



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

Service	Fee
General account services	
Axxess Study	
Maintaining the account	Free until the 30 th anniversary (Standard tariff: 9,50 € / month)
Includes a package of services consisting of:	
Current account services	
– Maintaining the account Axxess Study: free of charge until the 30 th anniversary	
– Maintaining the account additional classic current accounts in a non-EUR currency: free of charge	
– SEPA credit transfers: no transaction fee	
Debit cards	
– 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 / month	
– PIN reminder: free	
– Card replacement: free	
Credit cards	
– 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	

Loans and guarantees – State-guaranteed student loan – Unif loan: preferential rate – Rent payment guarantee: preferential tariff Savings: preferential interest rate applies to the Axxess savings account Services beyond these quantities will be charged separately.	
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)	
Credit transfer	<p>Transaction fee</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)
Standing order	<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	
Providing a debit card	<p>Axxess Visa Debit 1 free</p> <p>Visa Debit 1 free</p> <p>Additional card 24,00 € / year</p>
Providing a credit card	<p>2 Visa Classic Free</p> <p>or</p> <p>1 Visa Classic and 1 Visa Premier Free</p> <p>Additional Visa Classic 12,00 € / year</p> <p>Additional Visa Premier 35,00 € / year</p> <p>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 in the EU or ATM outside the EU	5,00 €
	<u>By credit card</u>	
	– Spuerkeess ATM by direct debit	Free
	At the branch⁷ (all currencies)	7,00 €

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