

Advice to mobile staff on personal finance while on assignment

Essential reading before departure

2026

Introduction

While on assignment with MSF, mobile staff salary is paid directly into the bank account that was provided to MSF. In addition, as of November 2026 per diem for mobile staff and accompanying dependents will be removed.

While on assignment mobile staff will need to ensure access to funds in order to pay for daily expenses such as food and personal items, or any additional costs such as holidays and flights for personal reasons etc.

Objectives

Outlined below are various suggestions of how to make sure you, as mobile staff, have enough cash and access to your personal money while in your assignment's location. Please note that your own Managing Entity may adapt the following advice and guidelines differently. It is important to consult the specific recommendations.

Rationale

MSF encourages you to manage your finances independently while on assignment. You, as mobile staff, have the possibility to request regular salary advances where MSF works under certain conditions, such as amount or locations. These reflections are important before departure because **costs of accessing money will be borne by the individual mobile staff**.

Before departing on assignment

- Get an international bank card from your bank (Visa and Mastercard are the most accepted)
- Set up your bank account so that you have access to internet banking – most programme countries have internet access. Inform your bank that you will be working abroad, so that the internet banking is not blocked and your banking transactions are not flagged as suspicious. Ask the costs of withdrawal and the exchange rate used by your bank.
- Consider in advance other potential costs (such as holiday costs and flights) and how to manage these expenses Including raising the monthly amount that can be paid or withdrawn via your card abroad.
- Plan your expenses and purchases in advance to avoid carrying large amounts of cash for those unnecessarily.
- Before you leave, research the best currency to take with you. Do not assume that USD or EUR are accepted everywhere – they are not! Please be aware of the risks and consequences of using black market for exchanging currencies. As broad orientation, please follow the same rules that apply to the programmes.

While on assignment

Be sure to review the briefing documents for your assignment location, including information on the standard amount for salary advances or in case this location is ineligible. Below are some of the most typical methods to access home funds while on assignment.

Using your bank card to pay for daily needs or holiday flights

- In many of our programme locations, shops accept payment with international cards or electronic funds transfers (EFTs). Some shops may offer cash back when purchasing.
- If you are booking a flight with a major airline, it is often possible to purchase an e-ticket. In this case, it is easy to book flights using your credit card online.

Mobile money and e-wallets

- Mobile money is a digital financial service that allows users to send, receive, and store money using a mobile phone, without requiring always a bank account, their scope can be international (Google Wallet formerly Google Pay, etc.) or local. Services such as M-Pesa, Orange Money and Wave are commonly used and are often preferred due to their security and widespread acceptance, particularly through local operators. Check with your project team regarding availability and how these services function in your assignment location.

Cash

- Personal cash can be kept in the MSF safe, please consult the rules and conditions about its use. However, MSF is not responsible in case of loss or theft of the cash of mobile staff and discretion is important (not talking about when/where we take cash) for security purposes.

ATM

Many countries where MSF operates have ATMs that accept most international debit and credit cards – particularly Cirrus, Maestro, Visa, and MasterCard.

- ATMs are sometimes the best, easiest and cheapest way to access cash, with limited charges from the bank and relatively good exchange rates.
- Cash is usually withdrawn in the local currency, which means you do not need to exchange the money.
- Always follow MSF security rules applicable to your programme country, particularly regarding ATM withdrawal.

Credit card at a bank

In most countries that do not have ATMs it is possible to withdraw cash using your credit card in a national bank.

- The bank will usually require a copy of your passport and may ask for details of your local address. Always follow MSF security rules applicable to your programme country regarding accessibility to banks.
- Fees for this type of withdrawal are generally relatively low, and the funds are usually provided in local currency.
- Credit card companies may charge interest on cash withdrawals from the date of the transaction. To avoid high interest charges, it is advisable to transfer funds to your credit card account before or immediately after making a withdrawal. If you have access to online banking, this can usually be done easily.

Western Union, Ria and other Money offices

There is an extensive network of money transfer agencies throughout the world. They are present in many locations, not just in capital cities and transferring funds is relatively simple.

- For more information on sending and receiving money via Western Union, you can check their website - <http://www.westernunion.com> - which provides country-specific requirements and guidance
- While Money Offices can be more expensive than other methods, it remains a useful option when alternatives are limited or unavailable.

- With these companies' apps, in some cases it is possible to send money to yourself at a branch in the destination country or even to mobile money accounts such as Orange Money or M-Pesa, for example.

Personal arrangements with other Mobile Staff

Personal arrangements between departing and arriving mobile staff can, of course, be made. However, these are private arrangements between individuals, and MSF does not assume any responsibility should they not work out for either party.

In case of personal emergency

Additional options may be considered when the above-mentioned is not possible. These exceptions should be reserved for emergencies or when there are compelling personal issues. Exceptions are assessed by the employer from a duty-of-care and solidarity perspective and should not be used to compensate for insufficient planning or to avoid transaction fees. Please consult your Managing Entity regarding the conditions that would apply to such exceptional advances.

- **Exceptional Salary advance**
 - Justified exceptional advances are typically limited to a certain amount. These advances are provided in cash within the programme and subsequently deducted from the employee's salary paid into their bank account.
 - Amounts exceeding this ceiling must be approved by the relevant Contracting Section and requires proof of agreement and may result in longer processing times.

A final word of advice: think ahead and be prepared – your personal money is YOUR responsibility!