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# “Our efforts are beginning to pay off with some banks”

The Organisation of the Swiss Abroad (OSA) tackles the issues of concern to the diaspora in Switzerland. The burning issue at the moment is the banks, which make it difficult or downright impossible for the Swiss Abroad to open accounts, explains Remo Gysin, President of the OSA. Other key issues are insurance and e-voting.

INTERVIEW: MARKO LEHTINEN

**Mr Gysin, no other issue is causing greater discontentment amongst the Swiss Abroad at present than the Swiss banks' treatment of their customers in the diaspora. It is being made difficult, and sometimes impossible, for the Swiss Abroad to open bank accounts and some banks will no longer issue them with credit cards.**

Yes, this situation is untenable. Long-standing customers abroad are

## What can the OSA do?

Our strategy is to seek direct dialogue with the banks. We have been drawing their attention to this issue for several years and our efforts are now beginning to pay off with some banks. For instance, the bank Cler has indicated that it will make its services available to Swiss Abroad in Europe. This is a first step. We are also increasing the pressure on the public banks – in other words, the systemically important

should ensure that all Swiss citizens – including those abroad – can have an account. The proposals have contributed significantly to a rethink in Parliament. There has been a real new dawn over policy on the banks, especially in the National Council. A number of councillors who opposed these proposals in the spring have had a change of heart. The National Council recently submitted a motion to the Foreign Affairs Committee requiring Postfinance to treat Swiss citizens at home and abroad equally. This is encouraging.

## Is absolute equal treatment of the Swiss Abroad by the banks realistic?

It is a vision that may never be entirely fulfilled. We nevertheless have specific demands. We want the authorisation of accounts for all Swiss citizens as well as reasonable fees and minimum deposits which do not disadvantage the Swiss Abroad.

**Another real cause of concern for many Swiss Abroad is old-age pension. Lots of them have lived and worked abroad for many years, want to return to Switzerland after their retirement and suddenly find themselves faced with major issues due to contribution gaps and other unexpected hurdles.**

That's an important point. The OSA is therefore demanding facilitated access to voluntary AHV. We want to cut the five-year qualifying insurance period for people who temporarily move to an EU or EFTA member state so that they are not left in the mire when they return home. As far as AHV is concerned, we're disappointed that the old-age pension re-



Remo Gysin, President of the OSA, is also focusing on insurance:

“We want to cut the five-year qualifying insurance period for people who temporarily move to an EU or EFTA member state.”

Photo: Adrian Moser

having their accounts closed and relationships terminated by the banks. Almost all of the banks are demanding excessive charges from the Swiss Abroad which cannot be justified by administrative costs. They also want ridiculous minimum deposits to open accounts. The Zürcher Kantonalbank, for example, requires Swiss citizens abroad to deposit 100,000 Swiss francs.

banks with a public service mandate – as well as the cantonal banks.

## Progress is also being made at parliamentary level. This gives reason for hope.

Most definitely. Roland Büchel and Filippo Lombardi, two National Councillors sitting on the OSA's Executive Board, have submitted proposals on this issue. We are targeting the systemically important banks which

## 95<sup>th</sup> Annual Congress in Basel

The newly elected Council of the Swiss Abroad met in Basel in August. Swiss people from all over the world also gathered for their Annual Congress. The event's theme was "The Swiss at home and abroad – one world".

form bill was defeated on 24 September. It would also have benefited the Swiss Abroad.

### Health insurance can also present problems for the Swiss Abroad.

Yes, we therefore advise all Swiss Abroad to sort out their health insurance before leaving Switzerland. Any one moving to a country outside the EU or EFTA automatically loses the protection of basic insurance and is therefore dependent upon a private policy. This frequently causes problems. It is often complicated and expensive for the Swiss to take out health insurance policies abroad. What is more, in many cases they do not cover illnesses.

### E-voting is also a perennial issue for the Swiss Abroad. What is the state of play with regard to electronic voting?

The OSA is actively campaigning for e-voting, and federal government aims to introduce it across the board as part of its digitalisation strategy. More and more cantons – most recently Fribourg – are introducing e-voting. However, it remains voluntary for the cantons at the moment. Politicians are slowly beginning to grasp this issue.

A final matter often mentioned in relation to the Swiss Abroad is mobility. How important is this to the Swiss Abroad? People are better connected and more mobile today than ever before. You can fly half way around the world for 100 Swiss francs. What are you campaigning for here?

Travel to and from Switzerland has increased amongst the Swiss Abroad. People move away, return to Switzer-

116 members of the newly elected Council of the Swiss Abroad (CSA) met on 17 August in Basel for the first meeting of the new term of office. They elected National Councillors Laurent Wehrli (FDP/Vaud) and Claudio Zanetti (SVP/Zurich) as new Switzerland-based members of the Organisation of the Swiss Abroad's (OSA) Executive Board and reappointed Remo Gysin as President.

The main issue discussed at Basel City Hall was discrimination against the Swiss Abroad by Swiss banks. At the end, Roland Büchel, OSA Executive Board member and SVP National Councillor, remarked: "We must keep up the pressure, including on the Federal Council." Old age and survivors' insurance (AHV) – the reform of which was to be put to referendum on 24 September – was also discussed. Delegates were keen to express their views on the "Old-Age Pension 2020" bill even though the issue was not on the agenda. They decided to support the reform bill by 80 votes to 22 with several abstentions.

The issue of pension reform was also addressed on the following day at the Annual Congress of the Swiss Abroad. Federal Councillor Alain Berset, who opened the speeches at the Basel Congress Center, said in his address: "This reform will secure our pensions, maintain pension levels and bring retirement provision into line with current requirements." The bill was defeated at referendum a month later.



