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 at non Spuerkeess ATMs ¹	4 free cash withdrawal in EUR/month at 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 Premier 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

Tariffs and conditions as at 1.1.2024



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



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Account statements (electronic) A contrasters free free free free free free free f	Current account services		
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Purchase protection insurance and travel accident insurance (death/disability) ✓ Visa Premier credit card - Trip cancellation/interruption insurance - Purchase protection insurance and other insurance products associated with this card - Purchase protection insurance and other insurance products associated with this card - Purchase protection insurance and other insurance products associated with this card - Purchase protection insurance and other insurance products associated with this card - Purchase protection insurance and other insurance products associated with this card - EUR 230/year EUR 140/year Free free free free Card replacement - If the pay/Google Pay ✓ Cash withdrawals by direct debit at Spuerkeess ATMs free free Cash withdrawals by direct debit at Spuerkeess ATMs free free Conline banking S-Net, S-Net Mobile and Payconiq free free Loans and guarantees² Permanent arranged overdraft (≤ EUR 10.000): - Beneficial rate - Handling fee - free Handling fee - free Handling fee - free Housing loan: - Handling fee - Preferential rate	Credit cards ²		
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 $^{\,}$ 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