



Internal rules and regulations

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Chapter 1: General provisions

Article 1: Preamble

1. These Internal Rules and Regulations have been established by ICSMA's Board of Directors in accordance with Chapter 12 of ICSMA's Statutes and can be modified at any time by the Board of Directors.
2. Amendments to the Internal Rules and Regulations are communicated by email to members who have secure access or a registered email address (GPAFI members). Members who do not want to process on-line or who don't have an email address registered must check ICSMA's website to inquire about the changes.
3. The term 'ICSMA' includes both entities, namely La Mutuelle and GPAFI.

Article 2: Base currency

1. The base currency used by ICSMA is the Swiss franc (CHF).

Article 3: Financial year

1. The ICSMA financial year shall coincide with the calendar year.
2. The Board of Directors delegates to the Executive Secretary of La Mutuelle the responsibility of overseeing the management of ICSMA's Trust Fund.

Article 4: Requests addressed to ICSMA

1. The Board of Directors delegates to the Executive Secretary of La Mutuelle the handling of requests concerning ICSMA, such as requests from solicitors, courts or guardians/curators.

Article 5: Cost sharing between the entities

1. Each ICSMA entity has its own subdivision in the Trust Fund which is used for the payment of its own operating expenses.
2. In the event that an expense concerns both entities, the entity that assumes responsibility for it will be remunerated by the other entity according to scales set by the Board of Directors based on the nature of the work.

Article 6: Code of Ethics and Conduct

1. Upon their appointment, election or recruitment the members of the Board of Directors, of the Committees, the Representatives of affiliated organizations and ICSMA staff members shall adhere to the Code of Ethics and Conduct. This Code must be re-signed every three years, upon the renewal of the term of office of the Directors.

Chapter 2: The members

Article 7: Admission – Cessation

1. A civil servant wishing to join ICSMA must apply for membership to La Mutuelle or to GPAFI, depending on the services he/she would like to benefit from in priority. A membership application form must be sent to La Mutuelle or to GPAFI with readable copies of the current employment contract, the personal action form (issued by the Human Resources Department of the organization employing him/her), his/her national passport and of his/her carte de legitimation if he/she is stationed in Switzerland.
2. The civil servant shall pay a membership fee, which amount is set by the Board of Directors, to the entity to which the application is sent.
3. The civil servant will be assigned a membership number based on the entity to which he/she submitted his/her membership application.
4. An active member who retires and will receive a retirement pension may remain a member of ICSMA and benefit from its services, provided that the terms of use allow it.
5. A member who changes duty station and is no longer employed by a member organization but by an organization within the United Nations Common System can remain a member but can neither deposit funds in his/her account(s) with La Mutuelle nor borrow and/or take out insurance. He/she can keep his/her insurances if these are complementary to the medical insurance of his/her new organization.
6. A member who leaves the United Nations Common System must resign from ICSMA, close his/her account(s), settle any outstanding debt upon separation and cancel the insurance policies contracted for himself/herself and the members of his/her family.
7. A member may resign at any time by sending a written request to La Mutuelle or GPAFI. Resignation will be effective once all outstanding debts have been repaid, accounts closed, insurance contracts cancelled on their expiration date and all premiums paid.
8. A member is resigned by ICSMA if no transactions are carried out over a period of three years, and if he/she has no deposit nor outstanding loan nor insurance contract.
9. A Board Sub Committee may refuse access to the services to a member or exclude him/her if he/she has failed to comply with ICSMA's Statutes and/or Internal Regulations, made false statements in connection with the use of services, or if his/her behavior is detrimental to the interests of ICSMA.
10. In the event of a member's death, his/her heirs may no longer use ICSMA's services and must contact the latter regarding the estate. However, if the deceased member's dependents are covered by insurance offered by ICSMA, they may maintain their membership, but only to continue to benefit from their insurance coverage, and only as long as they comply with the eligibility rules.
11. In case of withdrawal or exclusion of one of the affiliated organizations, its staff members can no longer benefit from the services of ICSMA as of the effective date of the withdrawal/exclusion. Members who have outstanding loans must repay them by the effective date of withdrawal at the latest, those who have deposits must withdraw the funds by the effective date of withdrawal at the latest. Members and dependent spouses and children, who have taken out one or more insurances, will have their insurance coverage terminated at the effective date of the withdrawal.

Article 8: Duties

Through his/her membership a member:

1. Accepts ICSMA's Statutes and Rules and Regulations and undertakes to comply with.
2. Undertakes to communicate to ICSMA, as soon as possible, any change of duty station, office number, private address, email address, phone numbers.
3. Takes note that his/her personal data will be known by both ICSMA entities, even if he/she benefits from the services of only one entity.
4. Accepts that his/her personal and professional data be provided to ICSMA entities by the organization employing him/her and discharges it from any liability.
5. Takes note that if his/her addresses (email, private and professional) are no longer valid and he/she cannot be reached, ICSMA will charge a fee for the searches carried out. If a member cannot be located, he/she will have his/her membership terminated.
6. Undertakes to check, at least once a year, the balance of his/her account(s) and/or loan(s) and/or insurance policy(ies) with ICSMA and to report any discrepancy within 30 days of the issue of statements and tax certificates. Without notification within the specified deadline the information mentioned will be considered as approved by the member.
7. Undertakes to respect the provisions mentioned in the "Standards of Conduct in the International Civil Service", including the financial obligations. In the event of breach, ICSMA reserves the right to inform the Human Resources department of the organization employing him/her and to share any information it may have in its possession.
8. Takes note that if he/she does not respect his/her financial obligations towards ICSMA's entities, and if he/she benefits from one or more accounts with La Mutuelle, ICSMA's entities will deduct from these accounts any sum due and the accrued interest. ICSMA may also deduct the amounts owed from the member's salary.
9. Undertakes to comply with the tax laws which apply to him/her and declare the funds he/she has with ICSMA and the interest earned if required by law. He/she acknowledges that ICSMA is entitled to verify compliance with this provision and undertakes to respond, within the prescribed deadline, to any requests he/she may receive, either by sending the required information/documents, by closing his/her account(s) if he/she does not wish to submit them or by requesting an extension if he/she wishes to regularize his/her situation with the tax authorities. Failure by the member to act will result in the closure of his/her account(s) by ICSMA and even resignation. If he/she has requested the registration of one or more bank accounts, the funds will be transferred by La Mutuelle to one of these accounts, less administrative fees. The choice of account cannot be contested. In the absence of account registration, funds will be deposited into a suspense account.
10. Undertakes, in case of retirement, to contact ICSMA before his/her departure to verify that his/her file is updated (home address, update of base documents, etc.) if he/she wants to continue to benefit from the services of ICSMA. If the file is not updated, access to the services will be denied and resignation may even be effected by ICSMA.

