






Payment cards – Overview
(valid from 25/11/2024)

Card types	Debit	Credit			
	VISA Debit VISA Debit Young	VISA Classic	VISA Gold (Premier)	VISA Infinite	VISA Business
					
LIMITS FOR EACH TYPE OF CARD	Standard weekly limit for withdrawals and payments: €1,875	Monthly card spending limit: €2,500 max.	Monthly card spending limit: €50,000 max.	Monthly card spending limit: €250,000 max.	Monthly card spending limit: €100,000 max.
CHARGES AND PROTECTION					
Annual charges	€25	€25	€100	€350	€100
Delivery guarantee for goods purchased online	Up to €1,000/claim & €2,000/year	Up to €1,000/claim & €2,000/year	Up to €1,500/claim & €3,000/year	Up to €2,000/claim & €4,000/year	Up to €1,000/claim & €2,000/year
Purchase protection (including online purchases)		Up to €1,000/claim/year	Up to €2,000/claim & €3,000/year	Up to €5,000/claim & €10,000/year	Up to €1,000/claim & €2,000/year
24-month extension to manufacturer's guarantee			Up to €3,000 per insured party/ per claim & €5,000 per year	Up to €4,000 per insured party/ per claim & €6,000 per year	
Theft of cash withdrawn from ATM			€500/claim/insured party/year	€500/claim/insured party/year	

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FLIGHTS AND TRAVEL					
Travel accident cover (death, permanent disability)		Sum insured €100,000	Sum insured €250,000	Sum insured €250,000	Sum insured €200,000
Travel cancellation and disruption cover			€10,000 /trip/family/card/year	€15,000 /trip/family/card & €30,000 /year	€2,000 /trip/card & €4,000 /year
Flight delays (4-hour allowance/missed departure/extended stay)			€500 /trip	€1,000 /trip	€500 /trip
Ticket upgrade			€500 /trip	€500 /trip	€500 /trip
Baggage delay cover:					
4 hrs			€250 /trip	€500 /trip	€250 /trip
48 hrs			€750 /trip	€1,500 /trip	€500 /trip
Travel assistance abroad			Medical expenses: €150,000 /trip Search and rescue costs: €25,000 /claim	Medical expenses: €300,000 /trip Search and rescue costs: €25,000 /claim	Medical expenses: €100,000 /trip Search and rescue costs: €25,000 /claim
Car rental excess cover			€10,000 /claim <i>(private travel only)</i>	€50,000 /claim <i>(private travel only)</i>	€10,000 /claim <i>(business travel only)</i>
OTHER SERVICES					
Airport lounge				YES	
Concierge service				YES	

The aim of this document is to provide an overview of the various limits, guarantees and insurance offered by Banque de Luxembourg's payment cards. The document does not show all of the terms and conditions of the insurance related to the cards and is not binding. The full terms and conditions of the guarantees and insurance are available on our website.