

# LIVING AND WORKING IN SWITZERLAND

## Important addresses

**State Secretariat for Economic  
Affairs (SECO)**  
Labour Directorate  
Effingerstrasse 31  
3003 Berne/Switzerland  
info@eures.ch  
www.eures.ch  
www.job-area.ch  
Hotline: +41 31 323 25 25

**Federal Office for Migration (FOM)**  
Free Movement of Persons and  
Emigration  
Quellenweg 6  
3003 Berne-Wabern/Switzerland  
euresinfo@bfm.admin.ch  
www.bfm.admin.ch



Schweizerische Eidgenossenschaft  
Confédération suisse  
Confederazione Svizzera  
Confederaziun svizra

«I didn't plan to come to  
Switzerland. But I like the  
country and decided to stay.»

Linda Uldry-Polme, teacher, Portugal



## LIVING IN SWITZERLAND

The daily papers, television and also the radio, plus numerous Internet pages will help you to become familiar with life in Switzerland.

## REGISTRATION

If you intend to stay in Switzerland for longer than three months and/or to take up gainful employment, you must report to the local authorities within 14 days of your arrival. In any case you must register before starting a job.

## TRANSLOCATION GOODS

If you transfer your legal domicile to Switzerland, you are allowed to import household effects, pets, vehicles and personal belongings duty-free as so-called relocation goods.

On importation, you are to present form 18.44 (Declaration/Application for clearance of relocation goods) in duplicate at the customs office. You can download this form from the website of the Federal Customs Administration; it is also available at the Swiss representations abroad (embassies and consulates).



## LIVING

The cost of living in Switzerland is very high. Zurich and Geneva are even among the most expensive cities in the world. Both apartments and food are very expensive here. The same applies to the compulsory health insurance; the premiums are not, however, directly deducted from salary.

## ACCOMMODATION

The habitable surface of Switzerland is very small. The Swiss population has mainly settled in the central plateau, known as the Mittelland. For some years there has been an acute shortage of apartments in the larger cities and prices are correspondingly high (over 20% of the average salary). It can thus prove difficult to find suitable accommodation. The condition of rented apartments is generally good and the kitchens are mostly equipped with a refrigerator, a kitchen stove, etc.

If you are looking for an apartment, we recommend a visit to the specialised websites. Or contact the real estate agents operating in your chosen region.



## SHOPPING

In the large towns there are a great number of supermarkets and shops of all types. In town they are mostly open over lunchtime. On Saturdays they shut at 4 or 5pm and on Sundays the shops are closed. On Thursday or Friday evenings they have late closing, normally at 8 or even 9pm. In the large railway stations some shops open until 8 or 10pm as well as on Saturdays and Sundays.

## LEISURE

In Switzerland there are many clubs and associations which play a very im-

portant role in the integration of foreign nationals. Ask your local authorities for a list. Cultural activities are above all varied in the large towns. In villages, cultural and sports activities are organised by the people living there. In addition to football, hiking and cycling are the most popular forms of exercise.

## TAXES

Income tax is levied both by the federal government (Direct Federal Tax) as well as by the cantons and communes (Cantonal and Communal Taxes). As each of the 26 cantons has its own fiscal laws, the tax burden varies from one canton to another. In general, taxpayers have to complete a declaration every year, based upon which income and assets tax are calculated.

Taxes are directly deducted (taxation at source) from the salaries of foreign workers who are not in possession of a permanent residence permit C but have their domicile in Switzerland under fiscal law. A deduction is subsequently levied in the case of gross salaries above CHF 120,000.–.

In some cantons all taxpayers receive an invoice for church tax!

The imposition of taxes in the case of border-crossing commuters depends on various factors: place of residence, workplace, but also additional factors, such as wage levels.

Switzerland has concluded agreements on the avoidance of double taxation with many other countries.



The Swiss taxation system:

[www.estv.admin.ch](http://www.estv.admin.ch)

> Documentation > Publications

Double taxation agreement:

[www.estv.admin.ch](http://www.estv.admin.ch)

> Topical > International fiscal legislation

Tax calculator:

[www.estv.admin.ch](http://www.estv.admin.ch)

> Services

## TRANSPORTATION

The country has a very dense and efficient public transport system. Day for day, many hundred thousands of passengers take the train or bus to work or school. This range of transport facilities also has its price – train tickets are expensive. Many Swiss therefore have a so-called half-fare card, which enables them to travel at half price. Fares are also reduced for many other forms of public transport.

In towns, many people travel to work or to their free-time activities by bike. All bicycles require a sticker (vignette), which is compulsory and valid for one year (June to May). The vignette serves as third-party liability insurance and covers costs up to CHF 2,000,000.– (Available at post-office counters and in shops).

There is a dense network of motorways in Switzerland's central plateau. Vehicles using the motorway system must have a motorway sticker (vignette). This costs CHF 40.– per year and can be purchased at the customs as well as at post offices and petrol stations.



