



# CONDITIONS and PRICES

Effective as of 1st Novembre 2023

## Products and services for members

|                                      |   |
|--------------------------------------|---|
| Membership                           | Purchase of a member share (EUR 10 or equivalent in other currency) |
| Main account opening and maintenance | No fee (for 1 account with up to 7 currencies)                      |
| Additional account maintenance fee   | EUR 10 per year (for any additional account with 7 currencies)      |

### Current account

|                        |   |
|------------------------|---|
| Currencies             | EUR, USD, CHF, AUD, GBP, CAD, DKK             |
| Credit interest rate   | n/a   |
| Debit interest rate    | Applicable savings account interest rate + 1% |
| Availability of assets | Anytime                                       |

### Savings account

|                        |   |
|------------------------|---|
| Currencies             | EUR, USD, CHF, AUD, GBP, CAD, DKK   |
| Credit interest rate   | Quarterly remuneration (rate per annum) + annual bonus (depending on the Association's results) |
| Debit interest rate    | n/a   |
| Availability of assets | Anytime   |

### Term Deposit - Flexible

|                        |  |
|------------------------|--|
| Currencies             | EUR, USD, CHF, GBP (upon availability)   |
| Subscription fee       | No fee   |
| Minimum deposit        | EUR 1,000, USD, CHF 1,000 or GBP 1,000, respectively (no maximum)                            |
| Credit interest rate   | Predefined depending on the period of investment<br>Offered rate can be adjusted at any time |
| Investment period      | 3, 6 or 12 months (upon availability)  |
| Early redemption       | Penalty of 0.2% per remaining unmaturation month   |
| Availability of assets | Blocked for the chosen investment period   |

### Investment funds savings plan - AMFund

Investments are made free of any entrance fee, closure fee or custodian fee.

Free arbitrage (possibility of switching the investment between the funds).

|                            |  |
|----------------------------|--|
| Investment periodicity     | 1 <sup>st</sup> working day of each month  |
| Redemption periodicity     | Upon receipt of the request  |
| Internal fees of the funds | See KIIDS of the fund on <a href="https://www.amfie.org/en/stock-index">https://www.amfie.org/en/stock-index</a> |

### 0-18 Savings account (only for members under 18 years of age)

|                        |                                  |
|------------------------|----------------------------------|
| Currencies             | EUR, USD, CHF, AUD, GBP, CAD     |
| Credit interest rate   | Preferential annual remuneration |
| Debit interest rate    | n/a                              |
| Availability of assets | At the age of 18                 |
| AMFund Investment      | No fee                           |

## Provident Savings Plan

|                       |  |
|-----------------------|--|
| Entrance fee          | 1%   |
| Annual management fee | 1%   |
| Arbitrage             | Free of charge, twice per year / EUR 100 for each additional arbitrage |

## Credit cards

| Capitol Mastercard Gold (Avanzia)            |   |
|--|---|
| Currency                                     | EUR, USD, GBP, CHF  |
| Annual subscription Capitol Mastercard Gold* | EUR 50, USD 50, GBP 50, CHF 50<br>(For the first card, the effective cost is €100 but AMFIE will cover half the fee)  |
|  | EUR 100, USD 100, GBP 100, CHF 100<br>(For any additional card linked to the same account)  |
| Cash withdrawal                              | Mastercard cash withdrawals fees are 2.5% of the amount withdrawn (with a min of EUR 5 / USD 7 / GBP 4 / CHF 6)<br>Cash withdrawals daily limit up to EUR 2,000 / USD 2,600 / GBP 1,600 / CHF 2,400 per day |
| Monthly limit                                | EUR 2,500 default limit (or to be defined)  |
| Foreign exchange transaction                 | Performed by Mastercard   |
| Replacement (in case of lost or stolen card) | No fee  |
| Renewal                                      | No fee (tacit except if express notice, two months before the expiry date)  |
| PIN code reissue                             | No fee  |
| Sending of the card in registered letter     | No fee  |
| Sending of the card in express services      | At cost in respect to the provider's invoice  |
| Sending of the PIN code by postal mail       | No fee  |
| Access to the capitol APP                    | No fee<br>Manage and modify your credit limit, notifications on your expenses, block your card in real time, authorize your online transactions.  |

