

Main banking fees as of 16 May, 2024

Retail customers



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1. Current accounts

Offers for young people	Tweenz (Young people 0 to 12 years old)	Axxess Start (Young people 12 to 18 years old)	Axxess Study (Young people 18 to 30 years old)	Axxess Job (Young people 18 to 30 years old)
Currency	EUR	EUR	EUR	EUR
Account statement	Paper: 1 statement free of charge/month	Electronic or Paper: 1 statement free of charge/month	Electronic: free of charge Paper: postal charge + EUR 0,40/statement	
S-Net, Payconiq and Apple/Google Pay	Not applicable	S-Net, Payconiq (from the age of 12) and Apple/Google Pay (from the age of 16): free of charge		
Credit transfers ¹ – To a Spuerkeess account – To an account at another bank	Free of charge			
Cash withdrawal in EUR ² at third party ATMs in the UE with a Visa Debit card	Not applicable	4 withdrawals/month free of charge (without Spuerkeess fees)		
Providing a debit card Visa Debit	EUR 24,00/year	1 Axxess free of charge	2 free of charge, then EUR 24,00/card/year	
Providing a credit card Visa Classic	EUR 24,00/year	1 free of charge (from the age of 15)	1 free of charge ³ , then EUR 12,00/card/year	
Providing a credit card Visa Premier	Not applicable	Not applicable	1 free of charge ³ , then EUR 35,00/card/year	
Providing a credit card Miles&More Luxair Visa	Not applicable	Not applicable	EUR 140,00/card/year	
Replacement of a debit/credit card	Not applicable	Free of charge		
Savings	Preferential interest rate No account closing balance fees		Preferential interest rate applies to the Axxess savings account	
Other advantages	Tweenz Club (6 to 12 years old)	Advantages linked to the Axxess Visa Debit card (discounts with Axxess partners, contests, events)		
Housing loan	Not applicable	Not applicable	Not applicable	25% off the handling fee
Axxess personal loan	Not applicable	Not applicable	Preferential rate and no handling fee	
Arranged overdraft ≤ EUR 10.000	Not applicable	Not applicable	Preferential rate and no handling fee	
Rent payment guarantee	Not applicable	Not applicable	Preferential tariff	
Safe	Not applicable	Not applicable	20% off the rental tariff	
Maintaining the account	Free of charge	Free of charge	Free of charge until the 30 th anniversary	Free of charge for 24 months (up to the age of 30 at the latest), then EUR 9,50/month

¹A SEPA credit transfer is a credit transfer in EUR to a SEPA country, with shared charges and the IBAN of the beneficiary. SEPA countries (Single Euro Payments Area) are the EU countries, United Kingdom, Norway, Liechtenstein, Iceland, Switzerland, Monaco, San Marino, Andorra and Vatican. SEPA credit transfers ≤ EUR 100.000 are executed as an instant payment, meaning processed 24 hours a day, 365 days a year, with the funds being credited within 10 seconds to the beneficiary's account as long as its bank accepts this payment method.

² Cash withdrawal with an Axxess debit card: 4/month without application of Spuerkeess fees in Luxembourg, in the EU and in Switzerland, even in local currencies.

³ Axxess Study and Axxess Job: 2 Visa Classic cards or 1 Visa Classic and 1 Visa Premium card free of charge.

