



## Fee information document



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

**Account name:** Axxess Start

**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](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>Axxess Start</b>	
<b>Maintaining the account</b> Includes a package of services consisting of:  Current account services – Maintaining the account Axxess Start: free – Electronic account statement: free – SEPA credit transfers: no transaction fee  Debit cards – 1 free Axxess 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 – 1 free Visa Classic (aged 15 and over) – 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  Savings: preferential interest rate applies to the Axxess savings account  Services beyond these quantities will be charged separately.	Free

<b>Account statement</b>	Paper <sup>1</sup> : postal charge in force + 0,40 € Electronic: Free
<b>Online banking</b>	S-Net / S-Net Mobile Free
<b>Payments (excluding cards)</b>	
<b>Credit transfer</b>	<u>Transaction fee</u> <b>SEPA<sup>2</sup> credit transfer</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 – By S-Net / S-Net Mobile Free – By manual processing <sup>6</sup> 7,00 €  Execution Credit transfer fees apply
<b>Direct debit</b>	Execution Free
<b>Cards and cash</b>	
<b>Providing a debit card</b>	Axxess Visa Debit 1 free Standard tariff 24,00 € / year
<b>Providing a credit card</b> (aged 15 and over)	Visa Classic 1 free Standard tariff 24,00 € / year
<b>Cash withdrawal</b>	<b>ATM</b> <u>By debit card</u> – Spuerkeess ATM Free – In EUR third party ATM in the EU 4 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</b> – In EUR Free – In non-EUR currencies 7,00 €

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

<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 tending for special assistance will not be charged the fees.

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