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The decisions taken in USA in August 1971 regarding the Dollar influenced the rate of exchange of many countries, and more especially the Dollar itself. The latter has continually weakened against the Swiss Franc. This was not without effect on the voluntary insurance for the Swiss abroad. For this reason, the regulations by the Federal Council regarding the voluntary old-age, survivors and disability insurance for Swiss abroad were adjusted for 1st January 1976. Fluctuations in the exchange rates have favourable or unfavourable consequences. And this can be to the advantage or the detriment of the insured. As opposed to disadvantages which have arisen to some contributors, the fluctuations in the exchange rates on the whole have been to the advantage of recipients of benefits. The pensions are calculated in Swiss Francs and are generally paid out at the same rate of exchange which applies to contributions. In some countries, pensions could thus be higher when converted into local currencies.

Talking of exchange rates, one must also mention that a number of countries prohibit the transfer of money to Switzerland, and thus OAI contributions collected in these countries cannot be transferred to Switzerland. Under such circumstances, contributions may not be collected. The above-mentioned regulations of the Federal Council cover such cases inasmuch as they grant a respite until the moment the prohibition of transfer is lifted. The regulations regarding prescriptive rights remain reserved, however. The interests of insured Swiss abroad

are affected particularly in countries where such prohibition has been operated for some time and where there is not much chance of it being lifted in the near future. Insured Swiss who reside in countries with prohibition of transfer and wish to have information regarding the possibility of contributing, should apply to the local Swiss Embassy or Consulate.

I. General regulations regarding exchange rates

For all Swiss citizens abroad who are insured on a voluntary basis, contributions are always calculated in Swiss Francs, without regard to the currency in which they get their income. The pensions and benefits, too, are worked out in Swiss Francs. This ruling facilitates the workings of the insurance scheme without prejudice to the insured.

The rate of exchange operating for the calculation of contributions based on income and assets is fixed by the Swiss Compensation Office (executive organ of the optional insurance scheme) in Geneva in cooperation with the Swiss National Bank. The rate of exchange on 1st January of the first year of the two-year period of contributing for which contributions are fixed and owed, determines the amount. Thus all insured persons are treated alike.

Basically, contributory payments are made at the same rate. This is a kind of «administrative» exchange rate which does not correspond to the rate of the day; this method is designed to prevent insecurity which might influence exchange rates in times of instability on the exchange market. Thus, for instance, contributions which were

calculated on an average income for 1978/79, were fixed by a ruling of 15th May 1980 on the rate of exchange in operation on 1st January 1980, and the insured has to pay the dues at the same rate.

II. Special rulings on fluctuating rates of exchange

Should the exchange rate of a foreign currency fluctuate considerably and continually, the Swiss Compensation Office fixes a new rate of exchange in the course of the year, which then governs the amount of contributions to be paid.

During the past few years, the Compensation Office has been compelled several times to fix new exchange rates, and that for several countries. It seems that large fluctuations have lessened recently, and one may hope that alterations in exchange rates will be less frequent in future.

If a new rate of exchange is fixed within a period, the insured person has the following possibilities regarding contributions not yet lapsed:

1. Payment at the old exchange rate, which, however, reduces the income booked on his individual account, and this in turn may eventually affect adversely the calculation of his pension.

2. Payment at the new exchange rate, which is more expensive for him, but prevents a reduction of his income on his account.

Fluctuations in exchange rates can have severe consequences with regard to future benefits, because these depend on the income which corresponds to the contributions made. The insured person who may choose one

method or the other, should consider this aspect.

III. Example

1. Contributions 1978/79

Basis of calculation:

Average income in 1976/77, converted at the exchange rate valid on 1st January 1978 (start of the two-year period of contribution)

Average income 1976/77

22 000 US Dollars

Exchange rate on 1st January 1978

1 Dollar = 2 Swiss Francs

Determining income in Swiss Francs

44 000 Francs

1. Contribution 1978

The OAI/DI contribution for 1978 amounts to

3651.60 Swiss Francs

according to the assessment of 8.3% and the table issued by the Federal Office of Social Insurance

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Contribution 1978 in US Dollars
(at the exchange rate of 2 Francs)

1825.80 US Dollars

The fluctuations of the Dollar rate compelled the Swiss Compensation Office to fix a new rate of exchange as from 1st September 1978, which applied to the payment of contributions, viz. 1 US Dollar = 1.72 Swiss Francs instead of 2 Francs.

The insured person had already paid for the first half of the year before 1st September 1978. He was then able to choose between the rate of 1.72 Swiss Francs or that of 2 Francs for the payment of the remaining contribution for 1978.

In other words, if the insured elects to pay the remaining amount due at the new rate of 1.72 Swiss Francs (half of 3651.60 Francs), i.e. 1061.51 Dollars instead of 912.90 Dollars), his income booked to his account will remain the same accordingly. Should he, however, choose to pay his contribution still at the exchange rate of 2 Francs, the income registered on his individual account will be lower.

1.1 Contribution 1979

The contribution for 1979 was fixed on the same basis as that for 1978, i.e. 1 US Dollar for 1.70 Swiss Francs.

The contribution for 1979 is higher than the amount payable in 1978, since the contribution rate was raised from 8.3% to 8.8%. Thus the amount is 3872.40 Swiss Francs or 2277.88 US Dollars at the

exchange rate of 1.70. The insured Swiss abroad has the choice between the exchange rate of 1.70 Swiss Francs for one US Dollar (rate of exchange valid as from 1st January 1979) and that of 2 Francs which was valid for the years 1978 and 1979 (see above III/1).

2. Contributions 1980/81

Basis of calculation: average income 1978/79 converted at the exchange rate valid as from 1st January 1980, viz. 1 US Dollar = 1.60 Swiss Francs.

Average income

25000 US Dollars

Conversion rate on 1st January 1980

1 Dollar at 1.60 Swiss Francs

Determining income in Swiss Francs

40000 Francs

2.1 Contribution 1980

The amount due to the OAI/DI for 1980 is accordingly

3519.60 Swiss Francs

(rate of 8.8% and as per table issued by the Federal Office of Social Insurance)

The contribution for 1980 is payable at the exchange rate of 1.60 Swiss Francs, as long as the Compensation Office does not fix a lower rate of conversion for the payment of contributions. This Office will fix the rate as from 1st January 1981, applicable to contributions payable for 1981.

Appeal to the Citizens of the Canton of Fribourg

Dear compatriots,

In 1811, the Canton of Fribourg will celebrate the 500th anniversary of its entry into the Confederation. This event will be celebrated in Fribourg together with the confederate Cantons.

The Organizing Committee is planning a special day for Fribourg citizens from abroad. It has been fixed for 21st June 1981, in conjunction with the «Association

Joseph Bovet». The Abbot would be happy if, on that day, not only the Fribourgeois resident in other Cantons, but also those from abroad would take part in the festivities. There will be a folkloristic procession, a great sung mass and a meal. Please apply for further information to: Mr Luigi Musy, Union Bank of Switzerland, 1700 Fribourg, Switzerland.