

# Summary Transcript of Online Townhall Meeting 10.12.2024

Topic: Swiss Consular Services and Policies for Swiss Abroad

Date: December 10, 2024

Time: 2:00 PM to 3:00 PM (Bangkok Time)

Location: Virtual Event hosted by the Swiss Embassy in Bangkok on Facebook

Link to the full Townhall: <https://www.facebook.com/share/v/1FoA4zqf1x/> (Facebook)

<https://www.youtube.com/watch?v=5AGdVD7Gh0M> (Youtube)

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## **A) Introduction**

*Pedro Zwahlen (Ambassador of Switzerland to Thailand, Cambodia, and Lao PDR):*

Welcome to today's virtual townhall meeting of the Swiss Embassy in Bangkok and thank you for your interest!

During today's live session, I will be joined online by two special guests from Switzerland:

Mr David Grichting, Director of the Consular Directorate at the Federal Department of Foreign Affairs in Berne, and his deputy, Mr Laurent Perriard.

David Grichting joined the FDFA in 2009 after many years working in the private sector. Following various consular postings in the Swiss external network, including as head of consular services in Kosovo, he took over the role of head of financial planning in Bern, before being appointed head of finance and vice-director of the Directorate for Resources. After serving as Swiss ambassador to Kazakhstan, he was then appointed director of the Consular Directorate at headquarters in Berne, by the Federal Council.

Laurent Perriard is responsible for the relations with the Swiss abroad and for the cooperation with the Organisation of the Swiss Abroad. He is also in charge of the Consular Directorate's international relations and of the projects relating to the digitalisation of consular services. He has been with the Consular Directorate since 2011, following a career with the current State Secretariat for Migration.

This townhall meeting is divided into 2 parts.

First, the Director of the Consular Directorate will explain Swiss policy towards the Swiss abroad and the role and operations of the Consular Directorate in Berne.

In the second part, the Director and Mr. Perriard will answer questions which we have received from the Swiss community in our consular district.

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## **B) General Information about the Regional Consular Centre in Bangkok**

*Pedro Zwahlen (Ambassador of Switzerland to Thailand, Cambodia, and Lao PDR):*

The Regional Consular Centre at our Embassy in Bangkok is the largest for Switzerland, with 21 staff working in three sections (Consular Services, Visa, Consular Protection). It covers 5 countries (Myanmar, Cambodia, Laos, Malaysia, Thailand). The Swiss community in Thailand currently comprises 11,070 fellow citizens and, together with the other countries, around 12,340 registered Swiss Abroad. This means that the Swiss government's policy on Swiss Abroad is particularly well received in our consular district.

For this reason, it is key to understand the government's current policy towards our fellow citizens abroad.

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## **C) Insights and updates on consular services and initiatives aimed at supporting and strengthening ties with Swiss nationals living abroad**

*David Grichting (Director General of the Consular Directorate at the Federal Department of Foreign Affairs):*

Since my appointment as head of the Consular Directorate nearly 2 years ago, I have noticed that the needs of the Swiss abroad are very different depending on the country they are living in as well as their personal situation.

I was previously living abroad myself before joining the FDFA in 2009. I spent time in China, La Réunion, Mayotte and Madagascar. As part of my work for the Swiss Confederation, I lived in Israel, Kosovo and Kazakhstan. So, I have spent many years living in countries that are very different from my own. These were wonderful experiences in many ways, but they also brought with them their share of challenges in dealing with cultural, linguistic, political and legal environments that were completely different from those I knew in Switzerland.

### ***What is the Consular Directorate?***

Established in 2011, the Consular Directorate is responsible for matters relating to consular services for the Swiss living abroad. This federal office reports directly to the head of the Federal Department of Foreign Affairs, Federal Councillor Ignazio Cassis. Prior to 2011, consular affairs were handled by a number of federal offices. The government wanted to improve this situation. It therefore decided to bring the various services together in a unit specifically dedicated to matters affecting consulates and the Swiss abroad.

