



## Fee information document



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

**Account name:** Classic current account

**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](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>	
Maintaining the account <sup>1</sup>	Per quarter 5,00 € <b>Total annual fee</b> 20,00 €
Account statement	Paper <sup>2</sup> : postal charge in force + 0,40 € / statement Electronic: free of charge
Online banking	S-Net / S-Net Mobile Free
<b>Payments (excluding cards)</b>	
Credit transfer	<b>Transaction fee</b> <b>SEPA credit transfer</b> <sup>3</sup> – To a Spuerkeess account Free – To another SEPA bank <sup>4</sup> 0,75 € <b>Other credit transfers</b> – To a Spuerkeess account Free <sup>5</sup> – To another bank 0,175%; min. 10 €, max. 100 € <b>Additional charges</b> <sup>6</sup> – Automated TUP processing 2,00 € – Manual processing (credit transfer order, 7,00 € standing order, TUP)

<sup>1</sup> Account maintenance fees for classic current accounts in non-EUR currencies are free for Zebra Premium customers.

<sup>2</sup> Customers born before 1946 or under curatorship, legal protection or guardianship receive one monthly paper statement for free.

<sup>3</sup> 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](http://spuerkeess.lu/en/sepa)), "shared charges", IBAN.

<sup>4</sup> The credit transfer will be executed as an instant payment if possible.

<sup>5</sup> In non-EUR currencies: exchange rate where applicable.

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

<b>Standing order</b>	Opening/amendment/cancellation	
	– By S-Net / S-Net Mobile	Free
	– By manual processing <sup>7</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>	Visa Debit / Axxess Visa Debit	24,00 € / year
<b>Providing a credit card</b>	Visa Classic	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	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
	<b>At the branch<sup>8</sup> (all currencies)</b>	7,00 €
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	<u>Handling fee</u>	
	– Arranged overdraft	
	Amount ≤ 10.000 €	250,00 €
	Amount > 10.000 €	0,50%, min. 250,00 €
	– Arranged overdraft (temporary)	250,00 €

<sup>7</sup> Customers born before 1946 or tending for special assistance will not be charged the fees.

<sup>8</sup> Minors as well as customers born before 1946 or tending for special assistance will not be charged the fees for cash withdrawals in euros at the branch.