

**FINANCIAL COOPERATIVE
ASSOCIATION OF
INTERNATIONAL CIVIL SERVANTS**

August 2018



- Founded in 1990,
- AMFIE is an association with cooperative status
- open to international officials, consultants and employees of intergovernmental organisations.
- Its aim is to facilitate the financial life of its members and their family
 - by optimising their savings and investments and
 - by executing their transactions efficiently and cost-effectively.





Founded in 1990,
AMFIE serves over

over 5.500 members
and their family

working in 85
intergovernmental
organisations

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

280 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 family throughout their career and their life.





UNBEATABLE
prices

Banking services

Current account in 7 currencies*	€ 0 no minimum & no maximum
Savings account in 7 currencies*	€ 0 no minimum & no maximum
0-18 Savings account in 6 currencies**	€ 0 no minimum & no maximum
Credit card	€ 0
Online access	€ 0
Cash withdrawal	Simple and competitive price scheme
Transfers	€ 0 (EU / CH / GB / USA / CAN / ***)
Foreign exchange	Interbank rate + 0,4%

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

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

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





UNRIVALLED
conditions

I sell 1,000 euros
and buy ...

Sources : www.moneytis.com for
retail bank.
Bloomberg for interbank rates
03/07/2018, 3pm



Foreign exchange

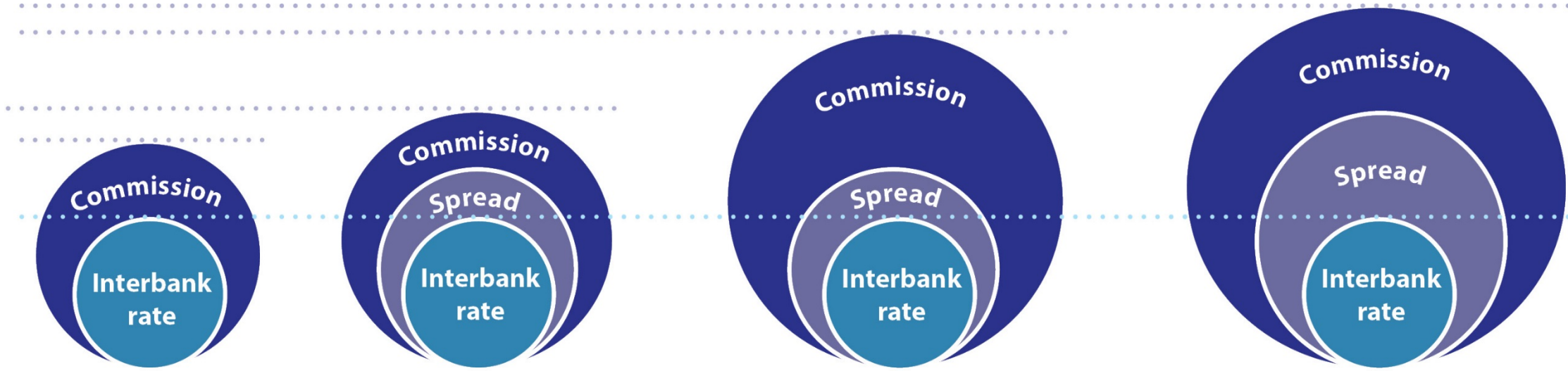
AMFIE : Interbank rate + 0,4% *

	£	\$	CHF
Retail bank	862.60	1,133.90	1,113.70
Western Union	854.92	1,126.36	1,118.81
Transferwise	879.20	1,160.20	1,151.93
AMFIE	879.46	1,160.73	1,152.05
<i>Interbank rate</i>	<i>882.99</i>	<i>1,165.40</i>	<i>1,156.68</i>

* between AMFIE's currencies



Foreign exchange



AMFIE
Interbank rate
NO SPREAD
+ Administrative fee



Bank X
Interbank rate
+ SPREAD
+ COMMISSION



Bank Y
Interbank rate
+ SPREAD
+ COMMISSION



Bank Z
Interbank rate
+ SPREAD
+ COMMISSION



EXCELLENT RETURNS

- Quarterly rate*
- Year end bonus*
- no minimum, no maximum



Savings accounts

2018	1 st quarter	2 nd quarter	3 rd quarter	2017	Yields*	Bonus*	Total (yield+bonus)*	Interbank rates* 3M
EUR	0.30%	0.30%	0.30%	EUR	0.30%	0.20%	0.50%	-0.32%
USD	0.85%	0.85%	0.85%	USD	0.85%	0.25%	1.10%	1.26%
CHF	0.10%	0.10%	0.10%	CHF	0.10%	0.10%	0.20%	-
GBP	0.30%	0.30%	0.30%	GBP	0.30%	0.10%	0.40%	0.35%
CAD	0.60%	0.60%	0.60%	CAD	0.60%	0.10%	0.70%	-
AUD	1.80%	1.80%	1.80%	AUD	1.80%	0.20%	2.00%	-
DKK	0.00%	0.00%	0.80%	DKK	0.00%	0.00%	0.00%	-

* Per annum



EXCELLENT RETURNS

- Yearly attractive returns
- No maintenance fee
- No minimum, no maximum



0-18 Savings account

Building up savings for your child couldn't be easier!

