



Fee information document



Name of the account provider: Banque et Caisse d'Épargne de l'État, Luxembourg

Account name: Tweenz 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	Free	
Account statement	1 free / month Beyond that: postal charge in force	
Payments (excluding cards)		
Credit transfer	Transaction fee	
	SEPA credit transfer¹ ≤ 250.000 € (Eurotransfert)	
	– To a Spuerkeess account	Free
	– To another SEPA bank ²	Free
	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 charges</u>		
– Automated TUP processing	Free	
– Manual processing	Standard tariff 1,00 €	
– Manual processing	Free	
– Manual processing	Standard tariff 5,00 €	
Standing order	Opening/amendment/cancellation	
	– By S-Net / S-Net Mobile	Free
	– By manual processing	Free
	– By manual processing	Standard tariff 5,00 €
	Execution	Credit transfer fees apply

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.

Cards and cash		
Cash withdrawal	At the branch (in a currency other than the euro)	5,00 €