



## Fee information document



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

**Account name:** Axxess Study

**Date:** 01/01/2026

- 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>Axxess Study</b>  |  |
| <b>Maintaining the account</b><br>Includes a package of services consisting of:<br>Current account services <ul style="list-style-type: none"><li>– Maintaining the account Axxess Study: free of charge until the 30<sup>th</sup> anniversary</li><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>– 1 free Axxess Visa Debit and 1 free Visa Debit</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 / 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</li><li>– <u>or</u></li><li>– 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> | Free until the 30 <sup>th</sup> anniversary<br>(Standard tariff: 9,50 € / month) |

|   |   |
|---|---|
| Loans and guarantees<br>– State-guaranteed student loan<br>– Unif loan: preferential rate<br>– Rent payment guarantee: preferential tariff<br>Savings: preferential interest rate applies to the Axxess savings account<br>Services beyond these quantities will be charged separately. |   |
| <b>Account statement</b>  | Paper <sup>1</sup> : postal charge + EUR 0,40 / statement<br>Electronic: free of charge   |
| <b>Online banking</b>   | S-Net / S-Net Mobile Free   |
| <b>Payments (excluding cards)</b>   |   |
| <b>Credit transfer</b>  | Transaction fee<br><b>SEPA<sup>2</sup> credit transfer</b><br>– To a Spuerkeess account Free<br>– To another SEPA bank <sup>3</sup> Free<br><b>Other credit transfers</b><br>– To a Spuerkeess account Free <sup>4</sup><br>– To another bank 0,175%;<br>min. 10 €, max. 100 €<br><u>Additional charges<sup>5</sup></u><br>– Automated TUP processing 2,00 €<br>– Manual processing (credit transfer order, standing order, TUP) 7,00 € |
| <b>Standing order</b>   | Opening/amendment/cancellation<br>– By S-Net / S-Net Mobile Free<br>– By manual processing <sup>6</sup> 7,00 €<br>Execution Credit transfer fees apply  |
| <b>Direct debit</b>   | Execution Free  |
| <b>Cards and cash</b>   |   |
| <b>Providing a debit card</b>   | Axxess Visa Debit 1 free<br>Visa Debit 1 free<br>Additional card 24,00 € / year   |
| <b>Providing a credit card</b>  | 2 Visa Classic Free<br><u>or</u><br>1 Visa Classic and 1 Visa Premier Free<br>Additional Visa Classic 12,00 € / year<br>Additional Visa Premier 35,00 € / year<br>Miles & More Luxair Visa 140,00 € / year  |

<sup>1</sup> Customers under curatorship, legal protection or guardianship: 1 statement of account in paper form free of charge per month.

<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 tending for special assistance will not be charged the fees.

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|                        |   |                        |
|------------------------|---|------------------------|
| <b>Cash withdrawal</b> | <b>ATM</b>  |                        |
|                        | <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                   |
|                        | <b>At the branch<sup>7</sup></b> (all currencies)                       | 7,00 €                 |

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