Article 9: Readmission

1. A retired member who has voluntary resigned from ICSMA or whose membership has been terminated by ICSMA cannot be readmitted.

2. An active member who has been automatically resigned by ICSMA due, for example, to failure to update his/her file or non-use of services, may submit a request for readmission, stating the reason in writing. If readmission is approved by ICSMA, he/she will not be required to pay a new membership fee.
3. An active member who has voluntarily resigned from ICSMA may submit a request for readmission, stating the reason in writing. However, if he/she had assets deposited during his/her membership and requested that these accounts be closed, he/she may not request that they be reopened. If readmission is approved by ICSMA, he/she will be required to pay a new membership fee.

Article 10: Archives

1. ICSMA keeps its operational archives for a period of 10 years only. Members may request specific copies of documents relating to services used during this period by sending a written request. ICSMA will determine the amount to be paid in advance based on the workload and the response time, which may be several weeks.

Article 11: Fees

1. ICSMA applies reminder fees and/or exclusion fees and/or fees linked to a debt recovery process through a debt collection agency.

Chapter 3: The Board of Directors

Article 12: Duties

The Board of Directors must notably:

- a. Defines the strategic objectives of ICSMA and how to achieve them;
- b. Determines how the financial control shall be performed;
- c. Defines the appropriate procedures and regulations for its activity;
- d. Elects ICSMA's President, Vice-President, Treasurer, Vice-Treasurer and Secretary;
- e. Approves the nomination of La Mutuelle's Executive Secretary and the Chief of GPAFI;
- f. Defines an operational budget for ICSMA's entities;
- g. Approves the annual accounts;
- h. Approves the investment policy;
- i. Sets up the conditions of the accounts, loans, insurances and public transportation;
- j. Appoints the members of the Committees;
- k. Ensure risk management.

Article 13: The members of the Board of Directors

1. The President:

- a. Presides over meetings of the Board of Directors;

- b. Represents ICSMA. If necessary, he/she may delegate any of his/her powers to another Board member;
- c. Ensures that the decisions taken by the Board of Directors are executed;
- d. Supervises ICSMA's ongoing activity .

2. The Vice-President:

- a. Assists the President in fulfilling the duties and replaces him/her in case of absence.

3. The Treasurer:

- a. Presides over meetings of the Investment Committee;
- b. Is responsible for ICSMA's financial management and control;
- c. Presents the financial statements to the members for approval at the ordinary General Assembly.

4. The Vice-Treasurer:

- a. Assists the Treasurer in fulfilling the duties and replaces him/her in case of absence.

5. The Secretary:

- a. Convenes the General Assemblies (ordinary and extraordinary);
- b. Controls and approves the minutes of the meetings of the Board of Directors and the General Assemblies (ordinary and extraordinary).

Article 14: Convocation

- 1. The Executive Secretary sends the notice to the members of the Board of Directors, with the documents requested by the latter, one week before the meeting.

Article 15: Minutes

- 1. The deliberations of the Board of Directors' meetings are recorded in minutes approved by the Board of Directors at the following meeting.

Chapter 4: The Committees

A. The Board Sub Committees

Article 16: Duties

- 1. The Board Sub Committees are responsible for researching and analyzing specific topics in order to assist the Board of Directors in making more informed decisions. They discuss and decide on all ICSMA's current affairs.

Article 17: Composition

1. The Board Sub Committees are composed of members of the Board of Directors and may, if necessary, include external individuals chosen for their expertise and interest in specific topics, such as a representative of retired members or experts. They are subject to the same diligence as the Board members and must adhere to the Code of Ethics and Conduct.
2. The term of office of members of the Sub Committees expires at the end of the assignment for which they were selected or coincides with that of the members of the Board of Directors.

Article 18: Convocation

1. The members of the Board Sub Committees shall meet at their request, at the request of the Executive Secretary or of an Executive Officer.

Article 19: Quorum

1. A quorum is constituted by at least 3 members.

Article 20: Minutes

1. The deliberations of the meetings of the Board Sub Committees shall be recorded, if necessary only, in minutes.

B. The Credit Committee

Article 21: Duties

1. The Credit Committee handles, notably, the following topics:
 - a. Loan applications that require its approval;
 - b. Loan applications submitted by members facing financial difficulties;
 - c. Repayments of loan by members who are on leave without pay, in the process of separating from their organization or who have separated;
 - d. The file of members who made a false statement when they applied for loans;
 - e. The file of members who do not respect their financial obligations;
 - f. Requests for review and/or reassessment of files.

Article 22: Composition

1. The Credit Committee shall consist of the members of the Board of Directors.
2. The term of office of the members of the Credit Committee coincides with that of the members of the Board of Directors.

Article 23: Convocation

1. The members of the Credit Committee shall meet at their request, at the request of the Head of Loans or of the Executive Secretary.

Article 24: Quorum

1. A quorum is constituted by at least 3 members.

Article 25: Minutes

1. The Credit Committee shall communicate its decisions to members in writing.

C. The Investment Committee

Article 26: Duties

1. The members of the Investment Committee exercise their duties according to the investment policy approved by the Board of Directors.
2. The duties of the Investment Committee are notably:
 - a. To establish the investment policy and guidelines;
 - b. To oversee the respect of the investment policy and guidelines;
 - c. To conduct regular monitoring of all investments and their performance, and to propose, if necessary, changes to the Board of Directors;
 - d. To conduct regular monitoring of banking relationship (custodian banks and portfolio managers), and to propose, if necessary, changes to the Board of Directors.

Article 27: Composition

1. The Investment Committee shall consist of:
 - a. ICSMA Treasurer;
 - b. ICSMA Vice-Treasurer;
 - c. A minimum of two staff members of the United Nations Office and/or an affiliated organization stationed in Geneva. These members may also serve on ICSMA's Board of Directors or be representatives of an affiliated organization;
 - d. The Executive Officers.
2. The term of office of the members of the Credit Committee coincides with that of the members of the Board of Directors.

Article 28: Convocation

1. The Investment Committee meets at the request of its members, the Investment Officer or the Executive Secretary and in accordance with the provisions set out in the investment policy.

Article 29: Quorum

1. The quorum shall consist of a minimum of three members, at least two of whom shall not be members of the Executive office.

Article 30: Minutes

1. The deliberations of the Investments Committees are taken by the Investment Officer and approved by two members who shall not be members of the Executive office.

Chapter 5: The ordinary General Assembly

Article 31: Call for a seat on the Board of Directors

1. Upon renewal of the mandates of the Directors of ICSMA, civil servants serving with or administered by the United Nations Office at Geneva, who wish to present their candidature to one of the 3 seats, must send their application to the Executive Secretary at least 7 working days before the date of the ordinary General Assembly, with the support of at least 25 ICSMA members, a curriculum vitae and a cover letter, failing which the application will not be accepted. The candidates shall attend the ordinary General Assembly.
2. A Director wishing to be considered for another term of office shall simply express his/her wish to pursue his/her mandate and shall, to the extent possible, attend the ordinary General Assembly.