### ***The Consular Department has several roles:***

1. To provide efficient and customer-oriented consular services. To do this, we define processes to provide a framework for the work of our embassies around the world. We are also active in training consular staff, and we are developing IT Tools to modernize the delivery of consular services. For example, we are currently working on the consular hub, a platform that aims to give you access to an increasing number of consular services directly from home.
2. To provide consular protection and assistance when people can no longer cope with emergency situations themselves. We operate a call center, the Helpline, which is open 24 hours a day. We also work hand in hand with our representations when Swiss citizens are faced with extreme situations in which we have to intervene, such as deaths, accidents, violent crimes or kidnappings. The increase in the number of Swiss citizens living or travelling abroad has led to a fairly sharp rise in the number of cases requiring intervention by the Confederation in recent years.
3. To promote relations between the Swiss living abroad and Switzerland. To this end, we maintain very close contact with numerous organisations. Foremost among these organisations is the "Auslandschweizerorganisation ASO" or in English the "Organisation of the Swiss Abroad (OSA)". In particular, we finance the 'Swiss Review', provide financial support for the youth service and contribute to part of the organisation's operating costs. We also support many projects, such as the reform of the way the OSA delegates are elected. We are also pleased to have been able to develop with them new specific information formats in the form of webinars.
4. To act as a one-stop shop for issues affecting the Swiss abroad. It is responsible for coordinating all matters relating to the Swiss abroad within the federal administration. To this end, my team works closely with other federal services, cantonal bodies, foreign authorities and other national and international partners. In this context, my team examines all the drafts of legislation submitted to the Federal Council in order to highlight the effects of these proposals on the Swiss abroad. When needed, my directorate also proposes amendments to take better account of your needs. For example, we were able to intervene successfully to ensure that the new law on epidemics allowed vaccines to be delivered abroad. We are also in contact with the authorities in countries where a large community of Swiss citizens live. In that vein, I was able to meet Thailand's Director of Consular Affairs in Bern in September to discuss with him the problems that affect Swiss citizens.

## ***Why do the Swiss living abroad still face certain difficulties?***

The work of the administration, the FDFA and its consulates is based on the Swiss Abroad Act. This law, which is based on the principles of individual responsibility and subsidiarity, defines the rights and duties of citizens living abroad. This law defines quite precisely the nature of the services provided by consulates. Therefore, our embassies and consulates cannot provide services that go beyond the framework set by the law.

Overall, the Parliament is of the opinion that a decision to leave Switzerland involves the individual responsibilities of those who take it. The majority of the Parliament expects people who leave Switzerland to take responsibility for the consequences of their choices. We are fulfilling the tasks set by the Parliament by providing information to people who intend to leave Switzerland so that they have relevant information to guide their choices. However, leaving Switzerland means entering another legal system. And this framework can change rapidly. The conditions for entering a country, the tax system, or political stability can change rapidly. Certain changes can have a very significant effect, even forcing people who have left Switzerland to return home or change their country of residence.

Swiss laws may seem too strict or too restrictive in certain areas for the Swiss living abroad. But it is up to the Parliament to decide whether any adjustments are necessary. These corrections are the fruit of a detailed work and long debates between the members of both houses. Everyone tries to assess the consequences of a change. Depending on the political colour of the members of the parliament, the vision can be diametrically different. We saw this recently with the vote on the motion aimed at advancing the issue of optional health insurance for the Swiss abroad. Another example: During the debate on the 13th AHV pension, some politicians also criticized the fact that AHV pensions were being paid abroad.

It is unfortunately not possible to satisfy all the requests of Swiss nationals living abroad and I understand that this can create a certain amount of frustration. I would thus like to stress that the Consular Department focuses a large part of its activities on the electoral manifesto of the organisation of Swiss nationals living abroad.

