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## Summer offers of the OSA's Youth Service

### Recreational offers:

Would you like to spend your summer holidays in Switzerland and discover the country with other Swiss Abroad? Then register for one of our recreational offers. A summer programme rich in variety awaits you:

|  |                         |
|--|-------------------------|
| <b>Discover Switzerland – Extended</b> | from 26.6. to 10.7.2017 |
| <b>Recreational camp 1 Leysin</b>      | from 8.7. to 21.7.2017  |
| <b>Recreational camp 2 La Punt</b>     | from 16.7. to 29.7.2017 |
| <b>Recreational camp 3 Leysin</b>      | from 22.7. to 4.8.2017  |
| <b>Outdoor camp</b>                    | from 16.7. to 29.7.2017 |
| <b>Adult camp in Sörenberg</b>         | from 16.7. to 29.7.2017 |

### Educational offers:

This summer we are providing you with the opportunity to learn two of the four national languages on a beginners' course or to improve your linguistic skills on our advanced courses. We are offering the following language courses:

**German course in Zurich** (no knowledge up to A1)  
from 26.6 to 7.7.2017

**German course in Berne** (no knowledge up to A1)  
from 10.7 to 21.7.2017

**German course in Basel** (no knowledge up to A1)  
from 31.7 to 11.8.2017

**Advanced German course in Zurich** (A2 to B1)  
from 10.7 to 21.7.2017

**French course in Fribourg** (no knowledge up to A1)  
from 26.6 to 7.7.2017

**Advanced French course in Fribourg** (A2 to B1)  
from 10.7 to 21.7.2017

### Congress seminar in Basel

from 13 to 20 August 2017:

The Youth Service will organise the annual youth seminar as part of the congress from 13 to 20 August 2017. We are focussing on the topic of "The Swiss at home and abroad – one world". The emphasis will be placed on dialogue between the Swiss at home and abroad and we will look at how the perspectives of the Swiss Abroad differ from those of their compatriots at home. The programme contains elements of leisure time, culture and politics.

For further information and to register, visit

[www.aso.ch](http://www.aso.ch) and [www.swisscommunity.org](http://www.swisscommunity.org)

or: Youth Service of the Organisation of the Swiss Abroad

[youth@aso.ch](mailto:youth@aso.ch) / +41 (0) 31 356 61 00

[www.facebook.com/ASOyouth](https://www.facebook.com/ASOyouth)

## OSA survey for banks: What are the terms and conditions for Swiss Abroad?

The Organisation of the Swiss Abroad (OSA) has conducted a new survey among Swiss banking institutions. The results have now been published.

It is a subject that has played on the minds of Swiss Abroad for years now: Which banks in Switzerland can I open an account with, and on what terms? To give customers living abroad an overview of this matter, last autumn the OSA conducted its second survey since 2015. Twenty-one Swiss banks participated in the survey; UBS and Credit Suisse were not among them. They had been contacted but did not wish to take part.

Meanwhile, practically all of the banking institutions surveyed announced in the survey that they would be raising fees for foreign customers from 1 January 2017. By way of justification, they refer to the entry into force of the automatic exchange of information. The banks would have had to introduce new processes in order to meet their obligations under the agreement on the automatic exchange of information. With the exception of the online bank Swissquote, the banking institutions also ask that accounts be opened in person at the counter.

Since 2008, it has become increasingly difficult for Swiss Abroad to open a bank account in Switzerland and to hold one on similar terms to people residing in Switzerland. The OSA has therefore undertaken various measures over the past few years with the aim of resolving this problem. It has intervened with the banks directly, but also with the Swiss Bankers Association, the Association of Swiss Cantonal Banks, the Swiss Banking Ombudsman, the price regulator and the Federal Department of Finance.

Since, as private enterprises, the banks are free to decide who they want to conclude a contract with, finding a solution is no easy matter. The OSA will continue to strive to do so, however.

The survey results can be found in detail on our website at: <http://aso.ch/en/consultation/living-abroad/swiss-banks>

## OSA advice

*If I remain in Switzerland for a period of time for administrative purposes after cancelling my registration here, how can I continue to receive health insurance cover when the health insurance provider has terminated my contract from the date my registration was cancelled?*

It is generally advisable not to cancel your registration with the commune of residence until the actual date of departure. If this is not possible for particular reasons, the following applies:

If Swiss citizens who have cancelled their registration remain in Switzerland and do not establish a new place of residence abroad, the health insurance provider must generally continue to provide them with insurance cover. According to the Federal Office of Public Health (FOPH), the Health Insurance Ordinance stipulates that the insurance ends on the date of departure from Switzerland as registered with the relevant commune of residence.

However, the ordinance also states that it categorically ends on the day of actual departure from Switzerland or upon the death of the insured person.

