

# ALL IN ONE OFFER



**A comprehensive banking offer tailored to your professional, private and wealth management needs.**

Spuerkeess: the national leader with international renown

World-class ratings:

Aa2 (Moody's, Long Term Deposit Rating)

AA+ (Standard & Poor's)

Among the safest banks in the world

## Take advantage of a complete banking offer from just EUR 12,50 a month!

Opt for one of the two “all inclusive” Zebra Business or Zebra Business Plus business current accounts and benefit free of charge from all the services around your private current account included in the Zebra Premium package! With the “**All in One**” offer, you’ll also benefit from a wide range of financial advantages for your financing and investments!

Computer or medical equipment, vehicle,... ? **Financial leasing** by Spuerkeess is an attractive solution for financing your professional equipment.

To benefit from these advantages, you need to subscribe to a **Zebra Business** and **Zebra Premium** package.

## Choose the Business package that suits you best:

- **Zebra Business** package
- **Zebra Business Plus** package



Products and services included	Zebra Business	Zebra Business Plus
<b>Current account services</b>		
Current account	✓	✓
Account statement (electronic or paper)	1 free/month	1 free/month
Transaction fee SEPA credit transfer “Eurotransfert”	12 free/month <sup>1</sup> (then EUR 0,60/transfer)	36 free/month <sup>1</sup> (then EUR 0,30/transfer)
<b>Banking cards</b>		
Visa Business	1 free	2 free
Access card for the coin dispenser	free	free
Cash deposit card for S-Bank ATM	free	free
Cash deposit 24/24 service	free	free
<b>Financing</b>		
Business loan	-	25% discount on the handling fee (not on the minimum amount)
Investment loan	-	25% discount on the handling fee (not on the minimum amount)
Online Banking S-Net, S-Net Mobile	✓	✓
<b>Package price</b>	<b>EUR 12,50/month</b>	<b>EUR 25,00/month</b>
<b>Additional cards</b>		
Visa Debit card	EUR 24/year	EUR 24/year
Miles & More Luxair Visa Business	EUR 165/year	EUR 165/year

<sup>1</sup> the first 12 (respectively 36) electronic SEPA payments to a Spuerkeess current account, or to another current account of bank located in the SEPA area are for free. Beyond that number of free SEPA payments, all electronic payments towards a SPUERKEESS current account are free of charge

With our **“All in One”** offer, you’ll not only benefit from a Business package tailored to your needs but also from an **“Exclusive Plus”** offer for your personal or joint current account.

## Your advantage:

- **Zebra Premium package free of charge (save EUR 114/year)**

## YOUR EVERYDAY BANKING



<b>Products and services included</b>	<b>Zebra Premium</b>
<b>Current account services</b>	
Current account	✓
Account statements (electronic)	✓
SEPA credit transfers	free
Classic current accounts in a NON-EUR currency	free
<b>Debit cards</b>	
<b>Providing a Visa Debit card</b>	<b>2 free</b>
<b>Access to e-commerce</b>	✓
Cash withdrawals at Spuerkeess ATMs	free
Cash withdrawals at non-Spuerkeess ATMs <sup>2</sup>	8 free/month
New PIN request	free
Card replacement	free
Apple Pay, Google Pay	✓
<b>Credit cards<sup>3</sup></b>	
<b>Providing a Visa Classic credit card</b>	<b>1 free<sup>4</sup></b>
<b>Purchase protection insurance and other insurance products associated with this card</b>	✓
<b>Providing a Visa Premier credit card</b>	<b>1 free<sup>4</sup></b>
<b>Trip cancellation/interruption insurance</b>	✓
<b>Purchase protection insurance and other insurance products associated with this card</b>	✓
<b>Additional cards (Visa Premier and/or Visa Classic)</b>	<b>preferential tariff -50%</b>
<b>Providing a Miles &amp; More Luxair Visa credit card</b>	<b>preferential tariff<sup>5</sup></b>
New PIN request	free
Card replacement	free
Apple Pay, Google Pay	✓
<b>Online banking</b> S-Net, S-Net Mobile and Payconiq	✓
<b>Package price</b>	<b>free of charge</b> instead of EUR 9,50/month

**Your benefit for your travels:** 75% off the exchange commission for USD, GBP, CHF when withdrawing cash at a Spuerkeess ATM.