### *Laurent Perriard (Deputy Director of the Consular Directorate at the Federal Department of Foreign Affairs):*

The first priority in the Organisation of the Swiss Abroad's election manifesto is to promote the exercise of political rights abroad.

We are currently supporting work on two levels:

1. We have opened an electronic interface enabling us to exchange useful information with the cantonal electoral registers. In particular, this involves registering your interest in exercising your political rights and updating the addresses to which voting materials are sent. An electronic interface will improve data quality and prevent manual registration errors. For the moment, only the canton of Geneva is using it, but other cantons have also expressed an interest.
2. In another area, we are continuing to take an interest in the exercise of political rights by the Swiss abroad. You may have read that the Federal Council has recently decided to launch discussions on collecting signatures for referendums and initiatives electronically.

We are currently working to ensure that your interests are taken into account and that the FDFA, through its Consular Directorate, is involved in this work which will now be launched.

Another point in the manifesto concerns the development of e-government solutions.

At a time when the number of Swiss abroad is steadily increasing, with a further increase expected by 2024, and when resources remain limited and budgetary pressure is high, e-government represents an essential way of maintaining the current level of services.

We are currently in the process of developing a new, modern consular platform that will provide access to a greater number of services in the medium term.

We are also working actively with the Federal Civil Registry Office to limit the amount of paperwork that needs to be exchanged in this area in the future, for example for marriages or birth registrations. It means that we hope for digitized processes in the next future.

This new platform will be launched in 2027. It does not change that, where necessary, consular services will continue to be provided in person at our consulates or through mobile solutions, as is the case for passport applications.

The final point from the manifesto is the need to develop high-quality information for the Swiss abroad.

Our action is both financial and substantial. We finance a large part of the costs involved in producing the Swiss Review, but work actively on the content of the information as well, with the many posts published on our SwissInTouch application. The content is also present in the webinars organised jointly with the Organisation of the Swiss Abroad and Soliswiss.

Our action is focused on consular services, but also includes important actions relating to your living environment and the working environment of our colleagues abroad. We are going to continue along these lines in 2025 too.

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## **C) Questions & Answers**

*Pedro Zwahlen (Ambassador of Switzerland to Thailand, Cambodia, and Lao PDR):*

We have received questions from our Swiss community. We have grouped the questions and identified the key questions that cover the main areas of interest and concern.

### **1. The first question concerns the voting rights: Voting documents often arrive too late to be able to vote. When will it be possible to vote electronically?**

*Laurent Perriard (Deputy Director of the Consular Directorate at the Federal Department of Foreign Affairs):*

As you know, the possibility of e-voting was suspended in 2019 due to various security problems. Subsequently, under the leadership of the Federal Chancellery, which is responsible for this area at the federal level, numerous steps were taken to redefine the necessary technical, legal and organisational framework. Since July 2022, this framework has again been in place and electronic voting is possible under certain conditions. However, the exercise of political rights falls within the competence of the cantons. Each canton must therefore apply individually to the Federal Chancellery for authorisation to use e-voting, which checks that the conditions laid down have been met. The Federal Council then issues the formal authorisations.

At present, only the Swiss Post offers an electronic voting system that is recognised in Switzerland. The cantons of Basel Stadt, Saint Gallen and Thurgau have therefore relaunched e-voting trials using this system for the June 2023 votes and then for the 2023 general elections. Other cantons are now considering using the e-voting channel as well.

E-voting is again possible in Switzerland; each canton decides independently and applies for the necessary authorisations. So, it is the cantons that you need to focus on if you want to get things moving. It should be remembered, however, that we are talking about electronic voting (Stimmabgabe). Under the Swiss system, the voting material and codes needed to use the e-voting system are still sent by post. Electronic voting therefore only concerns one half of the process.