| Visa card (BIL - for a card renewal, no new card will be issued) |  |
|--|--|
| Currency   | EUR  |
| Annual subscription Visa Classic *                               | No fee (only for renewal)  |
| Annual subscription Visa Gold*                                   | EUR 60 (only for renewal)  |
| Annual subscription Visa Gold International*                     | EUR 100 (only for renewal)   |
| Cash withdrawal  | EUR 1,500 daily limit<br>Charges of EUR 4 and 2.5% of the amount withdrawn |
| Monthly limit  | EUR 2,500 default limit (or to be defined)                                 |
| Foreign exchange transaction                                     | Performed by WORLDLINE   |
| Replacement (in case of lost or stolen card)                     | EUR 16   |
| Renewal  | No fee (tacit except if express notice, two months before the expiry date) |
| PIN code reissue   | No fee   |
| Sending of the card by registered letter                         | No fee   |
| Sending of the card by express services                          | At cost in respect to the provider's invoice                               |
| Sending of the PIN code by postal mail                           | No fee   |
| Request for a Token (optional)                                   | At cost in respect to the Luxtrust's invoice                               |

|  |   |
|--|---|
| Statement reissuing and sending by postal mail | EUR 2 / statement   |
| Guaranty                                       | Opening of a "Mastercard blocked account" in EUR with a balance corresponding to one time the chosen monthly credit limit. This account is remunerated with the one year term deposit rate (you may choose to have this account not be remunerated). If a permanent instruction to deposit salary or pension into an AMFIE account has been set up, no amount to guarantee the monthly expenses will be needed. The card's monthly limit should not exceed 75% of the permanent amount transferred. |

\* Conditions subject to price changes by our partners BIL and Avanzia.

## 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  | Minimum 2 business days after the conversion date  |
| Applicable rate for an order >100 €  | Applicable interbank rate at the time of execution |
| Applicable rate for an order <100 €  | Closing rate of the previous day                   |
| An order must be received before noon to guarantee the handling the same day         |  |

## TRANSACTIONS

### Deposit

AMFIE's correspondent banks will not charge fees for deposits under the following conditions.  
Please note that the issuing bank may use correspondent banks and fees may apply.

|   |  |
|---|--|
| Transfers   | Free of charge for transfers from Europe in favor of the AMFIE account at one of our correspondent banks in Europe in the currency of the account (maximum of EUR 50,000 in Italy) |
|   | Free of charge for transfers from Australia in AUD in favor of the AMFIE account at Commonwealth Bank of Australia   |
|   | Free of charge for transfers in CHF in favor of the AMFIE account at our corresponding bank ING Switzerland  |
| Value date for a deposit on current account = D / Value date for a deposit on savings account = D+1 |  |

#### Collection of cheque paid to the order of AMFIE

|  |   |
|--|---|
| Cheque in EUR  | Free of charge (cheque issued by a French bank)   |
| Cheque in EUR, CAD or GBP  | minimum EUR 50 : Invoicing of cheques processing costs applied by our correspondent banks |
| Cheques from third parties are not accepted. The provision on the account may take 2 to 4 weeks. |   |

### Withdrawals

AMFIE's correspondent banks will not charge fees for withdrawals under the following conditions.  
Please note that the recipient bank may use correspondent banks and fees may apply.

