



## Fee information document



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

**Account name:** Zebra

**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>Zebra</b>	
<b>Maintaining the account</b> Includes a package of services consisting of: Current account services – Account statement: 1 free / month – SEPA credit transfers <sup>1</sup> ≤ 250.000 € (Eurotransfert) <sup>2</sup> : free 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.	<b>Total annual fee</b> 3,50 € / month <b>42,00 €</b>
<b>Account statement</b>	1 free / month Beyond that: postal charge in force

<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.

Online banking	S-Net / S-Net Mobile	Free
<b>Payments (excluding cards)</b>		
Credit transfer	<u>Transaction fee</u>	
	<b>SEPA credit transfer ≤ 250.000 €</b> (Eurotransfert)	
	– To a Spuerkeess account	Free
	– To another SEPA bank <sup>3</sup>	Free
	<b>SEPA credit transfer &gt; 250.000 €</b>	
	– To a Spuerkeess account	Free
Standing order	– To another SEPA bank	10,00 €
	<b>Other credit transfers</b>	
	– To a Spuerkeess account	Free <sup>4</sup>
	– To another bank	0,175%; min. 7 €, max. 100 €
	<u>Additional charges<sup>5</sup></u>	
	– Automated TUP processing	1,00 €
Direct debit	– Manual processing	5,00 €
	Opening/amendment/cancellation	
	– By S-Net / S-Net Mobile	Free
Cards and cash	– By manual processing <sup>5</sup>	5,00 €
	Execution	Credit transfer fees apply
	Execution	Free
<b>Providing a debit card</b>		
Providing a credit card	1 debit card Visa Debit or 1 credit card Visa Classic for free	
	Additional card	20,00 € / year
	Axxess Card	20,00 € / year
Cash withdrawal	1 debit card Visa Debit or 1 credit card Visa Classic for free	
	Additional card	20,00 € / year
	Visa Premier	70,00 € / year
Overdrafts and related services	Miles & More Luxair Visa	180,00 € / year
	<b>ATM</b>	
	<u>By debit card</u>	
Arranged overdraft	– 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 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>6</sup></b> (all currencies)	
	5,00 €	
	<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>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.

<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.