FINANCIAL COOPERATIVE
ASSOCIATION OF
INTERNATIONAL CIVIL
SERVANTS

THE FINANCIAL COOPERATIVE FOR EMPLOYEES OF INTERGOVERNMENTAL ORGANISATIONS

Founded in 1990 by International Civil Servants to serve their colleagues, AMFIE acts according to 3 basic principles:

SOLIDARITY
We strive to provide services without fees and to offer our members a competitive return on their savings.

EQUALITY OF TREATMENT
All members receive the same personalised service, no matter how long they have invested.

SECURITY
Maintaining a conservative investment policy is our priority.

AMFIE

AMFIE accompanies you throughout your life and provides you with solutions for all your financial needs.

SPEND

THE MULTI-CURRENCY CURRENT ACCOUNT

Our multi-currency current account makes it easy for you to manage your wealth across different currencies.
Hold up to 5 currencies in a single account.

ONE ACCOUNT 7 CURRENCIES
€ / $ / £ / SEK / DKK / SAUD / SGD / ZAR

- Make transfers in virtually any global currency, with minimum or no fees
- Benefit from AMFIE's foreign currency exchange service, at exceptional rates
- Open the account with no minimum balance requirements
- Secure online access to your account and monthly account statements available online, without charge
- Receive payments and transfers with minimum or no fees

INTERNATIONAL TRANSFERS

As staff members of intergovernmental organisations, our members spend many around the world more often than most people. Our international transfers are fast, convenient and secure.
AMFIE does not charge for transfers in the Euro zone, and charges a fixed fee for transfers the currency of the transfer matches the local currency.
Fees for other types of transfers never exceed 15 euros. A transfer is made during the day, if the order is received before noon.

CREDIT CARDS

The ability to make payments and withdraw cash anywhere in the world with ease.

- A free VISA Classic card or VISA Gold
- Travel and international insurance coverage
- Secure online access to your expenses

SAVE

THE MULTI-CURRENCY SAVINGS ACCOUNT

Efficiently manage your money in up to 7 major currencies in a single account, while enjoying interest rates similar to those of your local banks. In addition to interest, all accounts receive a yearly bonus, depending on AMFIE's results.

ONE ACCOUNT 7 CURRENCIES
€ / $ / £ / SEK / DKK / SAUD / SGD / ZAR

% + BONUS
Yearly, depending on AMFIE's results

- No monthly fees, No minimum balance requirements
- Account 100% available
- Interest rates similar to those of your local banks, in addition to interest, all accounts receive a yearly bonus, depending on AMFIE's results
- Free online access, secure access 24/7+ remaining anywhere

THE TERM DEPOSIT ACCOUNT, MAKE A FIXTURE

Invest a sum of money for a fixed period at a pre-determined rate of interest. Receive a higher interest than on a savings account. Flexibility in your account, while maintaining access to your funds.

% + Savings account Market yields 12 months

- EUR, USD, GBP
- No commission
- No minimum, no maximum

THE 0-18 SAVINGS ACCOUNT

You can open a 0-18 savings account on your child's behalf from birth until their 18th birthday.
The 0-18 savings account allows your child to bend their savings from a very young age.

ONE ACCOUNT 4 CURRENCIES
€ / £ / $SEK / CHF / $AUD / $CAN

- No management fee
- Attractive returns: Preferential annual interest rate, reviewed every 6 months
- Open an account in any of the 4 currencies we carry, plus most combine the savings account with our pension plan (see below)

CHANGE

THE FOREIGN CURRENCY EXCHANGE SERVICE

Currency exchange is one of AMFIE's most popular services. Members appreciate the minimal fees and competitive exchange rates. In combination with our multi-currency accounts, our currency exchange transfer services allow you to manage currency fluctuations or pay bills in different countries. Although AMFIE is not a bank, we can offer the same range of currency, €1 is not one of the 7 currencies we carry, you must combine the savings account with our pension plan (see below).

Fast Convenient Secure

SOME OF THE BEST EXCHANGE RATES ON THE MARKET

€1,5 fixed fee and no hidden fees, for exchanges between AMFIE's 7 currencies.
€15 fixed fee for exchanges involving other currencies.

Exchange your money while benefiting from some of the best exchange rates on the market.

Reliable Reactive Responsive

And transfer the money internationally, with minimum or no fees.

INVEST

INVESTMENT FUNDS SAVINGS PLAN - AMFIund

BUILD A FUTURE FOR YOURSELF AND YOUR LOVED ONES

Designed for members who want to plan their future, AMFIund provides them with a way to achieve their financial goals and make their dreams come true. AMFIund is a savings plan which aims to take advantage of the long-term growth of the stock markets and rely on Mesenburg's expertise in managing investment funds. AMFIund is included in AMFIE's services, you do not need to open another account.

AMFIund is the solution that helps you build the future you and your loved ones deserve, regardless of your current situation:

- Preferential conditions
  - No entry, access or surrender fees
  - Free arbitrage (possibility of switching the investment between the different funds)
  - A plan available as of an investment of 50 euros
  - Access to a short-term investment
- Regular or occasional payments and modification of the amounts at any time
- Daily updates of your portfolio

EXTERNAL INVESTMENTS ACCOUNT

AMFIE can buy investment products on behalf of its members, through our partnership with Fortis Bank Luxembourg.
Fortis-bank Bank Luxembourg offers a wide range of products for you to choose from, with high quality and access to 18 markets around the world.

PLAN

THE PROVIDENT SAVINGS PLAN - PEP

PREPARE NOW FOR YOUR LIFE, AFTER RETIREMENT

AMFIE created the Provident Savings Plan (PEP) to meet the specific financial needs of international civil servants, who are looking to improve their pensions with additional revenues.

THE PEP GUARANTEED SERENITY AND FLEXIBILITY WITH THE MOST FAVOURABLE CONDITIONS:

- Freely decide the amount of your contribution, the date and the age of your retirement
- Pay your contributions on a regular or occasional basis
- Manage your money with ease
- Benefit from flexibility
- Take advantage of tax relief
- Schedule the payment of your benefits, as a lump sum, or on a monthly or quarterly basis
- Sign a contract governed by Luxembourg law, with the following advantages:
  - contributions exempt from tax in Luxembourg (as long as they are not residing in Luxembourg)
  - benefit from the security surrounding the investments in Luxembourg
- Possibility to designate a second beneficiary

Open to any staff member under contract from an intergovernmental organisation.

Note: Use income tax exemptions to pay for your PEP contributions. Tax relief is available if your permanent tax residence is in the United States, we are eligible to join the plan.

AMFIE, THE RIGHT CHOICE

AMFIE, THE SAVINGS AND INVESTMENT SOLUTIONS

DISCLAIMER: Information provided in this document is for illustrative purposes only. Please contact our offices for more information.

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