<sup>2</sup> without Spuerkeess fees in Luxembourg and the EU, with a Visa Debit card

<sup>3</sup> subject to application approval

<sup>4</sup> within the limit of the authorised combinations (2 Visa Classic or 1 Visa Classic and 1 Visa Premier)

<sup>5</sup> EUR 140/year with your Zebra Premium package instead of the standard rate of EUR 230/year

<sup>6</sup> for orders up to EUR 25.000 or counter-value in foreign currency, above 0,15%

<sup>7</sup> the discount only applies to the first instalment

## + LOANS AND FINANCIAL PLANNING

Housing loan	Handling fee	Free of charge in Luxembourg EUR 1.500 abroad (Standard: 0,50% with max. EUR 2.000)
Personal loan	Beneficial rate Handling fee	Base rate -0,50% Free of charge (Standard: EUR 250)
Rent payment guarantee	Quarterly fee	Free of charge, on 100% pledge (Standard: EUR 27/quarter)
Permanent arranged overdraft (≤ EUR 10.000)	Beneficial rate Handling fee	Free of charge (Standard: EUR 250)

## + INVESTMENTS

	Classic Offer	Job Offer (<30 ans)
Subscription/redemption lux I funds	free of charge	free of charge
Custody fees Spuerkeess's own issues and investment lux I funds category	free of charge	free of charge
Purchase/Sale/Subscription/Redemption of equities, bonds, ETF and UCITS funds	EUR 24,50/order <sup>6</sup> (via S-Net)	EUR 19,50/order <sup>6</sup> (via S-Net)
Custody fees - Securities	0,20%/year (excl. VAT 14%) (min. EUR 4,00/securities account/month)	0,15%/year (excl. VAT 17%) (min. EUR 1,25/customer/month)
- Precious metals	0,28%/year (excl. VAT 17%) (min. EUR 4,00/securities account/month)	

## + INVESTMENT PACKAGES

Speedinvest	No subscription fee
lux I mandate	EUR 10,00/month (excl. VAT, regardless of the amount invested)
Selfinvest <sup>7</sup> , Activinvest, Activinvest+, Activmandate (Green) Performance	10% discount on the quarterly flat-rate fee (discount not applicable on the minimum)
Activmandate (Green), Activmandate ODDO BHF	20% discount on the quarterly flat-rate fee (discount not applicable on the minimum)

## + COMPLEMENTARY PENSION

S-Pension	free of charge
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## CREDIT CARD MILES & MORE LUXAIR VISA

EXCLUSIVE

### The best travel credit card

- Welcome bonus: Up to EUR 95 for your next Luxair flight as well as 5.000 Welcome Miles
- Earn Award Miles with every card purchase
- Take advantage of a better travel experience: 3 times per year free access to the “Luxair Lounge” at Luxembourg airport as well as free usage of the “Luxair Fast Lane” twice a year
- Exclusive insurance services:
  - Waiver of the deductible in the event of an accident with a rental car; max EUR 15.000/claim
  - Travel cancellation insurance ; EUR 15.000 per card/year
  - Internet purchase protection insurance up to EUR 2.500/year
  - Travel accident insurance up to EUR 250.000



Your advantage: **EUR 90 discount per year with your Zebra Premium package<sup>5</sup>**

## LEASE PLUS: THE ALL-IN-ONE LEASING SOLUTION

BEST DEALS

**Request a customised Lease Plus offer for your dream car:  
the only thing you'll have to remember is to fill up the tank!**

- An all-inclusive leasing offer for private individuals in Luxembourg
- No down payment, no residual payment
- Administrative management, insurance, maintenance and tyres: all-inclusive
- Take advantage of our special offers or configure your dream car



Your advantage: **with the “All in One” offer you benefit from a preferential monthly rent and you will get a welcome gift worth EUR 150**

## CREDIT CARD VISA INFINITE

EXCLUSIVE

- 24/7 worldwide concierge service
- An infinite world of privileges
- LoungeKey membership (access to over 1.000 airport lounges worldwide)
- Extended insurance and global assistance cover



Your advantage: **an exclusive credit card with a range of privileged services**

For further information about your Spuerkeess benefits, please consult your advisor or contact us via [allinone@spuerkeess.lu](mailto:allinone@spuerkeess.lu).

This offer is valid as of 16/05/2024 and may be subject to modification.

The terms and conditions of this offer are subject to acceptance of your application and cannot be used in conjunction with any other beneficial terms and conditions.