

# Living and working in Switzerland

The country and its population

Entry and stay

Living in Switzerland

Working in Switzerland

Social security

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

**Federal Office for Migration FOM**



Schweizerische Eidgenossenschaft  
Confédération suisse  
Confederazione Svizzera  
Confederaziun svizra

# Foreword

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## Aims

This brochure is primarily addressed to foreign nationals wishing to live and work in Switzerland. We have prepared our information with the assistance of various Swiss Federal Offices.

If you wish to have supplementary information, would like to order further brochures or to arrange a personal meeting with one of our advisers, here are our details:

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✉ Federal Office for Migration (FOM), Emigration and Trainee Section, Quellenweg 6  
3003 Berne-Wabern/Switzerland

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☎ +41 (0)31 322 42 02, Fax +41 (0)31 322 44 93

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@ [swiss.emigration@bfm.admin.ch](mailto:swiss.emigration@bfm.admin.ch)

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

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## Legal note

The contents and information given in our files as well as on our Internet website are of a purely informative nature. Although we take great care to ensure that the information we provide is correct, we cannot guarantee the accuracy, reliability or completeness of our data. The contents of this publication may be changed without prior notice. We assume no liability for the contents of, or for the services offered on, the Internet sites listed. Use of these sites is at the user's own risk.

# The country and its population

## Geography

Switzerland is situated in the central Alpine region of Europe, adjoining Italy in the south, Austria and the Principality of Liechtenstein in the east, Germany in the north and France in the west. It is without direct access to the sea. Total area: approx. 41,300 km<sup>2</sup>.


The Alps, situated in the south of the country, reach heights of over 4,000 m (highest point: Dufourspitze 4,634 m). In the west and north is the Jura mountain range. Between the Alps and the Jura lies the hilly, densely-populated central plateau.

Thanks to its position in the Alps, at the cross-roads formed by the Gotthard, Furka and Oberalp passes, Switzerland contains the sources of several major European rivers – the Rhine, the Rhone, the Inn (Danube) and the Ticino (Po) – and is important as a country for travel and transit. This has been crucial in determining the course of its history.


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 Swiss geography: [www.swissworld.org](http://www.swissworld.org) >Geography

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 Aerial photograph/map: [www.map.search.ch](http://www.map.search.ch)

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 Local maps on the Internet: [www.ortsplan.ch](http://www.ortsplan.ch)

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## Climate

Switzerland is located in the northern temperate zone and is influenced by the Gulf Stream. In spite of the small total area of its territory, there are considerable variations in the climate. The Alpine chain, extending from east to west, forms an important climatic divide. South of the Alps the mild Mediterranean climate prevails, whereas the north is chiefly influenced by the equable, humid maritime climate of Western Europe and, from time to time in winter, the cold continental climate of Eastern Europe.

Large parts of the country lie within the sub-alpine zone characterised by forest and snow. The northern pre-alpine zone, the large Alpine valleys suffer occasionally from the “Föhn” (an oppressive, warm, dry fall wind).

*Average temperatures (January/July in °C) and precipitation:*

Basel	0.9	18.5	778 mm
Berne	-1.0	17.5	1,028 mm
Geneva	1.0	19.3	822 mm
Lugano	2.6	21.1	1,545 mm
Lucerne	-0.2	17.9	1,171 mm
Sion	-0.8	19.1	598 mm
Zurich	-0.5	17.6	1,086 mm

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 Weather: [www.meteosuisse.admin.ch](http://www.meteosuisse.admin.ch)

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## History

Present-day Switzerland has its origins in the “everlasting Confederation” entered into by the three earliest cantons, Uri, Schwyz and Unterwalden, in 1291. After the victory of Morgarten in 1315 over the Habsburgs, further cities and regions acceded to the Confederation: Lucerne in 1332, Zurich in 1351, Glarus and Zug in 1352, Berne in 1353. These “eight ancient cantons” became the nucleus of the Swiss Confederation, which by 1513 had ex-

panded to 13 cantons. In 1499 the Confederation broke away from the German Empire, but this was not recognised legally until the Peace of Westphalia in 1648. Gradually, further territories joined the Confederation. Following a major civil war came the transition from a confederation of states to a federal state. In 1848 the Swiss electorate adopted a new constitution and Berne was chosen as the federal capital.

Today Switzerland consists of 26 cantons. Women were not granted the right to vote and elect representatives until 1971. In 1992 the Swiss electorate rejected accession to the European Economic Area (EEA). Since 2002 Switzerland has been a member of the UN.

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 Switzerland's history: [www.geschichte-schweiz.ch](http://www.geschichte-schweiz.ch)

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## Government

The Constitution declares that Switzerland guarantees the exercise of political rights in the form of a direct, federative democracy. The Swiss Constitution confers sovereignty, i.e. supreme political power, on the population, which elects parliament. Parliament, in its turn, elects the members of the government (Federal Council). The legislative (Federal Assembly) is composed of two equal chambers, viz. the Council of States (with 46 members representing the cantons) and the National Council (200 members allocated according to the strength of the party). The Federal Supreme Court is appointed by the Federal Assembly. The four main political parties are the following: the Swiss People's Party, the Radicals, the Social Democrats and the Christian Democrats.




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Each canton has its own constitution, parliament, government and courts. Within the cantons, approximately 2,900 communes also enjoy a certain degree of autonomy.

The highest judicial power is invested in the Federal Supreme Court with its seat in Lausanne. The Federal Criminal Court has its seat in Bellinzona. A Federal Administrative Court is under construction in St Gallen.

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 Swiss Internet portal: [www.ch.ch](http://www.ch.ch)

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 Directory of authorities: [www.admin.ch](http://www.admin.ch)

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 Swissworld: [www.swissworld.org](http://www.swissworld.org)

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 Swissinfo: [www.swissinfo.org](http://www.swissinfo.org)

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## Population

On 31 December 2007 Switzerland's permanent resident population amounted to 7,591,400 persons, approximately 21 % of whom were foreign nationals. The average density is about 184 inhabitants per km<sup>2</sup>. Zurich and Berne are the cantons with the largest number of inhabitants; Geneva, Basel and Zurich are the most densely-populated cities.

*The largest cities (suburbs included)*

Zurich	1,101,700
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Geneva	493,400
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Basel	486,100
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Berne	343,800
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Source: [Swiss Statistics](#)

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 Population: [www.swissworld.org](http://www.swissworld.org) >People

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## Languages

Linguistically, Switzerland is a special case with four official languages: German, French, Italian and Romansh (Rumantsch grischun). Around 70% of the population speak Swiss-German (above all in the north-west, central and eastern parts of the country), 20% French (in the west), 7% Italian (to the south of the Alps). Romansh is only spoken in some valleys of Canton Graubünden.

High German is used as the official and written language in the German-speaking part of Switzerland, whereas a variety of dialects are spoken in everyday life. In Ticino and the southern valleys of Graubünden, local Lombard dialects are spoken in addition to standard Italian.

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 Multilingualism: [www.swissworld.org](http://www.swissworld.org) > Culture

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## Religion

There is freedom of religion and conscience in Switzerland. The two principal religious denominations are the Roman Catholic (approx. 40% of the population) and the Protestant Reformed Church (approx. 36% of the population). Over 10% state that they do not have a religious persuasion, about 4% (mainly immigrants) declare their faith in Islam.

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 Religions and traditions: [www.swissworld.org](http://www.swissworld.org) >People

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## Currency

Swiss franc (CHF) comprising 100 centimes.

*Banknotes:* CHF 1000, 200, 100, 50, 20 and 10

*Coins:* CHF 5, 2, 1 and 50, 20, 10 and 5 centimes

In addition to the Swiss franc, euros are becoming increasingly accepted (mainly in the cross-border regions).

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 Currency converter: [www.oanda.com/convert/classic](http://www.oanda.com/convert/classic)


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## Electricity

*Voltage:* 220-230 volts/50 hertz, single phase; 380 volts, 3-phase for cookers, washing machines, etc.

*Plugs:* Universal plugs type C; three-pin plugs type J for appliances up to 2,200 watts

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 World Electric Guide: [www.kropla.com](http://www.kropla.com)

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## Transportation

### *Public transport*

The Swiss public transport network is among the densest in the world. The trains run at hourly and half-hourly intervals. Half-fare cards enable travellers to use trains and postal buses throughout the country at half price (except for mountain railways and numerous private railways). In many areas it is also possible to buy personal travel passes. All towns have a well-developed network of trams and buses so you can get round very easily without a car.

### *Road traffic*

In Switzerland we drive on the right. Speed is limited to 50 km/h inside town, to 80 km/h outside town and to 120 km/h on the motorways. A motorway sticker (vignette) costing CHF 40.-- per year has to be displayed in your car when driving on motorways and some main roads. The sticker can be bought at the customs office on arrival in Switzerland or at post offices and petrol stations.

### *Air traffic*

The three largest international airports are Zurich-Kloten, Geneva-Cointrin and Basel-Mulhouse. They all serve most of the international airlines. There are smaller airports at Berne, Sion and Lugano.


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 Swiss Federal Railways: [www.cff.ch](http://www.cff.ch)


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 Automobil Club der Schweiz: [www.acs.ch](http://www.acs.ch) and [www.tcs.ch](http://www.tcs.ch)

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 Swiss International Airlines: [www.swiss.com](http://www.swiss.com)

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 Swiss Federal Roads Authority: [www.astra.admin.ch](http://www.astra.admin.ch)

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# Customs regulations and removals

## Financial assets

There are no special restrictions on the importation into Switzerland of currency that is admitted as legal tender. Measures related to the combat of international crime, however, remain reserved.

