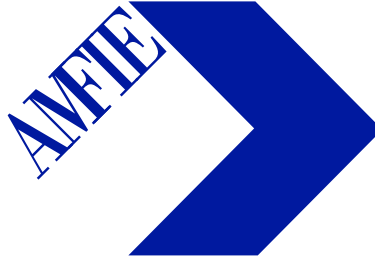


# CONDITIONS and PRICES

Effective as of 1st April 2018



Products and  
services for  
members

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## Membership

Purchase of a member share (EUR 10 or equivalent in other currency)

## Current account

Currencies	EUR, USD, CHF, AUD, GBP, CAD, DKK
Principal account maintenance fee	No fee
Additional account maintenance fee	EUR 10 per year
Credit interest rate	n/a
Debit interest rate	Actual savings account interest rate + 1%
Issuing a standing order	No fee
On line access	No fee
Closing an account	No fee

## Savings account

Currencies	EUR, USD, CHF, AUD, GBP, CAD, DKK
Opening an account	No fee (no minimum, no maximum)
Maintenance fee	No fee
Credit interest rate	Quarterly remuneration (rate per annum) + annual bonus (depending on the Association's results)
Debit interest rate	n/a
Setting up a standing order	No fee
Closing an account	No fee

## 0-18 Savings account

Currencies	EUR, USD, CHF, AUD, GBP, CAD
Opening an account	No fee (no minimum, no maximum)
Maintenance fee	No fee
Credit interest rate	Preferential annual remuneration
Debit interest rate	n/a
Setting up a standing order	No fee
Closing an account	No fee

## Investment funds savings plan - AMFund

Investments are made free of any entrance fee, closure fee or custodian fee.

Free arbitrage (possibility of switching the investment between the funds).

## Term Deposit - Flexible

Currencies	EUR, USD, CHF, GBP (upon availability)
Subscription	No fee (no minimum, no maximum)
Credit interest rate	Predefined depending on the period of investment Offered rate can be adjusted at any time
Period of investment	3, 6 or 12 months (upon availability)
Early redemption	Penalty of 0.1% per remaining month

## Foreign exchange

Administrative fee between the 7 currencies (EUR, USD, CHF, GBP, CAD, AUD, DKK)	0.4%
Administrative fee for other currencies	0.5%
Settlement date	2 business days after the conversion date (D+2)
Applicable rate for an order >100 €	Applicable interbank rate at the time of execution
Applicable rate for an order <100 €	Closing rate of the previous day

An order must be received before noon to guarantee an execution the same day

## Credit cards

Currency	EUR
Annual subscription Visa Classic	No fee
Annual subscription Mastercard Gold	EUR 55
Annual subscription MasterCard Gold Worldwide	EUR 85
Cash withdrawal	EUR 1,500 daily limit Charges of EUR 4 and 2.5% of the amount withdrawn
Monthly limit	EUR 2,500 default limit (or to be defined)
Exchange in EUR	Performed by SIX PAYMENTS
Guaranty	Opening of a "Mastercard blocked account" in EUR with a balance corresponding to one time the chosen monthly credit limit. This account is remunerated with the one year term deposit rate (you may choose to have this account not be remunerated). If a permanent instruction to deposit salary or pension into an AMFIE account has been set up, no amount to guarantee the monthly expenses will be needed. The Mastercard monthly limit should not exceed 75% of the permanent amount transferred.
Replacement (in case of lost or stolen card)	EUR 16
Renewal	No fee (tacit except if express notice, two months before the expiry date)
PIN code reissue	No fee
Sending of the card in registered letter	No fee
Sending of the card in express services	At cost in respect to the provider's invoice
Sending of the PIN code by postal mail	No fee
Statement reissuing and sending by postal mail	EUR 2 / statement

## Provident Savings Plan

Entrance fee	1%
Annual management fee	1%

## TRANSACTIONS

### Deposit

AMFIE's correspondent banks will not charge fees for deposits under the following conditions.  
Please note that the issuing bank may use correspondent banks and might charge fees.