|   |   |
|---|---|
| Transfers   |   |
| USD towards the United States                                 | Free of charge  |
| CAD and USD towards Canada                                    | Free of charge  |
| USD, CAD and GBP other destination than United States, Canada | USD 15, CAD 15 (respectively)   |
| GBP towards UK  | Free of charge  |
| GBP other destination than UK                                 | GBP 15  |
| EUR within the E.U.   | Free of charge (if the receiving bank is a SEPA country)  |
| EUR beyond E.U.   | EUR 15  |
| CHF towards Switzerland                                       | Free of charge  |
| CHF other destination than Switzerland                        | CHF 15  |
| AUD towards Australia   | Free of charge  |
| AUD other destination than Australia                          | AUD 15  |
| DKK   | 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                                      | No fee  |
| Domiciliation   | AMFIE does not accept any domiciliation. Such cancellation generates cost (see Intervention cost) |

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 is correctly communicated,  
the beneficiary account number is under a correct IBAN format and the BIC code is provided.  
Value date for a withdrawal from current account = D / Value date for a withdrawal from savings account = D-1

#### Issuing a cheque

|                                |   |
|--------------------------------|---|
| Cheque in EUR                  | Free of charge (cheque cashed by a French bank)   |
| Cheque in EUR or GBP           | minimum EUR 50 : Invoicing of cheques processing costs applied by our correspondent banks |
| Cheque sent by registered mail | EUR 5 per cheque  |

#### Cash

|   |   |
|---|---|
| With BIL in Luxembourg  | Free of charge for withdrawals ≤ EUR 10,000 (or equivalent value in other currency) |
| With CIC in Paris   | Free of charge (only on Monday, Thursday or Friday mornings)                        |
| No withdrawal authorised for amounts > EUR 10,000 (or equivalent value in other currency)<br>The order must reach AMFIE 4 days before the withdrawal date. A request for specific notes may generate additional fees. |   |

### Securities transactions

|   |  |
|---|--|
| With our partner Swissquote Bank Luxembourg | Fixed transaction fee (see conditions on Swissquote website)   |
|   | Administration commission of 0.50% per year on securities held in custody (0.125% debited quarterly) |
|   | At cost price, all fees applied by our service provider Swissquote.                                  |

## Mailing

|  |  |
|--|--|
| Duplicate copy of account statement / interests and agios  | EUR 2 per statement (postal cost included)   |
| Duplicate of annual interest statement                     | Free for the previous year<br>EUR 10 per yearly certificate for the years prior to the previous year |
| Correspondence mailing                                     | EUR 2 per mailing (postal cost included)   |
| Balance certificate  | Free for the previous year<br>EUR 10 per yearly certificate for the years prior to the previous year |
| Account ownership / account number certificate             | No fee   |
| Cheque by registered letter                                | EUR 5 per cheque   |
| Express delivery   | At cost (as reported on the provider's invoice)  |
| Credit card statement reissuing and sending by postal mail | EUR 2 / statement  |

## Other

|   |   |
|---|---|
| Online access   | Free with AMFIE.NET or AMFIE Mobile Finance APP   |
| Monthly account statement / monthly net worth statement   | Free with AMFIE.NET or AMFIE Mobile Finance APP   |
| Proof of payment (transfer copy, debit proof, SWIFT copy)   | EUR 2   |
| Funds return costs, research costs, modification on a sent instruction (to the bank) costs.               | At cost (as reported by the bank)   |
| Research costs on transactions over 3 years old   | Cost of archive return, plus EUR 120 per hour. A cost valuation can be provided before hand   |
| Manual certification (tax, interest, detailed statement, etc.)  | EUR 25  |
| Cancellation of a bank cheque   | At cost (as reported by the bank issuing the cheque)  |
| Cancellation of a transfer in progress  | At cost (as reported by the bank processing the operation), for a successful cancellation   |
| Domiciliation cancellation  | EUR 50  |
| Inactivity fee*<br>*no transaction or contact in any form whatsoever from the account holder for 6 years. | EUR 30/year for any inactive account - 1st debit during the 7th year following the period of inactivity.<br>AMFIE reserves the right to close an account that has been inactive for 6 years and has a zero or negative balance. |
| Closing an account  | No fee  |

*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*