AMFIE

Financial Cooperative Association of International Civil Servants

2025

What will we be looking at:

Who we are

Financial cooperative Association

Banking services

Wide range of services

Foreign exchange

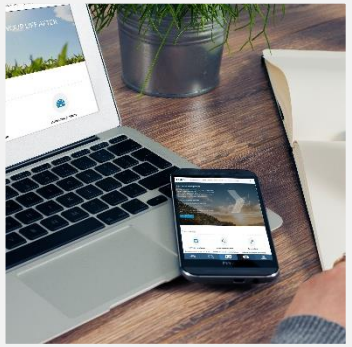
Optimized conditions

Investment services

Privileged access

Retirement plan

Tailor made solutions



Summary

Membership Contact

Who we are

Who we are

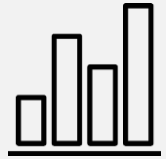
- **Founded in 1990** by international civil servants.
- A financial association with **cooperative** status providing basic retail banking and investment services.
- Exclusively available to current and former employees and users of CERN and their families, providing services designed to **meet the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

Security and Transparency

- Regulated by Luxembourg's Commission de Surveillance du Secteur Financier (CSSF)
- Funds guaranteed by the Fonds de garantie des dépôts Luxembourg (FGDL)
- Fiscal compliance and transparency with prevailing EU conventions.

9000

International civil servants and family members



480

Assets under management in Million €

146

Intergovernmental organisations

132

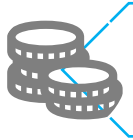
countries

AMFIE

Banking services

What we provide

TRUST, safety and stability



Save

- Savings accounts in **7 currencies**
- Term deposits **in 3 currencies**
- Savings accounts for children **-18**

Spend

- Current accounts in **7 currencies**
- Credit cards
- **Worldwide transfers**

Change

- **Competitive foreign exchange rates**

Invest

- AMFund – **Investment fund**
- External investments account

Plan

- **Retirement Savings Plan**

Your account

- 7 currencies *(**EUR, USD, CAD, CHF, AUD, GBP, DKK**)*
- Independent from CERN.
- Free of charge
- Online access *(**Internet & Mobile app**)*
- Direct support with competent and dedicated team
- Gold Credit Card

Savings accounts in seven currencies

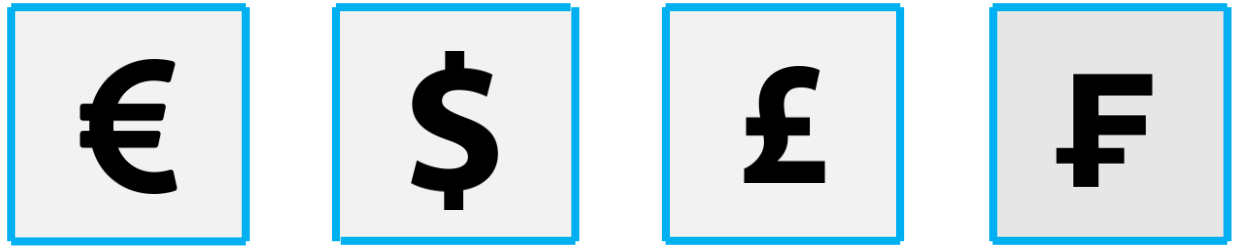
Conveniently hold up to seven major currencies under a single account **while** enjoying interest rates above those offered by most banks.

Competitive returns

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

Rates	2025
EUR	1,10%
USD	1,30%
CHF	0,10%
GBP	2,00%
CAD	2,00%
AUD	2,50%
DKK	0,00%

Term deposit



Boost your savings

- No minimum/maximum.
- Free of charge.

	EUR	USD	GBP	CHF
3 MONTHS	1,60% p.a	2,80% p.a	3,00% p.a	0,10% p.a
6 MONTHS	1,60% p.a	2,80% p.a	3,10% p.a	0,15% p.a
12 MONTHS	1,50% p.a	2,70% p.a	3,30% p.a	0,20% p.a

0-18 savings account

Savings for your kids

- No minimum/maximum.
- Free of charge.
- Better rates.

