



CONDITIONS AND PRICES

Effective as of 1st October 2025

Products and services for members

Membership	Subscription for a member share of EUR 10 or the equivalent in another currency (refunded when the account is closed)
Account opening fee	Free (for 1 account with up to 7 currencies)
Main account management fee	Free (for 1 account with up to 7 currencies)

Current account

Currencies	EUR, USD, CHF, AUD, GBP, CAD, DKK
Credit interest rate	n/a
Debit interest rate	7,5%
Credit value date	D-Day
Debit value date	D-Day
Limit	No minimum, no maximum

Savings account

Currencies	EUR, USD, CHF, AUD, GBP, CAD, DKK
Credit interest rate	Quarterly remuneration (per annum rate) + annual bonus (based on AMFIE results, see www.amfie.org)
Debit interest rate	n/a
Credit value date	D+4 (business days)
Debit value date	D-Day
Limit amount	No minimum, no maximum

Additional account (extra account in your name)

Annual management fee	€10
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Child account 0-18 (only for members under 18 years old)

Currencies	EUR, USD, CHF, AUD, GBP, CAD
Membership	Free (the EUR 10 membership fee is covered by AMFIE)
Credit interest rate	Yearly remuneration (see www.amfie.org)
Debit interest rate	7,5%
Availability of assets	At the age of 18
AMFund investment	Free (see section "Investment funds savings plan - AMFund")

Term Deposit

Currencies	EUR, USD, CHF, GBP (subject to availability)
Opening fee	Free
Minimum deposit	EUR 1.000, USD 1.000, CHF 1.000 or GBP 1.000
Maximum deposit	Unlimited
Credit interest rate	Predefined, depending on the investment period chosen (see www.amfie.org).
Investment periodicity	3, 6 or 12 months (subject to availability)
Early redemption	Penalty of 0.2% per remaining calendar month
Credit value date	D+4 (business days)
Debit value date	D-Day

Investment funds savings plan - AMFund

Entry fees	Free (The fund's 5% entry fees are offered by AMFIE)
Exit fees	Free
Custody fees	Free
Switch (possibility of switching from one fund to another among the funds offered).	Free
Investment periodicity	The first working day of each month (the order must be received three business days before the end of the previous month)
Redemption periodicity	Upon receipt of the request
Internal fees of the funds	See KIIDS of the fund on https://www.amfie.org/en/stock-index

Stock exchange transactions

With our partner Swissquote Bank Luxembourg	Fixed transaction fees (see conditions on Swissquote website)
	Administration fee of 0,125% per quarter on securities held in custody
	Any other fee charged by Swissquote will be at cost.

Provident Savings Plan

With our partner La Baloise Luxembourg	
Entry fees	1%
Annual management fee	1%
Switch	Free twice a year / then EUR 100 per switch

Payment operations

Internal transfers (incoming or outgoing)

Within the same AMFIE account	Free
To or from another AMFIE account	Free

Incoming transfers

AMFIE custodian banks will not charge fees for transfers under the following conditions.
Please note that the issuing banks may use correspondent banks which may apply fees.

Transfers	Free for transfers from Europe to an AMFIE account with one of our correspondent banks in Europe in the currency of the account (maximum of EUR 50,000 in Italy)
	Free for transfers from Australia in AUD to the AMFIE account with Commonwealth Bank of Australia
	Free of charge in CHF to our correspondent bank account ING Switzerland

Outgoing transfers

AMFIE custodian banks will not charge fees for transfers under the following conditions.
Please note that the recipient bank may use correspondent banks which may apply fees.

USD towards the United States	Free
CAD and USD towards Canada	Free
USD, CAD and GBP other destination than United States, Canada	USD 15, CAD 15 (respectively)
GBP towards UK	Free
GBP towards other destination than UK	GBP 15
EUR within the E.U. (or SEPA Zone)	Free (if the recipient bank participates in SEPA)
EUR towards other destination than l'U.E.	EUR 15
CHF towards Switzerland	Free
CHF towards other destination than Switzerland	CHF 15
AUD towards Australia	Free
AUD towards other destination than Australia	AUD 15
DKK in Denmark	DKK 112
Emergency transfer	EUR 5
Paper transaction processing (fax, email, letter)	EUR 5
Fee for incorrect or incomplete instruction	EUR 5
Issuing a standing order	Free
Domiciliation	Not available. Cancellation generates cost
Cancellation of domiciliation	EUR 50

An order must be received before noon to guarantee an execution the same day.
These fees are applicable only if the name and the address of the beneficiary are correctly communicated,
the beneficiary account number is under a correct IBAN format and the BIC code is provided.

Collection of checks issued to AMFIE

Cheque in EUR	Free (drawn on a French bank)
Cheque in EUR, CAD or GBP	Minimum cheque amount: EUR 50, CAD 50, GBP 50 Cheque processing fees charged by our corresponding banks

Cheques from third parties are not accepted. Funds may take 2 to 4 weeks to become available in your account.