NB: Cash controls at the external borders of the European Union (EU) have been tightened. Cash amounts in excess of EUR 10,000.-- must be declared to the customs authorities on both entering and leaving the country. The new regulations also apply to cash equivalents such as cheques, bills of exchange and in some countries also precious metals and precious stones.

## Removal goods

If you transfer your legal domicile to Switzerland, household effects, pets, vehicles and personal items can be imported duty free as relocation goods.

Considered as relocation goods are items destined for your personal use or for the exercise of a profession or trade. The objects to be imported must have been used by you personally for at least 6 months and you must undertake to continue using them personally in Switzerland.

### *Further steps*


On importation, you will have to present the document 18.44 "Declaration/Application for clearance of household effects", duly completed and in duplicate, at the customs office. You can download this form from the Federal Customs Administration website; it is also available at the customs office or at Swiss embassies and consulates.

Together with the form, you are required to submit the following documents:


- a list of the goods to be imported
- assurance of a residence authorisation  
(a tenancy agreement or a confirmation of deregistration from the country of origin suffices for citizens from the 15EU/EFTA countries including Cyprus and Malta)
- proof of accommodation (purchase or rental contract)

The customs clearance of household effects is restricted to working days and to the fixed opening hours for dealing with the clearance of commercial goods. Please notify the authorities on the first importation if there are to be any subsequent consignments.

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 Swiss embassies and consulates: [www.eda.admin.ch](http://www.eda.admin.ch) >Representations

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 Customs forms: [www.ezv.admin.ch](http://www.ezv.admin.ch)

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## Importing vehicles

Cars, motorboats and aircraft may be imported duty free as relocation goods (see above).

### *Procedure*

On importation, the form 18.44 "Declaration/Application for clearance of household effects" is to be presented to the customs in duplicate. Together with this form, the following documents are to be produced:

- vehicle licence
- invoice or purchase contract

In addition, for vehicles with German registration plates, the document “Kraftfahrzeugbrief” is required, for Italian number-plates, the document “Foglio complementare”.

Following your arrival in Switzerland, you will have to report your vehicle to the local motor vehicle control office for a technical test. You are also required to submit form 13.20A (expert’s report) issued by the customs authorities.

If you have not used the vehicle abroad for at least six months, customs clearance of your vehicle as part of your household effects is not possible and it must be cleared by the customs at the latest after two years (customs duty, car tax and value added tax).

For any further information on this subject, please contact the competent road traffic office directly:

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	Swiss embassies and consulates: <a href="http://www.eda.admin.ch">www.eda.admin.ch</a> >Representations
	Federal Customs Administration: <a href="http://www.ezv.admin.ch">www.ezv.admin.ch</a> >Information for private individuals
	Association of Road Traffic Offices: <a href="http://www.asa.ch">www.asa.ch</a>

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## Other imports

### *Pets*

Pets are animals which are kept as companions, imported under escort and not sold. They may be imported duty free as relocation goods (see above) and without authorisation. Protective measures against epidemics remain reserved.

The following are considered as pets: dogs, cats, guinea pigs, hamsters, canaries, aquarium fish, dwarf rabbits, rabbits, tortoises, parrots, snakes and the like but not horses, donkeys, mules, cattle, sheep, goats or pigs.

There are special regulations for dogs, cats, ferrets: they must be vaccinated against rabies (vaccination certificate) and marked (microchip or tattoo). An additional authorisation is required from the police authorities for animals which come from a high-risk rabies country and are imported via a Swiss airport. The importation of dogs with cropped ears and/or docked tails is forbidden unless they can be considered as household effects (see above).

A veterinary certificate is required for birds from non-European countries and not more than 5 animals may be imported. These provisions are subject to importation restrictions regarding the protection of species (CITES Agreement).

You are advised to first consult the website of the Federal Veterinary Office.

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	Federal Veterinary Office: <a href="http://www.bvet.admin.ch">www.bvet.admin.ch</a> >Topics
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### *Other animals*

On presentation of the relevant proof (e.g. horse passport, invoice from a veterinary surgeon or animal home), other animals (e.g. horses) may also be imported under relocation goods (see above).

A border veterinary control is not required for animals imported from EU/EFTA countries. For wild animals there are additional regulations on the protection of species (IMES Convention on international trading in threatened species).

You are advised to first consult the website of the Federal Veterinary Office:

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 Federal Veterinary Office: [www.bvet.admin.ch](http://www.bvet.admin.ch) >Topics >Import

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#### *Plants and vegetable products*

The majority of plants imported for your own personal use may be imported to Switzerland from the EU/EFTA without being subjected to a phytosanitary control. At present only the importation of cotoneaster and stranvaesia is prohibited from these countries.

Living plants or partial plants as well as bulbs destined for planting, garden earth and compost imported from countries other than the EU/EFTA are, in contrast, subject to a phytosanitary control or are completely prohibited.

The importation of plants to Switzerland is exempt from duty. It is, however, subject to the payment of a value-added tax of 2.4 % or 7.6 % for certain cultivated products. The presentation of a receipt will facilitate customs clearance.

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 Federal Customs Administration: [www.ezv.admin.ch](http://www.ezv.admin.ch) >Private


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 Federal Office for Agriculture: [www.blw.admin.ch](http://www.blw.admin.ch) >Topics >Plant protection


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For any further information on this subject, we advise you to consult one of the customs administrations listed below:

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 Northern Switzerland: Directorate General of Customs Basel, Elisabethenstrasse 31, 4010 Basel

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 +41 (0)61 287 11 11, Fax +41 (0)61 287 13 13

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 [kdbs.zentrale@ezv.admin.ch](mailto:kdbs.zentrale@ezv.admin.ch)

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 Eastern Switzerland: Directorate General of Customs Schaffhausen, Bahnhofstrasse 62, 8200 Schaffhausen

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 +41 (0)52 633 11 11, Fax +41 (0)52 633 11 99

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 [kdsh.zentrale@ezv.admin.ch](mailto:kdsh.zentrale@ezv.admin.ch)

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 Western Switzerland: Directorate General of Customs Geneva, Av. Louis-Casari 84, 1216 Cointrin

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 +41 (0)22 747 72 72, Fax +41 (0)22 747 72 73

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 [kdge.zentrale@ezv.admin.ch](mailto:kdge.zentrale@ezv.admin.ch)

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 Southern Switzerland: Directorate General of Customs Lugano, Via Pioda 10, 6900 Lugano

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 +41 (0)91 910 48 11, Fax +41 (0)91 923 14 15

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 [kdti.zentrale@ezv.admin.ch](mailto:kdti.zentrale@ezv.admin.ch)



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# Entry and stay




## Entry

In order to enter Switzerland, you are required to submit a valid identity document that is recognised by our country (passport, an official identity card is sufficient for EU/EFTA nationals). Depending on your country of origin, you will also require a visa (EU/EFTA citizens do not need a visa). The Swiss embassies and consulates and the Federal Office for Migration (FOM) will be glad to provide you with information on general entry conditions.

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	ID and Visa provisions: <a href="http://www.bfm.admin.ch">www.bfm.admin.ch</a> >Topics >Entry
	Swiss embassies and consulates: <a href="http://www.eda.admin.ch">www.eda.admin.ch</a> >Representations

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	Federal Office for Migration, Quellenweg 6, 3003 Berne
	+41 (0)31 325 11 11; Fax +41 (0)31 325 81 95
	<a href="mailto:info@bfm.admin.ch">info@bfm.admin.ch</a>

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## Residence permit

With regard to residence permits, a distinction is made between nationals from Third States and nationals from EU/EFTA countries.

### *Nationals from EU/EFTA countries (at present still without Bulgaria and Romania)*

For nationals from the 10 countries which acceded to the EU in 2004 (except Cyprus and Malta), special interim deadlines governing access to the labour market will probably apply until 2011. You can find further information in the chapter "Work permits". For persons who take up a self-employed occupation in Switzerland, who wish to settle here without gainful employment or are looking for a job, the permits listed below are granted but are subject to the same criteria as in the case of citizens from the 15 old EU countries, Cyprus, Malta and the EFTA States.

At the time this file went to print, the Agreement on the Free Movement of Persons between Switzerland and the EU was not yet valid for the new EU Member States Bulgaria and Romania. Until this is the case, these two countries are subject to the same provisions as the so-called Third States. The following website provides information on current developments: [www.bfm.admin.ch](http://www.bfm.admin.ch)

**Short-term permit (EC/EFTA Permit L):** The term of validity of this permit is determined by the length of the employment contract. It may be issued for a total duration of 12 months and is granted to persons who have a limited employment relationship of less than one year. Job seekers also receive an EU/EFTA L Permit after three months. The permit may be extended after a maximum of one year without EC/EFTA nationals having to interrupt their stay in Switzerland. They are allowed to change their place of residence and employment.

**Initial residence permit (EC/EFTA Permit B):** This residence permit is granted to persons who have an unlimited employment relationship or one lasting for at least 12 months. It has a period of validity of five years. This permit will be automatically extended for five years without any other formalities if the conditions mentioned above are still fulfilled. However, the first extension may be limited to one year if the person is involuntarily unemployed for longer than twelve consecutive months. Persons who take up a self-employed occupation in Switzerland or (providing they have adequate financial resources) settle in

our country without gainful employment, likewise receive the EC/EFTA B Permit. They are allowed to change their place of residence and employment.

Permanent residence permit (EC/EFTA Permit C): Nationals from the 15 old EU countries and EFTA obtain this permit, of indefinite length, after a regular and uninterrupted stay of five years in Switzerland.

The cantons are responsible for issuing the permits. For detailed information on the application procedure (where to apply, which form to fill in, how long it takes, etc.), please contact the relevant office.

