



Fee information document



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

Account name: Axxess Job

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.
- 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 of charge and up to the age of 30 at the latest Beyond that: standard tariff 9,50 € / month |
| Includes a package of services consisting of: | Total annual fee 114,00 € |
| Current account services | |
| – Maintaining the account Axxess Job: 24 months free of charge | |
| – Maintaining the account additional classic current accounts in a non-EUR currency: free of charge | |
| – SEPA credit transfers: no transaction fee | |
| Debit cards | |
| – 1 free Axxess Visa Debit 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 | |
| – 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 | |

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| Loans and guarantees <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 – Rent payment guarantee: preferential tariff Safe: 20% off the rental tariff Savings: preferential interest rate applies to the Axxess savings account Services beyond these quantities will be charged separately. | |
| Account statement | Paper ¹ : postal charge + EUR 0,40 / statement Electronic: free of charge |
| Online banking | S-Net / S-Net Mobile Free |
| Payments (excluding cards) | |
| Credit transfer | <u>Transaction fee</u> SEPA² credit transfer <ul style="list-style-type: none"> – To a Spuerkeess account Free – To another SEPA bank³ Free Other credit transfers <ul style="list-style-type: none"> – To a Spuerkeess account Free⁴ – To another bank 0,175%; min. 10 €, max. 100 € <u>Additional charges⁵</u> <ul style="list-style-type: none"> – Automated TUP processing 2,00 € – Manual processing (credit transfer order, standing order, TUP) 7,00 € |
| Standing order | Opening/amendment/cancellation <ul style="list-style-type: none"> – By S-Net / S-Net Mobile Free – By manual processing⁶ 7,00 € Execution Credit transfer fees apply |
| Direct debit | Execution Free |
| Cards and cash | |
| Providing a debit card | Axxess Visa Debit 1 free Visa Debit 1 free Additional card 24,00 € / year |
| Providing a credit card | 2 Visa Classic Free or 1 Visa Classic and 1 Visa Premier Free Additional Visa Classic 12,00 € / year Additional Visa Premier 35,00 € / year Miles & More Luxair Visa 140,00 € / year |

¹ Customers under curatorship, legal protection or guardianship: 1 statement of account in paper form free of charge per month.

² 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.

³ The credit transfer will be executed as an instant payment if possible.

⁴ In non-EUR currencies: exchange rate where applicable.

⁵ Customers 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 | 5,00 € |
| | <u>By credit card</u> | |
| | – Spuerkeess ATM by direct debit | Free |
| | At the branch⁷ (all currencies) | 7,00 € |
| 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 € |

⁷ Customers tending for special assistance will not be charged the fees for cash withdrawals in euros at the branch.