Article 32: Minutes

1. The deliberations of the ordinary General Assembly shall be recorded in minutes, made available to members via secure access and included in the annual report of the following financial year.

Chapter 6: The extraordinary General Assembly

Article 33: Minutes

1. The deliberations of the extraordinary General Assembly shall be recorded in minutes, made available to members via secure access and included in the annual report of the following financial year.

Chapter 7: The Executive office

Article 34: The Executive Secretary

1. The Executive Secretary is responsible for ICSMA.
2. The Executive Secretary shall ensure that the Board of Directors and the members of the Committees have all the documents they require to perform their duties. He/she shall take part in the meetings of the Board of Directors and Committees, in which he/she shall have an advisory role.
3. The Executive Secretary shall ensure that the Oversight Body has all the documents it requires for the performance of its duties.
4. The Executive Secretary is responsible for staff recruitment, in accordance with the directives issued by the United Nations.

5. The Board of Directors delegates to the Executive Secretary the responsibility for overseeing ICSMA's financial statements and preparing the annual report.

Chapter 8: The Oversight Body

Article 35: The exercise of the mandate

1. The Oversight Body shall carry out its mandate in accordance with the contractual terms.
2. The Oversight Body must attend the ordinary General Assembly.
3. The Oversight Body has access to all administrative and accounting documents of ICSMA required for the performance of its duties.

Chapter 9: The reserve funds

Article 36: Definition – Constitution – Liquidation

1. The reserve funds constitute ICSMA's capital.
2. Each entity of ICSMA has its own reserve funds which cannot be transferred to the other entity.
3. At year-end closing, the ordinary reserve fund of the La Mutuelle and that of GPAFI should be between 8% and 12% of their respective balance sheet, less the reserves.
4. 12.50% of the revenue of each financial year of La Mutuelle and GPAFI must be allocated to the respective ordinary reserve fund. However, if the latter exceeds 12% of the balance sheet less the reserves, the Board of Directors may decide to waive the statutory allocation if it deems it not necessary. Approval by the ordinary General Assembly shall be required.

Article 37: Use – Recapitalization

1. If the situation requires to use the ordinary reserve fund of La Mutuelle and/or that of GPAFI the Board of Directors shall convene an extraordinary General Assembly to obtain the agreement of the members and present a detailed schedule for the recapitalization of the ordinary reserve fund if it is below 8% of the balance sheet of La Mutuelle, or respectively of GPAFI, less the reserves.
2. If the ordinary reserve fund of La Mutuelle and/or that of GPAFI exceeds 12% of the balance sheet of La Mutuelle, or respectively of GPAFI, less the reserves, the Board of Directors must propose an allocation at the ordinary General Assembly if it wishes to reduce it, or justify the reason for maintaining it.
3. If the ordinary reserve fund of La Mutuelle and/or that of GPAFI is less than 8% of total assets of La Mutuelle, respectively of GPAFI, less the reserves, the Board of Directors shall take the necessary measures to achieve this objective at the end of the following financial year.
4. If the Board of Directors wishes to allocate a part of the financial year's revenue of La Mutuelle and/or GPAFI to an extraordinary reserve fund, approval by the ordinary General Assembly shall be required.
5. The use of the extraordinary reserve fund of La Mutuelle and/or GPAFI shall be presented by the Board of Directors to the ordinary General Assembly for approval.

Chapter 10: Liquidation

Article 38: General provisions

1. If the liquidation of La Mutuelle generates a profit it shall be distributed to the depositors in proportion to the assets they have at the time of liquidation.
2. If the liquidation of La Mutuelle generates a loss it shall be borne by the depositors in proportion to the assets they have at the time of liquidation.
3. If the liquidation of GPAFI generates a profit it shall be distributed to the insured in proportion to the number of insurance policies, they and the members of their family have at the time of liquidation.
4. If the liquidation of GPAFI generates a loss it shall be borne by the insured in proportion to the number of insurance policies, they and the members of their family have at the time of liquidation.
5. Documents related to the liquidation shall be kept on file for twenty-five years.

Chapter 11: The CHF and USD accounts

A. Provisions

Article 39: General provisions

1. La Mutuelle proposes accounts in the member's name only and for the purpose of saving.
2. Accounts are opened automatically upon receipt of funds.
3. The CHF (deposit or current) and USD account number is the same as the membership number.
4. An annual statement of each account is available in the secure access as from 16 January. It is sent, free of charge and by postal mail, only to retired members who do not have a secure access and available upon written request to active members who do not wish to have a secure access upon payment of a fee.
5. An annual tax attestation is available for each type of account and can be downloaded in the secure access from 16 January. It is sent, free of charge and by postal mail only, to retired members who do not have a secure access and available upon written request to active members who do not wish to have a secure access upon payment of a fee.
6. The bank account information to credit a CHF La Mutuelle's account is not the same as the one to credit a USD La Mutuelle's account.
7. Members must respect the conditions specific to each type of account.
8. Members may request the registration of 2 bank accounts per currency to make transfers from the secure access. A bank account registration form is available and must be received, in original, by La Mutuelle together with a readable copy of their national passport for the registration to be carried out.
9. La Mutuelle does not carry out foreign exchange transactions. Transfers from the USD account to one of the two CHF accounts, as well as transfers from the CHF accounts to the USD account, are therefore not possible.
10. La Mutuelle makes transfers to an external bank account in CHF for CHF accounts, and in USD for the USD account. If a member wishes to have funds transferred in another currency, or if the

funds cannot be transferred in CHF or USD respectively because they are not accepted by the beneficiary bank, he/she will take note that La Mutuelle will not intervene in any way in the currency conversion process. By making this request, the member assumes full responsibility for the exchange rate applied by the bank with which La Mutuelle works.

11. Members who wish to transfer funds to an account in Switzerland and who do not do so via a secure access may send their complete and signed request, together with a readable copy of their national passport, by email. For transfers to bank accounts outside Switzerland, La Mutuelle must receive the original documents.

Article 40: Compliance verification

1. Members must comply with all applicable tax laws and declare amounts deposited with La Mutuelle and interest earned if required by laws. La Mutuelle is entitled to verify compliance with this provision, and members must respond to any requests they may receive in a complete and accurate manner, failing which access to services will be suspended.
2. La Mutuelle is entitled to request proof of the source of the funds, their traceability and compliance with applicable tax laws for any amount received or that it should receive. If the source of the funds, their traceability and compliance with tax laws cannot be clearly establish, La Mutuelle may request additional documents or refuse the funds.

