



Fee information document



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

Account name: Axxess Job

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.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Axxess Job	
Maintaining the account Includes a package of services consisting of: Current account services <ul style="list-style-type: none">– Maintaining the account Axxess Job: 24 months free of charge– 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 free / month– PIN reminder: free– Card replacement: free Credit cards <ul style="list-style-type: none">– 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	24 months free of charge and up to the age of 30 at the latest Beyond that: standard tariff 9,50 € / month Total annual fee 114,00 €

<p>Loans and guarantees</p> <ul style="list-style-type: none"> – Housing loan: 25% off the handling fee – Personal loan: no handling fee – Arranged overdraft \leq 10.000 €: preferential rate and no handling fee – Rent payment guarantee: preferential tariff <p>Savings: preferential interest rate applies to the Axxess savings account Services beyond these quantities will be charged separately.</p>	
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)	
<p>Credit transfer</p> <p><u>Transaction fee</u></p> <p>SEPA² credit transfer</p> <ul style="list-style-type: none"> – To a Spuerkeess account Free – To another SEPA bank³ Free <p>Other credit transfers</p> <ul style="list-style-type: none"> – To a Spuerkeess account Free⁴ – To another bank 0,175%; min. 10 €, max. 100 € <p><u>Additional charges⁵</u></p> <ul style="list-style-type: none"> – Automated TUP processing 2,00 € – Manual processing (credit transfer 7,00 € order, standing order, TUP) 	
<p>Standing order</p>	<p>Opening/amendment/cancellation</p> <ul style="list-style-type: none"> – By S-Net / S-Net Mobile Free – By manual processing⁶ 7,00 € <p>Execution Credit transfer fees apply</p>
Direct debit	Execution Free
Cards and cash	
<p>Providing a debit card</p>	<p>Axxess Visa Debit 1 free Visa Debit 1 free Additional card 24,00 € / year</p>
<p>Providing a credit card</p>	<p>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</p>

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 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 € Free Amount > 10.000 € 0,50%, min. 250,00 € – Arranged overdraft (temporary) 250,00 €

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