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	Residence in Switzerland: <a href="http://www.bfm.admin.ch">www.bfm.admin.ch</a> >Topics
	Cantonal immigration authorities: <a href="http://www.bfm.admin.ch">www.bfm.admin.ch</a> >Contact address

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#### *Other countries (so-called Third States)*

Short-term residence permit (Permit L): This permit may be granted to nationals from Third States for a stay lasting one year or more, up to the limit set each year by the Federal Council for nationals from Third States. Its term of validity is set to harmonise with the employment contract.

In exceptional cases, this permit may be extended up to a total maximum duration of 24 months, provided the employer remains the same. Also considered as short-term stays are courses of training and future training in Switzerland (see chapter “Trainees”).

Initial residence permit (Permit B): For nationals from Third States, this residence permit does not, as a rule, exceed one year the first time. Initial permits authorising persons to take up paid employment will only be granted within the limits of the maximum numbers set each year. Normally, these permits are renewed from one year to the next, provided there are no conflicting grounds (e.g. infringements, dependency on social welfare, labour market). Only in certain cases is there a right to an extension of the annual residence permit.

Permanent residence permit (Permit C): Nationals from Third States may, in principle, obtain a permanent residence permit after ten years of a regular and uninterrupted stay. Nationals from the USA and Canada are subject to special regulations. Foreign nationals holding a permanent residence permit are not subject to the Ordinance on the Limitation of the Number of Aliens. They may choose their employer freely and taxes are no longer levied at source.

The cantons are responsible for issuing the permits. For detailed information on the application procedure (where to apply, which form to fill in, how long it takes etc.), please contact the relevant office.

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	Residence in Switzerland: <a href="http://www.bfm.admin.ch">www.bfm.admin.ch</a> >Topics
	Cantonal immigration authorities: <a href="http://www.bfm.admin.ch">www.bfm.admin.ch</a> >Contact address

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## Students

#### *Nationals from EU/EFTA countries (at present still without Bulgaria and Romania)*

In order to obtain a residence permit as a student, you will have to prove that you have health insurance cover and sufficient financial resources to cover your needs. You should, furthermore, prove that you have come to Switzerland in order to study full-time and that you are properly enrolled at a university or a duly recognised college. The residence per-

mit will be issued to you for the duration of your studies provided they last less than one year. If they extend over a period of several years, the permit is valid for one year and is renewed each year until the completion of your studies.

As a student, you may register for subsidiary gainful employment on condition that it does not exceed 15 hours a week. Should you wish to work more, you will be considered as a employed person and must apply for a work permit. Your spouse and dependent children may accompany you to Switzerland. The members of your family are also entitled to work in our country.

#### *Other countries (so-called Third States)*

Foreign pupils and students wishing to study in Switzerland are required to submit a personal study plan and also to state their precise goal (diploma, "Maturität" examination, degree, doctorate, etc.). The application will be compared to the official program of the institution concerned. The direction of the school has to confirm that prospective students have the necessary linguistic skills to follow tuition.

Foreign pupils and students subject to compulsory visas must furthermore file an application for entry to Switzerland at the competent Swiss embassy or consulate in their place of residence. The application is to include a certificate from the school or institution to be attended, the payment of school fees, proof of their means of support during their studies, a written commitment that they will leave Switzerland on completion of their studies as well as their curriculum vitae. They must furthermore submit to an evaluation of their linguistic skills, organised by the Swiss representation.

The cantons are responsible for issuing the permits. For detailed information on the application procedure (where to apply, which form to fill in, how long it takes, etc.), please contact the relevant office.

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 Cantonal immigration authorities: [www.bfm.admin.ch](http://www.bfm.admin.ch) >Contact address

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 Residence in Switzerland: [www.bfm.admin.ch](http://www.bfm.admin.ch) >Topics >Residence

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## Trainees

Switzerland has concluded so-called trainee agreements with about 30 countries in order to enable young people to extend their occupational and linguistic skills in Switzerland, amongst others with Argentina, Australia, Bulgaria, Canada, the Czech Republic, Hungary, Monaco, New Zealand, the Philippines, Poland, Romania, Russia, Slovakia, South Africa and the USA.

To qualify as trainees, nationals of these countries must have concluded vocational training of at least two years' duration. They are required to work in the occupation that they have learned and they must not be older than 35 years (Australia, Hungary, New Zealand, Poland and Russia: 30 years). Canada also admits students for working stays in connection with their education.

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

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## Jobseekers

### *EU/EFTA nationals (without Bulgaria and Romania)*

If you are a national from an EU/EFTA country, you may stay in Switzerland without a permit for three months in order to look for employment here. You only need to report to

the local authorities. Should you be unsuccessful, you are entitled to a short-term residence permit for the purpose of job seeking for a further 3 months. This permit may be extended to a maximum of 12 months if you are actively seeking a job, but there is no entitlement. The services provided by the regional employment centres (RAV) will help you to find a job.

#### *Non-EU/EFTA nationals*

If you are a national from a so-called Third State, it is compulsory for you to possess a prior guaranteed job offer from a Swiss employer. You can find further information in the chapter "Work permits" (see below).

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 Non-EU/EFTA nationals: [www.bfm.admin.ch](http://www.bfm.admin.ch) >Topics >Labour/Work permits

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### **Border-crossing commuters**

For nationals from the previous EU15/EFTA countries as well as from Malta and Cyprus, the border zones have been abolished. These nationals may take up salaried or self-employment on Swiss territory while keeping their main residence in an EU/EFTA country (full geographical and professional mobility). There is also the possibility of residing in Switzerland during the week; however, notification of arrival at the commune of residence is required. Working relationships under 3 months are permit-free and only need to be reported to the authorities.

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 Application procedure: [www.bfm.admin.ch](http://www.bfm.admin.ch)>Topics>Free Movements of Persons

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Employment in Switzerland exceeding 3 months remains subject to the system of permission to enter our country (EC/EFTA Permit G). Border-crossing commuters have to file an application for entry at the migration office in the place where they work. The application must be made with the presentation of a valid identity card or passport, as is the case today. Supporting documents are necessary, depending on the occupation:

- For salaried border-crossing commuters (persons with an employer in Switzerland and who are resident abroad), a confirmation of employment must be provided. Depending on the length of employment, a border-crossing permit is granted for five years or (for a period of under a year) for the length of validity of the employment.
- For self-employed border-crossing commuters (persons with a company based in Switzerland and residence abroad), proof of their self-employment must be provided on filing the application. A border permit valid for five years will be issued provided the conditions for residence are fulfilled.

The border zones remain applicable to salaried and self-employed border-crossing commuters from the ten new EU countries (without Malta and Cyprus).

The provisions for Third States currently still apply for nationals from Bulgaria and Romania.

As far as nationals from Third States are concerned, they are only granted a border-crossing permit (Permit G) if they hold a durable right of residence in one of Switzerland's neighbouring countries and if, for at least six months, their regular domicile has been located in the neighbouring border zone. However, the conditions governing the labour market must be respected: The initial residence permit has, in principle, a term of validity of one year and is only valid for the border zone of the canton issuing the permit. Furthermore, foreign nationals cannot change jobs or professions without a permit.

## Provision of services

The concept of providing services encompasses

- the temporary exercise of a self-employed occupation without being resident in Switzerland
- the secondment of employees by a company domiciled abroad
- stays as recipients of services provided (for example by tourists, visitors to health resorts, people on business trips, etc.).

*Nationals from the previous EU15/EFTA countries including Malta and Cyprus*

No permit is required for assignments up to 90 working days per self-employed service provider/sending company and calendar year. There is, however, an obligation to report to the authorities; as a rule this can be done online. Third-State nationals may also be seconded permit-free provided they have been integrated in the European labour market for at least one year.

Services exceeding 90 days per calendar year are subject to the same provisions as services from Third States (see below).

*Nationals from the countries which acceded to the EU in 2004 (without Malta and Cyprus)*

In the 4 special branches,

- construction (building and civil engineering) and the secondary sector
- services related to culture and the development of the countryside
- industrial cleaning
- surveillance and security

special interim provisions probably apply until 2011 and employees must be provided, from the first day of work, with a short-term EC/EFTA residence permit. They are subject to the same provisions as services from Third States.

For the provision of services furnished in other branches, there are no interim deadlines and the regular EU/EFTA provisions are applicable (see above).

*Third States (including Bulgaria and Romania)*

Self-employed persons or seconded employees require a permit if they work longer in Switzerland than eight days in a calendar year.

## Self-employment

*Nationals from EU/EFTA countries (without Bulgaria and Romania)*

You are entitled to take up a self-employed occupation in Switzerland. In order for your permit to be extended for a period of five years, you should subsequently provide proof of the effective exercise of a self-employed occupation which enables you to cover your own needs.

In order to achieve this, as a rule you must present the following documents:

- proof that the foundation of the company has been correctly registered (for example, by registration in the commercial register)




- proof of a professional domicile in Switzerland (for example, a rental contract for your business premises)
- proof of your affiliation to the Old-Age and Survivors' Insurance Fund (OASI) or the Swiss Accident Insurance Company (Suva)
- proof of a regular income showing that you do not risk becoming dependent on welfare assistance
- bookkeeping data (interim balance, etc.)
- business plan

Self-employed European nationals lose the right to residence if they can no longer cover their needs and become dependent on welfare assistance.

#### *Other countries (so-called Third States)*

With regard to exercising a self-employed occupation, it is extremely rare that a residence permit is issued, given that only foreign nationals who are holders of a permanent residence permit (C) are entitled to exercise such an activity.

