

FINANCIAL COOPERATIVE
ASSOCIATION OF
INTERNATIONAL CIVIL SERVANTS



THE FINANCIAL COOPERATIVE FOR EMPLOYEES OF INTERGOVERNMENTAL ORGANISATIONS

Founded in 1990 by International Civil Servants to serve their colleagues, AMFIE works according to 3 basic principles:

SOLIDARITY

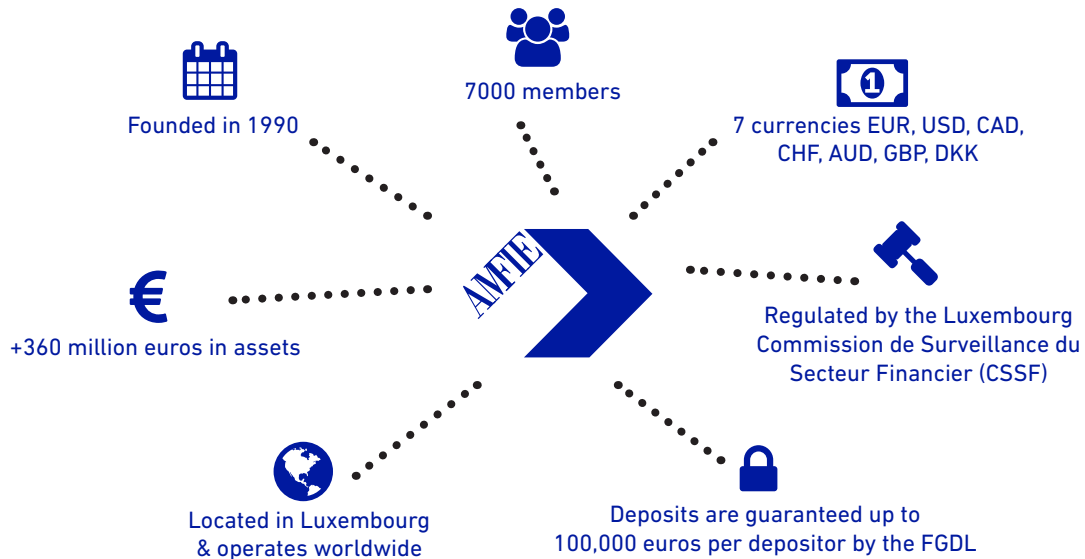
We strive to provide services without fees and to offer our members a competitive return on their savings.

EQUALITY OF TREATMENT

All members receive the same personalised service, no matter how much they have invested.

SECURITY

Maintaining a conservative investment policy is our priority.

