

The bank for all your projects



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Whatever your plans may be, Spuerkeess will support you at every stage of your life with a full range of banking products and services that cover the four major types of needs:

- day-to-day financial management
- creation of a financial reserve
- access to housing
- asset investment and preparations for retirement

The brief descriptions below provide an initial overview of the Spuerkeess products available to help you achieve your dreams. Additional information and simulation tools can be found at www.spuerkeess.lu.

We recommend that you make an appointment with an advisor at a branch or make a videocall to discuss the hierarchy of your needs and decide which products and services will meet your practical needs.

You can also contact Spuerkeess Direct, from 7a.m. to 7 p.m., by phone at (+352) 4015-1 or e-mail at sdi@spuerkeess.lu.



Day-to-day banking

Your daily financial needs revolve around the following three areas:

- remote management
- payments
- financing

Your current account is the focal point around which all these services revolve. Today, most in-store payments are made by credit or debit card. Spuerkeess offers a full range of Visa cards. And if you travel a lot, the Miles & More Luxair Visa credit card is perfect for you, because it allows you to earn miles.

All Spuerkeess cards can, of course, be linked to Apple Pay and will give you access to S-Bank ATMs, the most extensive network in the country. Along with their traditional role as cash dispensers, the new generation of S-Bank tellers lets you deposit money into your account and withdraw currencies.



Would you like to manage your finances at any time without having to go anywhere?

Then you will like S-Net, our online banking solution that allows you to carry out basic transactions and much more: check your balances, make transfers, manage standing orders, order cards and change your credit limits, apply for a personal loan, change your address, make trades, link your accounts of other banks, etc.

Do you need to cover an unexpected expense?

Don't worry, your credit facility allows you to use an arranged overdraft according to your needs. Do you feel like spontaneously fulfilling a personal wish? A new car, a piece of jewellery, some furniture or your dream vacation? No need to wait, our Personal Loan will help you finance your every desire. And if you apply online via S-Net, you will be able to access the funds in just a few clicks.

As an alternative to buying a car, Spuerkeess offers you, in partnership with LeasePlan, interesting formulas for operational leasing. Discover the Lease Plus offer and our Best Deals of the moment in our branches or at www.spuerkeess.lu/leaseplus.

All-in-one packages for your day-to-day banking

To make it easier for you to choose your banking products, Spuerkeess offers two banking packages at an attractive flat rate:

■ Zebra

The basic banking package that allows you to take care of all your daily transactions.

■ Zebra Premium

The complete banking package, ideal for managing your banking relationship at the best price and take advantage of favourable conditions, especially if you need financing.



Savings and security

Savings are one of the cornerstones of your financial security. Whether this means having a reserve to cover unexpected events, saving up a certain amount to make a dream come true or just being able to indulge an impulse, Spuerkeess offers a range of products which meet specific needs and fall into one of these three categories:

- Traditional savings products

Alongside traditional savings accounts, which allow you to access your funds at any time, Spuerkeess offers Term Deposits and Fixed Rate Deposits. These offer more attractive interest rates but, depending on the product, you will have to wait several days to access your funds.

The BHW building savings scheme seeks to build up savings for the specific purpose of acquiring or converting/renovating a home. This product is particularly attractive since you will benefit from tax deductions and a State guarantee when you take out a real estate loan.

- Insurance products

With lalux-Safe Cover, Spuerkeess offers life insurance without medical formalities. Under this plan, you can build up savings over the long term while also enjoying tax deductions for the entire term of the policy.

If you have children, the lalux-Study Cover product offers the same tax benefits. However, it is your children who will benefit from your savings in the form of quarterly payments, because the purpose of this life insurance policy is to finance their studies.

- Stock market products

If you are looking for a higher potential return on your savings, investing in the stock market could be an attractive alternative, as long as you are aware that your capital will be subject to market fluctuations.

Your securities account and S-Net are your gateway to the stock markets. You can carry out your securities transactions (equities, bonds, SICAVs, ETFs, etc.) on the major international exchanges via S-Net.

If you would rather not monitor the markets on a daily basis and would prefer to benefit from the knowledge of investment management experts, Spuerkeess has three products that would allow you to build up your savings while taking advantage of market opportunities:

■ **S-Invest**

An S-Invest SICAV savings plan is an attractive alternative to traditional savings options. You invest regularly, but at your own pace, in the LUXFUNDS range of investment funds. In the long term, you participate in the performance of the financial markets by benefiting from the so-called “average price” effect.

■ **S-Invest Gold**

A gold savings plan allows you to build up a reserve in this safe haven asset. Ongoing regular investments enable you to benefit from a purchase price smoothing effect.



■ Speedinvest

Investing via a digital and automated Robo-Advisor-type tool is probably the easiest way to diversify and customise your investments. All you have to do is answer a few questions and the Speedinvest robot will suggest a personalised investment strategy based on your investor profile. You can access Speedinvest in S-Net.



Housing

Housing is a basic need to anyone and many of us dream of owning our own home. Investing in property is also recommended in terms of building up retirement capital.

Spuerkeess is the number 1 bank for real estate loans in the Grand Duchy of Luxembourg, and for good reason! Since every project is unique, it should be handled individually. Depending on your personal financial situation and your plans, whether these include buying or building a home for your own use, converting/renovating an existing property, or purchasing property for investment purposes, Spuerkeess always provides tailor-made financing that is perfectly suited to your needs.

For a general overview of your options, please view the housing brochure on our website at www.spuerkeess.lu/en/housing and use our simulation tools.

However, to find the best financing option for your project and to decide between a variable-rate, fixed-rate or mixed-rate real estate loan, a bridge loan, an EcoPrêt loan or a Logiflex home loan, etc., you should visit a branch or make a Videocall appointment for bespoke advice.





Investments and private pensions

The size of your pension guaranteed by law will in all likelihood be far below your final salary. To increase the net amount of your pension, we advise you to start building up capital for your retirement at the earliest possible date. The sooner you start, the better your financial situation will be when you reach retirement age.

With S-Pension, Spuerkeess offers a private pension scheme that allows you to save for tomorrow while enjoying tax benefits today. Your regular or occasional S-Pension deposits are invested in one of the subfunds of the LUX-PENSION SICAV. As soon as you turn 60, you can choose between a single redemption of funds, a life annuity or a combination of both. And the icing on the cake is that you can now benefit from a tax deduction in a maximum annual amount of EUR 3.200.

If you have some capital above and beyond a financial reserve in the form of traditional savings, you probably considered investing some of it in the financial markets in order to earn a higher return. Depending on the amount of capital available for that purpose, Spuerkeess suggests you meet with a Private Banking Advisor. You will work together to determine your investor profile based on an analysis of your assets, the extent to which you understand financial products and markets, and your risk sensitivity. Your Private Banking Advisor will then suggest packages that match your investor profile.

If you have saved for a certain period of time in an S-Invest or S-Invest Gold savings plan, or if you have capital in the form of LUXFUNDS, you can disinvest through a monthly repurchase agreement. Inflows of additional monthly funds from such an S-Rente or S-Rente Gold agreement are an attractive supplement to your pension guaranteed by law.





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