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	Cantonal immigration authorities: <a href="http://www.bfm.admin.ch">www.bfm.admin.ch</a> >Contact address
	Cantonal authorities: <a href="http://www.ch.ch">www.ch.ch</a> >Directory of authorities
	Company foundation: <a href="http://www.gruenden.ch">www.gruenden.ch</a> or <a href="http://www.kmu.admin.ch">www.kmu.admin.ch</a>

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## Pensioners

#### *EU/EFTA nationals (without Bulgaria and Romania)*

You will be granted a residence permit if you have sufficient financial resources for yourself as well as for the members of your family so that you do not need to resort to the Swiss welfare services during your stay and if you are covered in Switzerland from the point of view of health and accident insurance. Your first residence permit is valid for five years. An extension for five further years will be automatically granted to you if you continue to fulfil the above conditions.

#### *Other countries (so-called Third States)*

Pensioners are granted a residence permit if they are over 55, if they have close connections with Switzerland (for example, frequent stays in our country, the presence in Switzerland of family members, etc.), if they no longer pursue gainful employment in Switzerland or abroad, if they transfer the centre of their interests to Switzerland and if they have the necessary financial resources. In addition, you need a health and accident insurance covering all risks in Switzerland. The possession of real estate in Switzerland is, in contrast, not in itself a deciding factor.

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	Residence in Switzerland: <a href="http://www.bfm.admin.ch">www.bfm.admin.ch</a> >Topics >Residence
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## Work permits

In Switzerland, the admission of foreign labour is regulated by a binary system. Nationals from EU/EFTA countries benefit from facilitated access to the Swiss labour market.

#### *Nationals from EU/EFTA countries (without Bulgaria and Romania)*

Employees from the old EU15/EFTA countries as well as Malta and Cyprus benefit from full freedom of movement. They may stay in Switzerland and take up paid employment without the need of a residence permit. There is only an obligation to report to the authorities. Should gainful employment last longer than three months, you must report to the authorities and apply for a residence permit.

Nationals from the Czech Republic, Estonia, Hungary, Lithuania, Latvia, Poland, Slovenia and Slovakia may take up salaried gainful employment in Switzerland under the following specific restrictions:

- national priority (foreigner workers may only be engaged if nobody with the same qualifications is available on the domestic labour market);
- prior control of working and salary conditions;
- quotas separated from short and long-term permits

In addition, you will need a health and accident insurance covering all risks in Switzerland. These restrictions will be applied until 30 April 2011, however only for the first admission. From that date nationals from these countries will be able to come to settle and work in Switzerland freely, the employment relationship entitles them to a residence permit.

There are no special interim provisions for persons wishing to take up a self-employed occupation (see above).


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 Federal Office for Migration: [www.bfm.admin.ch](http://www.bfm.admin.ch) >Contact address

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 Cantonal labour market authorities: [www.bfm.admin.ch](http://www.bfm.admin.ch) >Contact address

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 EURES consultants: [www.ec.europa.eu/eures/](http://www.ec.europa.eu/eures/)

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### *Other countries*

Only skilled labour needed by Switzerland is admitted from so-called Third States. In order to obtain a work permit in Switzerland, it is not actually enough to have an offer of employment. Your employer must first prove that he/she has not been able to find a Swiss citizen or a national from an EU/EFTA country to occupy the vacant position, that your qualifications are adequate and the working and salary conditions are met. Moreover, the number of permits issued is limited.

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 Foreign workers: [www.bfm.admin.ch](http://www.bfm.admin.ch) >Topics >Labour/Work permits

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The cantons are responsible for issuing the permits. As a rule, nationals from the 15 old EU/EFTA countries as well as from Cyprus and Malta apply for their own residence permit. For employees from the new EU countries as well as from Third States, the application is generally filed by the employer.

Please apply to the competent cantonal authorities for any questions on the exact formalities concerning the issue of permits (exactly where to apply, which form to fill in, how long it takes, etc).

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 Cantonal labour market authorities: [www.bfm.admin.ch](http://www.bfm.admin.ch) >Contact address

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Young professionals from Argentina, Australia, Bulgaria, Canada, the Czech Republic, Hungary, Monaco, New Zealand, the Philippines, Poland, Romania, Russia, Slovakia, South Africa and the USA, who wish to extend their occupational and linguistic skills in Switzerland can qualify as trainees (see chapter “Trainees”).

# Living in Switzerland

## Notification of arrival

### *Nationals from EU/EFTA countries*

If you intend to stay in Switzerland without transferring your domicile here and without taking up gainful employment, you may stay here for a maximum period of three months without notifying the competent authorities.

In the event of taking up residence here for a period exceeding three months and/or if you wish to pursue gainful employment, you should notify your commune of residence within 14 days of your arrival. Notification must, in any case, be effected before starting a job.

### *Other countries (so-called Third States)*

From the moment you cross the border to take up residence in Switzerland, you have 14 days in which to register with the authorities in your commune. As a rule, the commune will then send your papers to the competent cantonal authority, which will deal with your application and issue the residence permit. Please present the following documents:

- valid passport (for yourself and for each member of your family accompanying you)
- certificate from your health insurance provider (which proves that you are a member of a recognised health insurance scheme)
- passport photograph (of yourself and each member of your family accompanying you)
- registry office documents (e.g. family record book, marriage certificate, birth certificates of minor children, etc.)
- employment contract/confirmation of enrolment at a university

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 Cantonal immigration authorities: [www.bfm.admin.ch](http://www.bfm.admin.ch) >Contact address

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## Accommodation

The current tight market for vacant apartments means that it can be relatively difficult to find the perfect match, above all if you plan to settle in Zurich or Geneva. Consult the Internet websites specialised in the provision of accommodation or contact the estate agents operating in your preferred region:

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 Homegate: [www.homegate.ch](http://www.homegate.ch)

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 Immostreet: [www.immostreet.ch](http://www.immostreet.ch)

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 Immosearch: [www.immo.search.ch](http://www.immo.search.ch)

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 Immoclick: [www.immoclick.ch](http://www.immoclick.ch)

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 Estate agents: [www.die-immobilienmakler.ch](http://www.die-immobilienmakler.ch)

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Consult the accommodation or property pages published in the newspapers and official gazettes/advertisers. Most Swiss papers regularly publish lists of vacant accommodation. Contact the commune where you are planning to settle. As most communes keep an updated list of vacant apartments in their area, it might be useful to contact the commune where you are planning to settle.

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 Newspapers: [www.onlinenewspapers.com](http://www.onlinenewspapers.com) or [www.zeitung.ch](http://www.zeitung.ch)

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 Local authorities: [www.ch.ch](http://www.ch.ch)

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*Average rentals for different types of apartments (in Swiss francs per month):*

1 room	2 rooms	3 rooms	4 rooms	5 rooms
668.--	907.--	1,100.--	1,319.--	1,658.--

Source: [Swiss Statistics](#)

Please note that the average prices quoted above contain neither extra charges nor heating costs and that they may vary considerably, depending on whether you are looking for an apartment in the town centre or out in the countryside.

*Rental conditions*

Before installing yourself in the apartment that you have found, you must first sign a rental contract which will correspond to one of two types: either a fixed-term contract or one of indefinite duration. In the second case, the contract is tacitly renewed until the notification of notice by the tenant or the landlord.

In most cases you must additionally pay a guarantee deposit into a frozen bank account, equivalent as a rule to two months' rent. You will recover the sum with interest when you leave the apartment, provided there is no conflict between you and the landlord as regards the condition of the premises on your departure. Furthermore, some landlords and agencies require a caution guaranteeing that a third person can pay your rent should you get into financial difficulties.

If you wish to terminate your rental contract, you must as a rule respect the time limits for notice indicated in your contract. You may, however, give notice before the time limit under certain conditions, in which case you yourself must submit a list of solvent tenants to the owner.

Finally, on the handing over of the keys to the apartment as well as on your departure, a detailed list of the condition of the premises must be drawn up together with the landlord or his representative. In the latter case, if it turns out that damage has been inflicted on the premises, the owner may retain all or part of the guarantee deposit.

Should a conflict arise between yourself and the landlord during the period of your contract or on its termination, we advise you to contact the Swiss Tenants' Association which, on payment of a small fee, will provide you with valuable assistance.

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-  Renting a flat: [www.bwo.admin.ch](http://www.bwo.admin.ch) >Dokumentation >Publikationen >Infoblatt Wohnen
  -  Swiss Tenants' Association: [www.mieterverband.ch](http://www.mieterverband.ch)
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*Buying property*

As a national of an EU or EFTA country with residence in Switzerland you have the same rights with regard to buying property as the Swiss. This applies to the purchase of business premises which are used for gainful employment in Switzerland and for second residences near their workplace used by cross-border commuters. You will find more detailed information on this subject on the fact sheet published by the Federal Office of Justice on the acquisition of real estate by foreigners.

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-  Acquisition of real estate: [www.bj.admin.ch](http://www.bj.admin.ch) >Topics >Economy
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## Shopping

The shopping experience can vary greatly from one region to another. In rural areas and smaller towns you will often find small branches of large stores and supermarkets which offer a wide range of products for everyday use. Mostly, these small shops are closed over lunchtime and on Wednesday afternoons. On Saturdays, as a rule, the shops close at 4 pm. On Sundays they remain shut.

In the larger towns, the range of shops is wider and more varied. Regulations on opening times likewise being more flexible, the shops are often open over midday and normally stay open longer on Thursday or Friday evenings. This practice is traditionally called “evening sales”. On this evening they generally close at 9 pm. Some of them even benefit from special regulations allowing them to open on Sundays. Station shops may stay open until 8 or 10 pm. In addition, Switzerland offers more and more opportunities for online shopping via the Internet.

Please note that the official currency is the Swiss franc (CHF or SFR), not the euro (EUR).

