



Fee information document



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

Account name: Zebra

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	
Zebra	
Maintaining the account Includes a package of services consisting of: Current account services – SEPA credit transfers: no transaction fee Payment cards: 1 debit card Visa Debit or 1 credit card Visa Classic for free Debit cards – Cash withdrawals in EUR, CHF, GBP and USD at Spuerkeess ATMs: free – Cash withdrawals in EUR at third party ATMs in the EU: 1 free / month – PIN reminder: free Credit cards – Cash withdrawals in EUR, CHF, GBP and USD at Spuerkeess ATMs by direct debit: free – PIN reminder: free – Several insurances: included Services beyond these quantities will be charged separately.	Total annual fee 3,50 € / month 42,00 €
Account statement	Paper ¹ : postal charge + EUR 0,40 / statement Electronic: free of charge
Online banking	S-Net / S-Net Mobile Free

¹ Customers born before 1946, as well as customers under curatorship, legal protection or guardianship: 1 statement of account in paper form free of charge per month.

Payments (excluding cards)	
Credit transfer	<u>Transaction fee</u> SEPA credit transfer² – 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	1 debit card Visa Debit or 1 credit card Visa Classic for free Additional card 24,00 € / year Axxess Visa Debit 24,00 € / year
Providing a credit card	1 debit card Visa Debit or 1 credit card Visa Classic for free Additional card 24,00 € / year Visa Premier 70,00 € / year Miles & More Luxair Visa 230,00 € / year
Cash withdrawal	ATM <u>By debit card</u> – Spuerkeess ATM Free – In EUR third party ATM in the EU 1 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 At the branch⁷ (all currencies) 7,00 €
Overdrafts and related services	
Arranged overdraft	<u>Handling fee</u> – Arranged overdraft Amount ≤ 10.000 € 250,00 € Amount > 10.000 € 0,50%, min. 250,00 € – Arranged overdraft (temporary) 250,00 €

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 born before 1946 or tending for special assistance will not be charged the fees.

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