Article 41: Secure access

1. Active and retired members must request a secure access to check their account(s) online, download annual statements, tax attestations, loan statements, annual reports, effect wire transfers, receive minutes of the General Assembly, etc.
2. Only one secure access is allowed per member and must be requested by the latter.
3. Members are responsible for taking care of the secure access they receive and for complying with the provisions set out on the secure access request form.
4. Active members who do not have a secure access, and who do not wish to have one, will not receive any correspondence from La Mutuelle and release it from any liability related to the absence of information.
5. Retired members who do not have a secure access, and who do not wish to have one, will only receive the annual statements, tax attestation and annual reports by postal mail. They release La Mutuelle from any liability related to the absence of information.
6. If the email address of a retired member is invalid, the correspondence will automatically be sent directly to the member's home address and the secure access will be disabled. A fee will be charged for any request to reactivate secure access.
7. Any request to reset codes received will be billed unless the last access codes received do not work.
8. A new password can be requested directly from La Mutuelle's website, on the login page.

Article 42: Fees

1. For members who do not wish to proceed via a secure access and who wish to obtain duplicates of documents, archived information or for any other request that La Mutuelle must process manually, fees will be charged.

Article 43: Dormant accounts

1. The accounts of a member from whom La Mutuelle has had no contact shall be closed and the assets integrated into those of La Mutuelle after 10 years for amounts up to CHF 1,000, and after 15 years for any amount above CHF 1,000. His/her membership shall be terminated.
2. Members whose membership was terminated may still reclaim assets from closed accounts within the prescribed 10 or 15 years but may in no way claim account interest for the duration of the closure nor be readmitted.

Article 44: Power of attorney – Designation of beneficiaries

1. Members have the possibility to give an individual power of attorney to one or more persons of their choice. To be accepted, the original form must be fully completed and sent to La Mutuelle with a readable copy of the identity cards or passports of the beneficiaries.
2. Retired depositors must complete a designation of beneficiaries in the event of death. To be accepted, the original form must be fully completed and sent to La Mutuelle.
3. The power of attorney and the designation of beneficiaries' forms must be updated every 5 years.

Article 45: Rental guarantee

1. La Mutuelle provides rental guarantees for real estate in Switzerland on presentation, notably, of an official lease contract, a request from the property management company or the owner.
2. When the guarantee is issued, La Mutuelle blocks the required amount in the CHF current or deposit account so that it cannot be withdrawn by the member. The balance of the current account or CHF deposit account includes the amount of this guarantee.
3. The amount of the guarantee may not be withdrawn by the member until La Mutuelle has been, officially and in writing by postal mail, released from any commitment by the lessor or the property management company.
4. In the case of subletting, the agreement of the property owner or property management company is mandatory and must be submitted to La Mutuelle.

Article 46: Authorized depositors

1. Before making a transfer to a CHF current account and/or a USD account, members are requested to inform La Mutuelle in advance for approval.
2. Deposits to members' accounts may only be made from the following sources:
 - a. An external bank account in the name of the member;
 - b. An external bank account in the name of persons holding a power of attorney previously registered by La Mutuelle;
 - c. An affiliated organization;
 - d. The Pension Fund of an affiliated organization.
3. Deposits received from other sources are refused and returned to the sender.
4. Funds are credited to members' accounts in accordance with the value date of their receipt. It is not possible to credit funds retroactively nor prospectively to members' accounts .

Article 47: Authorized beneficiaries

1. Members must effect bank transfers via the website. Should they nevertheless wish to proceed manually, subject to payment of a fee, and should they fall victim to phishing and identity theft on their account(s) with La Mutuelle, they will be held fully responsible for the consequences.
2. Members can, however, make cash withdrawals for the CHF accounts only and according to the conditions specific to these accounts.
3. Withdrawals can only be made by members and persons holding a power of attorney previously registered by La Mutuelle, and effected to the following bank accounts:
 - a. An external bank account in the member's name;
 - b. An external bank account in the name of persons holding a power of attorney previously registered by La Mutuelle.
4. Bank transfers in favour of third parties are refused.

Article 48: Death

1. The accounts of deceased members must be closed, and resignation must be made within 6 months of the date of death.
2. The CHF deposit account of a deceased member is closed on the date of death, and the assets transferred to a CHF current account pending the liquidation of the estate.

B. How the CHF deposit account works

Article 49: Deposit of funds

1. Deposits can only be made by bank transfer or salary deduction, if available.
2. Deposits are limited to CHF 2,000 per month.
3. Funds in CHF received by La Mutuelle are credited first to the CHF deposit account. Any amount exceeding the CHF 2,000 limit will be credited to the CHF current account, provided that the CHF current account rules are respected. If this is not the case, the total amount received will be refused and returned to the sender at his/her expense.
4. Staff members of the UN, ITU, WMO, UNHCR, UNEP, UNITAR and IPU may request an automatic monthly deduction from their salary as savings.

Article 50: Withdrawal of funds

1. Withdrawals effected by means of bank transfers are unlimited.
2. Members may withdraw, by cash and per calendar year, a maximum amount of CHF 10,000. Cash withdrawals from the CHF current account are also considered. If members wish to withdraw more than CHF 10,000 per year, they must do so by bank transfer.
3. Cash withdrawals from CHF accounts may be limited to CHF 5,000 per member per day of cash presence if the maximum cash withdrawal limit, set by the Board of Directors for all members, has been reached.

4. Withdrawals are subject to 3 working days' notice, except for members who make withdrawals through their secure access for whom the notice, for whom the notice period is reduced to 1 working day. However, the notice period for cash withdrawals may be extended if the maximum cash withdrawal limit, set by the Board of Directors for all members, has been reached. In this case, members are placed on a waiting list. If they do not wish to wait, they must effect the withdrawal by bank transfer.

Article 51: Interest rate – payment of interest

1. The interest rate paid is based on the results of the financial year. It is set on the recommendation of the Board of Directors, by the ordinary General Assembly held within six months of the closing of the accounts. Interest is credited to the members accounts at the close of the ordinary General Assembly, retroactive to 1 January following the end of the financial year.
2. The interest rate shall be applied to the members' assets up to a maximum of CHF 400,000. Amounts exceeding this limit are not remunerated.
3. The interest rate applied to CHF deposit accounts closed prior to the ordinary General Assembly is that approved at the last ordinary General Assembly, excluding any bonus if distributed.