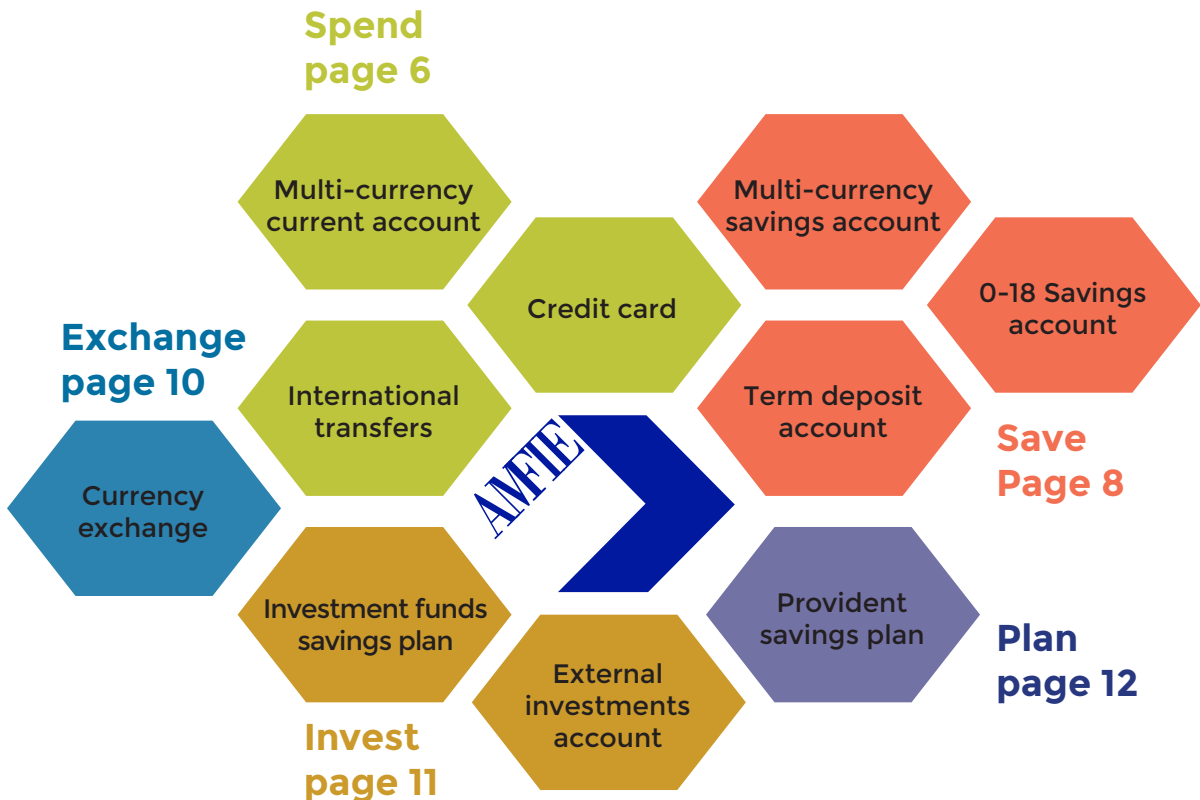


AMFIE, THE COMMUNITY



AMFIE

AMFIE accompanies you throughout your life and provides you with solutions for all your financial needs.



Spend

THE MULTI-CURRENCY CURRENT ACCOUNT

Our multi-currency current account makes it easy for you to manage your wealth across different countries.

Hold up to 7 currencies in a single account.

One account, 7 currencies



€

£

\$US

CHF

\$AUD

\$CAN

DKK

- › Make transfers in virtually any global currency, with minimum or no fees
- › Benefit from AMFIE's foreign currency exchange service, at exceptional rates
- › No monthly fees, no minimum balance requirements
- › Secure online access to your account and monthly account statements available online, without charge
- › Direct deposits and transfers with minimum or no fees

Spend

INTERNATIONAL TRANSFERS

As staff members of intergovernmental organisations, our members send money around the world more often than most people. Our international transfer service is fast, convenient and secure.

AMFIE does not charge for transfers in the SEPA area (Single Euro Payments Area), where the currency of the transfer matches the local currency. Fees for other types of transfers never exceed 15 euros.

A transfer is made during the day, if the order is received before noon.



CREDIT CARDS

The ability to make payments and withdraw cash anywhere in the world with:

- › A free VISA Classic card or VISA Gold
- › Travel and accident insurance programs
- › Secure online access to your expenses



Save

THE MULTI-CURRENCY SAVINGS ACCOUNT

Efficiently manage your money in up to 7 major currencies in a single account, while enjoying interest rates above those offered by most banks.

In addition to interest, all accounts may receive a yearly bonus, depending on AMFIE's results.

One account, 7 currencies

€

£

\$US

CHF

\$AUD

\$CAN

DKK

%

+

bonus

(yearly, depending
on AMFIE's results)



- No monthly fees, No minimum balance requirements
- Account 100% available
- Daily remuneration: Yields (per annum) are set at the beginning of the quarter and interest is paid every three months (pro rata temporis)
- Free online access: secure access 24/7 + monthly statements

Save

THE TERM DEPOSIT ACCOUNT, AMFIE FLEXIBLE

Invest a sum of money for a fixed period at a pre-determined rate of interest. Receive a higher interest rate than that of a savings sight deposit account, while maintaining access to your funds.

%

>

Savings account
Market yields 12 months

- > EUR, USD, GBP
- > No commission
- > No minimum, no maximum

THE 0-18 SAVINGS ACCOUNT

You can open a 0-18 savings account on your child's behalf from birth and until their 18th birthday.

