



FINANCIAL COOPERATIVE ASSOCIATION OF INTERNATIONAL CIVIL SERVANTS



Founded in 1990, AMFIE serves over

5,000 members and their families

working in 85 intergovernmental organizations

in 110 countries.



AMFIE proposes selected banking services to its members, based

- on cost-effectiveness,
- simplicity,
- security and
- proximity

1 ACCOUNT - 7 CURRENCIES EUR, USD, CAD, CHF, AUD, GBP, DKK

OVER

275 MILLION EUROS in assets

















SECRETARIAT

Professional staff

in Luxembourg



AMFIE works according to 4 basic principles:



EQUALITY OF TREATMENT

All members receive the same personalized service, no matter how much they have deposited.



WORKING TOGETHER

AMFIE is a community created by international civil servants. We strive to provide the best solutions at the best prices.



SECURITY

Maintaining a conservative investment policy is our priority.



ONCE A MEMBER, ALWAYS A MEMBER

We accompany employees of IOs and their families throughout their careers and their lives.







UNBEATABLE prices

Banking services

Current account in 7 currencies*	€ 0 no minimum & no maximum
Savings account in 7 currencies*	€ 0 no minimum & no maximum
Credit card	€ 0
Online access	€0
Transfers	€ 0 (EU / CH / GB / USA / CAN / **)
Foreign exchange	Interbank rate + 0,4%



** For transfers in different currency than the currency's country - max 15 EUR and/or for rest of the World



^{*} EUR, USD, GBP, CHF, CAD, AUD, DKK



UNRIVALLED conditions

I sell 1.000 euros and buy ...

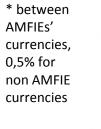
Sources: www,moneytis,com for Transferwise and retail bank. Bloomberg for interbank rates 26/07/2017, 11h20



Foreign exchange

AMFIE : Interbank tate + 0,4% *

	£	\$	CHF
Retail bank	863,90	1119,50	1074,00
Western Union	864,95	1153,15	1073,30
Transferwise	888,60	1156,20	1105,50
AMFIE	892,76	1161,73	1109,93
Interbank rate	892,94	1162,00	1110,20









EXCELLENT RETURN

- Quaterly rate
- year end bonus
- no minimum, no maximum

Savings account

2017	1st quarter	2nd quarter	3rd quarter
EUR	0.30%	0.30%	0.30%
USD	0.85%	0.85%	0.85%
CHF	0.10%	0.10%	0.10%
GBP	0.30%	0.30%	0.30%
CAD	0.60%	0.60%	0.60%
AUD	1.80%	1.80%	1.80%
DKK	0.00%	0.00%	0.00%

2016	Yields	Bonus	Total (yield+ bonus)	Interbank rates 3M
EUR	0.46%	0.15%	0.61%	-0.26%
USD	0.84%	0.21%	1.05%	0.74%
CHF	0.08%	0.00%	0.08%	-
GBP	0.73%	0.05%	0.78%	0.50%
CAD	0.50%	0.20%	0.70%	-
AUD	1.94%	0.10%	2.04%	-
DKK	0.00%	0.00%	0.00%	-









EXCELLENT RETURNS

Term deposits – AMFIE FLEXIBLE

Rates (per annum) applicables as at 03 July 2017







Term 12 months

1.00% p.a.

1.50% p.a.

0.70% p.a.









Tailored made SOLUTIONS

Additional services



AMFUND, FUND INVESTMENT PLAN

A privileged access to a range of managed portfolios of funds.



Provident Savings Plan "PEP"

A long-term savings plan for employees of intergovernmental organisations striving to build up a complementary pension.









I am young:

Save easily with AMFIE



AMFIE: The solution to YOUR needs

I do not know where to deposit my money?

The Luxembourg financial centre has proven expertise and a culture of investor protection.



I am about to retire, what shall I do with my lump sum?

AMFIE has several solutions to provide you with a steady income.







My child is studying abroad:

AMFIE exchanges your funds into desired currencies and processes your transfer at minimum cost.



My IO is contributing (or not) to a pension plan for me:

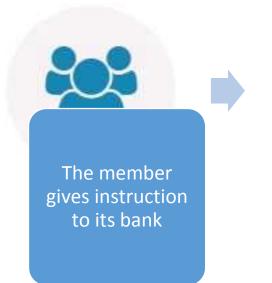
AMFIE's *Provident Savings Plan* can provide you with a complementary solution.

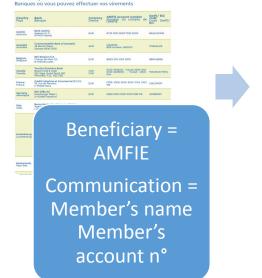




Practical aspects

How to deposit funds into an AMFIE member's account













Security and transparency

Regulated by Luxembourg's

« Commission de Surveillance du Secteur Financier » (CSSF)

Deposits guaranteed by the

« Fonds de garantie des dépôts Luxembourg » (FGDL)

Fiscal transparency











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

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BECOMING A MEMBER

Membership is open to:

active and former employees of intergovernmental organisations,



- active and former consultants/service contracts of intergovernmental organisations
- as well as their families (spouses, children under and/or above 18, parents, nieces and nephews).