In collaboration with the Federal Chancellery, we carried out a test in 2021 of sending voting material by diplomatic courier. This test had also been carried out in Thailand with certain cantons. Unfortunately, the results did not allow us to conclude that it would be faster to send voting material by diplomatic courier. In the report written following this trial, which was the result of an intervention by Zurich National Councillor Andri Silberschmidt, the Federal Council came to the conclusion that e-voting solutions are the only way to improve the situation regarding the exercise of political rights in certain problematic countries. It should be pointed out that almost 90% of the Swiss citizens abroad have no problems voting. Electronic voting is now in the hands of the cantons.

*Pedro Zwahlen (Ambassador of Switzerland to Thailand, Cambodia, and Lao PDR):*

### **2. The following question concerns health insurance: Although Mrs. Schneider Schneiter's postulate was rejected by parliament, will follow-up measures be taken at the political level to ensure that Swiss nationals living abroad can be readmitted to the Swiss health insurance system in the medium term?**

David Grichting (Director General of the Consular Directorate at the Federal Department of Foreign Affairs):

I am aware that the issue of health insurance is very important for Swiss citizens who want to emigrate at retirement age. As the number of people leaving Switzerland at retirement age is increasing, this is a particularly interesting topic for us. The FDFA last year published a leaflet called 'Ageing well abroad' to alert people who wish to leave Switzerland at retirement age about the importance of ensuring that their chosen destination offers sufficient medical services and that they have suitable cover. As you know, it is difficult to get insurance in Thailand and many other countries if you are over a certain age. Against this backdrop, a number of Members of Parliament have called for a discussion to be held to assess whether the Health Insurance Act should be amended to allow people who leave Switzerland to remain insured. The postulate of Mrs. Schneider Schneiter has been rejected on 11 September 2024. Contacted on this subject, the Federal Office of Public Health confirmed that no follow-up is planned for the time being.

Pedro Zwahlen (Ambassador of Switzerland to Thailand, Cambodia, and Lao PDR):

**3. We are coming to the questions concerning AHV: When will the 13th AHV pension be paid out? Which year and month?**

Laurent Perriard (Deputy Director of the Consular Directorate at the Federal Department of Foreign Affairs):

The 13th AHV pension will be paid from December 2026. It will be paid once a year in December to anyone entitled to receive an old-age pension. This solution has the advantage of allowing people to pay the many bills that arrive at the end of the year.

Pedro Zwahlen (Ambassador of Switzerland to Thailand, Cambodia, and Lao PDR):

**4. Is it correct that the AHV pension can ONLY be transferred to Thailand in Thai Baht and not in Swiss francs?**

Laurent Perriard (Deputy Director of the Consular Directorate at the Federal Department of Foreign Affairs):

If the person insured wishes to make a payment into a personal account abroad, the transfer is made in the currency of the country of domicile of the financial institution. However, there are a number of countries where transfers are not made in the currency of the country of domicile, but in another convertible currency (for example in South America in USD). However, the insured person does not have a free choice of currency.

The amount of the benefit is debited from the CSC account in Swiss francs and the beneficiary receives the equivalent in the currency of his country. The conversion into foreign currency is carried out by the financial partners of the Compensation Office at the time they execute the payment at the rate of the day of the transaction. The Compensation Office has no influence on the exchange rate at the time of the transaction.

This means that AHV/IV benefits are always calculated in Swiss francs (CHF), but only payments into a Swiss bank or post office account are made in Swiss francs. Payment of benefits in Thailand is made in Thai baht only.

Pedro Zwahlen (Ambassador of Switzerland to Thailand, Cambodia, and Lao PDR):

**5. We now come to the questions concerning Tax policy in Thailand: What is the Swiss Government's position on the new tax policy in Thailand from 01.01.2024, in particular the taxation of pensions for foreign residents?**

David Grichting (Director General of the Consular Directorate at the Federal Department of Foreign Affairs):

We are not in a position to comment on the tax policies of other countries. But I would like to say two things:

1. It is quite common for pensions paid from abroad to be subject to tax in the recipient's country of residence. People who live in Switzerland and receive pensions from abroad generally pay tax in Switzerland on this foreign income.

