

The bridge to your freedom



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Spuerkeess has developed tailored offers to support its customers at every stage of their lives. The Axxess programme, designed for customers between 12 and 30, consists of 3 separate offers that meet the specific needs of teenagers, college students and young workers.

While the offers all have different banking components, they share the Axxess debit card, which provides access to a number of exclusive non-banking benefits: discounts from Axxess partners, contests and exclusive activities.

Another common element is that the banking products stay **free of charge** up to 24 months after having started working.



Start

... covers all of a teenager's banking needs

If you are between 12 and 18, Spuerkeess offers you the Axxess Start package which includes your first current account and a savings account with preferential rates, which you can manage via S-Net.

Your first bank card, the Axxess debit card, lets you withdraw money, use mobile payment solutions such as Apple Pay (from the age of 16) and make online as well as in-store payments. With your parents' consent you can apply for a Visa Classic credit card when you turn 15.

In short, Axxess Start lets you manage your money and expenses independently.



Study

... covers all of a college student's banking needs

Spuerkeess offers you Axxess Study if you are a student and are 18 to 30 years old. In addition to offering all the basic banking products, this package addresses the specific needs of students.

Financing facilities, such as the state-guaranteed student loan and the Unif loan, let you focus on what's important: successfully completing your studies.

Your Axxess debit card and your Visa credit card help you easily manage your daily expenses, make online payments and use mobile payment solutions such as Apple Pay. You will also appreciate our award-winning online banking S-Net, where you can manage your finances "anywhere, anytime".

And to help you leave the family nest or continue your studies abroad, Axxess Study includes a rent payment guarantee at a preferential rate.

In short, Axxess Study lets you pursue your studies with complete peace of mind.

 **SPUERKEESS**

 **Pay**



Job

... covers all of a young worker's banking needs

Spuerkeess offers you Axxess Job if you are entering the workforce and are 18 to 30 years old. You get the same non-banking benefits associated with the Axxess debit card while enjoying 24 months of the very comprehensive Zebra Premium package free of charge.

In this way, Axxess Job meets the increased need for banking services that comes with having a job. Zebra Premium naturally includes all the products needed to manage your daily finances such as a current account, bank cards and S-Net; Zebra Premium also gives you access to additional financing facilities under favourable terms.

To make it easier for you to afford your first home, you will receive a discount on the handling fee for your real estate loan. To buy a car or furniture, or to finance any other need, you will benefit from favourable conditions on personal loans. And for any other unexpected expense, you can access an arranged overdraft under favourable terms.

In short, Axxess Job gets your working life off to an easy start.



Start

| Current account services | |
|--|--------------------------------|
| Current account | ✓ |
| SEPA credit transfers | free |
| Payment cards | |
| Axxess card Visa Debit Cash withdrawals at Spuerkeess ATMs Cash withdrawals at non-Spuerkeess ATMs ¹ | 1 free free 4 free/month |
| Visa Classic credit card² | 1 free |
| Card replacement | free |
| New PIN request | free |
| Apple Pay ³ | ✓ |
| Online Banking | |
| S-Net, S-Net Mobile and Payconiq | free |
| Investments and savings | |
| S-Invest | ✓ |
| Axxess savings account | preferential rate |
| Banking package Axxess Start | free |

Tariffs and conditions as at 1.1.2024

¹ no Spuerkeess fees in Luxembourg, EU and Switzerland, also in local currency

² 15 and older, subject to approval of your application

³ from the age of 16

Study

| Current account services | |
|--|--------------------------------|
| Current account | ✓ |
| SEPA credit transfers | free |
| Additional current accounts in a NON-EUR currency | free |
| Payment cards | |
| Axxess card Visa Debit Cash withdrawals at Spuerkeess ATMs Cash withdrawals at non-Spuerkeess ATMs ¹ | 1 free free 4 free/month |
| Visa Classic or Visa Premier credit card² | 2 free ³ |
| Travel insurance and purchase protection insurance linked to the Visa Premier card | ✓ |
| Card replacement | free |
| New PIN request | free |
| Apple Pay | ✓ |
| Online Banking | |
| S-Net, S-Net Mobile and Payconiq | free |
| Investments and savings | |
| S-Invest | ✓ |
| Speedinvest | ✓ |
| Axxess savings account | preferential rate |
| Higher education | |
| State-guaranteed student loan (AideFi) | ✓ |
| Unif loan | ✓ |
| Rent payment guarantee | preferential fee |
| Banking package Axxess Study | free |

Tariffs and conditions as at 1.1.2024

¹ no Spuerkeess fees in Luxembourg, EU and Switzerland, also in local currency

² subject to approval of your application

³ within the limit of the authorised combinations (2 Visa Classic or 1 Visa Classic and 1 Visa Premier)

Job

| Current account services | | Zebra Premium |
|--|---|--------------------------------|
| Current account | ✓ | ✓ |
| SEPA credit transfers | free | free |
| Additional current accounts in a NON-EUR currency | free | free |
| Payment cards | | |
| Axxess card Visa Debit Cash withdrawals at Spuerkeess ATMs Cash withdrawals at non-Spuerkeess ATMs ¹ | 1 free free 4 free/month | 1 free free 4 free/month |
| Visa Classic or Visa Premier credit card² | 2 free ³ | 2 free ³ |
| Miles & More Luxair Visa credit card ² | EUR 140/year | EUR 140/year |
| Travel insurance and purchase protection insurance linked to the Visa Premier and Miles & More Luxair Visa credit card | ✓ | ✓ |
| Card replacement | free | free |
| New PIN request | free | free |
| Apple Pay | ✓ | ✓ |
| Online banking | | |
| S-Net, S-Net Mobile and Payconiq | free | free |
| Investments and savings | | |
| S-Invest | ✓ | ✓ |
| Speedinvest | ✓ | ✓ |
| Axxess savings account | preferential rate | preferential rate |
| Loans and guarantees ² | | |
| Housing loan Handling fee | -25% | -25% |
| Axxess personal loan Preferential rate Handling fee | ✓ free | ✓ free |
| Arranged overdraft (≤ EUR 10.000) Preferential rate Handling fee | ✓ free | ✓ free |
| Rent payment guarantee | preferential fee | preferential fee |
| Banking package Axxess Job | EUR 9,50/month (free for 24 months ⁴) | |

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² subject to approval of your application

³ within the limit of the authorised combinations (2 Visa Classic or 1 Visa Classic and 1 Visa Premier)

⁴ max. until 30th birthday





SPUERKEESS

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