FINANCIAL COOPERATIVE ASSOCIATION OF INTERNATIONAL CIVIL SERVANTS

2026



AMFIE

Agenda

- Who we are
- Financial Services
- Investment Services
- Provident Savings Plan
- Membership Process



1 WHO WE ARE

AMFIE

Who we are

A FINANCIAL COOPERATIVE SERVING ITS MEMBERS

- Founded in **1990** by **international civil servants**
- A financial association with **cooperative status** providing **financial and investment services**
- Exclusively available to **current** and **former employees and consultants of IGOs** and **their families**, providing services designed to meet their needs





Our community

KEY FIGURES

+8,000 members

146 countries

132 intergovernmental organizations

€500 M in assets under management

Security and Transparency

GOVERNED BY EU FINANCIAL STANDARDS

- Our activities are regulated by **Luxembourg's Commission de Surveillance du Secteur Financier** (CSSF)

- Funds are guaranteed by the **Fonds de Garantie des Dépôts Luxembourg** (FGDL)

- We ensure full **fiscal compliance** and maintain **strict transparency** in accordance with prevailing EU regulations



AMFIE's Core Principles



WORKING TOGETHER

AMFIE is a community created by international civil servants for international civil servants



EQUALITY

All members receive the same tailor-made service



SECURITY

Maintaining a conservative investment policy



ONCE A MEMBER, ALWAYS A MEMBER

AMFIE accompanies employees of IGOs and their family throughout their life

2 FINANCIAL SERVICES

AMFIE

Current account

OUR MULTI-CURRENCY CURRENT ACCOUNT

- **7 currencies** available
- **Gold credit card** available in **4 currencies**
- **Free** of charge
- Online access to a modern **online financial portal**
- **Direct support** from a competent and dedicated team at AMFIE's Luxembourg offices



Foreign Exchange Service

TRANSPARENT AND COST EFFECTIVE

- **Fixed fees** for currency exchanges between AMFIE's **supported currencies**

0.4%

- **Fixed fees** for currency exchanges between **other currencies**

0.5%

- Total transfer cost between **0 euros** and **15 euros maximum**



3 INVESTMENT SERVICES

AMFIE

Savings accounts

COMPETITIVE RETURNS

- **Free** of charge
- Available **at anytime**
- No **minimum** / No **maximum**
- Quarterly rates (per annum)

Currency	CURRENT RATES
USD	1,30%
EUR	0,80%
CHF	0,00%
GBP	2,00%
CAD	2,00%
AUD	2,50%
DKK	0,00%



Term Deposits

BOOST YOUR SAVINGS

- Minimum 1000 EUR / **No maximum**
- **Free of charge**

Term	USD	EUR	CHF	GBP
3 months	3,10% p.a	2,10% p.a	0,10% p.a	3,00% p.a
6 months	2,80% p.a	2,00% p.a	0,10% p.a	3,10% p.a
12 months	2,70% p.a	1,90% p.a	0,10% p.a	3,30% p.a



0-18 Child accounts

SAVINGS FOR YOUR KIDS

- No minimum/ No maximum
- **Free** of charge
- Account **Locked** until adulthood
- **Competitive** interest rates
- **Flexible** contributions

CURRENCY	CURRENT RATES
USD	3,20%
EUR	2,40%
CHF	0,60%
GBP	3,80%
CAD	3,50%
AUD	3,50%



AMFund Investment plan

YOUR GATEWAY TO GLOBAL FINANCIAL MARKETS

- 5 **Investment funds**
- **Flexible** contributions starting from €50
- No entry, exit, or custody fees, along with **free fund switches**

MOVENTUM ASSET MANAGEMENT S.A.

Performance of Moventum Plus Active Fund of funds in EUR*

Figures in percent as per 31/12/2025

Moventum Plus Active Fund of funds	1 month	3 months	6 months	YTD	1 year	2 years	3 years	5 years	10 years
Portfolio **Defensive** ISIN LU0326463287	0,08	0,85	2,33	2,60	2,60	5,80	12,31	-1,82	5,70
Portfolio **Balanced** ISIN LU0326451860	0,23	1,45	3,66	3,10	3,10	9,10	17,37	5,22	21,22
Portfolio **Dynamic** ISIN LU0326465068	0,34	1,68	4,72	2,82	2,82	13,17	23,62	15,79	43,45
Portfolio **Growth** ISIN LU0326465225	0,50	2,26	6,40	2,41	2,41	17,99	31,53	27,33	66,58
Portfolio **Balanced Europe** ISIN LU0326454708	0,92	2,59	3,56	7,95	7,95	11,93	19,53	11,67	17,85

■Equity funds ■Bond funds

* Performance according to BVI method

Past performance is no guarantee of future results. The value of investments is subject to price fluctuations. / *Source: Moventum S.C.A, own illustration*

4 PROVIDENT SAVINGS PLAN

AMFIE

Provident Savings Plan

A FLEXIBLE SOLUTION TO PREPARE YOUR RETIREMENT

- **Flexible contributions:** savings can be withdrawn as a lump sum or turned into a lifetime annuity

- **Multiple investment options:** from capital-guaranteed to dynamic choices

- Assets protected under Luxembourg's " **Triangle of Security**"



5 MEMBERSHIP PROCESS

AMFIE

Becoming a member

ONLINE MEMBERSHIP PROCESS

Enjoy a smooth and simple **online onboarding** experience through our app

Subscribe with **10 euros** for your membership share

Check out our website www.amfie.org or simply scan the QR Code below:

Download on the App Store

GET IT ON Google Play



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