C. How the CHF current account works

Article 52: Deposit of funds

1. Members can deposit up to CHF 30,000 per fiscal year and by bank transfer only. If the limit is exceeded, the funds received are returned entirely to the sender at his/her expense.
2. Members who send funds to La Mutuelle to credit their CHF deposit account and CHF current account will ensure that the limit of CHF 30,000 has not been reached on the CHF current account otherwise the whole amount, including funds destined to the CHF deposit account, will be returned to the sender.
3. Payments issued by an affiliated organization and/or the Pension Fund of an affiliated organization are not subject to this limit and are automatically accepted.

Article 53: Withdrawal of funds

1. Withdrawals by bank transfer are unlimited and can be made with 1 working day prior notice.
2. Members may withdraw, by cash and per calendar year, a maximum amount of CHF 10,000. Cash withdrawals from the CHF deposit account are also considered. If members wish to withdraw more than CHF 10,000 per year, they may do so by bank transfer.
3. Cash withdrawals from CHF accounts may be limited to CHF 5,000 per member per day of cash presence if the maximum cash withdrawal limit, set by the Board of Directors for all members, has been reached.
4. The notice period for cash withdrawals may be extended if the maximum cash withdrawal limit, set by the Board of Directors for all members, has been reached. In this case, members are placed on a waiting list. If they do not wish to wait, they must effect the withdrawal by bank transfer.
- 3 A standing order form is available to members who wish to make monthly transfer from their CHF current account to their CHF deposit account. This order can be modified or cancelled through by sending an email to La Mutuelle.

Article 54: Interest rate – payment of interest

1. The interest rate is set by the Board of Directors.
2. Interest for the year is credited at the beginning of January to members' accounts with a value date of 31 December of the previous year.

D. How the USD current account works

Article 55: Deposit of funds

1. Members can deposit up to USD 30,000 per fiscal year and by bank transfer only. If the limit of USD 30,000 is exceeded, the funds received are returned entirely to the sender at his/her expense.
2. Payments issued by an affiliated organization and the Pension Fund of an affiliated organization are not subject to this limit and are automatically accepted.

Article 56: Withdrawal of funds

1. Withdrawals are unlimited and can be made with 3 working days prior notice by bank transfer only. For members who transfer funds through the secure access the withdrawal notice is reduced to 1 working day.

Article 57: Interest rate – payment of interest

1. The interest rate, set by the Board of Directors, is variable and reviewed on a quarterly basis. It is credited monthly to the member's account.

Chapter 12: Loans

A. Provisions

Article 58: General provisions

1. Civil servants wishing to borrow must hold a permanent, indefinite or fixed-term contract. Civil servants holding a temporary contract are not eligible.
2. Fixed-term contracts must expire no earlier than 6 months after the date of submission of the loan application. Civil servants who have less than 6 months of valid contract must obtain from their Human Resources department an attestation of renewal and enclose it to the loan application, failing which the duration of the loan, if a loan is possible, may not exceed the expiry date of their current contract.
3. A freeze on monthly repayments is not allowed.
4. An annual tax attestation is available for each type of loan and can be downloaded in the secure access from 16 January.
5. Civil servants applying for a loan must fill in the documents correctly, accurately and truthfully, and attach all the required supporting documents. Any omission, error and/or misrepresentation will result in a definitive refusal to grant a loan and, if the civil servant is a member of La Mutuelle, may result in exclusion.

Article 59: Interest rate

1. The interest rate is monthly and includes a death/disability insurance.
2. Monthly interest is paid at an effective discount rate as the interest rate is applied monthly on the remaining capital.
3. The interest and the amortization for any month started are due in full.

Article 60: Monthly repayments

1. Loan repayments are done only through automatic monthly salary deductions. La Mutuelle manages the process directly with the payroll department.
2. Loans are granted in CHF and must be repaid in CHF. Members who receive a salary in USD may notice a variation in the monthly payment deducted from their salary due to exchange rate fluctuations that they accept by receiving the loan.

Article 61: Sick leave – Leave without pay

1. Civil servants who are on sick leave or on leave without pay are not eligible for a loan. They must have fully resumed their activities to apply for a loan, and a confirmation, issued by the Human Resources department, must be provided. If a civil servant does not declare that he/she is on sick leave and that the loan is granted, it will not be covered by the insurance in the event of death or disability and will have to be repaid by the member in case of disability, or by the heirs in case of death.
2. Members who are on sick leave without full pay or without pay must continue to repay the full monthly instalments. La Mutuelle recommends the borrowers to take out loss-of-earnings insurance, which it offers to its members on an optional basis, to cover the difference in the event of leave without full pay.
3. Civil servants who are on a leave without pay or have requested a leave without pay are not eligible for a loan.
4. Members who will start a leave without pay must inform La Mutuelle, before the beginning date, and provide a copy of the administrative notice confirming the leave, personal details and the reason for the leave. The Credit Committee will set the monthly instalment to be paid during unpaid leave as a freeze on repayments is not allowed.
5. If a member does not inform La Mutuelle of his/her leave without pay and/or does not repay his/her loan(s) during his/her leave as requested, in application of article 8.7 of the Internal Regulations, La Mutuelle will inform the Human Resources department of the employing organization, and the unpaid monthly instalments and accrued interest will become immediately payable. In addition, the access to loans may be permanently denied.

Article 62: Loan insurance – Disability – Death

1. An insurance taken out by La Mutuelle covers the balance due on loans in the event of the borrower's death or total disability, as recognized by the employing organization, provided the insurer agrees to cover the loan. If the insurer refuses to cover the loan in the event of death or disability, La Mutuelle may, in exceptional cases only and at its sole discretion, grant an ordinary loan but for a small amount and over a short term. If approved, in case of a claim the total outstanding debt must be repaid through the final emoluments.
2. A civil servant applying for a loan must complete a medical questionnaire fully and truthfully. Any omission, inaccuracy or misrepresentation made during the last 4 full years and the current

year, from the date of submission of the loan application to the date of loan payment the date of payment of the loan by La Mutuelle, will result in cancellation of the insurance contract without payment of benefits. In addition, the member will no longer be eligible for services and will be excluded from La Mutuelle upon maturity of his/her current loan(s). In application of article 8.7 of the Internal Regulations, La Mutuelle will inform the Human Resources department of the organization employing the member. In the event of a claim, the total outstanding debt must be repaid directly by the member in the event of disability, or by the member's estate in the event of death. La Mutuelle reserves the right to take legal action against the member or his/her heirs to recover the sums due.

3. As soon as a borrowing member is informed that he/she will be separated for health reasons, he/she, or his/her representative, must immediately inform La Mutuelle, which will provide the procedure to be followed so that the insurance can take over the balance due on his/her loan(s). In the event of death, the heirs must contact La Mutuelle. If La Mutuelle is not contacted within six months of the date of the claim, the member's debt cannot be reimbursed by the insurance company and will be payable by the member or their heirs.
4. La Mutuelle is not involved in the medical process nor in the decisions taken by the insurers.

