

FINANCIAL COOPERATIVE ASSOCIATION OF INTERNATIONAL CIVIL SERVANTS

October 2019

Who we are



AMFIE serves over **6,000** staff/employees and family members,

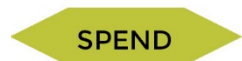
who are working in 146 intergovernmental organisations, in over 132 countries,

worth **300 million** Euros in assets

- Founded in 1990 by international civil servants, AMFIE is an association with cooperative status. Exclusively available to employees and consultants of intergovernmental organisations.
- With considerable knowledge of life in international organisations, it offers tailored answers to staff's very specific financial needs.

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



Challenges

AMFIEs' solutions



Instable environment of the (current or future) duty stations



Financial stability and security in safe political environment

IGO's limited funding and resources impacting job security



«anchor» banking facility independent from your IGO

Geographical mobility (missions/expatriations)



Cost-effective solutions for multicurrency banking needs

Benefits contingent on contract's duration and status



Flexible financial solutions for life-time events

SPEND

XCHANGE

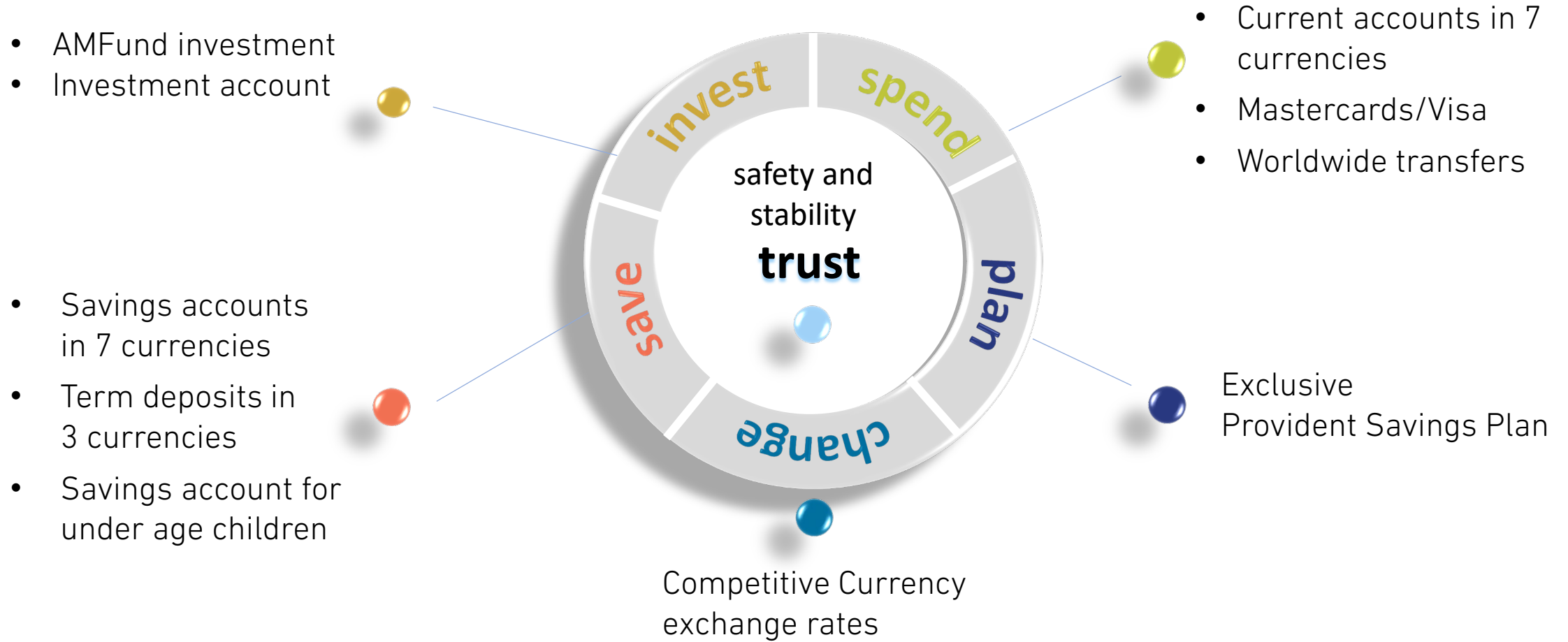
INVEST

SAVE

PLAN

TRUST

What do we offer



Your account



- Is independent from your IGO
- Is free of charge
 - no opening, maintenance, closure charges
- Free online access and mobile app
- Direct contact with competent, dedicated & friendly team
- Free International Visa card
- Automatically created:
 - Current account lines upon receipt of deposits in up to 7 currencies, EUR, USD, CAD, CHF, AUD, GBP, DKK

Tailored Banking services for international civil servants



UNBEATABLE prices

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
Transfers	€ 0 (EU/CH/UK/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



Savings accounts in 7 currencies



Conveniently hold up to 7 major currencies in a single account, **while** enjoying interest rates above those offered by most banks.

EXCELLENT RETURNS

- Quarterly rates*
- Year end bonus
(depending on AMFIE's results)
- No minimum,
No maximum
- Available at anytime

	1st quarter 2019	2nd quarter 2019	3rd quarter 2019	4th quarter 2019
EUR	0.30%	0.30%	0.30%	0.30%
USD	0.85%	0.85%	0.85%	0.85%
CHF	0.10%	0.10%	0.10%	0.10%
GBP	0.30%	0.30%	0.30%	0.30%
CAD	0.60%	0.60%	0.60%	0.60%
AUD	1.80%	1.80%	1.80%	1.80%
DKK	0.00%	0.00%	0.00%	0.00%

* Per annum



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.

