

2014

BROCHURE D'INFORMATION
INFORMATION BROCHURE



L A M U T U E L L E

INTERNATIONAL CIVIL SERVANTS' MUTUAL ASSOCIATION OF UNITED NATIONS AND SPECIALIZED AGENCIES, GENEVA



UNITED NATIONS



INTRODUCTION

The International Civil Servants' Mutual Association, founded in 1959, is a non-profit fund exclusive to the United Nations and Specialized Agencies, whose objectives are to promote mutual assistance among staff members of the United Nations Office and other Organizations within the United Nations family at Geneva, and the facilitation of the settlement of the said staff members and their family.

The affiliated Organizations are the following: ILO, ITU, WTO, WMO, WIPO, IMO, UNICEF, IOM, WHO, HCR, IPU and UNEP.

MEMBERSHIP CONDITIONS

Membership is open to:

- › All staff of a member organization, stationed in Geneva, plus all internationally recruited staff of member organizations,
- › UNEP staff members only stationed in Geneva,
- › Retired international civil servants of a member organization living in the Franco-Swiss area.

DOCUMENTS TO SUBMIT FOR MEMBERSHIP

For active international civil servants:

- › the membership application form duly completed and signed;
- › a clear photocopy of a national identity card or a national passport;
- › a copy of the contract of employment and the relevant personnel action form;
- › a registration fee of CHF 10.

For retired international civil servants:

- › the membership application form duly completed and signed;
- › a clear photocopy of a national identity card or national passport;
- › an attestation of pensioner status;
- › an attestation of residence;
- › a registration fee of CHF 10.

Before paying the registration fee, members are requested to verify their eligibility with the Mutual Association.

Members who wish to become a member to borrow funds can deduct the membership fee from the amount of the loan if granted,

The registration fee can be paid in cash or by wire-transfer. Members who prefer to pay the fee by wire transfer or by post must pay attention to the fees charged by the bank or the post office, and verify that the amount that will be received is not less than CHF 10.

SERVICES PROPOSED TO THE MEMBERS

The Mutual Association proposes the following services:

- › Deposits: CHF and USD accounts;
- › Loans: CHF ordinary and housing loans;
- › Public transportation: reduced fares for the utilization of public transportation.

RULES LINKED TO MEMBERSHIP

- › An account is opened in the member's name only,
- › 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 duly completed and sent to the Mutual Association with the requested documents,
- › Active members have the possibility to complete a designation of beneficiaries form in case of death. To be accepted, the original form must be duly completed and sent to the Mutual Association,
- › Retired members must complete a designation of beneficiaries form in case of death. To be accepted, the original form must be duly completed and sent to the Mutual Association,
- › Members who retire on pension can remain members but must contact the Mutual Association before their departure in order to update their file (change of address, designation of beneficiaries, etc.) to continue to use the services of the Association. If the file is not updated, the access to the services will be refused,
- › Active members are requested to ask for a secured login in order to access their account online, download biannual statements, tax attestations and annual reports,
- › Retired members must receive the correspondence either by email or by postal mail. However, they will have to note that:
 - If the email address is invalid, the Mutual Association will contact the member in order to request a new email address. If the member does not respond or correct the email address, the correspondence will be mailed directly by post to the private address,
 - If the private address is invalid, research for correct home address will be carried out by the Mutual Association and fees will be deducted from his/her account. If it is not possible to find the member, the account will be closed,
- › Members are requested to communicate to the Mutual Association any change of duty station, office number, private address, email address, phone numbers, and to update regularly the designation of beneficiaries and power of attorney forms, at least every 5 years,

- › Membership will be automatically ended if no operation is performed over a period of 3 years, and if there is no deposit or outstanding loan,
- › Members who change duty station and are not employed by a member organization but by an organization within the United Nations system can remain a member of the Mutual Association but can no longer deposit funds in their account(s) nor apply for loans,
- › Members who leave the United Nations system must close their account(s) and repay any debt at the time of departure,
- › The Mutual Association maintains its operational archives for 10 years. If a member needs to obtain information on transactions that are archived, this service will be charged,
- › Active and retired staff members must comply with the tax laws which apply to them and declare the funds they have with the Mutual Association if required by law,
- › Members who do not comply with these rules must regularize their situation as the Mutual Association cannot accept to hold funds that are not in compliance with tax regulations,
- › Tax attestations are available on the Mutual Association's website. For retired members who don't have a secured login only, an attestation can be obtained by simple written request addressed to the Mutual Association,
- › Members who wish to close their account must send a duly signed request to the Mutual Association,
- › In case of death, the member's account must be closed within 6 months. If the member has a CHF deposit account, this will be closed at the member's date of death, and the savings credited to a CHF current account until the settlement of the estate.