## Driving licence

During the first twelve months of your stay in Switzerland you can, without further formalities, drive vehicles corresponding to the categories listed in your national driving licence, provided you have reached the minimum required age (18<sup>th</sup> birthday for motorbikes, cars and heavy-duty vehicles; 21<sup>st</sup> for coaches). Beyond this time limit (professional chauffeurs: after the first journey), your driving licence must be exchanged for a Swiss one.

This is purely an administrative matter for nationals from EU/EFTA countries as well as Australia/New Zealand, Canada/USA, South Africa, South Korea and Taiwan, who are effectively exempted from the driving test normally required in this situation (Exempted: professional chauffeurs).

You will have to present the following documents to the road traffic office in your canton:

- an application for the exchange of a foreign driving licence duly completed and signed
- proof of your identity (passport or identity card) a residence permit or permanent residence permit, your original national driving licence
- two recent photographs

NB: If you do not pass the driving test, your driving licence will be withdrawn, resp. your foreign driving licence is declared invalid for Switzerland. There are special regulations governing the use of foreign company vehicles.

As some offices require further documents (for example, a certificate from an optician), we advise you to contact the road traffic office in your canton of residence.



Road traffic offices: [www.asa.ch/de/strassenverkehrsaeamter.htm](http://www.asa.ch/de/strassenverkehrsaeamter.htm)

## Education and schools

### *Primary and secondary level*


Compulsory schooling and includes primary level and secondary level I, the duration varies from 8 to 9 years, depending on the canton. Public schools are free of charge. The aim of secondary level I is to impart general education and culture as well as to prepare pupils

for professional life or for the transition to higher schools. Most cantons offer a 10<sup>th</sup> school year, the aim of which is to enhance key qualifications. Secondary level II comprises vocational colleges, specialised middle schools and matura schools (giving access to university). As a rule, the courses of training/education last 3-4 years and lead to a Federal Certificate of Competence, a diploma or a “Maturität” certificate.


### *Tertiary level*

There are numerous higher specialist schools (HF) and universities of applied sciences (FH), some private universities as well as ten cantonal universities (Basel, Berne, Fribourg, Geneva, Lausanne, Lucerne, Lugano/Mendrisio, Neuchâtel, St Gallen and Zurich) and two Federal Institutes of Technology (ETH in Zurich and Lausanne).


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 The Swiss education system: [www.educa.ch](http://www.educa.ch)

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 State Secretariat for Education and Research: [www.sbf.admin.ch](http://www.sbf.admin.ch)

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 Federal Office for Professional Education and Technology: [www.bbt.admin.ch](http://www.bbt.admin.ch)

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### *Integration classes*

Many communes have set up integration or reception classes in order to facilitate the integration of children and young people aged below 16 who come to Switzerland but whose language skills prevent them from following lessons. The aim of these classes is to improve their language skills and to facilitate their integration into Swiss daily life. The children and young people then continue their education in normal classes.


### *Looking for a school*

If you are looking for a school for your child, at either pre-school, primary or secondary I level, we advise you to contact your local authorities. Regarding the other schools (matura school, university, etc.), please contact the institutions concerned directly. Present your residence permit and your health insurance certificate.

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 Directory of authorities [www.ch.ch](http://www.ch.ch)

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 Universities and universities of applied sciences: [www.swissuni.ch](http://www.swissuni.ch)

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### *Private schools*

Private schools have a long tradition in Switzerland, above all in the French-speaking part of the country. They are primarily attended by foreign children and benefit from a reputation which extends beyond national boundaries. However, quality naturally has its price. If you wish to place your offspring in an international school (for example, the French school, the German school, the English school, etc.), the best way is to contact the diplomatic representation of your country in Switzerland.

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 Swiss Federation of Private Schools: [www.swiss-schools.ch](http://www.swiss-schools.ch)

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 Association of Private Schools: [www.avdep.ch](http://www.avdep.ch) or [www.agep.ch](http://www.agep.ch)

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## **Private life**


### *Media*

Switzerland has a diverse media landscape. Radio/TV programs are broadcast in French, German and Italian. Reception is subject to a licence fee. Private cable networks offer a wide choice of foreign programs (subscription charges). Large railway stations and kiosks also provide many newspapers from the international press.

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 Radio/TV by satellite: [www.broadcast.ch](http://www.broadcast.ch)

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 Swissinfo: [www.swissinfo.org](http://www.swissinfo.org)

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### *Birth*

In Switzerland, the birth of a child must be reported to the registry office that is responsible for your place of residence in the three days following the birth. If the child is born in a hospital or another medical institution, the management is under an obligation to report the birth to the authorities in writing. If the child is born elsewhere, the birth must be reported orally by the father, the midwife, the doctor or any other person present at the birth.

Pregnant women and mothers receive special protection under Swiss law (see below).

### *Marriage*

The right to marriage and to a family is guaranteed by the Federal Constitution. It is therefore clear that if your marriage has been validly performed in your country of origin, it will also be recognised in Switzerland. If you are not married and if you decide to place the ring on your partner's finger in your adopted country, there are a certain number of steps which we will try to summarise below.

In Switzerland, the registration of persons as well as marriage preparations and the marriage ceremony itself come under the sole competence of the registry offices, divided into some 1,750 districts, each responsible for one or more communes. The registry offices are subject to a cantonal supervisory authority which carries out regular inspections and settles appeal cases.

The certified copy of registry office events effected abroad is made out on the order of this cantonal authority, which is also responsible for issuing permits for the marriages of foreigners not domiciled in Switzerland.

In concrete terms, the first step to be taken is to file an application for marriage at the registry office in your place of residence, taking care to submit your residence permit (permit for foreign nationals) as well as all documents related to your birth, your name, your descent, your marital status and your nationality.

If your husband or your wife is the holder of a permanent residence permit in Switzerland (Permit C), you are entitled to a Permit B after the marriage. If your spouse has a Permit B, you could also be issued with the same permit, on certain conditions, within the framework of family reunification. Please note further that you should decide, before the marriage, whether your married name is to comply with the law of your country or with Swiss law.

Homosexual couples benefit from a legal status throughout the country. Registered partnerships effectively give them protection and obligations similar to those implied by marriage, with the exception, however, of the right to adopt and to take recourse to assisted conception.

For any further information concerning marriage, matrimonial regulations, inheritance law and death duties or divorce, we advise you to read carefully the brochure published in February 2005 by the Federal Department of Justice and Police:

## *Health*

In Switzerland, there are almost as many health systems as there are cantons and half-cantons. As a rule, the Federal Government issues outline laws and entrusts their execution to the cantons and communes.

Outpatient medical care is mainly provided by doctors working in their own practices as well as by the outpatients department of public hospitals or private clinics. In general, patients have a free choice of doctors and direct, unlimited access to specialists. The cantons and the communes moreover provide a school medical service which regularly carries out check-ups in the state schools, monitors the pupils' status with regard to immunisation, is responsible for vaccinations, etc.

Dental care is primarily provided by dentists working in their own practices and by public dental clinics. Compulsory basic health insurance (see the relevant chapter) only reimburses costs arising from certain types of treatment, above all surgical. The school medical service checks the dental health of all the pupils at regular intervals during compulsory schooling and advises on the necessary treatment, the costs of which are usually at the expense of the persons concerned.

The importance of medical care in the home has considerably increased in recent years. Basic health insurance covers care and help at home to a certain extent. The provision of such benefits is the responsibility of the cantons, which often delegate this task to private organisations.

Almost one third of the medicines authorised for sale stand on the list of special medicines which may only be obtained with a doctor's prescription and whose costs are reimbursed by the basic compulsory health insurance, with the exception of a fixed annual excess of 10 %. Any medicines not included on the list must be financed by the patients themselves or possibly by a complementary insurance.

It must be admitted that Swiss health costs are high. Even if, according to OECD data, the care available is of high quality in comparison with other countries, health expenditure is the highest worldwide with the exception of the United States. Expenditure per person and year amounts to over USD 4,000.-- on average. See also chapter "Health insurance".



Health insurance: [www.ch.ch](http://www.ch.ch) >Private >Health and social security

## *Society and culture*




One of the major characteristics and a unique phenomenon in Swiss cultural life is the co-existence of four national languages, i.e. German, French, Italian and Rhaeto-Romansh, all enjoying the same rights. For this reason, Switzerland is in a very unusual situation as it covers three of the principal European languages but has nevertheless no one language of its own, except for Rhaeto-Romansh, which is actually only spoken by 0.6 % of the population. Whichever language they speak, the linguistic communities have cultural links with their immediate neighbours, i.e. France for the Suisse-Romande (Western Switzerland), Germany and Austria for German-speaking Switzerland and, finally, Italy for the Italian-speaking Canton Ticino. These contacts extend Switzerland's intellectual and cultural horizon, also providing a source of inspiration for Swiss creativity. This linguistic variety is accentuated by the fact that each canton has its own dialect.

It is thus not possible to speak of a unique and homogeneous "Swiss culture" but rather of a conglomerate of different cultures for which coexistence is not just a word. This is also documented by 900 museums and 150 permanent theatres.

The practice of sport is very popular in Switzerland; the infrastructures available to the population are excellent and can be found in virtually each commune. Without doubt you will find a way to satisfy your need for physical exercise in one of the numerous Swiss sports clubs, professional or otherwise. You will find more details on this subject on the Internet site of the association Vive le Sport, whose details follow below:

If you wish to find out what is happening in the cultural scene in your region or commune of residence, please consult the local press or surf the Internet.

