



## Fee information document



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

**Account name: Axxess Job**

**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](http://www.spuerkeess.lu/fees).
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
<b>Axxess Job</b>	
<b>Maintaining the account</b>	24 months free Beyond that standard tariff 9,50 € / month
Includes a package of services consisting of:	<b>Total annual fee 114,00 €</b>
Current account services	
– Maintaining the account: 24 months free	
– Account statement: 1 free / month	
– SEPA credit transfers <sup>1</sup> ≤ 250.000 € (Eurotransfert) <sup>2</sup> : no transaction fee	
– Additional charges for automated TUP processing: 3 free / month	
Debit cards	
– 1 free Axxess card and 1 free V PAY / Visa Debit	
– 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	

<sup>1</sup> 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.

<sup>2</sup> The credit transfer will be executed as an instant payment if possible.

<ul style="list-style-type: none"> <li>- Miles &amp; More Luxair Visa: reduced annual card fee</li> <li>- Cash withdrawals in EUR, CHF, GBP and USD at Spuerkeess ATMs by direct debit: free</li> <li>- PIN reminder: free</li> <li>- Card replacement: free</li> <li>- Several insurances related to credit cards: included</li> </ul> <p>Loans and guarantees</p> <ul style="list-style-type: none"> <li>- Housing loan: 25% off the handling fee</li> <li>- Axxess personal loan: preferential rate and no handling fee</li> <li>- Arranged overdraft ≤ 10.000 €: preferential rate and no handling fee</li> <li>- Arranged overdraft Axxess Job (max. 2.500 €): rate of 0%</li> <li>- Rent payment guarantee: preferential tariff</li> </ul> <p>Safe: 20% off the rental tariff</p> <p>Savings: preferential interest rate applies to the Axxess savings account</p> <p>Services beyond these quantities will be charged separately.</p>	
<b>Account statement</b>	1 free / month Beyond that : postal charge in force
<b>Online banking</b>	S-Net / S-Net Mobile Free
<b>Payments (excluding cards)</b>	
<b>Credit transfer</b>	<p><u>Transaction fee</u></p> <p><b>SEPA credit transfer ≤ 250.000 € (Eurotransfert)</b></p> <ul style="list-style-type: none"> <li>- To a Spuerkeess account Free</li> <li>- To another SEPA bank<sup>3</sup> Free</li> </ul> <p><b>SEPA credit transfer &gt; 250.000 €</b></p> <ul style="list-style-type: none"> <li>- To a Spuerkeess account Free</li> <li>- To another SEPA bank 10,00 €</li> </ul> <p><b>Other credit transfers</b></p> <ul style="list-style-type: none"> <li>- To a Spuerkeess account Free<sup>4</sup></li> <li>- To another bank 0,175%; min. 7 €, max. 100 €</li> </ul> <p><u>Additional charges<sup>5</sup></u></p> <ul style="list-style-type: none"> <li>- Automated TUP processing 3 free / month Standard tariff 1,00 €</li> <li>- Manual processing 5,00 €</li> </ul>
<b>Standing order</b>	<p>Opening/amendment/cancellation</p> <ul style="list-style-type: none"> <li>- By S-Net / S-Net Mobile Free</li> <li>- By manual processing<sup>5</sup> 5,00 €</li> </ul> <p>Execution Credit transfer fees apply</p>
<b>Direct debit</b>	Execution Free

<sup>3</sup> The credit transfer will be executed as an instant payment if possible.

<sup>4</sup> In non-EUR currencies: exchange rate where applicable.

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

<b>Cards and cash</b>													
<b>Providing a debit card</b>	<table> <tr> <td>Axxess card</td> <td>1 free</td> </tr> <tr> <td>V PAY / Visa Debit</td> <td>1 free</td> </tr> <tr> <td>Additional card</td> <td>20,00 € / year</td> </tr> </table>	Axxess card	1 free	V PAY / Visa Debit	1 free	Additional card	20,00 € / year						
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<b>Cash withdrawal</b>	<p><b>ATM</b></p> <p><u>By debit card</u></p> <table> <tr> <td>- Spuerkeess ATM</td> <td>Free</td> </tr> <tr> <td>- In EUR third party ATM in the EU</td> <td>4 free / month</td> </tr> <tr> <td></td> <td>Standard tariff 2,00 €</td> </tr> <tr> <td>- In non-EUR currencies third party ATM in the EU or ATM outside the EU</td> <td>4,00 €</td> </tr> </table> <p><u>By credit card</u></p> <table> <tr> <td>- Spuerkeess ATM by direct debit</td> <td>Free</td> </tr> <tr> <td><b>At the branch<sup>6</sup></b> (all currencies)</td> <td>5,00 €</td> </tr> </table>	- Spuerkeess ATM	Free	- In EUR third party ATM in the EU	4 free / month		Standard tariff 2,00 €	- In non-EUR currencies third party ATM in the EU or ATM outside the EU	4,00 €	- Spuerkeess ATM by direct debit	Free	<b>At the branch<sup>6</sup></b> (all currencies)	5,00 €
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<sup>6</sup> 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.