non-EUR currencies: exchange rate where applicable.

⁴ Minors as well as customers born before 1946 or tending for special assistance will not be charged the fees.

Standing order	Opening/amendment/cancellation	
	– By S-Net / S-Net Mobile	Free
	– By manual processing ⁴	5,00 €
	Execution	Credit transfer fees apply
Direct debit	Execution	Free
Cards and cash		
Providing a debit card	V PAY / Visa Debit / Axxess card	20,00 € / year
Providing a credit card	Visa Classic	20,00 € / year
	Visa Premier	70,00 € / year
	Miles & More Luxair Visa	180,00 € / year
Cash withdrawal	ATM	
	<u>By debit card</u>	
	– Spuerkeess ATM	Free
	– In EUR third party ATM in the EU	2,00 €
	– In non-EUR currencies third party ATM in the EU or ATM outside the EU	4,00 €
	<u>By credit card</u>	
	– Spuerkeess ATM by direct debit	Free
	At the branch⁵ (all currencies)	5,00 €
Overdrafts and related services		
Arranged overdraft	<u>Handling fee</u>	
	– Arranged overdraft	
	Amount ≤ 10.000 €	50,00 €
	Amount > 10.000 €	0,50%, min. 250,00 €
	– Arranged overdraft (temporary)	50,00 €

⁵ Minors as well as customers born before 1946 or tending for special assistance will not be charged the fees for cash withdrawals and deposits in euros at the branch.