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The Voluntary OAI/DI (AHV/IV or AVS/AI) for Swiss Abroad and the Rates of Exchange

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