Other offers	Classic Current account	Zebra	Zebra Premium
Currency	EUR or AUD, BGN, CAD, CHF, CZK, DKK, GBP, HKD, HUF, JPY, NOK, NZD, PLN, SEK, SGD, TRY, USD, ZAR	EUR	EUR
Account statement	Electronic: free of charge Paper ⁴ : postal charge + EUR 0,40/statement		
S-Net, Payconiq and Apple/Google Pay	Free of charge		
Credit transfers ⁵ – To a Spuerkeess account – To an account at another bank	Free of charge EUR 0,75	Free of charge Free of charge	Free of charge Free of charge
Cash withdrawal in EUR ⁶ at third party ATMs in the UE with a Visa Debit card	EUR 2,00	1/month free of charge (without Spuerkeess fees)	4/month free of charge (without Spuerkeess fees)
Providing a debit card Visa Debit	EUR 24,00/ card/year	1 free card of your choice then EUR 24,00/card/year	2 free of charge then EUR 24,00/card/year
Providing a credit card Visa Classic	EUR 24,00/card/year		1 free of charge ⁷ then EUR 12,00/card/year
Providing a credit card Visa Premier	EUR 70,00/card/year	EUR 70,00/card/year	1 free of charge ⁷ then EUR 35,00/card/year
Providing a credit card Miles&More Luxair Visa	EUR 230,00/card/year	EUR 230,00/card/year	EUR 140,00/card/year
Replacement of a debit/credit card	EUR 12,00	EUR 12,00	Free of charge
Housing loan	Standard tariff	Standard tariff	25% off the handling fee
Personal loan	Standard tariff	Standard tariff	Preferential rate and no handling fee
Arranged overdraft ≤ EUR 10.000	Standard tariff	Standard tariff	Preferential rate and no handling fee
Rent payment guarantee	Standard tariff	Standard tariff	Preferential tariff
Safe	Standard tariff	Standard tariff	20% off the rental tariff
Maintaining the account	EUR 5,00/quarter ⁸	EUR 3,50/month	EUR 9,50/month

⁴ Customers born before 1946, as well as customers under curatorship, legal protection or guardianship: 1 statement of account in paper form free of charge per month.

⁵ A SEPA credit transfer is a credit transfer in EUR to a SEPA country, with shared charges and the IBAN of the beneficiary. SEPA countries (Single Euro Payments Area) are the EU countries, United Kingdom, Norway, Liechtenstein, Iceland, Switzerland, Monaco, San Marino, Andorra and Vatican. SEPA credit transfers ≤ EUR 100.000 are executed as an instant payment, meaning processed 24 hours a day, 365 days a year, with the funds being credited within 10 seconds to the beneficiary's account as long as its bank accepts this payment method.

⁶ Cash withdrawal with an Axxess debit card: 4/month without application of Spuerkeess fees in Luxembourg, in the EU and in Switzerland, even in local currencies.

⁷ Zebra Premium: 2 Visa Classic cards or 1 Visa Classic and 1 Visa Premium card free of charge.

⁸ Zebra Premium and Axxess Study/Job customers: No account maintenance fees on classic current accounts in a non-EUR currency

2. Payments

2.1. Credit transfers - Outgoing

Transaction fees	To a Spuerkeess current account	To another bank account
SEPA credit transfer	Free of charge	EUR 0,75
Instant payment	Free of charge	EUR 0,75 Cap of EUR 100.000
In EUR to other countries (outside of SEPA countries)	Not applicable	0,175% min. EUR 10,00 max. EUR 100,00
In non-EUR currencies (all countries)	free of charge + exchange fee where applicable	0,175 % min. EUR 10,00 max. EUR 100,00

2.2. Credit transfers - Incoming

	From a Spuerkeess current account	From an account of another bank
Incoming payments in EUR	Free of charge	Free of charge
Incoming payments in non-EUR currencies	Free of charge + exchange fee where applicable	0,175% min. EUR 7,00 max. EUR 40,00

2.3. Value dates and execution time

Value date: outgoing credit transfers	The debit value date corresponds to the execution date of the credit transfer
Value date: incoming credit transfers	Without currency exchange: availability date With currency exchange, in EEA currencies: availability date With currency exchange, in non-EEA currencies: availability date + 2 business days
Execution time: credit transfer in EUR to SEPA countries	Guaranteed execution time of 1 day These periods may be extended by a further day for paper-based payment
Execution time: credit transfer initiated in EEA currency, other than EUR, to SEPA country	Guaranteed execution time of 4 days

