



Fee information document



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

Account name: Zebra Premium – Welcome

Date: 01/04/2022

- 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	
Zebra Premium – Welcome	
Maintaining the account Includes a package of services consisting of: Current account services – Account statement: 1 free / month – SEPA credit transfers ¹ ≤ 250.000 € (Eurotransfert) ² : no transaction fee – Additional charges for automated TUP processing: 3 free / month Debit cards – 2 free debit cards – Cash withdrawals in EUR, CHF, GBP and USD at Spuerkeess ATMs: free – Cash withdrawals in EUR at third party ATMs in the EU: 4 free / month – PIN reminder: free – Card replacement: free Credit cards – 2 free Visa Classic or 1 free Visa Classic and 1 free Visa Premier – Miles & More Luxair Visa: reduced annual card fee – Cash withdrawals in EUR, CHF, GBP and USD at Spuerkeess ATMs by direct debit: free – PIN reminder: free	6 months free (Standard tariff 9,50 € / month)

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.

<ul style="list-style-type: none"> - Card replacement: free - Several insurances related to credit cards: included <p>Loans and guarantees</p> <ul style="list-style-type: none"> - Housing loan: 25% off the handling fee - Personal loan: preferential rate and no handling fees - Arranged overdraft ≤ 10.000 €: preferential rate and no handling fees - Rent payment guarantee: preferential tariff <p>Safe: 20% off the rental fee</p> <p>Services beyond these quantities will be charged separately.</p>	
Account statement	1 free / month Beyond that : postal charge in force
Online banking	S-Net / S-Net Mobile Free
Payments (excluding cards)	
Credit transfer	<p>Transaction fee</p> <p>SEPA credit transfer ≤ 250.000 € (Eurotransfert)</p> <ul style="list-style-type: none"> - To a Spuerkeess account Free - To another SEPA bank³ Free <p>SEPA credit transfer > 250.000 €</p> <ul style="list-style-type: none"> - To a Spuerkeess account Free - To another SEPA bank 10,00 € <p>Other credit transfers</p> <ul style="list-style-type: none"> - To a Spuerkeess account Free⁴ - To another bank 0,175%; min. 7 €, max. 100 € <p><u>Additional charges⁵</u></p> <ul style="list-style-type: none"> - Automated TUP processing 3 free / month Standard tariff 1,00 € - Manual processing 5,00 €
Standing order	<p>Opening/amendment/cancellation</p> <ul style="list-style-type: none"> - By S-Net / S-Net Mobile Free - By manual processing⁵ 5,00 € <p>Execution Credit transfer fees apply</p>
Direct debit	Execution Free
Cards and cash	
Providing a debit card	2 free Additional card 20,00 € / year
Providing a credit card	2 Visa Classic Free or 1 Visa Classic and 1 Visa Premier Free Additional Visa Classic 10,00 € / year Additional Visa Premier 35,00 € / year Miles & More Luxair Visa 110,00 € / year
Cash withdrawal	<p>ATM</p> <p><u>By debit card</u></p> <ul style="list-style-type: none"> - Spuerkeess ATM Free - In EUR third party ATM in the EU 4 free / month Standard tariff 2,00 €

³ The credit transfer will be executed as an instant payment if possible.

⁴ In non-EUR currencies: exchange rate where applicable.

⁵ Minors as well as customers born before 1946 or tending for special assistance will not be charged the fees.

	<ul style="list-style-type: none"> - 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 branch⁶ (all currencies) 5,00 €
Overdrafts and related services	
Arranged overdraft	<u>Handling fee</u> <ul style="list-style-type: none"> - Arranged overdraft <ul style="list-style-type: none"> Amount ≤ 10.000 € Free Amount > 10.000 € 0,50%, min. 250,00 € - Arranged overdraft (temporary) 50,00 €

⁶ 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.