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## OSA Report

### A very close decision:

#### Swiss National Council does not want to force Banks to accept Swiss Living Abroad

The National Council (NR) has narrowly rejected a motion by Roland Rino Büchel (SVP / SG). Roland Büchel is also an Executive Board Member of the Organisation of the Swiss Abroad (OSA). The motion demanded that all Swiss citizens be allowed to open a bank account with a Swiss system-relevant bank. The Organisation of the Swiss Abroad (OSA) regrets this decision. Since 2008, it has been advocating a solution to the banking problem for Swiss citizens living abroad.

On Thursday, 4 May 2017, the National Council (NR) narrowly rejected with 82 against 79 votes, the motion launched on 25 September 2015 Roland Rino Büchel. The National Council has therefore followed the recommendation given by the Federal Council.

The motion demanded from the Federal Council to create the legal basis within the framework of the 'Too big to fail' regulation so that Swiss nationals can "open an account with a system-relevant Swiss bank at reasonable conditions". Potentially 775,000 Swiss citizens are affected.

While addressing the members of the National Council, Roland Büchel argued the case that "Swiss nationals need a bank account in Switzerland, to maintain health insurance, to receive social security (AHV/IV), for travel and holidays in their home country or to maintain financial transactions related to property." He sees it as untenable that "Swiss citizens abroad, who comply with the tax laws of their country of residence, are denied a banking connection in Switzerland".

The OSA regrets the decision by the National Council. Nevertheless, it is important to note that the many 'yes' votes indicate an awareness of the problem by the government and that a solution to this problem is needed. In effect, since 2008, Swiss citizens abroad have increasingly had difficulties opening a bank account in Switzerland or maintaining banking relationships on reasonable terms.

I think the graphic does not need further explanation. It is clearly visible which Political Parties in Switzerland listen to the problems and hardships the Swiss living abroad have and are willing to support us. For me personally it is a huge disappointment the way the CVP (Christian Democratic People's Party) and the FDP (Free Democratic Party) have shown a complete lack of understanding and/or are not willing to support the Swiss

Below is a graphic how the National Council and its Political Parties (Fraktionen) voted:

Political Party (Fraktionen)	Votes <u>for</u> a Bank account	Votes <u>against</u> a Bank account	Did not Vote or were not present to vote
CVP	1	23	6
FDP	1	30	1
GP/GLP	0	12	7
BDP	0	6	1
SVP	57	5	6
SP	20	5	18

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abroad in anyway. The bottom line is that it is the work and doing of the CVP and FDP that brought down this motion.

Peter Ehrler – Elected Member of the Swiss Abroad Representing New Zealand