

FINANCIAL COOPERATIVE ASSOCIATION OF INTERNATIONAL CIVIL SERVANTS

2026



Agenda

- Who we are
- Financial Services
- Investment Services
- Provident Savings Plan
- Membership Process



① WHO WE ARE

Who we are

A FINANCIAL COOPERATIVE SERVING ITS MEMBERS

- Founded in **1990** by **international civil servants**
- A financial association with **cooperative status** providing **financial and investment services**
- Exclusively available to **current** and **former employees and consultants of IGOs** and **their families**, providing services designed to meet their needs





Our community

KEY FIGURES



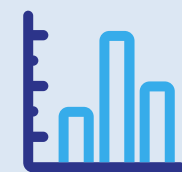
+8,000 members



146 countries



132 intergovernmental organizations



€500 M in assets under management



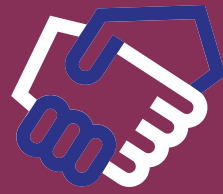
Security and Transparency

GOVERNED BY EU FINANCIAL STANDARDS

- Our activities are regulated by **Luxembourg's Commission de Surveillance du Secteur Financier** (CSSF)
- Funds are guaranteed by the **Fonds de Garantie des Dépôts Luxembourg** (FGDL)
- We ensure full **fiscal compliance** and maintain **strict transparency** in accordance with prevailing EU regulations



AMFIE's Core Principles



WORKING TOGETHER

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



EQUALITY

All members receive the same tailor-made service



SECURITY

Maintaining a conservative investment policy



ONCE A MEMBER, ALWAYS A MEMBER

AMFIE accompanies employees of IGOs and their family throughout their life



② FINANCIAL SERVICES

Current account

OUR MULTI-CURRENCY CURRENT ACCOUNT

- **7 currencies** available       
- **Gold credit card** available in **4 currencies**    
- **Free** of charge
- Online access to a modern **online financial portal**
- **Direct support** from a competent and dedicated team at AMFIE's Luxembourg offices



Foreign Exchange Service

TRANSPARENT AND COST EFFECTIVE

- **Fixed fees** for currency exchanges between AMFIE's **supported currencies**

0.4%       

- **Fixed fees** for currency exchanges between **other currencies**

0.5%      

- Total transfer cost between **0 euros** and **15 euros maximum**



③ INVESTMENT SERVICES

Savings accounts

COMPETITIVE RETURNS

- **Free** of charge
- Available **at anytime**
- No **minimum** / No **maximum**
- Quarterly rates (per annum)

Currency	CURRENT RATES
USD	1,30%
EUR	0,80%
CHF	0,00%
GBP	2,00%
CAD	2,00%
AUD	2,50%
DKK	0,00%



Term Deposits

BOOST YOUR SAVINGS

- Minimum 1000 EUR / **No maximum**
- **Free of charge**

Term	USD	EUR	CHF	GBP
3 months	3,10% p.a	2,10% p.a	0,10% p.a	3,00% p.a
6 months	2,80% p.a	2,00% p.a	0,10% p.a	3,10% p.a
12 months	2,80% p.a	2,00% p.a	0,10% p.a	3,30% p.a



0-18 Child accounts

SAVINGS FOR YOUR KIDS

- No minimum/ No maximum
- **Free** of charge
- Account **Locked** until adulthood
- **Competitive** interest rates
- **Flexible** contributions

CURRENCY	CURRENT RATES
USD	3,30%
EUR	2,50%
CHF	0,60%
GBP	3,80%
CAD	3,50%
AUD	3,50%



AMFund Investment plan

YOUR GATEWAY TO GLOBAL FINANCIAL MARKETS



- **5 Investment funds**

- **Flexible** contributions starting from €50

- No entry, exit, or custody fees, along with **free fund switches**

Performance of Moventum Plus Active Fund of funds in EUR*

Figures in percent as per 31/12/2025

Moventum Plus Active Fund of funds	1 month	3 months	6 months	YTD	1 year	2 years	3 years	5 years	10 years
Portfolio Defensive ISIN LU036463287	0,08	0,85	2,33	2,60	2,60	5,80	12,31	-1,82	5,70
Portfolio Balanced ISIN LU0326451860	0,23	1,45	3,66	3,10	3,10	9,10	17,37	5,22	21,22
Portfolio Dynamic ISIN LU0326465068	0,34	1,68	4,72	2,82	2,82	13,17	23,62	15,79	43,45
Portfolio Growth ISIN LU0326465225	0,50	2,26	6,40	2,41	2,41	17,99	31,53	27,33	66,58
Portfolio Balanced Europe ISIN LU0326454708	0,92	2,59	3,56	7,95	7,95	11,93	19,53	11,67	17,85