2.4. Additional fees and other services

	Tariff
Automated processing of a standardised TUP form ⁹	EUR 2,00
Ordering of standardised TUP forms	EUR 10,00/24 forms
Manual processing (credit transfer order, standing order, TUP) ¹⁰	EUR 7,00
Return/cancellation of credit transfer order	EUR 7,00 + possible additional fees charged to Spuerkeess by the correspondent bank
"Same day" credit transfer (debit-credit with same value date)	0,005% min. EUR 25,00 max. EUR 250,00
Correspondent bank fee OUR – credit transfer "free of charge for beneficiary"	0,300% min. EUR 25,00 max. EUR 100,00
Direct debit (debtor): opening, closing, execution	Free of charge
Exchange fee	0,100% min. EUR 2,00 max. EUR 100,00

⁹ For customers born before 1946 and customers tending for special assistance, the fees "Automated processing of a standardised TUP payment form" and "Manual processing (credit transfer order, standing order, TUP)" are free of charge

3. Cash transactions: cash withdrawals, cash deposits, bank notes and coins

	Tariff
Cash withdrawal in EUR and in a non-EUR currency at the branch ¹⁰	EUR 7,00
Cash deposit in EUR and in a non-EUR currency at the branch	Free of charge
Extra charge coin deposit ¹¹	EUR 10,00 / 1.000 coins
Exchange of notes and coins in the same currency	0,10% of the amount; min. EUR 6,50

4. Savings products

Savings accounts and books	Tariff
Account management fee	Free of charge
Account closing balance fee	EUR 5,00/year
Young customer (<18 year) account closing balance fee	Free of charge
Premature repayment fee on blocked savings account	EUR 100,00
Statement of account ¹²	Electronic: quarterly statements free of charge Paper: postal charge + EUR 0,40/quarterly statement

5. Term deposits

Term deposits (Term 1 – 2 weeks or 1 – 12 months “DAT”)	
Minimum investment	EUR 10.000 (or exchange value)
Management fee	Free of charge
Closing balance fee	Free of charge
Statement of account	Statement of account (electronic or paper based): free of charge
Early withdrawal fee	EUR 25,00 + refinancing costs ¹³

Fixed rate deposits (Term 18 months – 10 years “DATF”)	
Minimum investment	EUR 10.000 (or exchange value)
Management fee	Free of charge
Closing balance fee	Free of charge
Statement of account	Statement of account (electronic or paper based): free of charge
Early withdrawal fee	EUR 25,00 + notice period of 35 calendar days + refinancing costs ¹⁴

¹⁰ Minors, as well as customers born before 1946 and customers tending for special assistance: cash withdrawal in EUR at the branch free of charge

¹¹ Minors: 1.000 coins free of charge/month

¹² Minors, as well as customers born before 1946 and customers under curatorship, legal protection or guardianship: quarterly statements in paper form free of charge

¹³ In the event of early withdrawal, Spuerkeess is entitled to invoice the refinancing cost for the remaining period of the term in the form of an early repayment fee, in addition to the withdrawal fee. The calculation of this fee is based on the deposit rates offered by Spuerkeess to its customers for a period equivalent to the time remaining until final maturity under this agreement. This fee may turn out to exceed the already accrued interest plus the total interest accruing on the day of early withdrawal and may therefore adversely affect the initially deposited amount. This fee is the difference between: firstly, the amount of the Deposit repaid on the date of receipt of the order of withdrawal; and, secondly, the value of this sum discounted at the deposit rate offered by Spuerkeess, increased by the interest due on it, until the final maturity of the Deposit.

6. Value dates

	Debit value date	Credit value date
Current account: transaction without currency exchange, in EUR or in EEA currencies	Day of transaction	Day of transaction
Current account: transaction with currency exchange or in non-EEA currencies	-1 business day	+1 business day
Savings book	-10 business days	+11 business days
Savings account Savings account for rent payment guarantee Alternative savings account	-2 business days	+5 business days
House savings account	-1 business day	+1 business day
Young customer account : TWEENZ, Axxess, blocked savings account	Day of transaction	+1 business day
Term deposits "DAT"	Date of maturity DAT	+ 2 business days
Fixed rate deposits "DATF"	Day of transaction	Day of transaction