Article 63: Financial obligations – Default

1. Civil servants applying for an ordinary loan must declare all their external debts, including car leasing, credit cards, consumer credit, mortgages and/or housing loans, lawsuits, unpaid debts, and attach the latest statements to their application.
2. La Mutuelle is entitled to take all usual steps to obtain information on the borrower's financial situation and to verify the accuracy of the information provided on loan application forms, including external financial commitments, sick leave days taken, the reason of the request for a loan. If a civil servant does not provide complete information and/or documents required by La Mutuelle, the latter will not be able to consider the loan application and any subsequent application.
3. Civil servants who are the subject of legal proceedings, certificates of default or who do not repay their external debts may only apply for an ordinary loan, which must be approved by the Credit Committee, but only to settle these debts as a matter of priority. If approved, payment will be effected directly by La Mutuelle to the creditors.
4. Members who fail to repay their debts will have their files forwarded to an external debt collection agency, which will be responsible for recovering the outstanding balances through legal channels. The fees charged by the external debt collection agency shall be borne by the debtor.

Article 64 : Ineligibility – Appeal

1. Access to loans and/or La Mutuelle' services may be temporarily and/or permanently refused to a civil servant who has failed to honor previous commitments to La Mutuelle, who has provided inaccurate and/or misrepresented information in current and/or previous loan applications (sick leave, external debt, lawsuits, etc.), whose overall financial situation does not allow the granting of a loan due to over-indebtedness, or who does not comply with the Statutes and/or Internal Rules and Regulations.
2. Any appeal to a decision must be submitted to the Credit Committee according to the provisions mentioned under Chapter 16 of the Statutes.

Article 65: Early retirement – Separation – Inter-organization transfer

1. Members who wish to take early retirement and who have an outstanding debt must have repaid it in full no later than the time of their separation from their organization.
2. Members who leave their organization, who are no longer employed by an organization within the United Nations system and who have an outstanding debt must have repaid it in full no later than the time of their separation from their organization.
3. For members who are separated or transferred from their organization and who will work for another organization within the United Nations system, not affiliated to La Mutuelle, the final emoluments, if any, are deducted to repay their debt to La Mutuelle. Should a balance nevertheless remain, members may submit a request to the Credit Committee to be allowed to continue to repay their loan(s) by means of monthly salary deductions or, if this is not possible, through a direct monthly payment to be received no later than the last working day of the month instalments. In the event of refusal or if an agreement is given but the debt remains unpaid, the balance due is immediately payable. In this case, in application of article 8.7 of the Internal Regulations, La Mutuelle will inform the Human Resources department of the employing organization.
4. Members who are separated or transferred from their organization and who will work for another organization within the United Nations system, affiliated to La Mutuelle, may continue to repay their loan(s) normally through monthly salary deductions.

Article 66: Loan payment

1. Payment of a loan is made by bank transfer only when La Mutuelle is in possession of the duly dated and signed loan documents.
2. La Mutuelle grants loans in CHF only. As it is in no way involved in the currency conversion process, if a member wishes that it effects the loan payment in a currency other than CHF, he/she accepts, de facto, the exchange rate applied by the bank with which La Mutuelle works and will not contest it under any circumstances. As some beneficiary banks do not accept payments in CHF, members should check this before submitting their instructions.

Article 67: Early loan repayment

1. A loan may be repaid partially or totally in advance, free of charge, provided that a minimum of 6 monthly salary deductions has been made, starting from the 7th month. Members shall then send their request by email to La Mutuelle.
2. A partial or total early loan repayment process, which starts with the submission of the request for an early loan repayment and ends with the receipt of the funds once the agreement has been given by La Mutuelle, can only take place between the 1st and 15th of each month. Members should therefore submit, in writing and by email, their request for early reimbursement to La Mutuelle at the beginning of a month.
3. A partial loan repayment is allowed only once during the term of the loan.
4. In the event of early loan repayment, La Mutuelle will request from the member documents to justify the origin of funds, their traceability and tax compliance. If the origin of the funds, their traceability and tax compliance cannot be clearly established through the documents received, La Mutuelle will request additional documents or refuse the early repayment.

5. After receiving La Mutuelle's agreement for the early loan repayment, members must ensure that the instructions given by La Mutuelle are scrupulously followed failing which the early repayment will be refused.
6. Funds received without prior authorization from La Mutuelle and/or outside the period from the 1st to the 15th of each month will be refused and returned to the sender, at his/her expense.
7. Early repayment of a loan may only be made by a bank transfer or a direct debit from any CHF account(s) the member may have with La Mutuelle.
8. If the early repayment is done by bank transfer the funds may only come from the following sources, failing which they will be refused:
 - a. An account with La Mutuelle in the member's name or, if the member has given a power of attorney in favour of another member of La Mutuelle, from the latter's Mutuelle account;
 - b. An external bank account in the member's name;
 - c. An external bank account in the name of persons holding a power of attorney previously registered with La Mutuelle;
 - d. An affiliated organization;
 - e. The Pension Fund of an affiliated organization.
9. For members who have repaid a loan early and submit a new loan application within 6 months of the repayment date, the approval of the Credit Committee is required. The latter is entitled to request information and/or documents to rule on the request.

B. The ordinary loan

Article 68: Purpose

1. The ordinary loan is a consumer loan intended, for instance, to finance vacations, education (including for children), purchase of a car, repayment of an external personal loan or credit card, payment of outstanding debts or lawsuits, etc.

Article 69: General provisions

1. Civil servants on "Special fixed-term" or on "Technical Cooperation (TC)" fixed-term contract can apply for an ordinary loan. However, the duration of the loan will not exceed the expiry date of their contract.

Article 70: Interest rate

1. The interest rate is fixed for the entire duration of the loan.

Article 71: Grantable amount

1. The amount a borrower can obtain under an ordinary loan depends, notably, on his/her net salary, the type of contract, the length of service, the retirement date, the financial commitments, etc. It is maximum 7x the borrower's last net salary, including ordinary loans previously granted by La Mutuelle.

2. The minimum amount that may be requested is CHF 2,000.
3. The total debt a civil servant can have with La Mutuelle is CHF 250,000, housing and ordinary loans combined.

Article 72: Duration of the loan

1. The minimum duration of the ordinary loan is 3 months, and the maximum is 84 months.
2. The maximum duration of a loan that a civil servant can obtain depends on the expiry date of his/her contract but cannot exceed the retirement date. Civil servants who do not have a permanent or indefinite contract will have their length of service, acquired under fixed-term contracts and also through international recruitment if they are not based in Geneva, taken into account when determining the maximum possible reimbursement period.
3. For civil servants employed for less than one year with their organization the maximum duration of the loan shall not exceed the expiration date of their current contract.

