



## Fee information document



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

**Account name:** Classic 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](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>	
Maintaining the account	Per quarter 4,50 € <b>Total annual fee 18,00 €</b>
Account statement	Paper: postal charge in force Electronic: free of charge
Online banking	S-Net / S-Net Mobile Free
<b>Payments (excluding cards)</b>	
Credit transfer	<u>Transaction fee</u> <b>SEPA credit transfer<sup>1</sup> ≤ 250.000 € (Eurotransfert)</b> – To a Spuerkeess account Free – To another SEPA bank <sup>2</sup> 0,75 € <b>SEPA credit transfer &gt; 250.000 €</b> – To a Spuerkeess account Free – To another SEPA bank 10,00 € <b>Other credit transfers</b> – To a Spuerkeess account Free <sup>3</sup> – To another bank 0,175%; min. 7 €, max. 100 € <u>Additional charges<sup>4</sup></u> – Automated TUP processing 1,00 € – Manual processing 5,00 €

<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.

<sup>3</sup> In non-EUR currencies: exchange rate where applicable.

<sup>4</sup> Minors as well as customers born before 1946 or tending for special assistance will not be charged the fees.

<b>Standing order</b>	Opening/amendment/cancellation	
	– By S-Net / S-Net Mobile	Free
	– By manual processing <sup>4</sup>	5,00 €
	Execution	Credit transfer fees apply
<b>Direct debit</b>	Execution	Free
<b>Cards and cash</b>		
<b>Providing a debit card</b>	Visa Debit / Axxess card	20,00 € / year
<b>Providing a credit card</b>	Visa Classic	20,00 € / year
	Visa Premier	70,00 € / year
	Miles & More Luxair Visa	180,00 € / year
<b>Cash withdrawal</b>	<b>ATM</b>	
	<u>By debit card</u>	
	– Spuerkeess ATM	Free
	– In EUR third party ATM in the EU	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
	<b>At the branch<sup>5</sup></b> (all currencies)	5,00 €
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	<u>Handling fee</u>	
	– Arranged overdraft	
	Amount ≤ 10.000 €	50,00 €
	Amount > 10.000 €	0,50%, min. 250,00 €
	– Arranged overdraft (temporary)	50,00 €

<sup>5</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.