You can open a 0-18 savings account on your child's behalf from birth and until his/her 18th birthday. The 0-18 savings account allows your child to boost his/her savings from a very young age.

EUR	USD	GBP	AUD	CAD	CHF
1.5% p.a.	2% p.a.	1.10% p.a.	2% p.a.	1% p.a.	0.10% p.a.

Secure savings: the funds and the interest are frozen in your child's best interests until he/she reaches the age of majority.



EXCELLENT
RETURNS

Term deposits – AMFIE FLEXIBLE

Rates applicable since 02 July 2018

Term	€	\$	£
12 months	0.80% p.a.	1.85% p.a.	0.70% p.a.





Tailor-made SOLUTIONS

CASH WITHDRAWAL, QUICK CASH®



Additional services



In partnership with Western Union®, AMFIE offers to its members the possibility of withdrawing cash around the world

BENEFITS

- **Need emergency cash?**
 - Funds available quickly
- **Almost Worldwide**
 - 280,000 agent locations in more than 180 countries
- **Simplicity**
 - A simple and competitive price scheme



Tailor-made SOLUTIONS

AMFUND, **FUND INVESTMENT PLAN**

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



Additional services



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

BENEFITS

- Active, transparent wealth management
- Monthly investments with the possibility of modifying amounts, or single investment(s)
- Plan available as of an investment of 50 euros
- The Fund has no subscription, redemption or custodian fees
- Free arbitrage (possibility of switching the investment between the five funds)
- Accessible without opening another account



Tailor-made SOLUTIONS

Provident Savings Plan “PEP”

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



Additional services



AMFIE's Provident Savings Plan offers multiple advantages

- Freely decide the amount of your contributions to the plan and the age of your retirement
- Pay monthly/quarterly contributions or make a single premium payment
- Chose between 4 investment options or a combination thereof
- Control the investment risk
- Receive your retirement benefit either as a lump-sum or as a pension
old-age, reversion (*pension for surviving spouse*), temporary (*pension for an agreed upon period*) – or a combination thereof
- Sign a contract governed by Luxembourg law, and enjoy the benefit of enhanced asset protection for assets in Luxembourg life insurance policies, which is unique

AMFIE: The solution to YOUR needs



I'd like to have a financial “anchor” account:

My account with AMFIE is functional wherever I go during my career and afterwards.



I want a safe place to deposit my savings:

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



I'm looking for an easy way of saving:

AMFIE offers savings accounts with no restrictions and flexible time deposits.



My child is studying abroad:

AMFIE exchanges my funds into the desired currency, at a preferential rate, and processes my transfer at minimum cost or no cost.



I want to boost my savings:

AMFIE offers several investment options within AMFUND.



My pension will be insufficient:

AMFIE's Provident Savings Plan allows me to build a complementary pension.



Practical aspects

How to deposit funds into your AMFIE member account



You give instruction to your 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	643000 0000 0000 0000	CITBAU33
Belgium	ING Bank Belgium	EUR	BE69 3000 0000 0000 0000	INGB3333
Canada	Bank of Montreal	CAD	0000 0000 0000 0000 0000	BOMC3333
France	Crédit Industriel et Commercial (CIC)	EUR	FR89 3000 0000 0000 0000	CICP3333
Germany	ING-DiBa AG	EUR	DE39 2500 0000 0000 0000 0000	INGD3333

Beneficiary = AMFIE
Communication = Your name and your AMFIE account number



AMFIE books incoming funds into your member account





Security and transparency

Regulated by Luxembourg's

« Commission de Surveillance du Secteur Financier » (CSSF)

Liquidities deposited by AMFIE with its depositary banks are 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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- Follow us on



BECOMING A MEMBER

Membership is open to:

- active and former employees of intergovernmental organisations,
- active and former consultants/employees with service contracts of intergovernmental organisations
- as well as their family (spouse, children - under-age or adult - parents, nieces and nephews, etc.).

