



Fee information document



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

Account name: Axxess Study

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 Study	
Maintaining the account Includes a package of services consisting of: Current account services <ul style="list-style-type: none">– Maintaining the account Axxess Study: free of charge until the 30th anniversary– Maintaining the account additional classic current accounts in a non-EUR currency: free of charge– SEPA credit transfers: no transaction fee Debit cards <ul style="list-style-type: none">– 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 / 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– PIN reminder: free– Card replacement: free– Several insurances related to credit cards: included	Free until the 30 th anniversary (Standard tariff: 9,50 € / month)

Loans and guarantees <ul style="list-style-type: none"> – State-guaranteed student loan – Unif loan: preferential rate – 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	Transaction fee 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 € Additional charges⁵ <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
	– In non-EUR currencies third party ATM in the EU or ATM outside the EU	Standard tariff 2,00 € 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 Study	Free

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