■ Equity funds ■ Bond funds

* Performance according to BVI method

Past performance is no guarantee of future results. The value of investments is subject to price fluctuations. / Source: Moventum S.C.A, own illustration

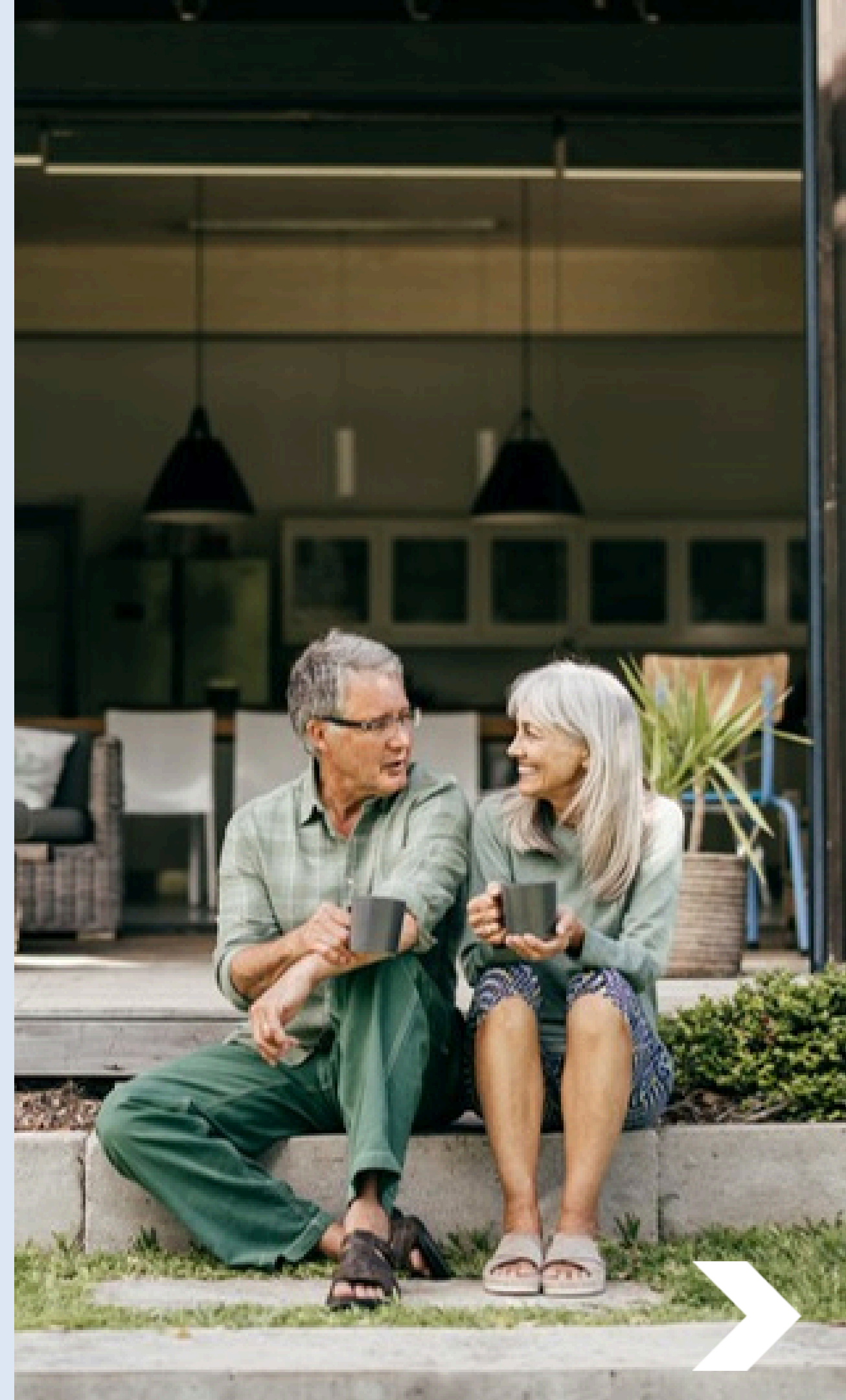


④ PROVIDENT SAVINGS PLAN

Provident Savings Plan

A FLEXIBLE SOLUTION TO PREPARE YOUR RETIREMENT

- **Flexible contributions:** savings can be withdrawn as a lump sum or turned into a lifetime annuity
- **Multiple investment options:** from capital-guaranteed to dynamic choices
- Assets protected under Luxembourg's "**Triangle of Security**"



⑤ MEMBERSHIP PROCESS

Becoming a member

ONLINE MEMBERSHIP PROCESS

Enjoy a smooth and simple **online onboarding** experience through our app

Subscribe with **10 euros** for your membership share

Check out our website www.amfie.org or simply scan the QR Code below:



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THANK YOU FOR YOUR ATTENTION



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