



La Mutuelle

ITU Staff Council information Session on Finance



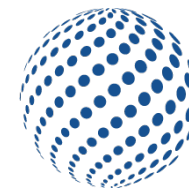
9 September 2026



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Chief Finance Officer



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Introduction



- The International Civil Servants' Mutual Associations of the United Nations Office at Geneva and Specialized Agencies (ICSMA) is placed under the patronage of the Director-General of the United Nations Office at Geneva;
- The objective is the promotion of mutual assistance among staff members working for organizations within the United Nations Common System.



Introduction : Two Entities, One Mission



La Mutuelle currently operates through two entities following the integration of GPAFI into its structure in 2018. The final transition from GPAFI's name and logo to La Mutuelle's will take effect once the IT integration is fully completed.



Loans – Deposits – Mobility
lamutuelle@un.org



Insurances
gpafi@un.org

Membership – eligibility



- All staff of a member organization, stationed in Geneva;
- All internationally recruited staff of member organizations are eligible (limitations for UNICEF and UNEP as Headquarters not in Geneva);
- Staff holding a short-term contract might not be eligible for all services (notably loans);
- To apply for membership with La Mutuelle : send an email to lamutuelle@un.org;
- To apply for membership with GPAFI: send an email to gpafi@un.org.

Loans



La Mutuelle grants members two types of loans :



- **The housing loan:**

For the purchase, enlargement or renovation of real estate, reimbursement of a mortgage, construction of a new house, works for a swimming pool, etc.



- **The ordinary loan:**

For expenses such as to buy a new car, pay education fees, book a trip around the world, pay back an external personal loan or an outstanding credit card debt with high interest, book, etc.

- Maximum amount: depends on the contractual status of the members but cannot exceed CHF 250'000;
- Duration : minimum 24 months maximum 144 months;
- The monthly repayment cannot exceed 35% of the monthly net salary;
- Gross interest rate: 0.29% per month (3.50% per year).



- Maximum amount: depends on the contractual status of the members but cannot exceed a maximum of 7X monthly net salary;
- Duration : minimum 3 months maximum 84 months;
- The monthly repayment cannot exceed 30% of the monthly net salary;
- Gross interest rate: 0.48% per month (5.90% per year).



Deposits



La Mutuelle offers 3 types of accounts:

- The CHF current account;
- The CHF deposit account;
- The USD account.

- Deposits are limited to CHF 30,000 per year and by means of bank transfers only (source of the funds, traceability and tax compliance to be previously provided for acceptance of the funds);
- Withdrawals by cash: limited to CHF 10,000 per year, all CHF accounts included;
- Withdrawals by wire transfer: unlimited;
- Withdrawal notice: 1 working day;
- Interest rate: 0%.

CHF CURRENT ACCOUNT

Your everyday account,
simple, flexible, and secure.



Manage your money in CHF,
with no hassle.



Security you can rely on,
every day.



- Deposits are limited to CHF 2,000 per month and by means of bank transfers or salary deductions (if available) only;
- Withdrawals by cash: limited to CHF 10,000 per year, all CHF accounts included;
- Withdrawals by wire transfer: unlimited;
- Withdrawal notice: 1 working day through website, 3 working days for manual transfers.
- Interest rate depends on the result of the financial year. 2025 remuneration : 0.20% plus a bonus of 1.20%.

CHF DEPOSIT ACCOUNT

Better rates. **Stronger future.**
Grow your savings in CHF
with confidence.



Better than the market

Enjoy competitive interest rates
that help your savings grow faster.



Earn more, with ease

Simple to open and manage,
with clear terms and no hidden fees.



Save in CHF, stay ahead

Protect your savings and benefit
from the stability of the Swiss Franc.



- Deposits are limited to USD 30,000 per year and by means of bank transfers only (source of the funds, traceability and tax compliance to be previously provided for acceptance of the funds);
- Deposits unlimited if transferred from your organization or UNJSPF;
- Withdrawals: unlimited and by wire transfer only;
- Withdrawal notice: 1 working day through website, 3 working days for manual transfers;
- Interest rate: 1,75% until 30 September 2026.

USD ACCOUNT

Members can open a USD account
deposited with La Mutuelle.
Attractive rates.
Bank with confidence.



USD account with La Mutuelle

Exclusively for members:
your USD deposits are held
securely with La Mutuelle.



Attractive interest rate

Benefit from an appealing rate
that helps your balance grow.



No fees if online banking

Enjoy your USD account with
no account fees when you use
online banking.



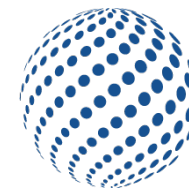


Important information

- Check account and loan statements at least once a year;
- Accounts must comply with applicable tax laws, if you are subject to. Proof of compliance must be submitted;
- Inform La Mutuelle of any personal and professional change to update the file.



Mobility



unireso

Public Transportation



• Up to **20%** discount

mobility



SBB CFF FFS



Contact La Mutuelle

- ✓ By email at lamutuelle@un.org
- ✓ By phone at +4122 917 99 99 – press 8
- ✓ In person at UNOG, Client Support Center, building H,
daily from 10:00 am until 1:00 pm