DEPOSITS

RULES LINKED TO CHF AND USD DEPOSITS:

- › Accounts are opened automatically upon receipt of funds,
- › The CHF (deposit or current) and USD account number is the same as the membership number,
- › A biannual statement of each account is available in the secured login as from 16 January and 16 July. It lists all transactions effected during the semester,
- › Annual tax attestations are available from 16 January,
- › Members who have a secured access are requested to login at least once a year to verify their account(s). If members do not consult their account once a year, a request for validation of accounts will be sent by postal mail,
- › The assets of closed accounts will be included in the accounts of the Mutual Association after 10 years for amounts up to CHF 1,000, and after 15 years for amounts exceeding CHF 1,000,
- › Members have the possibility to recover the assets of the closed accounts within the 10 or 15 years, but can in no way claim the interest on the CHF deposit account during the closure period. Assets, initially deposited in the CHF deposit account, will again be re-credited to this account but at the date of the reactivation of the account,
- › Members are requested to respect the withdrawal notice. If the notice is not respected, fees will be charged,
- › The Mutual Association does not perform foreign exchange. Transfers from the USD account to the CHF deposit and current accounts, as well as transfers from the CHF deposit and current accounts to the USD account are not possible,
- › The Mutual Association also provides rental guarantees. The amount of the guarantee will be blocked in the CHF deposit or current account or USD account until such time that the lessor justifies its release.

The deposit account in CHF

- › Members are allowed to deposit a maximum amount of CHF 2,000 per month. All amounts exceeding this limit will be automatically credited to their CHF current account,
- › Unless specifically mentioned in the instructions that the member gives to the bank initiating the transfer, funds received by the Mutual Association in CHF will be credited, in priority, to the CHF deposit account,
- › Civil servants from UNOG, ITU, WMO, HCR and IPU can request a monthly deduction from their salary to be credited to the CHF deposit account. A form is available to request the deduction. However, for members who have an automatic monthly deduction for savings and who regularly withdraw the amount, the Mutual Association reserves the right to cancel the deduction as the reason for this deduction (savings) is no longer respected,
- › Withdrawals are unlimited and can be made with 3 working days prior notice. For members who transfer funds through the website, the withdrawal notice is reduced to 1 working day,
- › Members can withdraw cash up to a maximum of CHF 100,000 per fiscal year. Amounts collected in cash from the CHF current account will be taken into consideration. Members who wish to withdraw an amount exceeding CHF 100,000 can process by means of a bank transfer,
- › The rate of interest paid on the CHF deposit account is based on the results of the financial year. It is agreed, following the proposal of the Board of Directors, by the General Assembly which is held within six months following the end of each financial year,
- › Interest is credited to the member's account after the annual General Assembly, back dated to 1 January following the end of the financial year.

The current account in CHF

- › Members can deposit up to CHF 30,000 per fiscal year. Any amounts exceeding this limit will be automatically returned to the sender,
- › Payment issued by a member organization and the pension fund of a member organization are not subject to this limit and are automatically accepted,
- › Members who send funds to the Mutual Association 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
- › Withdrawals are unlimited and can be done without notice. However, when large amounts need to be withdrawn in cash or transferred through the website, the withdrawal notice might be 1 working day,
- › Members can withdraw cash up to a maximum of CHF 100,000 per fiscal year. Amounts collected in cash from the CHF deposit account will be taken into consideration. Members who wish to withdraw an amount exceeding CHF 100,000 can process by means of a bank transfer,
- › Members have the possibility to place a standing order to transfer each month an amount from their CHF current account to their CHF deposit account. A special form is available to initiate the transfer,
- › Interest is credited in January to the member's account, value 31 December of the financial year.

The US dollar account

- › Members can deposit up to USD 30,000 per fiscal year. Any amounts exceeding this limit will be automatically returned to the sender,
- › Payments issued by a member organization and the pension fund of a member organization are not subject to this verification and are automatically accepted,
- › Withdrawals are unlimited and can be made with 3 working days prior notice. For members who transfer funds through the website the withdrawal notice is reduced to 1 working day,
- › The interest rate is variable, reviewed on a quarterly basis and communicated at the beginning of each period,
- › Interest is credited monthly to the member's account.

