

Fee information document



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

Account name: Zebra

Date: 01/04/2024

- 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		
Maintaining the account Includes a package of services consisting of:	3,50 € / month Total annual fee 42,00 €	
Current account services - SEPA credit transfers: no transaction fee		
Payment cards: 1 debit card Visa Debit or 1 credit card Visa Classic for 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: 1 free / month – PIN reminder: free		
Credit cards		
 Cash withdrawals in EUR, CHF, GBP and USD at Spuerkeess ATMs by direct debit: free 		
 PIN reminder: free 		
 Several insurances: included 		
Services beyond these quantities will be charged separately.		
Account statement	Paper ¹ : postal charge + EUR 0,40 / statement	
	Electronic: free of charge	
Online banking	S-Net / S-Net Mobile Free	

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¹ Customers born before 1946, as well as customers under curatorship, legal protection or guardianship: 1 statement of account in paper form free of charge per month.

Payments (excluding cards)	
Credit transfer	Transaction fee
	SEPA credit transfer ²
	 To a Spuerkeess account Free
	 To another SEPA bank³
	Other credit transfers
	 To a Spuerkeess account Free ⁴
	To another bank0,175%;
	min. 10 €, max. 100 €
	Additional charges ⁵
	 Automated TUP processing 2,00 €
	 Manual processing (credit transfer 7,00 €
	order, standing order, TUP)
Standing order	Opening/amendment/cancellation
	- By S-Net / S-Net Mobile Free
	_ By manual processing ⁶ 7,00 €
	Execution Credit transfer fees apply
Direct debit	Execution Free
Cards and cash	
Providing a debit card	1 debit card Visa Debit or
	1 credit card Visa Classic for free
	Additional card 24,00 € / year
	Axxess Visa Debit 24,00 € / year
Providing a credit card	1 debit card Visa Debit or
	1 credit card Visa Classic for free
	Additional card 24,00 € / year Visa Premier 70,00 € / year
	Visa Premier 70,00 € / year Miles & More Luxair Visa 230,00 € / year
Cash withdrawal	ATM
Casii witiidiawai	By debit card
	- Spuerkeess ATM Free
	 In EUR third party ATM in the EU 1 free / month
	Standard tariff 2,00 €
	 In non-EUR currencies third party ATM 5,00 €
	in the EU or ATM outside the EU
	By credit card
	Spuerkeess ATM by direct debit Free
	At the branch ⁷ (all currencies) 7,00 €
Overdrafts and related services	
Arranged overdraft	Handling fee
-	Arranged overdraft
	Amount ≤ 10.000 € 250,00 €
	Amount > 10.000 € 0,50%, min. 250,00 €
	Arranged overdraft (temporary)250,00 €

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² 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.

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

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

⁵ Customers born before 1946 or tending for special assistance will not be charged the fees.

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⁷ Customers born before 1946 or tending for special assistance will not be charged the fees for cash withdrawals in euros at the branch.