7. Cards

7.1. Debit cards

	Visa Debit / Axxess Visa Debit
Providing a debit card - annual fee	EUR 24,00
Replacement of a debit card	EUR 12,00
Cash withdrawal in EUR or other currencies at a Spuerkeess S-Bank ATM	Free of charge
Cash deposit in EUR at a Spuerkeess S-Bank ATM	Free of charge
Cash withdrawal in EUR at third party ATMs in the EU	EUR 2,00
Cash withdrawal in other currencies at third party ATMs in the EU or at ATMs outside the EU	EUR 5,00
Payment in shops in EUR in the EU	Free of charge
Payment in shops in other currencies or outside the EU	EUR 1,00
Exchange rate	Daily rate of Visa + exchange fee up to 2,01%
Blocking of card (mismanagement/abuse)	EUR 20,00

7.2. Credit cards

	Visa Classic	Visa Premier	Miles&More Luxair Visa	Visa Infinite
Providing a credit card - annual fee	EUR 24,00	EUR 70,00	EUR 230,00	EUR 350,00
Replacement of a credit card	EUR 12,00			free of charge
Cash withdrawal in EUR at a Spuerkeess S-Bank ATM	By direct debit: free of charge By differed debit (end of the month debit): 2,00% + EUR 2,50			
Cash withdrawal in other currencies at a Spuerkeess S-Bank ATM	by direct debit: free of charge			
Cash deposit in EUR at a Spuerkeess S-Bank ATM	Free of charge			
Cash withdrawal at third party ATMs	By differed debit (end of the month debit): 2,00% + EUR 2,50			
Payment in shops	Free of charge			
Exchange rate	Daily rate of Visa + exchange fee up to 2,01%			
Urgent request for a new card issuance or PIN	EUR 100,00 + shipping fees			
Blocking of card (mismanagement/abuse)	EUR 20,00			
Monthly credit card statement ¹⁴	Electronic: free of charge Paper: postal charge + EUR 0,40/statement			
Copy credit card statement	EUR 15,00			

¹⁴ Minors, as well as customers born before 1946 and customers under curatorship, legal protection or guardianship: monthly credit card statements in paper form free of charge

8. Financing

8.1. Loans and credits

	Tariff
Handling fee (personal loan, personal reserve, arranged overdraft ≤ EUR 10.000, arranged overdraft (temporary))	EUR 250,00
Handling fee (arranged overdraft > EUR 10.000)	0,50% min. EUR 250,00
Handling fee (mortgage loan)	0,50% min. EUR 350,00 max. EUR 2.000,00
Management fee (mortgage loan, personal reserve)	quarterly: EUR 3,00 annual: EUR 12,00
Closing balance fee (personal loan, mortgage loan, personal reserve)	quarterly: EUR 4,50 half-year: EUR 9,00 annual: EUR 18,00 student loan: free of charge
Standing order maturity date modification fee	EUR 5,00
Mortgage redemption fee	EUR 250,00
Rate conversion fee	EUR 250,00
Adaptation fee fixed interest rate	EUR 250,00
Maintenance fee fixed interest rate	EUR 1.000,00
Notary advice fee	EUR 250,00
Early repayment fee (personal loan)	EUR 250,00
Early repayment fee (mortgage loan with fixed rate)	EUR 200,00
Deferral request fee	EUR 50,00
Term extension fee	EUR 250,00
Loan exit fee	EUR 250,00
Holder modification fee	EUR 250,00
Guarantee modification fee	mortgage: EUR 250,00 + standard inscription fees other guarantees: EUR 250,00

8.2. Bank guarantees

	Tariff
Quarterly management fee (guarantee with pledge)	0,25% min. EUR 27,00
Quarterly management fee (guarantee without pledge)	0,50% min. EUR 27,00
Fee for claiming the bank guarantee	EUR 50,00/claim

9. General tariffs on financial instruments

9.1. Investment funds

9.1.1. lux | funds (Spuerkeess investment funds)

Under exceptional reserve provided in the prospectus, the tariffs are as follows:

Money market funds, fixed income funds, asset allocation funds and equity funds	Branch and S-Net
	All types of securities accounts
Subscription/redemption	Free of charge