<b>Transfers</b>	Transfers from Europe in favor of the AMFIE account at one of our correspondent banks in Europe in the currency of the account (maximum of EUR 50,000 in Italy)
	Transfers from Australia in AUD in favor of the AMFIE account at Commonwealth Bank of Australia
	Transfers in GBP from United Kingdom in favor of the AMFIE account at Barclays
	Transfers in CAD or USD from Canada in favor of the AMFIE account at Toronto Dominion Bank

Value date for a deposit on current account = D / Value date for a deposit on savings account = D+1

#### Collection of cheque paid to the order of AMFIE

Cheque in EUR	Free of charge (cheque issued by a French, Belgian, German or Italian bank)
Cheque in CAD and USD	Free of charge (cheque issued by a Canadian bank)
Cheque in GBP	Free of charge (cheque issued by a British bank)
Cheque in USD	USD 15 (issued by an American bank)

Cheques from third parties are not accepted. The provision on the account may take 2 to 4 weeks.

#### Cash

Free of charge with SGBT in Luxembourg. The "Origin of funds" form must be filled out before any deposit.

### Withdrawals

#### Transfers

USD towards the United States	Free of charge
USD and CAD other destination than United States and Canada	USD 15 or CAD 15
CAD and USD towards Canada	Free of charge
EUR within the E.U.	Free of charge (if the receiving bank is a SEPA country)
EUR beyond E.U.	EUR 15
GBP towards UK and < 5.000 GBP	Free of charge
GBP towards UK and > 5.000 GBP	GBP 10
CHF towards Switzerland	Free of charge
AUD towards Australia	Free of charge
Other transfers	CHF 15, AUD 15, GBP 15, DKK 112 (depending on the currency selected)
Emergency transfer	EUR 5

An order must be received before noon to guarantee an execution the same day  
These fees are applicable only if the beneficiary account number is under a correct IBAN format and the BIC code is provided.  
Value date for a withdrawal from current account = D / Value date for a withdrawal from savings account = D-1

Issuing a cheque	
Cheque in EUR, CAD, USD or GBP	Free of charge
Cheque sent by registered mail	EUR 5 per cheque

Cash	
With BIL in Luxembourg	Free of charge for withdrawals $\leq$ EUR 5,000 (or equivalent value in other currency)
	EUR 20 for withdrawals $>$ EUR 5,000 $\leq$ 10.000 EUR (or equivalent value in other currency)
	No withdrawal authorised for amounts $>$ EUR 10,000 (or equivalent value in other currency)
With CIC in Paris	Free of charge (only on Monday, Thursday or Friday mornings)

The order must reach AMFIE 4 days before the withdrawal date. A request for specific notes may generate additional fees.

## Securities transactions

With our partner Keytrade Bank Luxembourg	Fixed operational fee (see conditions on Keytrade website)
	Administration commission of 0.50% per year on cumulated deposits (0.125% debited quarterly)

## Mailing

Monthly account statement / monthly net worth statement	Free with AMFIE.NET
Duplicate copy of account statement	EUR 2 per statement (postal cost included)
Correspondence mailing	Free by postal mail
Duplicate copy of correspondence mailing	EUR 2 per mailing (postal cost included)
Electronic correspondence	No fee
Interest certificate	Free for the previous year EUR 10 per yearly certificate for the years prior to the previous year
Balance certificate	Free for the previous year EUR 2 per yearly certificate for the years prior to the previous year
Cheque in registered letter	EUR 5 per cheque
Express delivery	At cost (as reported on the provider's invoice)

## Intervention cost

Correction of an instruction (IBAN number, amount,...)	EUR 2
Proof of payment (transfer copy, debit proof, SWIFT copy)	EUR 2
Cancellation of a bank cheque	At cost (as reported by the bank issuing the cheque)
Cancellation of a transfer in progress	At cost (as reported by the bank processing the operation), for a successful cancellation

Those fees and conditions are applicable to members and are communicated for information.  
For further information or for personalised information, please do not hesitate to contact the secretariat (+352) 42 36 61 1