A scenic view of a city, likely Luxembourg, featuring a stone bridge over a river, a flagpole with the Luxembourg flag, and a large building with many windows. The foreground is filled with lush green trees.

**For Q&A, go to
SLIDO.COM
and enter #3903744**



AMFIE

Financial Cooperative Association of International Civil Servants

July 2022

What will we be looking at:



Who we are

Financial
cooperative
Association



Banking services

Wide range of
services



Foreign exchange

Optimized
conditions



Investment services

Privileged
access



Retirement plan

Tailor made
solutions



Summary

Membership
Contact

Who we are

- Founded in 1990 by international civil servants.
- A financial association with cooperative status providing basic retail banking and investment services.
- Exclusively available to current and former employees and consultants of intergovernmental organisations and their families, providing services designed to meet the financial needs of the standard international civil servant.



Who we are

Security and Transparency

Regulated by Luxembourg's Commission de Surveillance du Secteur Financier (CSSF)

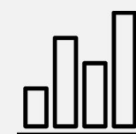
Funds deposited by AMFIE with its depositary banks are guaranteed by the Fonds de garantie des dépôts Luxembourg (FGDL)

Fiscal compliance and transparency with prevailing EU conventions.



7500

International civil
servants and family
members



420

Assets under
management
in Million €



146

Intergovernmental
organisations



132

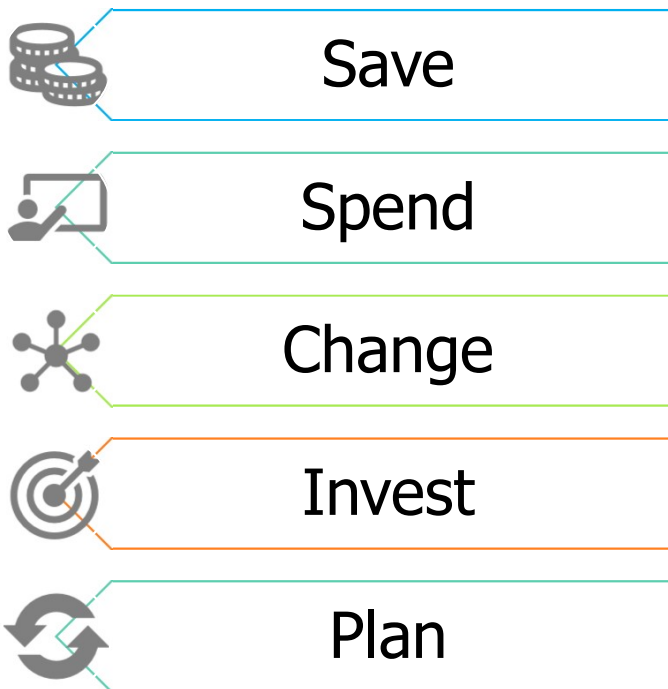
countries

Banking services

What we provide
Your account
Savings solutions

What we provide

TRUST, safety and stability



- Savings accounts in 7 currencies
- Term deposits in 3 currencies
- Savings accounts for children under 18
- Current accounts in 7 currencies
- Credit cards
- Worldwide payments
- Competitive foreign exchange rates
- AMFund
- External investments account
- Retirement Savings Plan

Your account

- is separate and independent from your IGO
- is free of charge
 - No opening, maintenance, closure charges
- free online access and mobile app
- direct contact with competent, dedicated and friendly team
- free International Visa card
- is automatically created: upon receipt of your deposits in any of AMFIE's seven currencies (EUR, USD, CAD, CHF, AUD, GBP, DKK)



Savings accounts in seven currencies

Conveniently hold up to seven major currencies under a single account while enjoying interest rates above those offered by most banks.

Competitive returns

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

	2021	1 st Quarter 2022	2 nd Quarter 2022	3 rd Quarter 2022
EUR	0.20%	0.20%	0.20%	0.20%
USD	0.50%	0.50%	0.50%	0.50%
CHF	0.00%	0.00%	0.00%	0.00%
GBP	0.20%	0.20%	0.20%	0.20%
CAD	0.30%	0.30%	0.30%	0.30%
AUD	1.00%	1.00%	1.00%	1.00%
DKK	0.00%	0.00%	0.00%	0.00%

Term deposits

12 months

COMPETITIVE RETURNS

- No minimum
No maximum
- No entry fee

AMFIE FLEXIBLE in three currencies



0.50% p.a.