2. Thailand's review of its tax policy is not unique. Several countries that had introduced tax exemptions to attract foreign retirees reviewed their practice after a few years. For example, in Europe, Portugal reviewed its tax policy in 2024. However, I am aware that many people living in Thailand have modest incomes by Swiss standards. For these people, we know that this change in tax policy will have a major impact.

Pedro Zwahlen (Ambassador of Switzerland to Thailand, Cambodia, and Lao PDR):

**6. Is it the duty of our Embassy to inform the Swiss community about Thailand's tax policy, and to do so in Switzerland's official languages?**

Laurent Perriard (Deputy Director of the Consular Directorate at the Federal Department of Foreign Affairs):

Under the Swiss Abroad Act, the FDFA provides information to people wishing to emigrate. However, this information remains of a general nature since, still according to the law, the responsibility for preparing a stay abroad remains with the persons concerned.

For some countries, however, more detailed guides have been drawn up. This is the case for Thailand. Our website provides information on most topics relating to expatriate life in Thailand. As far as the new Thai regulations are concerned, a link to the information published by the relevant ministry will be added very shortly.

Pedro Zwahlen (Ambassador of Switzerland to Thailand, Cambodia, and Lao PDR):

**7. Can you briefly explain the double taxation agreement between Switzerland and Thailand? And what are the implications of this agreement for Thailand's new tax policy?**

David Grichting (Director General of the Consular Directorate at the Federal Department of Foreign Affairs):

I would like to stress that here too, individual responsibility should be the guiding principle when questions arise about one's financial or tax situation. If necessary, it is up to each individual to consult a tax expert.

Nevertheless, a few words about the agreement in question.

The agreement is based on standardised principles of international tax law, based on the OECD Model Tax Convention. The main objectives are to:

- Avoid double taxation of income and capital.
- Prevent tax evasion.
- Facilitate economic exchanges between the two countries.

The double taxation agreement (DTA) between Switzerland and Thailand aims to prevent residents of both countries from being taxed twice on the same income or assets. It lays down rules for determining which country may tax certain types of income or gains, and to what extent. It therefore determines how certain types of income are taxed. It sets out rules for determining the tax residence of a person or company in order to allocate taxing rights.

It includes a clause for the exchange of tax information between Switzerland and Thailand. This aims to prevent tax evasion by enabling the tax authorities of both countries to obtain the necessary information. Detailed information on the agreement and how it works can be found on the Federal Tax Administration website. Please refer to it if you have any specific questions:

<https://www.estv.admin.ch/estv/de/home/internationales-steuerrecht/international-laender/sif/thailand.html>

Pedro Zwahlen (Ambassador of Switzerland to Thailand, Cambodia, and Lao PDR):

**8. There is maybe one more question which relates to the free trade agreement which has been negotiated between Thailand and Switzerland, that is, between EFTA (European Free Trade Association- where Norway, Iceland and Liechtenstein are also members) and Thailand. Do you see any consequences from your side of the conclusion of this agreement?**

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David Grichting (Director General of the Consular Directorate at the Federal Department of Foreign Affairs):

I would say not directly, but in an indirect way, if you sign this type of agreement, then we are building a bridge between our two countries, and then more people will pass this bridge. In terms of visa, we will have more business people wanting to come to Switzerland and there will be more representatives of Swiss companies in Thailand.

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## **D) Conclusion**

Pedro Zwahlen (Ambassador of Switzerland to Thailand, Cambodia, and Lao PDR):

I would like to thank, Mr Grichting and Mr Perriard for their time and for sharing with our audience all those insights and updates on consular services and initiatives, which are aimed at supporting and strengthening ties with Swiss nationals living abroad.

The content of the townhall will remain available on [Facebook](#) and [YouTube](#) for an indefinite period.

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