9.1.2. Third party UCITS-funds¹⁵

Subscription		Branch	S-Net		
		All types of securities accounts	Securities account Classic	Securities account Job <i>(Young professionals 18 to 30 years old)</i>	Securities account Study <i>(Students 18 to 30 years old)</i>
Money market funds	Amount ≤ EUR 25.000	0,150% min. EUR 60,00	EUR 24,50/order	EUR 19,50/order	EUR 14,50/order
	Amount > EUR 25.000		0,150%	0,150%	0,150%
Fixed income, allocation and equity funds	Amount ≤ EUR 25.000	0,750% min. EUR 60,00	EUR 24,50/order	EUR 19,50/order	EUR 14,50/order
	Amount > EUR 25.000		0,150%	0,150%	0,150%

Redemption		Branch	S-Net		
		All types of securities accounts	Securities account Classic	Securities account Job <i>(Young professionals 18 to 30 years old)</i>	Securities account Study <i>(Students 18 to 30 years old)</i>
Money market, Fixed income, allocation and equity funds	Amount ≤ EUR 25.000	0,250% min. EUR 60,00	EUR 24,50/order	EUR 19,50/order	EUR 14,50/order
	Amount > EUR 25.000		0,150%	0,150%	0,150%

9.1.3. Third party non-UCITS-funds¹⁶

Third party non-UCITS-funds	Branch and S-Net
	All types of securities accounts
Subscription	2,000% min. EUR 250,00
Redemption	0,250% min. EUR 60,00

¹⁵ The Spuerkeess fees are increased by eventual external costs.

¹⁶ The Spuerkeess fees are increased by eventual external costs. S-Net: Only specific for funds present in the clients securities account.

9.2. Bonds

Bonds		Branch	S-Net		
		All types of securities accounts	Securities account Classic	Securities account Job (Young professionals 18 to 30 years old)	Securities account Study (Students 18 to 30 years old)
Interbank market Purchase/Sale	Amount ≤ EUR 25.000	0,750% min. EUR 60,00	EUR 24,50/order	EUR 19,50/order	EUR 14,50/order
	Amount > EUR 25.000		0,150%	0,150%	0,150%
Stock markets Purchase/Sale		1,000% min. EUR 60,00	Not applicable		
Primary market Subscription		0,750% min. EUR 60,00	Not applicable		

9.3. Equities, ETF (Exchange-Traded Funds), warrants and subscription / bonus rights

Equities, ETFs, warrants and rights ¹⁷		Branch	S-Net		
		All types of securities accounts	Securities account Classic	Securities account Job (Young professionals 18 to 30 years old)	Securities account Study (Students 18 to 30 years old)
Purchase/Sale	Amount ≤ EUR 25.000	0,750% min. EUR 60,00 ¹⁸	EUR 24,50/order	EUR 19,50/order	EUR 14,50/order
	Amount > EUR 25.000		0,150%	0,150%	0,150%

Subscription of new share issues (IPO): 0,750% (min. EUR 60,00)

Main available markets: Austria, Belgium, Canada, Denmark, Finland, France, Germany, Ireland, Italy, Luxembourg, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, United States, United Kingdom, Australia*, Greece*, Hong-Kong*, Indonesia*, Japan*, Singapore*, South Africa*.

* The markets are currently not available on S-Net.

Transaction fees may be increased by taxes which are applicable on the various markets (stamp duty, tax on financial transactions, tax on capital gains, ...).

Transaction fees are increased by the local settlement fees for some markets outside Central Europe and North America.

9.4. Structured products and Euro Medium Term Notes (EMTN)¹⁹

9.4.1. Subscription / Purchase / Sale of structured products like EMTN issued by Spuerkeess

Details of fees charged for subscription, purchase or sale of EMTN issued by Spuerkeess are included in the key information document (KID) related to the EMTN, available in your branch and on spuerkeess.lu. Technical details of the issue are included in the "Final Terms" available on demand from Spuerkeess.

9.4.2. Subscription / Purchase / Sale of other structured products

Details of fees charged for subscription, purchase or sale of structured products, excluding EMTN issued by Spuerkeess, are identical to those applicable to equities or bonds, depending on the type of structured product.

9.5. Precious metals

Prices and conditions of buying and selling precious metals are available from your contact person or on spuerkeess.lu.

