



**FINANCIAL COOPERATIVE  
ASSOCIATION OF  
INTERNATIONAL CIVIL SERVANTS**

July 2017



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



AMFIE works according to 4 basic principles:



Professional staff  
in Luxembourg



### 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%

\* EUR, USD, GBP, CHF, CAD, AUD, DKK

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





UNRIVALLED  
conditions

I sell 1.000 euros  
and buy ...

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



## Foreign exchange

AMFIE : Interbank rate + 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
<b>AMFIE</b>	<b>892,76</b>	<b>1161,73</b>	<b>1109,93</b>
<i>Interbank rate</i>	<i>892,94</i>	<i>1162,00</i>	<i>1110,20</i>

\* between  
AMFIEs'  
currencies,  
0,5% for  
non AMFIE  
currencies





# 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.





# AMFIE: The solution to YOUR needs

**I am young:**  
Save easily with AMFIE



**I do not know where to deposit my money?**  
The Luxembourg financial centre has proven expertise and a culture of investor protection.



**My child is studying abroad:**  
AMFIE exchanges your funds into desired currencies and processes your transfer at minimum cost.



**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 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



The member gives instruction to its bank



Banques où vous pouvez effectuer vos virements

Country	Bank	Currency	AMFIE account number (IBAN)	Swift / BIC
Austria	Bank Austria	EUR	AT89 1000 0000 0000 0000	BAWA2033
Australia	Commonwealth Bank of Australia	AUD	AU22 0000 0000 0000 0000	CTMIAU33
Belgium	ING Belgium S.A.	EUR	BE69 3000 0000 0000 0000	INGB3333
Canada	Bank of Montreal	CAD	CA00 0000 0000 0000 0000	BOMC3333
France	Crédit Industriel et Commercial (CIC)	EUR	FR00 0000 0000 0000 0000	CICP3333
Germany	ING-DiBa AG	EUR	DE33 0000 0000 0000 0000	INGD3333

Beneficiary = AMFIE  
Communication = Member's name  
Member's account n°



AMFIE books incoming funds into members' accounts





## 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](http://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).

