



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.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Axxess Job	
Maintaining the account	24 months free
	Beyond that standard tariff 9,50 € / month
	Total annual fee 114,00 €
Includes a package of services consisting of:	
Current account services	
– Maintaining the account: 24 months free	
– 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 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	

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.

<ul style="list-style-type: none"> – Miles & More Luxair Visa: reduced annual card fee – Cash withdrawals in EUR, CHF, GBP and USD at Spuerkeess ATMs by direct debit: free – PIN reminder: free – Card replacement: free – Several insurances related to credit cards: included <p>Loans and guarantees</p> <ul style="list-style-type: none"> – Housing loan: 25% off the handling fee – Axxess personal loan: preferential rate and no handling fee – Arranged overdraft ≤ 10.000 €: preferential rate and no handling fee – Arranged overdraft Axxess Job (max. 2.500 €): rate of 0% – Rent payment guarantee: preferential tariff <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>	
Account statement	1 free / month Beyond that : postal charge in force
Online banking	S-Net / S-Net Mobile Free
Payments (excluding cards)	
Credit transfer	<p><u>Transaction fee</u></p> <p>SEPA credit transfer ≤ 250.000 € (Eurotransfert)</p> <ul style="list-style-type: none"> – To a Spuerkeess account Free – To another SEPA bank³ Free <p>SEPA credit transfer > 250.000 €</p> <ul style="list-style-type: none"> – To a Spuerkeess account Free – To another SEPA bank 10,00 € <p>Other credit transfers</p> <ul style="list-style-type: none"> – To a Spuerkeess account Free⁴ – To another bank 0,175%; min. 7 €, max. 100 € <p><u>Additional charges</u>⁵</p> <ul style="list-style-type: none"> – Automated TUP processing 3 free / month Standard tariff 1,00 € – Manual processing 5,00 €
Standing order	<p>Opening/amendment/cancellation</p> <ul style="list-style-type: none"> – By S-Net / S-Net Mobile Free – By manual processing⁵ 5,00 € <p>Execution Credit transfer fees apply</p>
Direct debit	Execution Free

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.

Cards and cash	
Providing a debit card	Axxess card 1 free Visa Debit 1 free Additional card 20,00 € / year
Providing a credit card	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
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 4,00 € in the EU or ATM outside the EU <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 Job Free – Arranged overdraft Amount ≤ 10.000 € Free Amount > 10.000 € 0,50%, min. 250,00 € – Arranged overdraft (temporary) 50,00 €

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.