The 0-18 savings account allows your child to boost their savings from a very young age.

One account, 6 currencies

€

£

\$US

CHF

\$AUD

\$CAN



- > No management fee
- > Attractive returns: Preferential annual interest rate, reviewed every 6 months
- > Secure savings: the funds and the interest are frozen in your child's best interest until they reach majority

Exchange

THE FOREIGN CURRENCY EXCHANGE SERVICE

Currency exchange is one of AMFIE's most popular services. Members appreciate the minimal fees and competitive exchange rates.

In combination with our multi-currency account and international transfer service, easily manage currency fluctuations or pay bills in different countries.

AMFIE can exchange money into virtually any global currency. (If it is not one of the 7 currencies we carry, you must combine the exchange with an out-going transfer).

Fast

Convenient

Secure

SOME OF THE BEST EXCHANGE RATES ON THE MARKET

AMFIE offers its members interbank exchange rates, usually reserved for high net worth clients and financial institutions.

EXTREMELY LOW AND TRANSPARENT FEES

0.4% fixed fee and no hidden fees, for exchanges between AMFIE's 7 currencies.

0.5% fixed fee for exchanges involving other currencies.



Exchange your money while benefiting from some of the best exchange rates on the market,



...And transfer the money internationally, with minimum or no fees.

Invest

INVESTMENT FUNDS SAVINGS PLAN - AMFund

BUILD A FUTURE FOR YOURSELF AND YOUR LOVED ONES

Designed for members who want to plan their future, AMFund provides them with a way to achieve their financial goals and make their projects a reality.

AMFund is intended for anyone who wants to take advantage of the dynamism of the stock markets and rely on Moventum's expertise in managing their investment.

AMFund is included in AMFIE's services, you do not need to open another account.



AMFund is the solution that helps you build the capital you need by investing regularly in a choice of five investment funds.

- › Preferential conditions:
 - › No entry, closure or custodian fees
 - › Free arbitrage (possibility of switching the investment between the five funds)
 - › A plan available as of an investment of 50 euros
 - › Active, transparent wealth management
 - › Regular or occasional payments and modification of the amounts at any time
 - › Daily updates of your portfolio

EXTERNAL INVESTMENTS ACCOUNT

AMFIE can buy investment products on behalf of its members thanks to its partnership with Keytrade Bank Luxembourg.

Keytrade Bank Luxembourg offers a wide range of products for you to choose from (over 600 funds) and access to 18 markets around the world.

Plan

THE PROVIDENT SAVINGS PLAN - PEP

PREPARE NOW FOR YOUR LIFE AFTER RETIREMENT

AMFIE created the Provident Savings Plan (PEP) to meet the specific financial needs of intergovernmental organisation staff seeking to improve their pensions with additional revenues.