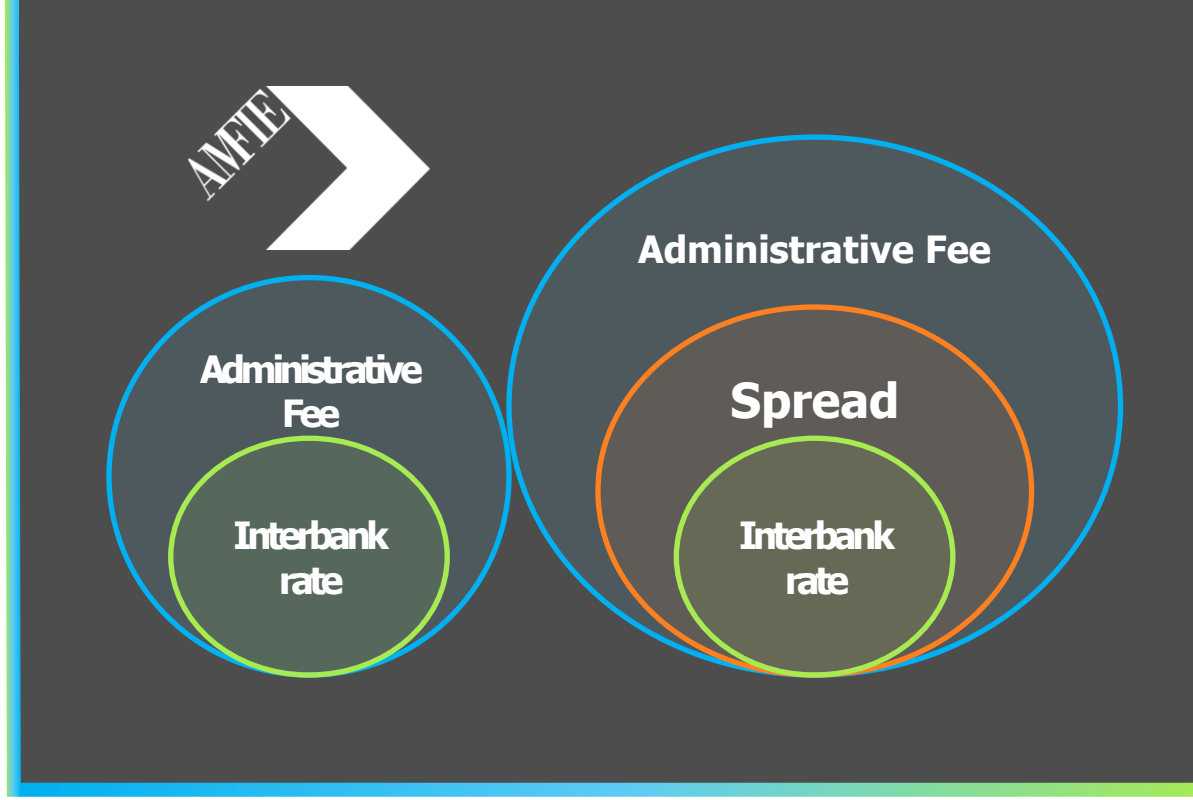
Building up savings for your child couldn't be easier!

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

EUR	USD	GBP	AUD	CAD	CHF
2,00%	3,20%	3,80%	3,50%	3,50%	0,70%

Secure savings:
The funds and accumulated interests are frozen to your children's benefits until they come of age.

Foreign Exchange



1. **Converting funds within AMFIE's 7 currency:**

   (EUR, USD, CAD, CHF, AUD, GBP, DKK)

- **Interbank rate** applied on the day of the transaction
- Administrative fee of **0.4%.**
- No spread
- Free transfers

2. **Converting outside of AMFIE's currencies :**

- Interbank rate applied on the day of the transaction
- Administrative fee of **0.5%.**
- No spread.
- Total transfer cost <u>can never exceed EUR 15</u>

Investment services

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

Pension plan pdf.pdf

Retirement plan

Provident Retirement Savings Plan “PEP”

AMFIE’s Provident Savings Plan offers multiple advantages

Exclusively for CERN employees/users wishing to build up a **pension or a complementary pension plan for retirement.**

- **Various investment options**
  - Flexibles contributions.
  - Guaranteed capital option.
  - 11 investment options via investment funds with different risk/return profiles.
- **Payments benefits** :
  - Life long annuities, beneficiaries, etc.
- **Flexible conditions until retirement age**:
  - Contribution amount, retirement age, investment solution, retirement benefit method, etc.
- **Le Triangle of security**
  - Luxembourg-specific protection for life insurance policies.

Summary

AMFIE's 4 basic principles

Equality of Treatment

All members receive the **same tailor-made service.**

Working Together

AMFIE is a community created **by** international civil servants **for** international civil servants

Security

Maintaining a **conservative** investment policy.

Once a member, always a member

AMFIE **accompanies** employees of IGOs and their family throughout their life.

- **Active, former employees and Users** of CERN
- **Family** (spouse, children – minors and adult – parents, nieces and nephews, etc.)
- Membership can be continued after separation from CERN
- In some IGOs, possibility for **direct payroll deductions** to your AMFIE account

Membership

Stability
Permanent membership
Independence from Employing organisation

Becoming a member

1. Download the membership form from www.amfie.org, complete and sign

2. Add following documents:

   1. A copy of your national ID or passport, **certified** by either
      An AMFIE accredited coordinator in your organisation or area
      A Staff Union representative or
      An HR official

   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

3. **Pay 10 euros for your membership share**

4. Send your membership form with the attachments to AMFIE headquarters in Luxembourg

Contact us

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Follow the community

AMFIE

Thank you for your attention

http://www.amfie.org