1.00% p.a.



0.50% p.a.

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.

0-18 savings account

COMPETITIVE RETURNS

- Attractive yearly returns
- No maintenance fee
- No minimum
No maximum

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

To boost your children's savings, you can open a 0-18 savings account on their behalf from birth until 18 years of age.

EUR	USD	GBP	AUD	CAD	CHF
1.50%	2.00%	1.10%	2.00%	1.00%	0.10%

Secure savings:

the funds and accumulated interests are frozen to your children's advantage until they come of age.

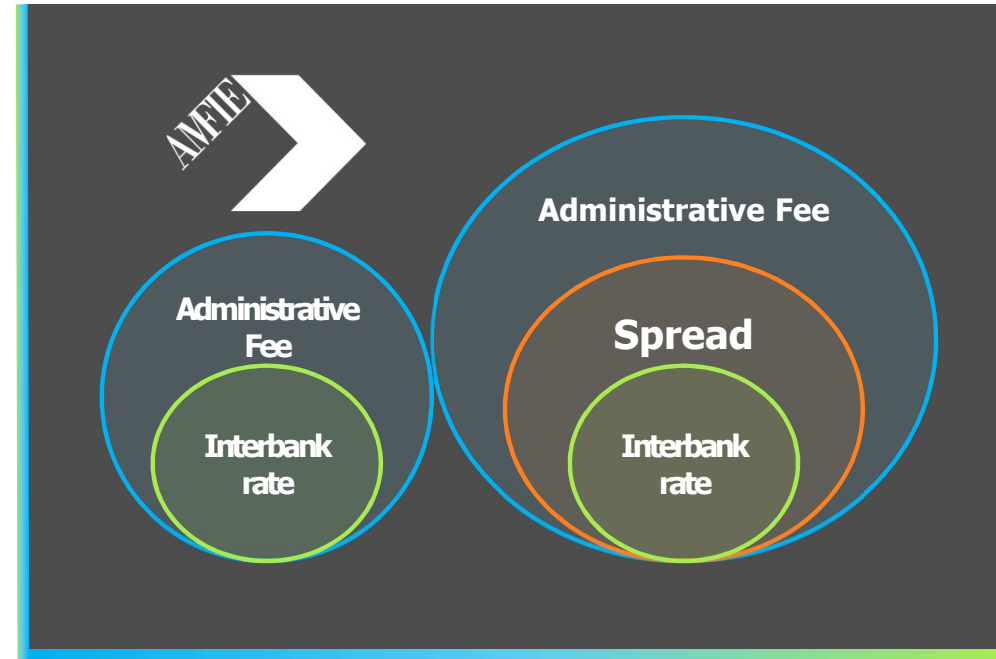
Foreign Exchange

1. When converting funds within AMFIE's 7 currency band:

- Interbank rate applied on the day of the transaction
- Administrative fee of 0.4% is applied.
- AMFIE does NOT apply any spread.
- Free transfer to accounts

2. When converting outside of AMFIE's currencies :

- Interbank rate applied on the day of the transaction
- Administrative fee of 0.5% is applied.
- AMFIE does NOT apply any spread.
- Total transfer cost of the non-AMFIE currency can never exceed EUR 15



