



Fee information document



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

Account name: Axxess Study

Date: 01/10/2025

- 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	
Axxess Study	
Maintaining the account Includes a package of services consisting of: Current account services – 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 – 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 – 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	Free until the 30 th anniversary (Standard tariff: 9,50 € / month)

Loans and guarantees – 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 – To a Spuerkeess account Free – To another SEPA bank ³ Free Other credit transfers – To a Spuerkeess account Free ⁴ – To another bank 0,175%; min. 10 €, max. 100 € <u>Additional charges⁵</u> – Automated TUP processing 2,00 € – Manual processing (credit transfer order, standing order, TUP) 7,00 €
Standing order	Opening/amendment/cancellation – By S-Net / S-Net Mobile Free – By manual processing ⁶ 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 (for the complete list of SEPA countries, visit our website spuerkeess.lu/en/sepa), "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 €

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