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	Events: <a href="http://www.events.ch">www.events.ch</a>
	Swissart: <a href="http://www.swissart.net">www.swissart.net</a>
	Vive le Sport: <a href="http://www.vive-le-sport.ch/e">www.vive-le-sport.ch/e</a>

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## Cost of living

The cost of living in Switzerland is among the highest in the world. The only way to get an idea of local prices (foodstuffs, upkeep, accommodation, public transport, etc.) is to look yourself. Advertisements in the press also provide a view of the situation. The UBS publication “Prices and Earnings – a comparison of purchasing power and salaries in the world” will certainly be of use to you in this respect.

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	Prices and Earnings: <a href="http://www.ubs.com">www.ubs.com</a> >Wealth Management>Research
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## Taxes

In Switzerland, 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 tax legislation, the tax burden varies from one canton to another. In general, tax payers have to complete a tax declaration each year. Based on the information given, the tax factors are calculated according to income and assets and the tax due is determined.

Foreign workers without residence permit C, who have their fiscal domicile or residence in Switzerland are subject to taxation at source (deducted directly from their salary).

Switzerland has concluded agreements to exclude double taxation with many countries:

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	The Swiss System of Taxation: <a href="http://www.estv.admin.ch">www.estv.admin.ch</a> >Documentation >Publications
	Double taxation: <a href="http://www.estv.admin.ch">www.estv.admin.ch</a> >Topics
	Tax calculator: <a href="http://www.estv.admin.ch">www.estv.admin.ch</a> >Services

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## Naturalisation

Swiss citizenship is acquired through descent, adoption or naturalisation. Foreign nationals can only be legally naturalised after a lengthy procedure. Foreigners of good repute who are assimilated in Switzerland and familiar with our ways must generally have lived in Switzerland for twelve years before they can apply for naturalisation. Time spent in Switzerland between the age of ten and twenty counts double. For information on this subject, please consult the authorities in your commune of residence or the cantonal naturalisation office.

Foreign spouses of Swiss nationals and children of a Swiss parent who have not yet acquired Swiss nationality can benefit from simplified naturalisation. This possibility lies exclusively within the competence of the Federal Government.



Naturalisation in Switzerland: [www.bfm.admin.ch](http://www.bfm.admin.ch) >Topics

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# Working in Switzerland

## The economy

Despite its limited area and lack of raw materials, Switzerland has achieved a remarkable level of economic success. Our country also boasts several large companies known all over the world. Nevertheless, Switzerland remains largely dependent on the importation of raw materials, sources of energy, semi-finished products and foodstuffs.

Agriculture in Switzerland is essentially geared towards the rearing of animals, the production of milk and cereals, viticulture and fruit-growing. Switzerland also features on the international market owing to its cheese production. The unfavourable topographical conditions make the farmers' work very difficult. Moreover, the world of Swiss agriculture is increasingly confronted with international competition.

Switzerland's industry excels through its production of high-quality goods. There is a predominance of small and medium-sized companies. A significant part of Switzerland's industrial products is exported. Among the major branches of trade and industry, we find machine-building, the construction of appliances, metal-working, the watch industry as well as the chemical, pharmaceutical and food sectors. The most important branches of machine and instrument-making are the construction of tool-making machinery, textile machines, train engines, lifts and precision instruments. An increasing number of companies work with new technologies (environmental technology, micro-electronics, nano-technology, etc.).

The service sector is highly developed. Swiss banks and insurance companies are widely and firmly established and offer their services all over the world. Finally, we must mention tourism, which also plays an important role in the service sector. The diversity of the landscape, with countless opportunities for sporting activities and a well-developed gastronomic infrastructure, make Switzerland a favourable holiday and travel destination.

<i>Main economic data</i>	<i>2005</i>	<i>2006</i>
GDP (in CHF billion)	436.6	449.9
GDP per inhabitant (CHF)	60,028	61,751
Growth rate (% of GDP)	1.9	3.0
Inflation rate (%)	1.2	0.9
Unemployment rate (%)	3.4	2.6
Trade balance (% of GDP)	-0.6	-1.0

Source: [IMF World Economic Outlook Database](#)

Switzerland is so firmly integrated in international business that today approximately every second franc is earned abroad. Our main business partners are the EU/EFTA countries, the USA, Japan and China. The significance of new markets in the Pacific zone is also growing.

During 2007 Switzerland exported goods and services for CHF 197.3 billion; its imports amounted to CHF 183.4 billion, which resulted in an excellent trade balance CHF of 13.9 billion. In January 2008 the annual increase rose to 2.7 %.

## Labour market


Switzerland registers a low level of unemployment in comparison with the surrounding countries. In the month of March 2008 there were 2.6 % unemployed persons, which represents 103,777 persons registered as unemployed.

## Employment

### *Public employment offices*

Federal Government level: The State Secretariat for Economic Affairs (Seco) is the official organ at national level. As such, it runs a very dense network of regional employment centres, which are offices specialised in the labour market sector, employment and unemployment. These centres are spread all over Switzerland and they are generally the places to contact if you are looking for employment.

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 Regional employment centres: [www.jobarea.ch](http://www.jobarea.ch) >About us


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This website will moreover enable you to access vacancies in the different cantons.

European Employment Services (EURES) is a facility set up by the EU labour market authorities, the aim of which is to promote the mobility of labour in Europe. Switzerland also participates in this portal. The three basic services are the following:

- Employment: All the public administrations in Europe use the EURES website to advertise their vacant posts. The employment portal is updated every day. The database "CV search" moreover offers you the possibility to put your CV online and thus demonstrate your wish to find employment abroad.
- Advice: Each country has trained EURES consultants. They are labour market specialists at national and cross-border levels. Nationals from the EU/EFTA countries looking for employment should in the first place contact the EURES consultants responsible for their place of residence.
- Information: In the chapters on living and working in Switzerland, you will find a great deal of information on our country. You will also find information on current labour market trends.

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 EURES for Jobseekers: [www.ec.europa.eu/eures/](http://www.ec.europa.eu/eures/)

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### *Private employment agencies*

In Switzerland, private employment agencies are subject to authorisation. You will find them in the "List of authorised employment agencies":

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 Private agencies: [www.avg-seco.admin.ch](http://www.avg-seco.admin.ch)

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## Looking for employment

Personal connections very often play an important role when you are looking for a job. Do not hesitate to take advantage of your private and professional contacts (for example, friends, acquaintances, relatives, clients and suppliers of your employer, subsidiary companies etc.).

In Switzerland vacant positions are published in newspapers or specialised journals. The Situations Vacant columns in the newspapers mostly appear on Wednesday/Thursday or in the weekend editions. The best-known employment gazettes are "Stellefant" (Basler Zeitung), "Stellenmarkt" (Bund and Berner Zeitung), "24 Emplois" (24 heures in Lausanne),

“Pages emploi” (Le Temps in Geneva), “Stellen-Anzeiger” and “Alpha” (Tages-Anzeiger and SonntagsZeitung in Zurich) as well as “NZZexecutive” (Neue Zürcher Zeitung).

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 Newspapers: [www.zeitung.ch](http://www.zeitung.ch) or [www.onlinenewspapers.com](http://www.onlinenewspapers.com)

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Online services publish these and other employment gazettes on the Internet. You can also look for vacant positions according to branches (e.g. gastronomy, public health, IT).

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 Jobs: [www.jobs.ch](http://www.jobs.ch)

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 Jobsuchmaschine: [www.jobs.ch](http://www.jobs.ch)


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 Monster: [www.monster.com](http://www.monster.com)

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 Jobup: [www.jobup.ch](http://www.jobup.ch)

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 Jobscout24: [www.jobscout24.ch](http://www.jobscout24.ch)

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 Jobwinner: [www.jobwinner.ch](http://www.jobwinner.ch)


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 Stepstone: [www.stepstone.ch](http://www.stepstone.ch)


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Many companies publish vacant positions on their own Internet site. Large firms also offer the possibility to accept spontaneous applications. A member of staff from the human resources department then contacts you as soon as a position corresponding to your profile is vacant. Chambers of commerce may also be of help to you in taking these steps.

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 Swiss companies: [www.swissfirms.ch](http://www.swissfirms.ch)

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 Chambers of commerce and industry: [www.cci.ch](http://www.cci.ch)

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## Application

In Switzerland, a complete application file contains as a rule a covering letter, your curriculum vitae (preferably with photo) and copies of all your certificates. All the documents must be written in one of the national languages (French, German, Italian). Under certain circumstances, multinational enterprises also accept applications in English. To ensure that your application catches the company’s attention, you should take care with the presentation.

### *Covering letter*

The aim of this letter is to convince your vis-à-vis that you are the ideal person for the vacant position. You should therefore formulate your interest in the position for which you are applying in as brief and concise a manner as possible. You should thus be informative, convincing, arouse the interest of the recipient in your person, without forgetting to add a personal touch. Do not hesitate to write about your expectations.

Take care not to exceed a typewritten A4 sheet (a covering letter may not be written by hand unless the employer expressly requests this) and pay attention to your grammar!

### *Curriculum vitae*

Write in a simple, concise and precise manner! A curriculum vitae (preferably set out in a table) should in particular contain the following elements:

- first and family name, address, phone number, age, nationality
- professional experience and occupational training
- educational background
- command of languages, IT knowledge, special skills
- main interests and hobbies
- references

### Job interview

A well-prepared interview is halfway to success! Prepare your interview thoroughly and with great attention to detail. Study your CV carefully in order to guarantee that you present it well and make enquiries about the company so that you are able to answer the questions the interviewer will not fail to ask you on this subject. Be prepared for the traditional questions on your strengths and weaknesses as well as those bearing on your salary requirements (professional associations provide information on the usual salaries paid) and on your personal situation (am I prepared to move from my place of residence, etc.).

### CV models

You will find model applications and advice on how to write your CV and covering letter on the Europass pages, provided by the European Commission, and other websites.