Foreign exchange transactions

Administrative fee between the 7 main currencies (EUR, USD, CHF, GBP, CAD, AUD, DKK)	0,4%
Administrative fee for other currencies	0,5%
Settlement date	D+2 (business days)
Applicable rate for an order >100 EUR	Interbank rate at the time of the transaction
Applicable rate for an order <100 EUR	Previous day's closing rate

An order must be received before noon to guarantee the handling the same day

Credit cards

Conditions subject to price changes by our partners BIL and Advanzia.

Capitol Mastercard Gold (Advanzia)

Currencies	EUR, USD, GBP, CHF
Annual fee Capitol Mastercard Gold	EUR 55, USD 55, GBP 55 or CHF 55 (For the first card, the effective cost is 105€, 105\$, 105£, 105 CHF but AMFIE offers €50, \$50, £50 or CHF50)
	EUR 105, USD 105, GBP 105 or CHF 105 (for any additional card linked to the same account or the same member)
Cash withdrawal	Limit of EUR 2.000, USD 2.600, GBP 1.600, CHF 2.400 per day and a fee of 2,5% of the amount withdrawn (with a minimum of EUR 5 / USD 7 / GBP 4 / CHF 6)
Monthly spending limit	EUR 2,500 by default (or to be defined)
Modification of the spending limit	Free twice a year For any additional changes, €15, \$15, £15, CHF 15
Foreign exchange transactions	Performed by Mastercard/Visa
Replacement (in case of loss or theft)	Free
Renewal	Free (renewal is automatic unless notice is given two months before the expiry date)
PIN code reissue	Free
PIN code sent by post	Free
Access to the Capitol mobile app	Free

Visa cards (BIL - For existing cards, no new cards will be issued)

Currencies	EUR
Annual fee Visa Classic	EUR 15
Annual fee Visa Gold	EUR 60
Annual fee Visa Gold International	EUR 100
Cash withdrawal	Limit of €1,500 per day, commission of €4 and fees of 2.5% of the amount withdrawn
Monthly spending limit	EUR 2,500 by default (or to be defined)
Modification of the spending limit	Free twice a year For any additional changes, €15, \$15, £15, CHF 15
Foreign exchange transactions	Performed by WORLDLINE
Replacement (in case of loss or theft)	EUR 22
PIN code reissue	Free
PIN code sent by post	Free
Token request (optional)	At cost, according to Luxtrust invoice

Other

Reissue of statement	EUR 5 per statement
Card warranty	Opening of a 'Credit Card Escrow Account' in the currency of the card, with a balance equal to twice the chosen monthly spending limit. This account earns interest at the one-year term deposit rate.
Card sent by registered post	Free
Express delivery of the card	At cost according to the service provider's invoice

Other

Online access	Free with WWW.AMFIE.NET or AMFIE Mobile Finance APP
Certificate of ownership / Bank details	Free
Monthly account statement / monthly net worth statement	Free with WWW.AMFIE.NET or AMFIE Mobile Finance APP
Duplicate statements (account statements, credit card statements, interest and late payment fees, etc...)	EUR 5
Manual certification (tax, interest, detailed statement, etc.)	EUR 5
Sending a letter by registered post	EUR 8
Express mail delivery	Costs according to the service provider's invoice
Request for proof of payment (copy of transfer, debit notice, copy of SWIFT)	EUR 5
Funds return	At cost (as charged by the bank)
Research costs on transactions over 3 years old	Costs for returning archives, plus EUR 120 per hour. (An estimate of the costs can be provided)
Cancellation/modification of a transfer in progress	At cost (as charged by the bank performing the transaction), if the cancellation is successful
Cancellation of a bank cheque	At cost (as charged by the bank issuing the cheque)
Inactivity fee (account with no transactions or interactions with at least one of the account holders for 6 consecutive years)	EUR 50 excluding VAT per quarter for any inactive account – 1st debit during the 7th year following the period of inactivity. AMFIE reserves the right to close any account that has been inactive for 6 years and has a zero or negative balance. A fee of EUR 120 per hour may be charged for locating inactive account holders.
Retention of deposits after termination of the relationship	0.25% per quarter with a minimum of EUR 125 per quarter
Administrative fees on inheritance	0.4% excluding VAT/year* with a minimum of EUR 250 and a maximum of EUR 2,700 Exceptions: - No fees on the portion of the estate transferred to another AMFIE member. - Luxembourg inheritance: 0.1% excluding VAT/year* with a minimum of EUR 100 and a maximum of EUR 500. * Charged at the inheritance file opening, on the EUR countervalue of the account assets.
Closure	Free

Those fees and conditions are applicable to members and are communicated for information.
For further information or for personalised information, please do not hesitate to contact the secretariat (+352) 42 36 61 1

