



Fee information document



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

Account name: Tweenz current account

Date: 01/01/2025

- 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	
Maintaining the account	Free
Account statement	Paper: postal charge in force + 0,40 € / statement Electronic: free of charge, sent to the legal representatives, the condition being the possession of an S-Net agreement
Payments (excluding cards)	
Credit transfer	Transaction fee
	SEPA credit transfer¹
	– To a Spuerkeess account Free
	– To another SEPA bank ² Free
	Other credit transfers
	– To a Spuerkeess account Free ³ – To another bank 0,175%; min. 10 €, max. 100 €
Standing order	<u>Additional charges⁴</u>
	– Automated TUP processing 2,00 €
	– Manual processing (credit transfer order, standing order, TUP) 7,00 €
	Opening/amendment/cancellation
	– By S-Net / S-Net Mobile Free – By manual processing ⁵ 7,00 €
	Execution Credit transfer fees apply

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.

³ In non-EUR currencies: exchange rate where applicable.

⁴ Customers tending for special assistance will not be charged the fees.

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Cards and cash		
Cash withdrawal	At the branch	
	– In EUR	Free
	– In non-EUR currencies	7,00 €