

瑞士法郎兑欧元升值后瑞士的迅速应对

Switzerland quickly adapts to franc's appreciation against euro



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2015年1月15日，瑞士国家银行取消了自2011年9月6日起实施的瑞士法郎兑欧元汇率的下限。这一出人意料的决定，对于迄今为止将欧盟作为最大出口市场的瑞士经济来说无疑是一个重大打击。

在瑞士国家银行宣布这一决定后，瑞士法郎兑欧元的汇率立刻从1.2上涨到1.00。在首轮冲击后情势逐渐有所平缓，到二月中旬时瑞士法郎兑欧元的汇率稳定在了1.065到1.08之间。

受到此次汇率变动影响最大的无疑是将欧盟作为主要出口市场并且主要成本发生在瑞士境内的瑞士出口商，因为他们的成本一夜之间上涨了10%。尽管其中大多数出口商已经尽可能将其采购外包到欧元区进行，但是在瑞士雇佣大量劳动力的出口商不可避免地受到由汇率变动而导致的人员成本上升的冲击。本文将讨论瑞士是如何应对这一形势变化的。

提高生产力

许多受到瑞士法郎兑欧元汇率上涨冲击的瑞士出口商手中都已有大量订单。对于他们来说，在不增加工资的条件下临时延长工作时间，从而提高生产力，是最适宜的解决办法。

通常来说，修改劳动合同所规定的工作时间需要获得雇员的同意。但是，重要的集体协商合同（部分地取代个人劳动合同）包含所谓的“危机条款”，根据这一条款雇主为摆脱经济困境可在短期通知后单方调整特定合同条款。根据上述集体协商合同，雇主有权延长工作时间而无需雇员同意。

不少瑞士出口商利用这种有利措施来应对瑞士法郎兑欧元升值所带来的影响。

减少工作时间

然而，对于其他瑞士出口商来说，上述措施却无法帮助他们缓解因欧盟客户的订单骤减而造成的损失。虽然瑞士宽松的劳动法允许在此情况下裁员，但是从长远规划来看却会导致专有技术的流失，因此马上采取裁员措施并非瑞士出口商的首选。况且，汇率变化通常是短期的，瑞士出口商早已学会依靠持续提高产品和服务质量来保持竞争力。

对于上述出口商来说，减少员工工作时间却是更好的选择。因减少工作时间而导致的雇员工资损失由政府提供补贴。尽管政府仅允许出于特定理由而减少工作时间，但是汇率波动这类正常运营风险通常不会被认为特定理由。不过由于瑞士法郎兑欧元汇率下限取消而导致瑞士法郎一夜之间暴涨10%的情况很特殊也很突然，所以瑞士政府很快决定允许企业将瑞士法郎的汇率上涨作为减少员工工作时间的特定理由。

如何减少工作时间？

减少工作时间意味着雇主将按比例减少雇员工资，而雇员工资损失的80%由失业保险金补偿（剩余20%由雇员个人承担）。但是月工资超过10,500瑞士法郎（10,750美元）的损失部分不能得到补偿。

减少工作时间仅仅是一项临时措施，双方的劳动合同并未修改，所有合同权利和义务仍然有效。特别是雇主仍然需要在原工资总额基础上为雇员缴纳法定及合同约定的社会保险。

减少工作时间的政策仅适用于有义务缴纳失业保险金的、且未与雇主解除劳动关

系的正式员工。另外，雇主必须至少提前十天提出减少工作时间的申请，且仅在满足下列各项条件后才能够获得批准：

- 受到影响的雇员同意减少工作时间并同意承担失业保险金未涵盖的20%的工资损失。对于不同意减少工作时间的雇员，雇主必须继续支付全额工资；
- 工作减少量至少为每个自然月正常工作时间的10%；
- 作减少是由于不可避免的经济原因或者汇率波动而导致的；
- 预计工作减少仅是临时性措施，目的是通过减少工作时间保住雇员工作。

通常批准的工作减少期限是三个月，但是经申请可以延期。如果申请得到了政府批准，雇主必须在相关工资结算期的三个月内向失业保险机构申请工作减少补偿金。在失业保险支付之前，雇主必须预先支付补偿金（80%的工资损失）。

瑞士的现状

目前为止，似乎只有少数瑞士企业不得已采取了上文所述的措施，这显示出瑞士经济的强大实力。另外，近期瑞士法郎对美元的贬值也有助于情况的改善，因为美国是瑞士的第二大出口市场。

尽管如此，上述在短期通知后即可实行的措施更加验证了瑞士劳动力市场监管的灵活性。宽松的劳动法是促成瑞士低失业率的重要因素之一。2014年12月，按照瑞士的官方定义，瑞士失业率是3.4%，根据国际劳工组织（ILO）的定义这一比率是4.1%，而相比之下，按照ILO的定义欧盟范围内的失业率则是9.9%。■

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On 15 January 2015 the Swiss National Bank discontinued the Swiss franc/euro minimum exchange rate introduced on 6 September 2011. This decision was totally unexpected, surprised everybody and came as a shock to the Swiss economy for which the European Union is by far the biggest export market.