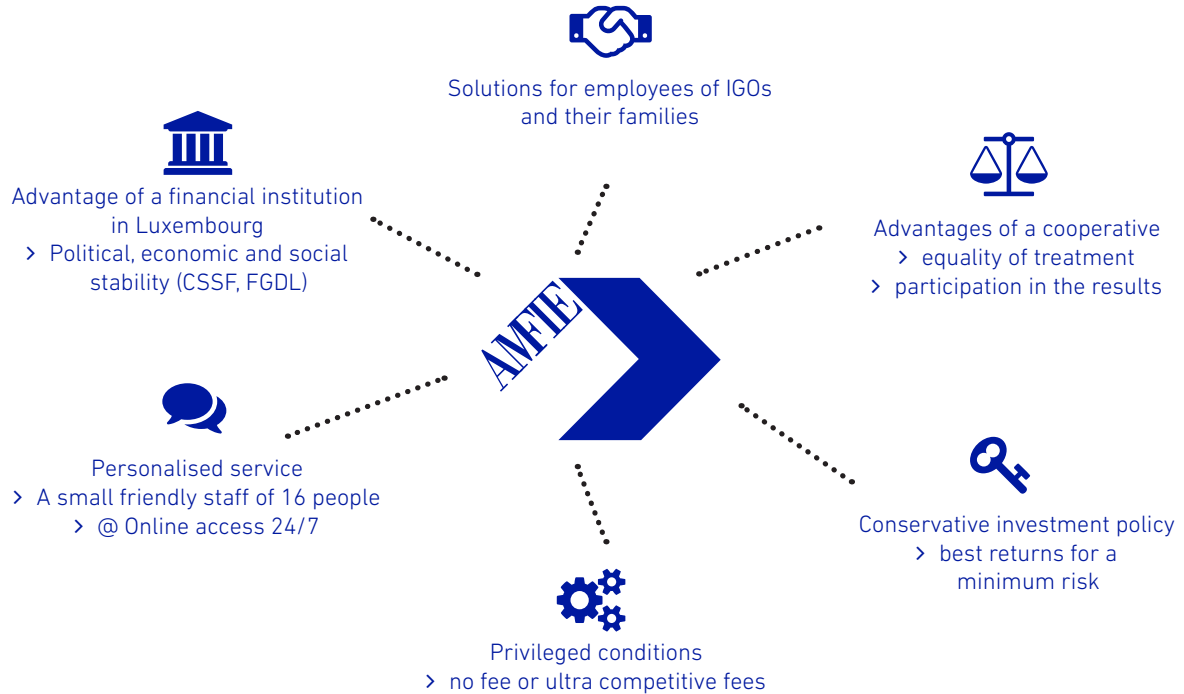
THE PEP, GUARANTEED SERENITY AND FLEXIBILITY, WITH THE MOST FAVORABLE CONDITIONS

- > Freely decide the amount of your contributions to the plan and the age of your retirement
- > Pay your contributions on a regular or occasional basis
- > Manage your money with ease
- > Control the investment risk
- > Take advantage of low fees
- > Schedule the payment of your benefits, as a lump sum, or on a monthly or quarterly basis
- > Sign a contract governed by Luxembourg law,
 - > enjoy the benefit of payments and contributions exempt from any Luxembourg tax levy for anyone not residing in Luxembourg
 - > benefit from the security surrounding the Luxembourg life insurance contract
- > Possibility to designate a second beneficiary

Open to any staff member under contract from an intergovernmental organisation

Note: G4 visa holders are eligible to join the plan. US citizens, holders of a "Green card" or persons whose fiscal residence is in the United States, are not eligible to join the plan.


AMFIE, the right choice



AMFIE, the savings and investment solutions

		Fee
Save	Savings account	0
	Term deposit	0
	0-18 savings account	0
Invest	Investment funds savings plan	Entry fee /custody fee/closure fee = 0 Management fee-> see <i>Agreement to the opening</i>
	External investment account	transaction fees +0.5% per year, withdrawn quarterly
Plan	Provident savings plan	1% entry fee + 1% annual fee on outstanding assets

Availability	Investment Horizon	Currency	Risk
immediate	3 months	EUR, USD, GBP, CHF, AUD, CAD, DKK	<div><div></div><div></div><div></div><div></div><div></div></div>
at term or immediate with penalties	12 months	EUR, USD, GBP	<div><div></div><div></div><div></div><div></div><div></div></div>
at 18	12 months	EUR, USD, GBP, CHF, AUD, CAD	<div><div></div><div></div><div></div><div></div><div></div></div>
immediate	5 years	EUR	<div><div></div><div></div><div></div><div></div><div></div></div> to <div><div></div><div></div><div></div><div></div><div></div></div>
immediate	0 to ∞	EUR, USD, GBP, CHF, AUD, CAD, DKK	<div><div></div><div></div><div></div><div></div><div></div></div> to <div><div></div><div></div><div></div><div></div><div></div></div>
retirement age	retirement age	EUR	<div><div></div><div></div><div></div><div></div><div></div></div> to <div><div></div><div></div><div></div><div></div><div></div></div>



BECOMING A MEMBER

Membership is open to active and former staff of intergovernmental organisations as well as their spouses, children, nieces and nephews.

To learn more, visit our website at www.amfie.org

AMFIE

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