Health insurance providers generally apply the date when the registration was cancelled. However, provided that Swiss citizens do not establish a new place of residence, they remain subject to Switzerland's social insurance system and may continue to hold a health insurance policy. The persons concerned have an individual responsibility to ensure seamless insurance cover, which means continuing their insurance policy if they remain in Switzerland beyond the date of cancellation of their registration. As each case has to be assessed individually in such circumstances, it is advisable to check with the health insurance provider in good time.

OSA LEGAL DEPARTMENT

OSA's Legal Department provides general legal information on Swiss law, in particular in the areas that concern the Swiss Abroad. It does not provide information on foreign law and does not intervene in disputes between private parties.



# Centenary celebrations of the Foundation for Young Swiss Abroad (FYSA): Summer camps for children aged 8 to 14

The anniversary summer of the Foundation for Young Swiss Abroad will take place from the end of June to the end of August 2017. Swiss children abroad can have a fantastic time while also discovering Switzerland and its culture at two-week summer camps together with between 30 and 50 other children from all over the world.

Attractions are visited, lakes, mountains, rivers and landscapes are discovered on short hikes and cities are explored at the camps run by the Foundation for Young Swiss Abroad. Some days are spent at the camp base where the group enjoy games, sporting activities and various workshops. Participants also have the opportunity to gain fascinating insights into Switzerland. We look at the Swiss languages, Swiss songs, Swiss recipes and typically Swiss games and sports, for example.

The interaction with participants from other countries and the exchange across linguistic, cultural and national boundaries present a unique opportunity to make new friends and enjoy some unforgettable moments.

There are still a few places available at our holiday camps. The exact details and the registration form can be found at [www.sjas.ch/en](http://www.sjas.ch/en) (section: Camps). We would also be pleased to send you our information brochure with an overview of the offers available by post on request.

The Foundation for Young Swiss Abroad would like to give all Swiss children abroad the opportunity to discover Switzerland in this way on at least one occasion. We can therefore offer reduced rates in justified cases. The required form can be requested on the registration form. The FYSA office would be pleased to provide you with further information.



Stiftung für junge Auslandschweizer  
Fondation pour les enfants suisses à l'étranger  
Fondazione per i giovani svizzeri all'estero  
Fundaziun per giuven svizzers a l'ester

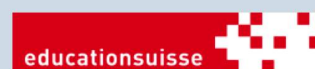
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Email: [info@sjas.ch](mailto:info@sjas.ch), [www.sjas.ch](http://www.sjas.ch)

## University courses in Switzerland

Young Swiss Abroad also have the opportunity to enrol on university courses in Switzerland. However, several things must be checked beforehand. Applicants holding a baccalaureate certificate recognised by the Swiss Confederation or an equivalent foreign qualification have direct access to university study. However, not all foreign university-entry qualifications are equivalent. The admission criteria may differ greatly depending upon the country of origin and may stipulate, for example, a minimum grade, an additional examination or even an initial university degree in the country of origin. The Rectors' Conference of the Swiss Universities draws up guidelines on the evaluation of foreign university-entry qualifications. Detailed information can be found on the website of [www.swissuniversities.ch](http://www.swissuniversities.ch) ([www.swissuniversities.ch/en/services/admission-to-universities/countries](http://www.swissuniversities.ch/en/services/admission-to-universities/countries)). Special criteria apply to admission to medicine courses as places are limited.

Applicants must also have a good command of the language of tuition. C1 level based on the European reference framework ([www.coe.int/t/dg4/linguistic/cadre1\\_en.asp](http://www.coe.int/t/dg4/linguistic/cadre1_en.asp)) is generally required. It is therefore worthwhile obtaining a recognised language qualification while at secondary school. Candidates will find the exact guidelines on language

requirements and recognised qualifications on the websites of the respective universities. (e.g.: Federal Institute of Technology Zurich – [www.ethz.ch/en/studies/registration-application/master/application/language-requirements](http://www.ethz.ch/en/studies/registration-application/master/application/language-requirements)). There is no central admissions system in Switzerland. With the exception of medicine courses, applications should always be made to the universities, which decide on their own admissions independently. Of the 17 Swiss schools abroad, those in Bangkok, Barcelona, Bogotá, Madrid, Milan, Rome and Santiago de Chile provide the opportunity to obtain a baccalaureate certificate recognised by the Swiss Confederation. The Swiss schools in Curitiba, Lima, Mexico and Sao Paulo offer the International Baccalaureate (IB) ([www.swissuniversities.ch/en/services/admission-to-universities/international-baccalaureate](http://www.swissuniversities.ch/en/services/admission-to-universities/international-baccalaureate)). Further information about education and training in Switzerland and on the Swiss schools abroad is available at [www.educationsuisse.ch](http://www.educationsuisse.ch). Or contact us directly:



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Tel. +41 31 356 61 04, [info@educationsuisse.ch](mailto:info@educationsuisse.ch)  
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