EXCELLENT RETURNS

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

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.



Term deposits 12 months

AMFIE FLEXIBLE in 3 currencies



Invest a sum of money for 12 months at a fixed interest rate.
Receive a higher interest rate than that of an AMFIE savings account.

EXCELLENT RETURNS

- No minimum
No maximum
- No entry fee

0.80% p.a.



1.95% p.a.



0.70% p.a.



Foreign exchange, AMFIE : Interbank rate + 0,4% (between AMFIE's currencies)



I sell 1,000 euros and buy ...

OPTIMIZED conditions

In conformity with its ethics, AMFIE generates revenues **FOR** its members

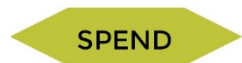
	£	\$	CHF	
Interbank rate	890,43	1091,52	1086,37	Interbank rate
AMFIE	886,87	1087,15	1082,02	Administrative fee Interbank rate
Retail bank	859,45	1051,76	1046,49	Administrative fee SPREAD Interbank rate
Western Union	860,04	1074,24	1037,85	
Transferwise	884,02	1083,14	1078,83	

If followed with a wire transfer...

...No fee in SEPA Zone

...+ fees

Sources : <https://transferwise.com> Bloomberg for interbank rates
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AMFund, Fund Investment Plan

AMFund is the solution that helps you build a medium- and long-term capital by investing regularly in a choice of five investment funds



BENEFITS

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

- Active, transparent wealth management
- Monthly investments, possibility of modifying amounts, **no penalties**
- **No** subscription, redemption, custodian fees
- Plan available as of an investment of **50 euros only**
- **Free arbitrage** (possibility of switching the investment between the five funds)
- Single investments accepted at the same advantageous conditions
- Accessible **without** opening another account

Provident Savings Plan “PEP”

AMFIE’s Provident Savings Plan offers multiple advantages



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

- Monthly/quarterly contributions or a one-time lump sum payment
- 4 investment options or a combination thereof
 - one capital guaranteed solution
 - 3 investment fund solutions with different risk/return profiles
- **Benefit** payments either as a lump-sum or as a pension :
 - old-age, surviving spouse benefit, temporary (pension for an agreed upon period) – or a combination thereof.
- Contractual arrangements remain **alterable** until chosen pension age
 - Amount of contributions, retirement age, investment solution, benefit payment
- Enhanced **protection for assets** in Luxembourg life insurance policies, which is unique

In summary, AMFIE is 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 and my family travel the world

- AMFIE offers us access to 7 currencies at unequalled conditions

I'm looking for an easy way of saving:

- AMFIE offers savings accounts with no restrictions and term 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.

A safe place to deposit and boost my savings:

- The Luxembourg financial center has proven expertise and a culture of investor protection.
- AMFIE offers several investment options within AMFUND

My pension will be insufficient:

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

SPEND

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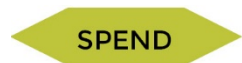
TRUST

Tailored financial services for international civil servants



ADAPTED RESPONSES

<p>Luxembourg based security</p>	<ul style="list-style-type: none"> • Safe haven for your savings, specially for all those who otherwise would not have access to an account in a secure financial centre with proven expertise like Luxembourg; • Financial anchor in a safe and reputable financial environment for all those who change work environment crossborder fairly often and have no time to change bank and shift assets each time
<p>Multicurrency approach</p>	<ul style="list-style-type: none"> • Secure and efficient money transfers at no cost or at cost • Cost-effective foreign exchange for crossborder life circumstances in 7 major investment currencies; • Savings in up to 6 major investment currencies
<p>AMFund investment fund savings plan</p>	<ul style="list-style-type: none"> • Managed portfolios of funds packaged in a fund structure for those who do not have time or experience, or both, to look after their investments and who still wish to go for it. • Easy savings tool for those who start investing for the first time in life.
<p>PEP (Provident Savings Plan)</p>	<ul style="list-style-type: none"> • A plan for all those who have no access to IGO's pension plan or • who would receive too little benefits and who cannot opt for private pension plan offered on national scale because of mobility issues



In answering your needs, 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 striving to provide best solutions at the best prices through listening to your needs.

- **Security**

Maintaining a conservative investment policy.

- **Once a member, always a member**

AMFIE accompanies employees of IOs and their family throughout their career and their life.

Professional staff in
Luxembourg

- Easy access
- Secure
- Proximity



Membership



Stability



Long-term Visibility



Independence
from Employing
organisation

- **Active and former** staff and “non-staff” of intergovernmental organisations.
- **Family** (spouse, children - under-age or adult - parents, nieces and nephews, etc.)
- AMFIE membership can be continued after separation from an IGO « **Once a member, always a member** »
- In some IGOs credit to your AMFIE account can be made through direct **payroll deductions**

Become a member



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L-2449 Luxembourg

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B.P. 268 L-2012 Luxembourg

1. Download a registration file from www.amfie.org, complete and sign
2. Add following documents:
 - ✓ A copy of your national ID or passport, certified by either
An AMFIE accredited representative in your organisation, or
A staff representative or
An HR official
 - ✓ A proof of residence: Copy of utility bill, copy of rental contract
 - ✓ Proof of employment: Copy of contract, building Pass
3. Pay 10 €uro for your membership share
4. Send your file to AMFIE headquarters in Luxembourg