Article 73: Deferred repayment of the first monthly instalment

1. A borrower may request to defer repayment of the first monthly instalment only. La Mutuelle will decide whether to accept the request after examining it, but under no circumstances may the deferment exceed 2 months.
2. Once the borrower has returned the contractual documents, it is no longer possible to defer repayment of the first monthly instalment.

Article 74: Debt ratios

1. The monthly repayment of one or more ordinary loans granted by La Mutuelle may not exceed 30% of the civil servant's net monthly salary. If the civil servant has taken out other loans of the same nature with another establishments (credit cards, consumer loans, car leasing, etc), their monthly instalment(s) will be considered when calculating the ratio. If the civil servant has one or more outstanding housing loans with La Mutuelle the ratio will be 35%.
2. If the borrower has one or more housing loans with La Mutuelle, the total monthly cost (including any external loans, monthly rent in the case of the purchase of a residence other than the main residence, leasing, loans with La Mutuelle, etc.) may not exceed 50% of income (net monthly salary and other proven monthly income).
3. Other proven monthly income includes, for example, the spouse's salary (based on the last 3 payslips) and rental income (evidenced by a title deed, an official lease contract and bank statements of the last 3 payments received).

Article 75: Applying for an additional loan

1. Members who have just received an ordinary loan may submit a new ordinary loan application whenever they wish, provided they have repaid at least 1 monthly instalment on the last ordinary loan granted. They can, however, apply for a housing loan without having to respect a waiting period.

C. The housing loan

Article 76: Purpose

1. The housing loan is intended for the purchase, construction, renovation or alteration of a property, located anywhere in the world, as well as for the purchase of a motor home, the construction of a swimming pool, the repayment of a mortgage or housing loan (granted only by a financial institution), etc.

Article 77: General provisions

1. Civil servants on short-term or "Special fixed-term" contracts are not eligible for a housing loan.
2. Civil servants on a "Technical Cooperation (TC)" fixed-term contract may apply for a housing loan. However, the duration of the loan will not exceed the expiry date of their TC contract. Consequently, the contract must expire no earlier than 24 months (minimum duration of a housing loan) from the date of submission of the housing loan application.
3. Civil servants who have been with their organization for less than one year may not be eligible for a housing loan depending on the term of their employment contract.

Article 78: Grantable amount

1. The amount a borrower can obtain under housing loans depends, notably, on his/her net salary, the type of contract, the length of service, the retirement date, the financial commitments, etc.
2. The maximum amount that a civil servant can obtain in housing is CHF 250,000 and is calculated by adding the following elements:
 - a. The amount of his/her last net salary;
 - b. Plus the Pension Fund's benefits estimated at the date of the loan application;
 - c. Plus CHF 25,000 (additional amount added by La Mutuelle).
3. The minimum amount that may be requested is CHF 5,000.
4. The total debt a civil servant can have with La Mutuelle is CHF 250,000, housing and ordinary loans combined.

Article 79: Duration of the loan

1. The minimum duration of the housing loan is 24 months, and the maximum is 144 months.
2. The maximum duration of a loan that a civil servant can obtain depends on the expiry date of his/her contract but cannot exceed the retirement date. Civil servants who do not have a permanent or indefinite contract will have their length of service, acquired under fixed-term contracts and also through international recruitment if they are not based in Geneva, taken into account when determining the maximum possible reimbursement period.
3. For civil servants employed for less than one year with their organization, the maximum duration of the loan shall not exceed the expiration date of their current contract. Consequently, the expiration date of their contract must be no earlier than 24 months (minimum duration of a housing loan) from the date of submission of the housing loan application.

Article 80: Debt ratios

1. The monthly repayment of one or more ordinary loans granted by La Mutuelle may not exceed 35% of the civil servant's net monthly salary. If the civil servant has taken out other loans with another establishments (credit cards, consumer loans, car leasing), their monthly instalment(s) will be considered when calculating the ratio.
2. The total monthly cost (including any external loans, monthly rent in the case of the purchase of a residence other than the main residence, leasing, loans with La Mutuelle, etc.) may not exceed 50% of income (net monthly salary and other proven monthly income).
3. Other proven monthly income includes, for example, the spouse's salary (last 3 payslips to submit) and rental income (evidenced by a title deed, an official lease contract and bank statements of the last 3 payments received).

Article 81: Applying for an additional loan

1. Members who have just received a housing loan may submit a new housing loan application whenever they wish, provided they have repaid at least 1 monthly instalment on the last housing loan granted. They can, however, apply for an ordinary loan without having to respect a waiting period.

Article 82: Justification for the utilization of the funds for housing purpose

1. Within 12 months of the date of payment of the loan, the member must provide proof that the funds granted have been used for housing purposes, by submitting official documents such as a property deed, receipted invoices, bank statements, etc. The deadline may be extended by La Mutuelle at the borrower's request and upon presentation of official proof that the required documents cannot be submitted within the allotted time.
2. Cash transactions are not accepted as justification of the utilization of the funds for housing purpose.
3. If official documents are not in English or French, members must submit an official translation in one of these two languages, at their own expense.
4. If a member submits a loan application to repay an external bank loan, the deadline is shortened to 2 months, with repayment taking place as soon as the loan is paid out.
5. If a member fails to justify the use of the amount granted for housing, or only partially, within the allotted time, or if the documents submitted are neither in conformity nor official (receipt relating to a cash transaction, non-explicit receipt for example), a penalty corresponding to the difference between the ordinary loan interest rate of the housing loan interest rate, in force at the time of payment of the loan, will be applied for the entire duration of the loan on the unjustified amount, and deducted from the member's salary.
6. If a member, who has not justified the use of the funds for housing purpose, is separated from the organization, including for health-related reasons, or repays a loan in advance, the penalty is due and is calculated up to the last day of the month in which the separation or repayment is made. The payment of the sum will be made in priority through the member's final emoluments or salary, or by a payment effected directly by the member.
7. If a member justifies the use of funds for housing after the deadline and/or repays a loan in advance and penalties have already been deducted from his/her salary, these will not be reimbursed. If, in the event of early repayment, the total of penalties already deducted is less

than the amount the member is required to pay, the balance will be deducted from his/her salary or will have to be paid by a deposit made directly by the member.

8. A member who has not submitted the proof of the use of the funds for housing purpose, nor requested an extension of the submission deadline, which must be approved, will not be able to submit a new loan application, including ordinary, unless the penalty is settled in full by the time a new loan is paid.

D. Loans to retired members

Article 83: General provisions

1. La Mutuelle grants ordinary and housing loans to retired members provided that the amount of the loan granted and the interest payable over the entire term of the loan are blocked as collateral in their CHF current or deposit accounts, or their USD current account.
2. The conditions are the same as for active members, except where specifically stated below.