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 Europass: [www.europass.cedefop.europa.eu](http://www.europass.cedefop.europa.eu)

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 Jobs.ch: [www.jobs.ch](http://www.jobs.ch) >Tips

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## Our service

If your search for a job remains unsuccessful, you can contact us. Based on our experience, we will

- advise you on your personal situation,
- put you in contact with the competent employment office,
- provide you with the addresses of potential employers,
- supply the addresses of other institutions (chambers of commerce, professional associations, trade unions, etc.).

The provision of addresses is only carried out under certain conditions. You should, for example, be a certified professional person or have a long professional experience of several years and a good knowledge of German, French or Italian. To enable us to help you better, we advise you to send us your CV and a covering letter containing the following information:


- the steps you have already undertaken to find work
- the sector in which you would like to work, where and from when onwards
- your knowledge of German, French and/or Italian

## Recognition of diplomas


### EU/EFTA nationals

In Switzerland employers attach great importance to diplomas. In order to help you in your first steps, the Federal Office for Professional Education and Technology (OPET) has set up an information centre for the recognition of professional diplomas. This contact point will provide you with all the necessary information on the professions regulated by the Agreement on the Free Movement of Persons and will, if necessary, send you to the competent authority dealing with authorisations. Its details are as follows:

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 Federal Office for Professional Education and Technology: [www.bbt.admin.ch](http://www.bbt.admin.ch)

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 +41 (0)31 322 28 26

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 [kontaktstelle@bbt.admin.ch](mailto:kontaktstelle@bbt.admin.ch)

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In any case, please note that the recognition of diplomas only applies to regulated professions. These are professions requiring a diploma, a certificate or a certificate of professional competence for their practice in any one country. Non-regulated professions may be exercised without any official requirements, i.e. no recognition of diplomas is required.

With regard to the authorisation of professions, each EU/EFTA country has a system of regulation that is different to Switzerland. It is therefore best to make sure that the profession you wish to take up in Switzerland is also regulated here. The information centre mentioned above will give you all the necessary information on this matter. You may also consult the following brochure:

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 EU Diplomas in Switzerland: [www.europa.admin.ch](http://www.europa.admin.ch) >Services >Publications


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#### *Non-EU/EFTA nationals*

The Federal Office for Professional Education and Technology (OPET) is the competent authority for the evaluation as to whether foreign diplomas are equivalent to Swiss ones throughout the sector of professional training and universities of applied sciences (FH). CRUS is the authoritative organ for teacher training, the Federal Institutes of Technology and the universities.

Brochure E1 will help you in your steps aimed at obtaining the recognition of your diplomas in Switzerland:

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 Recognition of foreign diplomas: [www.bbt.admin.ch](http://www.bbt.admin.ch) >Topics

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 University diplomas: [www.crus.ch](http://www.crus.ch) >Recognition/Swiss ENIC

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## Working conditions

### *Employment contract*

The individual employment contract stipulates that the employee undertakes to work for the employer, for a definite or indefinite period, and that the latter will pay a fixed salary, according to time worked or work carried out (piece wage). There are also individual employment contracts in which the employee undertakes to work regularly in the service of the employer by the hour, half day or day (part-time work). From the legal aspect, the employment contract is not required to have a particular form. It is therefore also possible to conclude a contract orally. From a practical point of view, however, you are advised to set down the employment contract in writing.

The General Labour Agreement (GLA) is a written convention between one or more employers and their representatives (employees' associations, trade unions). They contain the provisions covering working relations between the employer and employee as well as the provisions aimed at the contracting parties of the GLA. Unless the applicability has been otherwise concluded, a General Labour Agreement must be respected if the employer and the employee are members of an association or a trade union that has signed up to the GLA.

The standard employment contract, contrary to what the name suggests, is not a contract but a decision taken by the competent authority. The standard employment contract contains clauses on the conclusion, the object and the suspension of various types of employment contracts. At federal level, we can mention in particular the standard employment contract for medical assistants and at cantonal level, the standard employment contact for agricultural workers and domestic staff.

The provisions of a standard employment contract only apply if no other arrangement has been agreed in the individual employment contact.


- Duration: In Switzerland, there are globally two types of employment contracts, i.e. the limited employment contract and the unlimited employment contract. Whereas the du-

ration of the former is limited in time and fixed by the two contracting parties (employer and employee), the duration of the latter is not limited in time.


- Trial period: The trial period (maximum three months) is a phase of reciprocal testing, during which all the constraints related to labour legislation are applicable.
- Termination: The limited employment contract terminates on the expiry of the period agreed without the necessity to give notice. If, on the expiry of the agreed period, the limited employment contract is tacitly renewed, it is thereafter considered to be an unlimited employment contract.
- The unlimited employment contract may be terminated by one of the two parties, provided the period of notice and the date for giving notice are respected. Should the other party request this, the party giving notice must give written grounds for his/her decision. Furthermore, the employer and employee may at any time agree to terminate their employment relationship. In such a case, we speak of concluding a contract for the termination of the employment relationship by mutual consent.
- Periods of notice: During the trial period, either party may terminate the employment contract at any time in compliance with the seven-day period of notice. However, different provisions may be concluded by written agreement, a standard employment contract or General Labour Agreement. After the trial period, the contract may be terminated for the end of any month, by means of a one-month period of notice in the first year of employment, two months in the second to the ninth year of employment and thereafter three months. These periods of notice may be extended by written agreement, a standard employment contract or General Labour Agreement.
- Protection from dismissal: Swiss law (OR Art. 336 ff) foresees a certain number of typical situations in which the grounds for dismissal are considered to be abusive, i.e.
  - dismissal for reasons inherent to a person's personality (sex, origin, nationality, homosexuality, etc.), provided these reasons have no effect on working relations;
  - dismissal owing to the exercise of a constitutional right (membership of a certain political party or religious group, etc.);
  - dismissal owing to the employee's membership of a professional association (trade union);
  - dismissal pronounced by the employer within the scope of collective dismissal if the employees' representatives or, failing that, the employees themselves have not been consulted.Please note that a dismissal declared abusive by a court, even if it remains valid, gives the right to compensation to the party that has been dismissed.

At the end of the trial period, the employee is furthermore protected from dismissal by periods during which dismissal is forbidden, i.e. during a certain time the employer is prohibited from dismissing an employee who is involuntarily prevented from working owing to sickness, accident, pregnancy or maternity.

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 Swiss Federation of Trade Unions: [www.sgb.ch](http://www.sgb.ch)

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 State Secretariat for Economic Affairs (Seco): [www.seco.admin.ch](http://www.seco.admin.ch)

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### *Working hours*

- Duration: The maximum legal working time amounts to 45 hours a week for employees in industrial enterprises, for office staff, technical personnel and other employees including sales assistants in large retail businesses. For all other salaried persons, the upper limit lies at 50 hours.
- Overtime: Overtime, defined as hours exceeding the agreed duration of work (but below the maximum weekly limit fixed by labour laws) must as a rule be paid at 125 % or, with the consent of the employee, compensated by the same amount of free time. A

written agreement between the employer and employee may, however, foresee a different solution.

- Special cases: Temporary work at night, work on Sunday and during public holidays receives a special form of compensation. For regular night work, the labour laws foresee, for example, compensation in time of 10 %, a compulsory supplement introduced on 1 August 2003 for all workers and which may not be converted into money (excepting what is due at the end of a working relationship).

### Holidays and leave

- Holidays: the right to holidays is a fundamental one (OR Art. 329ff) that the employer must grant to all employees for each year of service. The minimum fixed by law is:
  - five weeks for employees and apprentices below the age of 20;
  - four weeks for employees and apprentices above the age of 20.This minimum duration may be extended by contractual agreements. General Labour Agreements, moreover, often foresee longer holidays, above all for employees who have worked for a certain number of years or who have reached a certain age.
- Sick leave: Globally, we can say that most employers require a doctor's certificate for any absence of more than three consecutive days owing to illness. On this subject the law stipulates that the employer is obliged, during a limited period, to pay the salary to employees who are involuntarily prevented from working due to illness. During sick leave, the employees are moreover protected from the termination of their employment contract. The employer may not basically terminate the contract during a total or partial inability to work resulting from an illness or accident that cannot be attributed to the fault of the employee. This is regulated as follows: during 30 days in the course of the first year of service, 90 days from the second to the fifth year and 180 days from the sixth year of service onwards.
- Other types of leave: In Switzerland there is a whole range of leaves guaranteed by law or by the General Labour Agreement, aimed at offering employees a more agreeable working environment. Among these, there is in particular, the so-called "youth leave", which guarantees five extra days of leave per year to all employees and apprentices under the age of 30 who work voluntarily on behalf of young people. The employers furthermore undertake to grant employees the customary days and hours of leave, such as for example for their marriage, the birth(s) of their child(ren), the death of close relations or friends and also for removals.
- Maternity leave: Salaried women or those exercising a self-employed occupation have a right to maternity leave. The same right is granted to women working in their husband's company for a salary in kind. During the 14 weeks following birth they receive 80 % of the average income of their gainful employment before birth, up to a maximum of CHF 172.-- per day. For further information on this subject, we advise you to consult the relevant brochure published by the State Secretariat for Economic Affairs:



Seco brochures: [www.seco.admin.ch](http://www.seco.admin.ch) >Documentation >Publications

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## Salaries

If the cost of living in Switzerland is among the highest in the world, the same can be said of the salaries. According to a comparative study conducted by UBS, Zurich, Basel and Geneva belong to the cities with the highest gross salaries worldwide.

However, the level of salaries varies very strongly depending on the economic sector. In certain branches, such as the financial and insurance sectors, salaries increased greatly during the economic upswing. Since then they have, however, been corrected downwards.