Investment services

AMFund

AMFund: Investment Savings Plan

A contracted and beneficial access to a range of managed portfolios of funds

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

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



Retirement plan

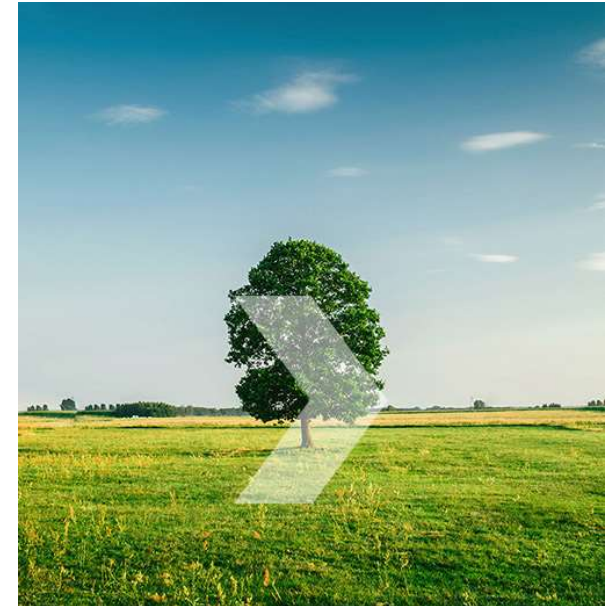
Provident Savings Plan PEP

Provident Retirement Savings Plan “PEP”

AMFIE's Provident Savings Plan offers multiple advantages

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

- Monthly/quarterly contributions or a one-time lump sum payment
- **Various** investment options or a combination thereof including Environmental Social and Governance factors (ESG)
 - one capital guaranteed solution
 - investment fund solutions with different risk/return profiles including
- **Benefit** payments either as a lump-sum or as an annuity :
 - surviving spouse benefit, temporary – or a combination thereof
- Contractual arrangements remain **adjustable** until chosen pension age
 - amount of contributions, retirement age, investment solution, benefit payment
- Unique enhanced **protection of assets** in Luxembourg life insurance policies



Summary

AMFIE's 4 basic principles
Membership

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.

AMFIE offers us access to seven currencies at unequalled conditions



**I and my family need
international banking
services**



**I'm looking for an easy
way to save**

AMFIE offers savings accounts with no restrictions and term deposits.

In summary, AMFIE is the solution to YOUR needs



My child is studying abroad

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

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



A safe place to deposit and boost my savings



My pension will be insufficient

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



AMFIE's 4 basic principles

Professional employees in Luxembourg
Easy access
Secure
Proximity



Equality of Treatment

All members receive the same personalized service regardless of how much they have deposited.



Working Together

AMFIE is a community created by international civil servants striving to provide optimal solutions at the best prices through listening to members' needs.



Security

Maintaining a conservative investment policy.



Once a member, always a member

AMFIE accompanies employees of IGOs and their family throughout their career and lifetime.

- **Active, former and consulting employee** of international, intergovernmental organisations
- **Family** (spouse, children – minors and adult – parents, nieces and nephews, etc.)
- Membership can be continued after separation from an IGO
- In some IGOs, possibility for **direct payroll deductions** to your AMFIE account



Membership

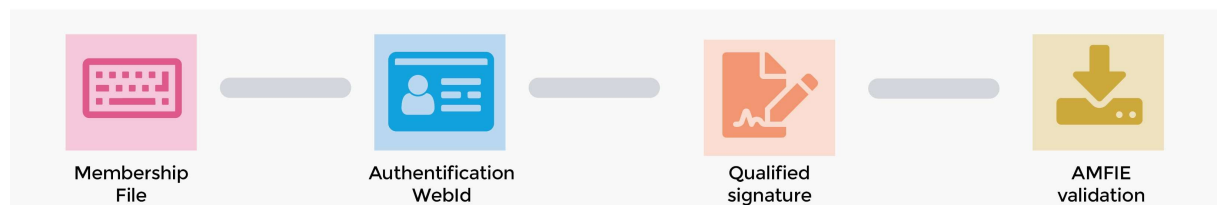
Stability

Permanent membership

Independence from Employing organisation

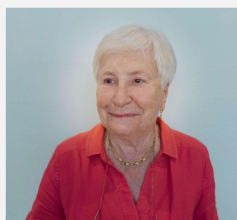
Becoming a member

1. Complete the online onboarding membership application onboarding.amfie.org
2. Add following documents (PDF or JPEG):
 1. A copy of your **passport**,
 2. **Proof of residence**: Copy of utility bill, copy of rental contract
 3. **Proof of employment** or retirement from IGO: Copy of contract, building pass
 4. A specimen of your **signature**
 5. *If necessary W8BEN, W9 or G4 Visa, and diplomatic status*
3. Simply follow the WEBID instructions for your authentication
4. Proceed to the qualified electronic signature of your membership form



Contact us

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for your
attention**

 <http://www.amfie.org>

