



Zebra and Zebra Premium

The banking packages perfectly adapted to your needs.

Zebra and Zebra Premium packages include all the banking products and services to manage your finances.

Depending on your personal needs, you will opt for:

- › Zebra, the basic offer that includes all the products for the management of your routine transactions;
- › Zebra Premium, the indispensable all-inclusive current account that allows you to manage your banking relationship at the best price. Recommended if Spuerkeess is your main bank. To discover all the benefits of the Zebra Premium package please see the table on the back.

Zebra	Zebra Premium
Free SEPA credit transfers	Free SEPA credit transfers
	No account maintenance fees on additional current accounts in a non-EUR currency
Free cash withdrawals at Spuerkeess ATMs	Free cash withdrawals at Spuerkeess ATMs
1 free cash withdrawal in EUR/month from non Spuerkeess ATMs ¹	4 free cash withdrawal in EUR/month from non Spuerkeess ATMs ¹
1 Visa Debit card or 1 Visa Classic card free of charge ²	2 free Visa Debit cards
	2 Visa Classic cards or 1 Visa Classic and 1 Visa Premium card free of charge ²
	Additional cards ² : preferential rate -50%
	Insurance related to the Visa Premier card: travel cancellation, loss of luggage, purchase protection, protection of goods purchased via internet, etc.
	Preferential conditions on loans and guarantees ²
EUR 3,50/month	EUR 9,50/month*

Tariffs and conditions as at 1.1.2024



*** the first 6 months are free of charge**

For more information, contact your Spuerkeess branch or go to www.spuerkeess.lu

Products and services included	Zebra	Zebra Premium
Current account services		
Current account	✓	✓
Account statements (electronic)	✓	✓
SEPA credit transfers	free	free
Management of standing orders via S-Net/S-Net Mobile	free	free
Additional current accounts in a NON-EUR currency	-	free
Debit cards		
Visa Debit debit card	free ³	2 free
Access to e-commerce	✓	✓
Cash withdrawals at Spuerkeess ATMs	free	free
Cash withdrawals at non-Spuerkeess ATMs ¹	1 free/month	4 free/month
New PIN request	free	free
Card replacement	-	free
Apple Pay	✓	✓
Credit cards²		
Visa Classic credit card	free ³	1 free
- Purchase protection insurance and travel accident insurance (death/disability)	✓	✓
Visa Premier credit card	-	1 free
- Trip cancellation/interruption insurance	-	✓
- Purchase protection insurance and other insurance products associated with this card	-	✓
Miles & More Luxair Visa credit card	EUR 230/year	EUR 140/year
New PIN request	free	free
Card replacement	-	free
Apple Pay	✓	✓
Cash withdrawals by direct debit at Spuerkeess ATMs	free	free
Online banking		
S-Net, S-Net Mobile and Payconiq	free	free
Loans and guarantees²		
Permanent arranged overdraft (≤ EUR 10.000):		
- Beneficial rate	-	✓
- Handling fee	-	free
Personal loan:		
- Beneficial rate	-	✓
- Handling fee	-	free
Housing loan:		
- Handling fee	-	-25%
Rent payment guarantee	-	Preferential rate
Safe deposit box		
Rental rate		-20%

1 without Spuerkeess fees, in Luxembourg and the EU, with a Visa Debit card

2 subject to application approval

3 Visa Debit card or 1 Visa Classic card free of charge