



## Fee information document



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

**Account name:** Zebra

**Date:** 01/01/2024

- 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 – SEPA credit transfers: no transaction fee 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>	Paper <sup>1</sup> : postal charge + EUR 0,40 / statement Electronic: free of charge
<b>Online banking</b>	S-Net / S-Net Mobile Free

<sup>1</sup> Customers born before 1946, as well as customers under curatorship, legal protection or guardianship: 1 statement of account in paper form free of charge per month.

<b>Payments (excluding cards)</b>	
<b>Credit transfer</b>	<u>Transaction fee</u> <b>SEPA credit transfer<sup>2</sup></b> – To a Spuerkeess account Free – To another SEPA bank <sup>3</sup> Free <b>Other credit transfers</b> – To a Spuerkeess account Free <sup>4</sup> – To another bank 0,175%; min. 10 €, max. 100 € <u>Additional charges<sup>5</sup></u> – Automated TUP processing 2,00 € – Manual processing (credit transfer order, standing order, TUP) 7,00 €
<b>Standing order</b>	Opening/amendment/cancellation Free – By S-Net / S-Net Mobile 7,00 € – By manual processing <sup>6</sup> Credit transfer fees apply Execution
<b>Direct debit</b>	Execution Free
<b>Cards and cash</b>	
<b>Providing a debit card</b>	1 debit card Visa Debit or 1 credit card Visa Classic for free Additional card 24,00 € / year Axxess Visa Debit 24,00 € / year
<b>Providing a credit card</b>	1 debit card Visa Debit or 1 credit card Visa Classic for free Additional card 24,00 € / year Visa Premier 70,00 € / year Miles & More Luxair Visa 230,00 € / year
<b>Cash withdrawal</b>	<b>ATM</b> <u>By debit card</u> – Spuerkeess ATM Free – In EUR third party ATM in the EU 1 free / month Standard tariff 2,00 € – In non-EUR currencies third party ATM 5,00 € in the EU or ATM outside the EU <u>By credit card</u> – Spuerkeess ATM by direct debit Free <b>At the branch<sup>7</sup></b> (all currencies) 7,00 €
<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>2</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>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> Customers born before 1946 or tending for special assistance will not be charged the fees.

<sup>6</sup> Customers born before 1946 or tending for special assistance will not be charged the fees.

<sup>7</sup> Customers born before 1946 or tending for special assistance will not be charged the fees for cash withdrawals in euros at the branch.