Article 84: Grantable amount

1. The minimum amount that can be requested is CHF 5,000.
2. The maximum amount that can be granted depends on the sums deposited by the member with La Mutuelle.

Article 85: Conditions for securing a loan with the USD current account

1. If a member wishes to borrow by pledging his/her USD account as collateral, the countervalue of the amount lent and the interest payable over the term of the loan will not exceed 65% of the amount pledged as a guarantee. These two components will be adjusted over the life of the loan until maturity.

Article 86: Monthly repayments

1. The monthly repayments can be effected by bank transfer, by direct debit from the CHF accounts or, in the absence of CHF accounts or insufficient balance, through the USD account.
2. Monthly instalments must be received by La Mutuelle no later than the last working day of the month, failing which debit interest will be charged. If the monthly repayment is not made on time, La Mutuelle will deduct the sum due from the collateral.
3. The exchange rate applied for the monthly repayment through the USD account cannot be contested by the member.

Article 87: Death

1. In the event of the death of the retired member, La Mutuelle will recover the capital and interest due through the guaranteed assets since no insurance covers the capital or interest due in the event of the borrower's death, retired member.
2. The exchange rate applied if the USD account is used, cannot be contested by the heirs.

Article 88: Early loan repayment

1. The conditions are the same as for active members, except for the 1st paragraph, which is replaced by the following rule: a loan may be repaid partially or totally in advance, free of charge, from the month following payment of the 6th monthly instalment shown on the amortization table given to the borrower.

Chapter 13: Public transportation

Article 89: General provisions

1. La Mutuelle offers reduced fares for the use of public transport in Geneva and elsewhere in Switzerland. A non-exhaustive public transport circular, which includes additional information on the services proposed, the procedure to follow as well as the prices, is available to members on ICSMA's website.

Chapter 14: Insurances

A. Provisions

Article 90: Purpose

1. La Mutuelle offers its members, as well as their spouses and dependent children, various optional insurance plans that provide optimum cover in the event of a claim, under the best possible conditions.

Article 91: General provisions

1. Membership of La Mutuelle entitles civil servants to apply for group insurance. However, each insurance company sets its own membership conditions according to the insurance cover offered and is entitled to refuse affiliation to a civil servant and/or a member of his/her family.
2. A civil servant should not assume that his/her application for insurance cover will be automatically accepted and should therefore not cancel his/her current insurance policies before his/she has been granted cover.
3. La Mutuelle cannot be held responsible if access to insurance cover is refused due to the general conditions of the insurance company concerned.
4. The start of insurance cover depends on the type of insurance chosen and is confirmed either by the insurer or by La Mutuelle.
5. An annual premium statement and a tax certificate are sent to all members, respectively in November and February each year, either by email or by postal mail. Members must verify these documents within 30 days of their issue, after which time the information will be deemed to have been approved.
6. Application for insurance cover and the date of signing the forms should be as close as possible. The insurance company reserves the right to request an update of the forms if they are deemed outdated.
7. Civil servants applying for insurance cover must fill in the documents correctly, accurately, and truthfully, and attach all the required supporting documents. Any omission, error and/or

misrepresentation will result in a definitive refusal to grant a coverage and, if the civil servant is a member of La Mutuelle, may result in exclusion.

8. If the insurance company requests additional information concerning the state of health of the civil servant and/or members of his/her family, the civil servant must reply as soon as possible, failing which the application will not be considered

Article 92: Compliance

1. A member may be excluded from La Mutuelle for reasons such as non-payment of insurance premiums, non-reimbursement of unduly paid benefits or in the event of omission, error and/or misrepresentation made to an insurance company.
2. If a member fails to pay his/her premium according to the payment schedule provided, the insurance benefits will be suspended and La Mutuelle will send up to 2 reminders. If no action is taken within the time limit set the insurance contract(s) will be terminated, and access to insurance may be permanently denied. Furthermore, in accordance with Article 8.7 of the Internal Regulations, La Mutuelle will inform the Human Resources department of the organization employing the active member.
3. Exclusions are communicated by email or postal mail.
4. A member excluded for non-payment may not reapply for membership for five years following exclusion. After this period, the application for membership is submitted to La Mutuelle's Committee, for a decision, provided that all debts owed to La Mutuelle have been recovered.
5. A member who has resigned may request to re-affiliate with an insurance company with which he/she was previously insured, but he/she should note that he/she will be considered as a new insured, and that previous affiliations will not be considered.
6. A member must inform La Mutuelle of any change in his/her situation that may affect his/her rights or those of his/her family members to the insurance cover taken out, or that may have a financial impact.

Article 93: Termination

1. A member wishing to terminate an insurance contract and/or resign from La Mutuelle must send a written request to La Mutuelle, observing the notice periods specified in the insurance contract taken out.
2. A member's resignation is only possible once all the insurance contracts have been terminated and any outstanding premiums have been paid. A member's resignation automatically results in the resignation of his/her dependents, if insured.

Article 94: Payment of premiums

1. Insurance premiums are payable to La Mutuelle in CHF no later than the last business day before the beginning of a coverage month.
2. Members who effect bank transfers, particularly from abroad, must ensure that the exact amount due in CHF is credited to La Mutuelle, and therefore bear all bank charges.
3. Any payment that does not correspond to the amount of the premiums, incorrect payment or overpayment, may be subject to charges billed to the sender.

4. The payment of active members' premiums is, in principle, made through deductions from their salaries. If this method is not offered by the organization employing him/her, premiums may be paid by bank transfer. Payment of premiums for retired members is made by bank transfer.
5. Members who pay by bank transfer can opt for monthly, quarterly, half-yearly or annual payment.

B. The complementary health insurance

Article 95: General provisions

1. La Mutuelle offers its members complementary health insurance to supplement the benefits provided by the UNSMIS, CAPS-ILO and SHI-WHO Basic Plans, which do not cover all medical expenses.
2. Active civil servants and the spouses of active civil servants may apply for complementary health insurance, provided that the application is made no later than the month in which they reach the age of 65.

C. The assistance insurance – Premium

Article 96: General provisions

1. The assistance insurance Premium, linked to the complementary health insurance, is designed to help insured in case of urgent assistance needs during a non-professional stay.
2. This insurance can only be subscribed to by members who already have complementary health insurance and are under the UNSMIS Basic Plan.

D. The loss of salary insurance

Article 97: General provisions

1. Civil servants having exhausted their sick leave on full pay receive only 50% of their salary. Loss-of-earnings insurance then kicks in, enabling their full salary to be maintained.

Chapter 15: Final provisions

Article 98: Authentic text

1. Only the French text of the Rules and Regulations is binding.

Article 99: Entry into force

1. The present Rules and Regulations has been redacted by the Board of Directors and shall enter into force on 1 January 2026.