



FINANCIAL COOPERATIVE ASSOCIATION OF INTERNATIONAL CIVIL SERVANTS

COOPERATIVE SOCIETY SA - R.C. N° B35566

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The services AMFIE offers

AMFIE was established in Luxembourg in 1990 by a group of international civil servants. Active and retired civil servants are present in all of AMFIE's governing bodies.

ACCOUNTS IN 7 GLOBAL CURRENCIES EUR - CHF - GBP - USD - CAD - AUD - DKK

Members may keep funds in any or all of AMFIE's currencies within a single account at no additional charge. Unlike in most commercial banks, with AMFIE's savings accounts, your money is both remunerated and immediately available. Yields have consistently surpassed interbank rates such as the EURIBOR and the LIBOR. AMFIE offers a range of different investment options:

- Term-deposit accounts
- Portfolio accounts, through our partner bank Keytrade.

Members have access to over 600 investment funds. Withdrawals may be made by transfer to the member or a third party, in cash, by cheque, as well as by standing order, or by credit card.

A FREE MASTERCARD

Our MasterCard Blue is free if you sign up for our online banking service. AMFIE also offers a range of credit cards at preferential rates.

PROVIDENT SAVINGS PLAN

AMFIE, in partnership with La Baloise Vie Luxembourg offers to its members, international civil servants, a flexible solution to build a pension or a complementary pension.

REDUCED CHARGES

A transparent fee structure and reduced charges are a central feature of AMFIE's management policy

- -No monthly account fees and no account opening and closing fees
- Maximum 0.4% administrative charges for foreign exchange transactions between AMFIE's 7 currencies
- No charges for any transfers between internal AMFIE's accounts
- AMFIE's online banking service is free
- AMFIE does not charge fees for transfers through our correspondent banks around the world (some intermediary banks may charge a fee).

SECURE MANAGEMENT

Security is the guiding policy of AMFIE's investment policy. AMFIE never speculates on foreign exchange or interest rate futures. Liquid assets will be invested solely in the money-market investments and fixed- or variable- rate instruments following a policy of risk diversification. AMFIE is supervised by internal and external auditors and subject to the regulations established by the CSSF.



WHO CAN JOIN?

Membership is open to anyone who is or has been employed by an intergovernmental organization. Each member acquires a 10 euro share when they join, the value of which is repaid to anyone who no longer wishes to benefit from the cooperative's services. Membership is also open to the spouse/partner, children, nieces and nephews of members.



For more information
www.amfie.org
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