Immediately after the publication of the Swiss National Bank's decision, the Swiss franc appreciated from 1.20 to 1.00 Swiss franc to the euro while after the first shock the situation has improved to level off by mid-February 2015 at approximately 1.065-1.08 francs to the euro.

Swiss exporters having their main export market in the EU and their main cost base in Switzerland are affected most as their cost base increased overnight by more than 10%. Most of them had already sourced their purchases in euro wherever they could, but those with a substantial workforce in Switzerland were hit by the currency-induced rise in personnel cost. This article shows how Switzerland adapted to this situation.

Increase in productivity

Numerous Swiss exporters suffering from the Swiss franc's appreciation against the euro have well-filled order books. For them, a temporary extension of the working hours at unchanged pay is the appropriate solution as it increases work productivity.

Normally any amendment of contractual working hours requires the consent of the affected employee. Nevertheless, important collective bargaining agreements – partially replacing individual employment agreements – contain so-called “crisis provisions” under which the employer may adapt certain terms unilaterally and on short notice to overcome economic difficulties. Under such collective bargaining agreements the employer is authorised to extend the working hours in compliance with their terms without employee consent.

Quite a few Swiss exporters have availed themselves of this attractive measure to counteract the Swiss franc/euro appreciation.

Short-time work

For other Swiss exporters this would, however, be of no help as they suffer from a decline of orders from EU customers. Nevertheless, an immediate lay-off of

people, although quite easy under the liberal Swiss labour law, would not be an adequate measure as associated to a long-term loss of know-how, while currency exchange ratios are usually temporary in nature and Swiss exporters are trained in constantly improving the quality of their products and services to maintain their competitiveness.

For such exporters, short-time work is the right answer. Short-time work means a reduction of work time whereby the employee's loss of salary is in part compensated by the government. Nevertheless, the government only allows short-time work for certain defined reasons, which usually do not include ordinary operational risks such as currency fluctuations. But the discontinuation of the Swiss franc/euro minimum exchange rate and the Swiss franc's resulting overnight appreciation by more than 10% was so extraordinary and unexpected that the Swiss government shortly thereafter decided to exceptionally allow the strong Swiss franc as a reason for short-time work.

How does it work?

Short-time work means that the employer reduces working hours and, proportionally, the relevant pay, while the unemployment insurance compensates the employee for 80% of such salary reduction (the uncompensated 20% being borne by the employee). No short-time compensation is, however, available for any part of a salary that exceeds 10,500 francs (US\$10,750) per month.

As short-time work is a temporary measure only, the employment contract is not modified and all contractual rights and liabilities remain in force. The employer has in particular to continue paying the statutory and contractual social security contributions on the basis of the full salary, irrespective of the short-time work.

Short-time work is only available for permanently employed employees obliged to pay contributions to unemployment insurance, and who have neither been terminated nor have terminated their employment contract. Further, the employer must apply for short-time work at least 10 days before it starts, and its application is only approved if all of the following conditions are satisfied:

- Each affected employee consents to the short-time work and approves bearing

the 20% of the salary reduction not covered by unemployment insurance. The employer must continue to pay the full salary to any dissenting employee;

- The loss of work corresponds to at least 10% of the normal working hours per calendar month;
- The loss of work is due to economic reasons or exchange rate fluctuations and is unavoidable;
- The loss of work is expected to be temporary, so that jobs can be saved by applying short-time work.

The permit is usually granted for three months which, however, may be renewed upon an application for extension.

If the government approves the application, the employer must within three months of the relevant payroll period notify the unemployment insurance authorities applying for compensation of short-time work. Until the unemployment insurance kicks in, the employer has to advance the relevant compensation (80% of the salary reduction).

Current situation

So far only a minority of the Swiss companies seems to have been forced to take the measures discussed in this article, which shows the strength of the Swiss economy. Further, the recent depreciation of the Swiss franc against the US dollar has helped as the US is the second-biggest export market of Switzerland.

Nevertheless, such measures being available on short notice are an impressive proof of the flexibility of Swiss labour market regulations. Liberal labour laws are one of the key factors for the Swiss record-low unemployment rate. In December 2014, unemployment was 3.4% according to the Swiss official definition, and 4.1% according to International Labour Organisation (ILO) definition, compared with 9.9% (ILO definition) within the EU. ■

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