



## Fee information document



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

**Account name: Zebra Premium**

**Date: 15/01/2026**

- 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>Zebra Premium</b>	
<b>Maintaining the account</b> Includes a package of services consisting of: Current account services <ul style="list-style-type: none"><li>– Maintaining the account additional classic current accounts in a non-EUR currency: free of charge</li><li>– SEPA credit transfers: no transaction fee</li></ul> Debit cards <ul style="list-style-type: none"><li>– 2 free debit cards</li><li>– Cash withdrawals in EUR, CHF, GBP and USD at Spuerkeess ATMs: free</li><li>– Cash withdrawals in EUR at third party ATMs in the EU: 4 free / month</li><li>– PIN reminder: free</li><li>– Card replacement: free</li></ul> Credit cards <ul style="list-style-type: none"><li>– 2 free Visa Classic or 1 free Visa Classic and 1 free Visa Premier</li><li>– Miles &amp; More Luxair Visa: reduced annual card fee</li><li>– Cash withdrawals in EUR, CHF, GBP and USD at Spuerkeess ATMs by direct debit: free</li><li>– PIN reminder: free</li><li>– Card replacement: free</li><li>– Several insurances related to credit cards: included</li></ul>	9,50 € / month <b>Total annual fee</b> <b>114,00 €</b>

Loans and guarantees	
<ul style="list-style-type: none"> <li>- Housing loan: 25% off the handling fee</li> <li>- Personal loan: no handling fees</li> <li>- Arranged overdraft ≤ 10.000 €: preferential rate and no handling fees</li> <li>- Rent payment guarantee: preferential tariff</li> </ul>	
Services beyond these quantities will be charged separately.	
<b>Account statement</b>	Paper <sup>1</sup> : postal charge in force + 0,40 € / statement Electronic: free of charge
<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 credit transfer<sup>2</sup></b> <ul style="list-style-type: none"> <li>- To a Spuerkeess account Free</li> <li>- To another SEPA bank<sup>3</sup> Free</li> </ul> <b>Other credit transfers</b> <ul style="list-style-type: none"> <li>- To a Spuerkeess account Free<sup>4</sup></li> <li>- To another bank 0,175%; min. 10 €, max. 100 €</li> </ul> <u>Additional charges<sup>5</sup></u> <ul style="list-style-type: none"> <li>- Automated TUP processing 2,00 €</li> <li>- Manual processing (credit transfer order, standing order, TUP) 7,00 €</li> </ul>
<b>Standing order</b>	Opening/amendment/cancellation <ul style="list-style-type: none"> <li>- By S-Net / S-Net Mobile Free</li> <li>- By manual processing<sup>6</sup> 7,00 €</li> </ul> Execution Credit transfer fees apply
<b>Direct debit</b>	Execution Free
<b>Cards and cash</b>	
<b>Providing a debit card</b>	2 free Additional card 24,00 € / year
<b>Providing a credit card</b>	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

<sup>1</sup> Customers born before 1946 or under curatorship, legal protection or guardianship receive one monthly paper statement for free.

<sup>2</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>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 born before 1946 or tending for special assistance will not be charged the fees.

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

<b>Cash withdrawal</b>	<b>ATM</b> <u>By debit card</u> <ul style="list-style-type: none"> <li>- Spuerkeess ATM Free</li> <li>- In EUR third party ATM in the EU 4 free / month Standard tariff 2,00 €</li> <li>- In non-EUR currencies third party ATM 5,00 € in the EU or ATM outside the EU</li> </ul> <u>By credit card</u> <ul style="list-style-type: none"> <li>- Spuerkeess ATM by direct debit Free</li> </ul> <b>At the branch<sup>7</sup> (all currencies)</b> 7,00 €
<b>Overdrafts and related services</b>	
<b>Arranged overdraft</b>	<u>Handling fee</u> <ul style="list-style-type: none"> <li>- Arranged overdraft           <ul style="list-style-type: none"> <li>Amount ≤ 10.000 € Free</li> <li>Amount &gt; 10.000 € 0,50%, min. 250,00 €</li> </ul> </li> <li>- Arranged overdraft (temporary) 250,00 €</li> </ul>

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<sup>7</sup> Customers born before 1946 or tending for special assistance will not be charged the fees for cash withdrawals in euros at the branch.