FEES

- › The Mutual Association provides members with a secured access that enables them, free of charge, to consult accounts and loans, to download biannual statements, tax attestations, amortization plans and to effect wire transfers. If members do not process their request through the secured access, fees for manual processing will be charged,
- › The Mutual Association will charge fees for any request of duplicate documents, archives or for the settlement of an estate.

HOW TO DEPOSIT FUNDS

Deposits to the members' accounts and for loan repayment can only be accepted from the following sources:

- 1) an external bank account in the name of the member,
- 2) an external bank account in the name of persons who have a power of attorney registered by the Mutual Association,
- 3) a member organization,
- 4) the pension fund of a member organization.

Any deposits originating from other sources will be refused and returned to the sender.

› **Deposits effected by wire transfers:**

Bank instructions must be strictly followed and are mentioned in the website under "How to deposit funds";

If the wire transfer received does not include the complete name of the beneficiary and his/her Mutual Association's account number the funds will be returned to the sender with any fees at his/her expense.

› **Deposits effected in cash in person at the premises of the Mutual Association for accounts in CHF only:**

Members and authorized persons can deposit funds in cash at the premises of the Mutual Association,

Deposits effected at ILO and WMO are limited to a maximum of CHF 2,000 per member and per day of attendance,

The Mutual Association reserves the right to request the source of the funds for members who wish to deposit funds in cash. If the source of funds cannot be clearly established by the usual procedures, the Mutual Association may request additional information or refuse the funds.

Beware

The bank account number of the CHF account is different from the bank account number of the USD account,

HOW TO WITHDRAW FUNDS

› **Cash withdrawals in person at the premises of the Mutual Association for accounts in CHF only:**

Members or persons holding a power of attorney registered by the Mutual Association must inform the Mutual Association of the date they wish to collect the funds. This information may be communicated by telephone, fax or email,

Members are requested to respect the notice period, the date fixed for the collection of the funds and bring an identity card for identification,

Cash withdrawals effected at ILO are limited to CHF 5,000 per member and per day of attendance,

Cash withdrawals effected at WMO are limited to CHF 2,000 per member and per day of attendance.

› **Bank transfer:**

› For security reasons the Mutual Association will not accept instructions to transfer funds received by email. However, the transfer form duly completed and signed is accepted if attached to an email,

Bank transfers to an external bank account can be done only if the beneficiary is:

- 1) the member,
- 2) persons holding a power of attorney previously registered by the Mutual Association.

Bank transfers in favour of a third person will be refused.

Members are requested to undertake external bank transfers on-line through their secured login. Members who do not have a secured login can complete and return the request for codes form to the Mutual Association,

In order to undertake transfers through a secured login, the external bank account of the members must be previously registered by the Mutual Association. The form to register a bank account is available on the Mutual Association's website and upon request,

Members who do not have a secured login, and for all requests for external wire transfers, complete and signed instructions (addresses and bank codes mandatory) must be sent to the Mutual Association using the transfer form, by fax, by email or by postal mail,

For the CHF accounts, members are requested to specify which account should be debited (current account or deposit account). If not specified, the withdrawal is made from the CHF deposit account.

Beware

The Mutual Association makes transfers in CHF from the CHF accounts, and in USD from the USD account. If a member would like the funds transferred to another currency, he/she will note that the Mutual Association will not intervene in any currency conversion process. By his/her request the member fully accepts the exchange rate that will be applied by the bank.

Members are kindly requested to note that for transfers made outside Switzerland, fees will be charged by the banks which perform the transfers. It is not possible to know in advance the amount that will be deducted, but the Mutual Association would like to inform its members that these costs can sometimes be high.

SECURED LOGIN

A single access is authorized per member,

Members are requested to keep the codes received in a safe place,

Replacement of secured access codes will be charged from the third request,

A new password can be requested directly on the website of the Mutual Association, on the login page,

All forms of the Mutual Association are located on the website under "Forms",

The secured login of the Mutual Association allow members to:

- › consult their accounts online;
- › download biannual statements available as from 16 January and 16 July;
- › download tax attestations available as from 16 January;
- › download annual reports and Statutes;
- › make wire-transfers to the members' external bank accounts;
- › download amortization plans;
- › check loans.

