BANQUE CENTRALE DU LUXEMBOURG
EUROSYSTÈME

LISER
Luxembourg Institute of Socio-Economic Research

Name
ADDRESS
CODE POSTAL

Invitation to participate in the Household Finance and Consumption Survey

Dear Sir or Madam,

The **Banque centrale du Luxembourg** (BCL) invites you to participate in the **Household Finance and Consumption Survey**.

The BCL is a **public institution and part of the Eurosystem**. One of the BCL's main responsibilities is to contribute to the implementation of the single monetary policy and to financial stability in the euro area. To fulfill this role, it needs reliable information on the economic and financial situation of households. For this reason, it conducts this survey on a regular basis.

Your household was selected at **random** from the Luxembourg social security register.

Your participation is very important: it helps us to better understand how households manage their finances – including their spending, savings, borrowing and housing situation – and how monetary policy affects households. This information also supports economic analysis and policy-making within the scope of responsibility of the BCL and the Eurosystem.

The BCL regularly publishes the results of this survey. Some **key findings** from the previous survey in **2023** are summarised in the **attached brochure**. Only a limited number of households are selected. To ensure that the results provide an accurate picture of the situation of households living and / or working in Luxembourg, it is very important that those selected take part.

How to participate

Please complete the online questionnaire by 25 November 2026. The questionnaire takes about 45 minutes.

Go to: https://hfcs.liser.lu/ and log in using your personal user details:

- **Login** XXXXXXXXXXXXXXX
- **Password** XXXXXXXXXXXXXXX

If you have any questions or need help completing the questionnaire, please contact the public research institute LISER (Luxembourg Institute of Socio-Economic Research):

Phone: +352 58 58 55 3030 Email: hfcs@liser.lu

As a token of our appreciation for your participation, you will receive **a 20-euro gift voucher** from either **Amazon** or **Letzshop**. Alternatively, you may choose to donate the same amount to a recognised charity.

Thank you very much for your valuable participation.

Yours faithfully,

Prof. Aline Muller
CEO
LISER

Gaston Reinesch
President
Banque centrale du Luxembourg

Confidentiality and data protection
The survey is conducted in accordance with European Central Bank Guideline (EU) 2025/333 of January 31, 2025, on statistical information to be reported on household wealth, income, and consumption (ECB/2025/3), which applies to the BCL. Your responses will be processed by LISER and the BCL with the strictest confidentiality and in accordance with the General Data Protection Regulation (EU) 2016/679. Neither the BCL nor LISER will have access to your identity or contact information. For more information, please consult the "Data Protection" section on the website https://hfcs.liser.lu/ or send an email to dpo@liser.lu.