



Fee information document



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

Account name: Axxess Study

Date: 01/04/2023

- 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 <ul style="list-style-type: none">– Account statement: 1 free / month– SEPA credit transfers¹ ≤ 250.000 € (Eurotransfert)²: no transaction fee– Additional charges for automated TUP processing: 3 free / month Debit cards <ul style="list-style-type: none">– 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 / month– PIN reminder: free– Card replacement: free Credit cards <ul style="list-style-type: none">– 2 free Visa Classic– <u>or</u>– 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 debit: free | 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.

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| <ul style="list-style-type: none"> - PIN reminder: free - Card replacement: free - Several insurances related to credit cards: included <p>Loans and guarantees</p> <ul style="list-style-type: none"> - Arranged overdraft Axxess Study (max. 2.500 €): rate of 0% - State-guaranteed student loan - Unif loan: preferential rate - 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>Transaction fee</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 charges⁵</u></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 |
| Cards and cash | |
| Providing a debit card | <p>Axxess card 1 free</p> <p>Visa Debit 1 free</p> <p>Additional card 20,00 € / year</p> |
| | <p>2 Visa Classic Free</p> <p>or</p> <p>1 Visa Classic and 1 Visa Premier Free</p> <p>Additional Visa Classic 10,00 € / year</p> <p>Additional Visa Premier 35,00 € / year</p> <p>Miles & More Luxair Visa 110,00 € / year</p> |

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.

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| 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.