LOAN RULES FOR ACTIVE MEMBERS

The Mutual Association grants its members two types of loans, the ordinary loan and the housing loan, which are repaid by monthly salary deductions,

Members who wish to borrow funds must hold a contract of employment valid for at least 6 months at the time of the request. Members who have a contract of employment valid for less than 6 months at the time of the request must obtain from their Human Resources Department an attestation of renewal mentioning that upon maturity, in principle, the contract will be renewed for another period of time. This attestation will be considered as part of the loan application,

Civil servants who are not members of the Mutual Association may submit a loan application. The documents required for membership will have to be attached to the loan application. The membership fee will be deducted from the loan if a loan is granted,

Members who hold a short-term contract cannot apply for loans unless they are working for WIPO or WMO,

For members employed for less than one year with their organization, the maximum duration of the loan shall not exceed the expiration date of their contract,

The maximum debt a member can have with the Mutual Association is CHF 250,000,

The maximum duration of the loan depends on the expiration date of the borrower's contract with the organization. Members who do not hold a permanent or indefinite contract will have their length of service taken into consideration in order to extend the reimbursement period beyond the expiration date of their contract,

Members can perform loan simulations on the website of the Mutual Association,

Members can complete a budget simulator on the website of the Mutual Association to determine whether their financial situation would allow them to face the charges related to a new loan,

Members who are on sick leave, on leave without pay or have submitted to their organization a request for a leave without pay cannot obtain a loan. Members must have resumed their work full time in order to apply for a loan. Supporting documents issued by Human Resources Department will be requested,

The freeze of monthly instalments is not allowed,

Members to whom a loan was granted by the Mutual Association and who take a leave without pay must immediately inform the Mutual Association. A copy of the administrative notice must be provided and a minimum of CHF 100 per loan and per month must be repaid during the leave providing it does not exceed 6 months. If it is the case, the Board of Directors will fix the monthly repayment,

Members who are on sick leave must continue to pay the monthly instalments. The Mutual Association recommends its borrowers to take an external insurance to cover the difference in case of sick leave without full pay,

Members who apply for loans will have to complete a medical questionnaire,

An insurance contracted by the Mutual Association covers the amount due on loans in the event of the borrower's death or total disability, as recognized by the organization employing him/her, as long as the insurer accepts to cover the loan, and that the member did not make any false statement or omission related to his/her state of health at the time of the loan applications and loan payment,

If the insurer refuses to cover the loan in case of death or disability the Mutual Association will not grant a loan to the member concerned,

If a member made a false statement related to his/her state of health on the loan application forms when he/she applied for loans, including consolidated loans, in the last 4 complete years as well as the current year, the outstanding debt will have to be repaid by the member, or by the heirs in case of death,

Members who apply for loans must declare all external debts/loans and submit the last statements,

The Mutual Association is entitled to obtain any information on the borrower's financial situation and to verify the accuracy of the information contained in the loan application, notably external financial commitments,

Members who are the subject of debt collection proceedings may obtain a loan only in order to clear the debt as a matter of priority. In case of agreement by the Board of Directors, the payment will be made directly by the Mutual Association to the creditors,

A loan can be refused, by the decision of the Credit Committee, to members who have failed to fulfil their earlier obligations towards the Mutual Association, made incorrect statements on previous loan applications (sick leave taken, external financial commitments, debt collection proceedings, etc.), or whose global financial situation is considered as precarious,

Any dispute related to the decision not to grant a loan will be submitted to the Board of Directors whose ruling is final,

Members who do not repay their loan will have their file sent to an external collection office which will recover the amount due,

Members who take an early retirement from their employment are obliged to reimburse their total debt at the time of departure,

Members who leave their organization and are no longer employed by an organization within the United Nations system must fully repay their debt at the time of their departure,

For members who have separated or transferred from their organization and who will work for a non-member organization within the United Nations system, final emoluments will be blocked to repay partially or totally any outstanding loans. If the loan is not fully repaid with the final emoluments, members have the possibility to request the repayment of the loan(s) through monthly instalments. The decision of the Mutual Association will depend on the member's contractual conditions,

Members who are temporarily detached from their organization to a non-member organization within the United Nations system, can keep their loan and must continue to repay the balance by means of monthly salary deductions,

Members who leave their organization and continue to be employed by another member organization within the United Nations system, can continue to repay the balance by means of monthly salary deductions.