After the Federal Councillor, other speakers took to the podium to explore the theme of "The Swiss at home and abroad – one world", including Thomas Milic from the Sotomo research institute. He analysed the voting patterns of the Swiss at home and abroad at elections and referendums and concluded that there were hardly any differences in general but there was disparity in specific individual cases. Compatriots abroad were less concerned about the refugee crisis than their fellow citizens in Switzerland but much more concerned over relations between Switzerland and Europe. As six out of ten Swiss Abroad live in Europe, this issue affects many of them directly.

After the speeches, the afternoon was rounded off by a podium discussion. Participants highlighted just how much the Swiss Abroad enrich Switzerland. Pascale Baeriswyl, State Secretary of the FDFA, explained that "the Swiss Abroad are to some extent our ambassadors abroad, for which we are truly grateful."

MARKO LEHTINEN

Federal Councillor Alain Berset gave a speech on AHV at the Congress of the Swiss Abroad in Basel. Photo: Adrian Moser

land and then depart again. In the past, people who emigrated generally did not return. The OSA's task is to ensure there are no major upheavals with all of this mobility – whether in terms of political rights, bank accounts or insurance. Some administrative obstacles also currently restrict the mobility of Swiss people,

ranging from the life certificate, which must be presented, to AHV where gaps suddenly appear. We want Swiss people to enjoy mobility without being restricted by such complications. After all, mobility means freedom.



## OSA advice

*Up to what age can I undertake voluntary military service in Switzerland?*

Up to the end of the year in which you turn 24 years of age. Swiss Abroad who wish to undertake basic military training must contact their Swiss representation. Recruitment generally takes place at the age of 19 based on a special procedure. An application for early enlistment can be made in justified exceptional cases. We always advise that you contact your representation in good time. The military service book is issued by the authorities in Switzerland.

The 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.

### FYSA – Summer camps for children aged 8 to 14

**From the end of June to the end of August 2018, Swiss children abroad can have a fantastic time while also discovering Switzerland and its culture at two-week summer camps together with around 40 other children from all over the world.**

Registration for the summer camps will begin in January 2018. The exact details of the various offers (dates, locations, age groups, etc.) and the registration form can be found at [www.sjas.ch/en](http://www.sjas.ch/en) from 1 January 2018. We would also be pleased to send you our information brochure with an overview of the offers available by post on request. The registration deadline is 15 March 2018.

The Foundation for Young Swiss Abroad wishes 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.

Please contact the FYSA office for further information.

## educationsuisse – education and first professional experience in Switzerland

Education in Switzerland means first-rate vocational training and university degree courses. educationsuisse provides young Swiss people abroad with general information about education in Switzerland and offers specialised services.

### Information on the educational opportunities available

How is the education system structured? Are you interested in academic courses at a traditional university or university of applied sciences or in vocational training?

### Information on specific issues

What language skills and education background is required? How do I organise my stay in Switzerland?

### Personal advice

A wide range of issues are discussed and explained in personal consultations. Which course or training is right for me? Vocational and educational aspirations are explored and analysed in cooperation with a professional careers and education consultancy.

### Advice on grants and applications

Are publicly funded grants (from the canton of origin) or financial support from an educationsuisse private fund available?

### Working as a language assistant in Switzerland

An internship is a great way of gaining your first professional experience before, during or after your education. The national agency Movetia arranges placements for young students from abroad as language assistants at Swiss grammar or vocational schools through its "language assistants" programme. As native speakers, language assistants enhance language teaching and illustrate cultural aspects of their native country. The programme is aimed at Swiss students and graduates from traditional universities, universities of applied sciences and teacher training colleges who were born abroad or spent their childhood abroad from the age of four and who grew up with one of the following languages: English, German, French, Spanish or Italian. The paid position will last from around September 2018 to June 2019. The application deadline is the end of March 2018.

More specific information on the offers can be obtained directly from educationsuisse. Our employees speak German, French, English, Italian and Spanish.

[www.educationsuisse.ch](http://www.educationsuisse.ch)  
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## Take advantage of the OSA's offers for young people – register now!

If you've never been to one of the Youth Service's winter camps, then you've really missed out. Young Swiss Abroad from all over the world spend 10 days under the same roof and enjoy themselves on the slopes of the Swiss Alps and at the camp base. You'll get to know all sorts of new people.

What do you all have in common? Switzerland. Our skiing and snowboard instructors will show you the latest techniques or teach you how to ski or snowboard. This is an incredible and unique experience. The programme of enjoyable camp activities is rich in variety and great fun. And of course there'll be a fantastic camp party, too.

### There are still a few places available on the following winter programmes:

- New Year's camp in Les Diablerets (Vaud) for those aged 15 and over (27.12.2017 – 5.1.2018)
- Winter camp in Saas-Grund (Valais) for young adults aged 18 and over (27.12.2017 – 5.1.2018)
- German course (absolute beginner to B1) in Lucerne (8.1. – 19.1.2018)

### Discover Switzerland (two weeks – available at any time)

In addition to the winter camps, we can also provide you with the opportunity to explore Switzerland on your own. We will arrange your stay with a friendly host family and put together an itinerary based on your interests. You'll embark on a new journey of discovery every day, visiting famous and lesser known places. Your personal Swiss Travel Pass will allow you to use the train, bus, tram or boat and can also be used as a museum pass.

### Summer camps 2018 – start of registration

The preparations for the summer camps are already in full swing. From 1 January 2018, you can find out about our programmes and camp locations and register for the 2018 camp season.

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

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