



## Fee information document



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

**Account name: Zebra Premium**

**Date: 01/04/2024**

- 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 – Maintaining the account additional classic current accounts in a non-EUR currency: free of charge – SEPA credit transfers: no transaction fee Debit cards – 2 free debit cards – 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 – 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	<b>Total annual fee</b> 9,50 € / month <b>114,00 €</b>

<p>Loans and guarantees</p> <ul style="list-style-type: none"> <li>- Housing loan: 25% off the handling fee</li> <li>- Personal loan: preferential rate and no handling fees</li> <li>- Arranged overdraft ≤ 10.000 €: preferential rate and no handling fees</li> <li>- Rent payment guarantee: preferential tariff</li> </ul> <p>Safe: 20% off the rental fee</p> <p>Services beyond these quantities will be charged separately.</p>	
<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>	<p>Transaction fee</p> <p><b>SEPA credit transfer<sup>2</sup></b></p> <ul style="list-style-type: none"> <li>- To a Spuerkeess account Free</li> <li>- To another SEPA bank<sup>3</sup> Free</li> </ul> <p><b>Other credit transfers</b></p> <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> <p><u>Additional charges<sup>5</sup></u></p> <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>	<p>Opening/amendment/cancellation</p> <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> <p>Execution Credit transfer fees apply</p>
<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> The credit transfer will be executed as an instant payment if possible.

<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>		
	- 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 €
<b>Overdrafts and related services</b>			
<b>Arranged overdraft</b>	<u>Handling fee</u>		
	- Arranged overdraft		
	Amount ≤ 10.000 €		Free
	Amount > 10.000 €	0,50%, min. 250,00 €	
	- Arranged overdraft (temporary)		250,00 €

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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.