



Fee information document



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

Account name: Axxess Study

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	
Axxess Study	
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 – 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 / 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	Free

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.

debit: free – PIN reminder: free – Card replacement: free – Several insurances related to credit cards: included Loans and guarantees – Arranged overdraft Axxess Study (max. 2.500 €): rate of 0% – CEDIES student loan guaranteed by the government – Unif loan: preferential rate – Rent payment guarantee: preferential tariff Safe: 20% off the rental tariff Savings: preferential interest rate applies to the Axxess savings account Services beyond these quantities will be charged separately.	
Account statement	1 free / month Beyond that : postal charge in force
Online banking	S-Net / S-Net Mobile Free
Payments (excluding cards)	
Credit transfer	Transaction fee SEPA credit transfer ≤ 250.000 € (Eurotransfert) – To a Spuerkeess account Free – To another SEPA bank ³ 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 ⁴ – To another bank 0,175%; min. 7 €, max. 100 € <u>Additional charges⁵</u> – Automated TUP processing 3 free / month Standard tariff 1,00 € – Manual processing 5,00 €
Standing order	Opening/amendment/cancellation – By S-Net / S-Net Mobile Free – By manual processing ⁵ 5,00 € Execution Credit transfer fees apply
Direct debit	Execution Free
Cards and cash	
Providing a debit card	Axxess card 1 free V PAY / Visa Debit 1 free Additional card 20,00 € / year
	2 Visa Classic Free <u>or</u> 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

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.

Cash withdrawal	ATM	
	<u>By debit card</u>	
	- 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 €
	<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>	
	- Arranged overdraft Axxess Study	Free

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.