The ordinary loan

The ordinary loan can be used in case of unforeseen expenses, to repay an external personal loan, outstanding credit card debt, collections in force, buy a car, pay education fees, or for any other need,

The interest rate on an ordinary loan is 6.50% per annum, including death/disability insurance, unless changed in the meantime. It is fixed for the duration of the loan,

The minimum amount that may be requested is CHF 2,000,

The maximum amount that may be granted is 7x the borrower's net monthly take-home pay,

The minimum duration of the loan is 3 months and the maximum is 84 months,

The monthly loan repayments cannot exceed 30% of the net monthly take-home pay including any other financial obligations (including credit cards, consumer loans, car leasing, etc.),

Members who have ordinary outstanding loan(s) are allowed to submit a new ordinary loan request at any time as long as they have repaid at least 1 monthly instalment on the last ordinary loan granted,

Members may request to delay the reimbursement of their first instalment for a maximum of 6 months from the date of the loan transaction. This deferral may, however, decrease the loan amount granted, increase the monthly amount to be reimbursed and/or extend the duration of the loan because of the accrued interest to pay.

The necessary documents to be provided at one time are:

- › the loan application forms duly completed and signed,
- › a copy of the current contract of employment,
- › the last pay-slip,
- › in case of external financial obligations (including credit cards and debt collections) the last statements,
- › If members have an outstanding housing loan, they must also provide a copy of the last Pension Fund statement as well as updated copies of the documents sent with the previous housing loan application (spouse's salaries, mortgage statement, monthly proven income, etc.).

The housing loan

The housing loan is intended for the purchase, enlargement or renovation of real estate or land in Switzerland or abroad. These include for example, reimbursement of a mortgage, construction of a swimming pool and renovations to a kitchen or bathroom,

The interest rate on a housing loan is 3.50% per annum, including death/disability insurance, unless changes have occurred in the meantime,

It is fixed for the first 48 monthly instalments and then variable according to the rate in force for new housing loans,

The minimum amount that can be requested is CHF 5,000,

The maximum amount which may be granted for a housing loan is determined by the following components:

- › The net monthly take-home pay of the borrower;
- › Plus the withdrawal settlement from the Pension Fund;
- › Plus CHF 25,000 as an undertaking by the Mutual Association.

The maximum possible amount which a member may obtain is CHF 250,000, as long as the borrower has no outstanding loan(s) with the Mutual Association. If this is the case the amount due on the current loan(s) will be deducted from the amount previously calculated,

The minimum duration of the housing loan is 24 months and the maximum is 144 months,

The monthly loan repayment cannot exceed 35% of the net monthly take-home pay, including the cost of any ordinary and/or housing loan,

The total monthly cost of the real estate transaction (including any bank loan, rent in case of purchase of a second home, etc.) can reach a maximum of 45% of net monthly revenues (take-home pay and any other proven income),

For members who have a total monthly cost of transactions between 45% and 50% of the revenues, which is a significant risk for the borrowers, the agreement of the Credit Committee is mandatory,

Proven income can include, for example, the spouse's salary (with the last 3 payslips) as well as rental income (proven by an ownership title, a lease agreement and a bank statement showing the last 3 lease payments),

When the transaction for which the loan has been granted has taken place, proof must be provided in the form of official documents such as deed of sale, receipt invoice, etc., within 12 months from the date of the payment of the loan. When a borrower does not provide the necessary proof within 12 months from the payment date, or if the documents submitted are not official, the ordinary loan rate is applied for the remaining duration of the loan,

Documents that are not in English or French must be officially translated.

The Mutual Association proceeds with the study in 2 steps:

1) A preliminary study: this study determines if a housing loan could be granted, and the conditions, subject to confirmation of the final study.

The necessary documents to be provided at one time are:

- › the loan application forms duly completed and signed,
- › a copy of the current contract of employment,
- › the last pay-slip,
- › the last Pension Fund statement.

2) The final study: this study will confirm whether the financial operation is feasible and if the loan can be approved.

The additional documents to be provided at one time are:

- › the information for a housing loan form,
- › all documents requested in the information for a housing loan form. These documents must be official,
- › in case of external financial obligations (including credit cards, mortgage loans, debt collections) the last statements will have to be provided (amount due, interest rate applied).

Members who wish to apply for a housing loan and have all the documents required for the final study can send them with the initial application.