For S-Invest Gold EUR 2,50 are charged per order.

¹⁷ Warrants and rights are not available on S-Net.

¹⁸ The applicable minimum for rights is EUR 12,50.

¹⁹ Structured products and EMTN are not available on S-Net.

9.6. Options

Country	Tariff per contract	Minimum
Germany, Spain, France, Netherlands	EUR 5,00	EUR 100,00
Belgium	EUR 10,00	EUR 100,00
Italy, Portugal	EUR 15,00	EUR 100,00
Finland	EUR 20,00	EUR 100,00
United Kingdom	GBP 15,00	GBP 75,00
Norway	NOK 50,00	NOK 750,00
Sweden	SEK 30,00	SEK 750,00
Switzerland	CHF 15,00	CHF 150,00
United States	USD 6,00	USD 100,00
Other countries	upon request	EUR 125,00

9.7. Transfer and withdrawal charges

- Internal transfer of lux | funds and Spuerkeess issues: free of charge
- Internal transfer of other securities and precious metals: per item EUR 5,00; max. per securities account EUR 125,00
- External transfer of securities (depository): per item EUR 50,00
- Physical withdrawal of securities and precious metals: per item EUR 60,00

9.8. Value dates

		Purchase/Subscription	Sale/Redemption
Equities/Warrants	european stock exchanges	+2 business days	+2 business days
	US, Canada, Mexico	+1 business day	+1 business day
	other stock exchanges	depends on the relevant stock exchange	depends on the relevant stock exchange
Bonds	all stock exchanges	+2 business days	+2 business days
	primary	date of issue of the security	non applicable
Offers	bonds/EMTN (primary)	date of issue of the security	non applicable
	bonds/EMTN	+2 business days	+2 business days
Funds	lux funds	NAV date +2 business days	NAV date +2 business days
	selected/others	depends on the relevant fund	depends on the relevant fund
Precious metal	over the counter	+2 business days	+2 business days
Options	all stock exchanges	+1 business day	+1 business day
Futures	all stock exchanges	day of transaction	day of transaction
Coupons and redeemable securities	automatically breakdown on securities account	day of transaction	

9.9. Foreign exchange fee

A foreign exchange fee is applied to transactions settled in a different currency than the one of the current accounts at the rate of 0,100% on the gross amount (fees and external charges included) with a minimum of EUR 2,50 and a maximum of EUR 125,00.

9.10. Charges levied on coupons and redeemable securities (teller transactions)

- lux | funds and Spuerkeess issues: free of charge
- Issues for which Spuerkeess is the principal paying agent: free of charge

	Rate	Minimum
Collection fee: coupons payable	2,500%	EUR 8,00
Collection fee: securities payable	0,500%	EUR 8,00
Affidavit fees (where applicable)	1,000%	EUR 6,50
Correspondent's charges (where applicable)		
• coupons payable abroad	2,500%	EUR 6,50
• securities payable abroad	0,200%	EUR 6,50
Postage and insurance charges		
• coupons	-	EUR 1,25
• securities	0,150%	EUR 2,50

9.11. Corporate actions (teller transactions)

	Tariff
Renewal / validation, of coupon sheets / securities per items validated	EUR 0,75
Bonuses, stamping, of allotments / securities, per items stamped	EUR 0,50
Exchange, per items exchanged	EUR 0,25
Transfer of registered securities	EUR 50,00
Conversion of bonds into shares	0,250%
Other transactions	0,500% min. EUR 40,00

9.12. Safe custody fees

Safe custody fees include all custody deposit charges, fees on redeemable coupons / securities and on corporate actions.

9.12.1. Annual rates calculated each month for a classic securities account

Custody fees are charged monthly based on the market valuation (for bonds: minimum nominal value) of securities in custody on the last working day of the respective month.

Instrument type	Annual rate excl. VAT	Monthly minimum
lux funds and Spuerkeess's own issues	Free of charge	Not applicable
Other financial instruments	0,250%	EUR 4,00 per securities account
Precious metals	0,350%	

Those base rates must be multiplied by 1,5 for securities deposited in certain emerging markets (South America and Africa).

