



# L A M U T U E L L E

Association Mutuelle des Fonctionnaires Internationaux  
de l'Office des Nations Unies et Agences Spécialisées

## NEWSLETTER

### MODIFICATION TO THE LOAN CONDITIONS

We have the pleasure to inform you that we will modify the ordinary and housing loan conditions as follows:

#### Ordinary loans :

	Previous conditions	New conditions
Duration of the loan	Minimum 3 months Maximum 60 months	Minimum 3 months Maximum 84 months
The monthly loan repayment may be up to a certain % of the net monthly salary including any ordinary loan granted by a financial institution.	Maximum 25% of the net monthly salary	Maximum 30% of the net monthly salary

#### Housing loans :

	Previous conditions	New conditions
Maximum amount that may be granted (including any ordinary and/or housing loan previously granted by the Mutual Association)	CHF 200'000.-	CHF 250'000.-
Duration of the loan	Minimum 2 years Maximum 10 years	Minimum 2 years Maximum 12 years

These modifications are effective from 23 May 2005.



*We remind you that we support the principles of sustainable development and propose to our members, active and retired, reduced fares on CFF and UNIRESO® passes.*

For more information do not hesitate to contact us.