LOAN RULES FOR RETIRED MEMBERS

The Mutual Association grants its retired members two types of loans, the ordinary loan and the housing loan, as long as the collateral for the granted amount is blocked in the CHF current and/or deposit account, or USD account,

The interest rates as well as the duration of the loans are the same as for active members,

Members who wish to borrow with a USD account as collateral can obtain a loan up to a maximum of 65% of the amount in USD,

The monthly repayments can be made in cash, by wire transfer or by withdrawal from the CHF current or deposit account only,

Monthly instalments must be credited by the last working day of the month, failing which accrued interests will be charged. In case the payment is not done directly by the members, the Mutual Association will deduct the instalments from the sums blocked,

In case of death, the Mutual Association will repay the capital due from the sums blocked,

Any dispute related to the decision not to grant a loan will be submitted to the Board of Directors whose ruling is final.

EARLY LOAN REPAYMENTS

A loan may be partially or totally reimbursed in advance, without fee, as long as a minimum of 6 instalments have been repaid. A partial reimbursement however, is allowed only once during the duration of the loan,

A partial or total repayment can be made only between the 1st and the 15th of each month,

Members who wish to repay their loan partially or totally in advance must send a request by email, fax or by mail to the Mutual Association for agreement,

After having received the request for an early loan repayment the Mutual Association will give its approval or request more information and documents, notably if members want to repay an amount that exceeds CHF 30,000. Upon receipt of the documents and if they clearly justify the source of funds and their traceability the Mutual Association will give its permission for the loan repayment. If the source of the funds cannot be clearly established by the usual procedures, the Mutual Association reserves the right to request more information or refuse the early repayment,

Once approved by the Mutual Association, members must strictly follow the instructions provided by the Mutual Association,

If the instructions for an early loan repayment are not strictly followed, the Mutual Association reserves the right to refuse the early repayment and to send back the funds to the sender.

REDUCED FARES FOR PUBLIC TRANSPORTATION

Members of the Mutual Association can benefit from reduced fares for the use of public transport in Geneva and elsewhere in Switzerland.

A non-exhaustive public transport circular, which includes in particular more details of the services proposed, the procedure to follow as well as the prices, is available on our website, at the premises of the Mutual Association or upon simple request.

CFF



Active and retired members, spouses and children under 25, can benefit from reduced fares for yearly CFF passes that allow them to travel by train in Switzerland.

Unireso®



Active and retired members, as well as spouses of retired members, can benefit from reduced fares for yearly Unireso® passes that allow them to travel by train, by bus, by tram and by boat within the "Franco-Valdo-Genevoise" area, if they have not reached the AVS age (64/65).



Mobility® CarSharing

Members have the possibility to use a car on a self-service basis for temporary needs, and can benefit from a 20% discount on the Mobility® services.



Car-Sharing

Members who wish to car-share may visit the following website www.covoiturage.ch and choose «Nations Unies et Organisations Internationales» in order to find offers available and to register.



P+R (Park and Ride)

Members who wish to go to work by car and by public transportation can subscribe to a yearly parking pass (possible waiting list). In order to benefit, the home and office must be more than 2 kilometers from the parking.



P+B (Park and Bike)

Members who wish to go to work by car and by bicycle can subscribe to a yearly parking pass (possible waiting list). They can safely leave their bike in a storage and take it to work. In order to benefit, the home and office must be more than 2 kilometers from the parking.

TO CONTACT US

If you need more information or advice, please do not hesitate to contact us at the following addresses:

United Nations Office (UNOG), Palais des Nations, Geneva

From Monday to Friday:

- › The cashier's desk is open from 10.00 am to 3.30 pm non-stop.
- › The Secretariat answers your calls from 9.00 am to 12.00 am.

Office B-214

Library building

Door 20

Lift no. 19, 2nd floor

Telephone: +41 22 917 35 10

Fax: +41 22 917 00 71

Email: lamutuelle@unog.ch

Internet: <http://www.lamutuelle.org>

International Labour Office (ILO), Geneva

Every Thursday:

- › from 10.00 am to 12.00 am reserved for:
 - deposit and withdrawal of funds.
- › from 1.00 pm to 3.30 pm reserved for:
 - information and advice,
 - collection of paperwork for approved loans with payment by wire transfer.

Room N° 8 - 6th floor

Telephone: +41 22 799 62 09 or 63-6209

World Meteorological Organization (WMO), Geneva

On the 1st and 3rd Tuesday of each month.

- › from 1.00 pm to 3.30 pm.

Staff Association premises, 1st floor