VAT charges amount to:

- 14% for securities operations;
- 17% for precious metals.

9.12.2. Annual rates calculated each month for a securities account Job (Young professionals 18 to 30 years old)

The commission is debited at the beginning of the month and is due for the month in progress. The calculation is based on the monthly average of the daily valuations of all the positions in the securities account(s). The commission is invoiced for the first time at the beginning of the month following the opening of the securities account(s) with the tariff offer Job.

Instrument type	Annual rate excl. VAT	Monthly minimum
lux funds and Spuerkeess's own issues	Free of charge	Not applicable
Other financial instruments and precious metals	0,15%	EUR 1,25 per customer

VAT charges amount to 17%.

9.12.3. Annual rates calculated each month for a securities account Study (Students 18 to 30 years old)

Instrument type	Annual rate excl. VAT	Monthly minimum
lux funds and Spuerkeess's own issues	Free of charge	Not applicable
Other financial instruments and precious metals	Free of charge	

9.13. Precious metals accounts

The fees are calculated on the basis of the daily balance and counted in hundredths of fractions of an ounce of metal.

Currency of the current account	Tariff
XAU Ounces of gold	0,15% per year
XAG Ounces of silver	0,45% per year
XPT Ounces of platinum	0,15% per year
XPD Ounces of palladium	0,20% per year

10. Safe-deposit box rental

The rental agreement is valid for one year and is renewable tacitly. The content of the safe is insured free of charge up to an amount of EUR 50.000. The insurance covers break-ins as well as fire and water damages. An increase of the insured amount can be applied for and will be billed separately.

Size of deposit box	Annual rent VAT Standard ²⁰
< 17 dm ³	EUR 90,00
17–26,99 dm ³	EUR 140,00
27–59,99 dm ³	EUR 190,00
60–99,99 dm ³	EUR 250,00
100–199,99 dm ³	EUR 370,00
200–399,99 dm ³	EUR 450,00
≥ 400 dm ³	EUR 750,00

²⁰ ZEBRA Premium and Axxess Study/Job: discount of 20% on the standard fees

11. Miscellaneous charges

	Tariff
Overdraft or late payment fees	EUR 20,00/month as of day 45
Repeated overdraft or late payment fees	EUR 20,00/month as of day 15
Termination of business relationship: Retail customer	EUR 50,00 (free of charge: relationship > 6 months)
Inheritance management fee	EUR 100,00 excl. VAT/year (as from the 2nd year)
Management fee for an inactive customer relationship	EUR 100,00 excl. VAT/year/account

12. Statements, certificates and inquiry charges

	Tariff
Sending a paper account statement	Per account: Postal charge + EUR 0,40
Sending of registered mail	EUR 50,00
Mail management due to invalid address	EUR 30,00/quarter/account
Ordering an additional periodic statement of account	EUR 15,00/dispatch
Copy credit card statement	EUR 15,00
Copy fees of a document, an accounting document and a debit/credit advice	EUR 15,00
Issuance of a standard certificate	EUR 15,00
Copy fees of a contract	EUR 50,00
History of account transactions	EUR 15,00/quarter
Inquiry and special request charges	EUR 100,00/hour
Securities safe custody fees statement	EUR 15,00
Statement of transactions in financial instruments	EUR 15,00
Statement of holding in financial instruments	EUR 15,00
Statement of income on financial instruments	EUR 15,00
Tax reporting	EUR 100,00/year

Important notice

This is an overview of Spuerkeess's main banking fees as of 16th May, 2024. The various charges listed may be cumulative depending on circumstances.

This list of products and services is not exhaustive. For any further questions please do not hesitate to contact the staff at a Spuerkeess branch.

With reference to article 16.1 and 16.2 of our General Terms and Conditions, it should be noted that "Spuerkeess reserves itself the right to realign its charges and commissions. Any modification of commissions, charges or rates implies a corresponding right on the part of the customer to terminate the agreement in question when the resulting cost is unduly high compared with the costs he was entitled to expect on signature of the agreement".

Spuerkeess, Luxembourg