«Working in Switzerland is great fun and the beautiful countryside is great for photography.»

Mirko Teefs, chef de service, Germany



Swiss Federal Railways (SBB):  
**[www.sbb.ch](http://www.sbb.ch)**  
Road vehicle offices:  
**[www.asa.ch](http://www.asa.ch)**

### VALIDITY OF YOUR DRIVING LICENCE

During the first twelve months of your stay in Switzerland you may, without further formalities, drive a vehicle corresponding to the categories listed in your national driving licence, provided you have reached the minimum age (at least 18 for motorcycles, cars and lorries, 21 for buses). After this period you must exchange your foreign driving licence for a Swiss one (professional lorry drivers before the first journey).

You can exchange your driving licence at the road vehicle office in your canton.

The following documents are required for your application:

- fully completed and signed application form
- passport or identity card
- initial or permanent residence permit

- original driving licence
- current passport photograph

### CHANGING YOUR DOMICILE

If you change your domicile, you must inform the aliens police/migration authorities in your commune within 14 days after your move. They will inform you about further steps.

### PRIVATE LIFE

The registry office in your commune is responsible for the registration of births, deaths and marriages. The birth of your child, for example, must be registered within three days of the confinement.



Births, deaths and marriages:

**[www.ch.ch](http://www.ch.ch)**

> Personal > Marital status  
Information brochure of the  
Federal Office for Justice:

**[www.bj.admin.ch](http://www.bj.admin.ch)**

> Topics > Society  
> Marital status > Marriage

### TELEPHONING IN SWITZERLAND

The international code for calls from other countries to Switzerland is 41. Dial 0041 plus the telephone number without the zero: 0041 (0)31 XXX XX XX.

## ✚ THINGS TO REMEMBER ON YOUR ARRIVAL IN SWITZERLAND ✚

### BEFORE YOU MOVE – DON'T FORGET

- Well prepared is half way there. This applies in particular when you move to another country. It also makes everyday life in a strange environment much easier.
- Remember the following documents: identity card or passport, driving licence, diplomas, work testimonials and curriculum vitae as well as passport photographs.



Swiss Television – for German-speaking Switzerland:

[www.sf.tv](http://www.sf.tv)

Swiss Radio DRS:

[www.drs.ch](http://www.drs.ch)

- Complete form 18.44 (Declaration/ Application for clearance of relocation goods) and submit it in duplicate to the customs authorities.
- Remember your health and accident insurance.

Should you bring your pet, make sure that it has been vaccinated against rabies in accordance with Swiss

regulations and has been fitted with a microchip or tattoo.

- Don't forget to obtain whichever E form is appropriate for your social situation (E111, E119, E301, E303, E101, E104). The forms PD U1, U2, U3 are not yet valid in Switzerland.
- Inform the authorities of your change of address!
- Make use of the Swiss daily papers, TV and radio as well as the many websites to find out more about life in Switzerland.



Useful websites:

[www.zeitung.ch](http://www.zeitung.ch)

[www.swissemigration.ch](http://www.swissemigration.ch)

> Topics > Living and Working in Switzerland

### THINGS TO REMEMBER – AFTER YOUR MOVE

Report to the local authorities within 14 days of your arrival in Switzerland. Take along your passport or identity card, your employment contract as well as passport photographs.



«I chose Switzerland because of the scenery here. It reminds me of my own country and then there are the mountains, too.»

Helena Sundberg-Arnone, physiotherapist, Sweden



[www.bfm.admin.ch](http://www.bfm.admin.ch)

> Topics

> Stay

> EU/EFTA nationals

– Register at the embassy of your native country based in Switzerland.

If you are an EU national and are looking for a job, you can stay in Switzerland for three months without a permit. Thereafter you have to report to the cantonal migration office/aliens police. If you are already registered as unemployed, you must enquire at your employment office before your departure to Switzerland. Bring along your complete application file and Form E303 (Exportation of services).

#### CONCLUDE A HOUSEHOLD EFFECTS AND PRIVATE THIRD-PARTY INSURANCE POLICY

In some cantons certain insurances are compulsory.

#### RADIO/TV

Report your radio and TV to the Swiss collection office for radio and TV reception charges.



[www.billag.ch](http://www.billag.ch)

#### POST OFFICE OR BANK ACCOUNT

In Switzerland, as a rule, your salary is directly paid into an account. We therefore recommend you to open an account at a bank or the post office. You will need an identity card for this.

#### CARS

After entering Switzerland you must register your car for a technical test. Vehicles kept in Switzerland for longer than a year must have a Swiss vehicle card and number plate. Change your driving licence for a Swiss one within 12 months.

#### BICYCLES

Buy a bicycle sticker (vignette).



«I came to Switzerland because I wanted to learn the language and stayed here because of love»

Gordana Botalla, real estate administrator, Slovenia