If we consider the average of all the branches, real salaries have, in fact, risen only very slightly since the early 90s.

There is no statutory minimum wage in Switzerland. However, some GLAs stipulate minimum salaries, for example in the gastronomic and hotel branches.


Agreed between the employer and employee on the signing of the employment contract, the gross salary represents the salary before the deduction of the compulsory social contributions such as the old-age, disability and unemployment insurance as well as occupational pension provision schemes (second pillar). The net salary is therefore 13-20 % lower (before taxes and health insurance costs).

The salary calculator, compiled by the Swiss Federation of Trade Unions, will enable you to get a slightly more precise idea of the salary you can expect according to your qualifications and the professional branch you wish to work in:

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 Prices and Earnings: [www.ubs.com](http://www.ubs.com) >in Switzerland >Research

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 Salary calculator: [www.lohn-sgb.ch](http://www.lohn-sgb.ch)

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## Deductions

If a certain salary was agreed on the signing of your employment contract, this represents the gross amount from which the social contributions are still to be deducted. These are:

- Old-Age and Survivors' Insurance (OASI), Disability Insurance (DI) and Income Loss Insurance: 5.05 % of salary (without a ceiling)
- Unemployment Insurance (UI): 1 % of salary (ceiling: CHF 126,000.--/year)
- Occupational pension provision: approx. 7.5 % of regular salary, depending on the age of the insured person and the pension scheme
- Non-occupational accident insurance: between 0.7 and 3.4 % of salary (ceiling of salary: CHF 126,000.--/year), depending on the branch.

Please note that, with the exception of non-occupational accident insurance, the employer pays an equal part to your own contribution for each item mentioned above.

In contrast, the compulsory contributions to health insurance do not form part of the social contributions. In effect, they do not depend on income but vary depending on the insurer, the place of residence and the form of insurance chosen.

# Social security

## Social security system

The Swiss system of social security is split up into various branches: each branch has its own special characteristics. This is a result of federalism (where the Federal Government does not have the power to legislate, social security lies within the competence of the cantons).

Swiss social security covers the risks of

- health and occupational accident,
- old age, death and disability (basic system and occupational pensions),
- unemployment as well as
- family allowances.
- With regard to maternity, the benefits in kind are granted by the health insurance provider and cash payments are paid by the loss of income insurance fund.

All persons domiciled in Switzerland have to arrange their health insurance within three months of birth or arrival in Switzerland. The insurance is personal. The daily allowance insurance in the event of illness is optional, unless an insurance obligation results from the individual employment contract or the GLA. Persons domiciled or working in Switzerland are compulsorily insured under the pension scheme for old age and disability (OASI/DI). In contrast, only wage-earners with a salary over a certain level (at least CHF 19,890.--/year) are insured in the occupational pension scheme. Cash benefits in the event of maternity are paid to working women (salaried and self-employed). Accident insurance and unemployment insurance only cover wage-earners. With regard to family allowances, the federal system covers all agricultural wage-earners as well as self-employed farmers whose income does not exceed a certain limit. The cantonal systems cover salaried workers, certain cantons also cover self-employed persons and/or those who are not employed.

In general, Swiss social insurances are financed by the contributions of the insured persons, calculated depending on their salaries, incomes or assets. Employers participate in the funding of all the branches except for health insurance. The state also participates in the funding of social insurances, with the exception of the occupational pension. Health insurance is financed by the premiums of each insured person, premiums which depend on the provider chosen and not on the income of the insured person; the state subsidises the health insurance of persons in modest financial situations.

Questions regarding benefits must be addressed to the competent insurance provider: health insurance provider, accident insurance provider, OASI compensation office, disability insurance office, occupational pension fund.



Social security in Switzerland: [www.bsv.admin.ch](http://www.bsv.admin.ch) >Topics >Overview >Basics

## Health insurance


Health insurance is compulsory for all persons residing in Switzerland. You must take the steps yourself by contacting the health insurance provider of your choice. Adults and children are insured individually. Each insured person pays an individual premium which does not depend on income but on the insurance provider chosen, on the place of residence and the form of cover chosen. The insurance provider grants benefits in the event of ill-

ness, non-occupational accidents not covered by accident insurance as well as in the event of maternity. Out-patient and stationary medical treatment as well as medicines prescribed by a doctor are covered but not, as a rule, dental treatment. The insured person has a free choice of doctors and participates in the costs up to a fixed annual limit.

An insurance covering daily allowances is optional. Compulsory insurance may result from the individual employment contract or from a GLA; in such a case, the insurance may be concluded in the form of a collective contract. According to the law on employment contracts, if an employee is ill the employer must continue to pay the salary for a limited period as follows: 3 weeks during the 1st year of service and, subsequently, a longer period which varies depending on the canton in which the work is carried out. The cantonal courts have set up scales for this purpose. The GLAs often contain more favourable provisions.

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 Health Insurance: [www.bag.admin.ch](http://www.bag.admin.ch) >Topics

 Find a provider: [www.comparis.ch](http://www.comparis.ch)

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## Old age insurance (OASI/DI)

Men who have reached the age of 65 and women aged 64 are entitled to an old-age pension. Payment may be advanced by one or two years (resulting in a reduction of the pension by 6.8 % per year advanced) or postponed by 1 to 5 years (increase in pension by 5.2 to 31.1 % depending on the number of months postponed). In certain circumstances, beneficiaries of old-age pensions are entitled to a pension for a child and/or an additional pension for their spouse.

The surviving spouse is entitled to a widower's/widow's pension if, on the death of a spouse, he/she has one or more children. The widow is additionally entitled to a pension if, on the death of her husband, she has no children but is aged 45 and the marriage has lasted at least 5 years. The right to the pension lapses with the remarriage, the death or, for the widower, when the last child reaches the age of 18. The children of the deceased person are entitled to orphans' pensions. The right also lapses on the child's 18th birthday (25th birthday if the child is studying) or on the death of the orphan.

Insured invalids with a degree of at least 40 % disability are entitled to a disability pension, staggered depending on the level of their disability. Beneficiaries are entitled to a pension for all those children who, on their death, would be entitled to an orphan's pension.

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 OASI basic facts: [www.bsv.admin.ch](http://www.bsv.admin.ch) >Topics >Old Age Insurance

 DI basic facts: [www.bsv.admin.ch](http://www.bsv.admin.ch)

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## Unemployment insurance

All workers exercising salaried employment in Switzerland and who have not yet reached the statutory retirement age are compulsorily insured against the risk of unemployment. The contributions to unemployment insurance are shared between the employer and the employee. If you wish to receive unemployment benefit, you must fulfil the three following conditions: you must have pursued an occupation liable to contributions during at least 12 months in the course of the two last years preceding unemployment, you must be resident in Switzerland, hold a work permit, have placed yourself at the disposal of the local employment office for offers of work while searching yourself for work.

Through the Agreement on the Free Movement of Persons, contribution periods in an EU/EFTA country are also credited (totalisation). For short-term resident permit holders the principle of totalisation is not valid until 1 June 2009.


Unemployment benefit amounts to 70 % of the average wage liable to contribution in the last six months or the last 12 months, whichever calculation is more favourable. Insured persons with children whom they have a duty to support or whose daily allowance does not reach a certain minimum level receive 80 % of the last contributory salary. A monthly salary above CHF 10,500.-- and below CHF 500.-- per month is not insured.

In the course of two years, you may receive a maximum of 400 daily allowances if you are aged below 55 or 520 daily allowances if you are aged 55 and over and have made contributions for at least 18 months.

In order to exercise your rights to benefits, you should report to the local authorities by the first day of unemployment. You should then report to the employment office, normally twice a month, for supervision and advice. The benefits will be paid to you by the insurance fund that you chose on your registration. Detailed information on the steps to taken will be given to you on registration.

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 Unemployment: [www.ch.ch](http://www.ch.ch) >Private >Work

 Job search: [www.jobarea.ch](http://www.jobarea.ch)

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## Occupational benefit plan

Occupational pensions, or the 2nd pillar, supplement the OASI/DI. Together, the two insurance schemes should enable retired persons to maintain to a large extent their previous living standard. By adding the two pensions, they should reach approximately 60 % of their last salary. Occupational pension provision is compulsory for wage-earners already liable to OASI and who receive an annual income of at least CHF 19,890.-- (in 2008). The obligation for insurance cover begins at the same time as working relations (at the earliest from the 17th year onwards). During an initial period the contributions only cover the risks of death and disability. From the age of 25 onwards insured persons also pay contributions towards their old-age pension.

Certain groups of persons are not liable to the compulsory system: Self-employed persons, wage-earners with an employment contract, whose duration does not exceed three months, family members on a farm, or persons who, according to the disability insurance scheme, have a disability of at least 70 %. If such a case, these persons may optionally take out a minimum insurance.

Old-age provision effected within the scope of the 2nd pillar is based on personal savings. The saving process begins at the moment when the insured person reaches the age of 25 and presupposes an annual income over the access threshold. The savings cease when the insured person reaches retirement age. Old-age assets accumulated in individual accounts in the course of contribution years are used to finance the old-age pension.

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 Occupational benefit plan: [www.bsv.admin.ch](http://www.bsv.admin.ch) >Topics

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## Individual provision

A person may build up individual old-age provision by entering into a pension provision contract with an insurance company, a banking institute or by concluding a life insurance.


Linked individual provision entitles the saver to tax relief. The conditions governing entitlement, the level of benefits, etc., depend on the provision product chosen.

## Maternity insurance

With regard to maternity, the compulsory insurance for medical care grants benefits in kind specific to maternity: check-ups during and after pregnancy, birth, advice on breast-feeding as well as the care and stay at the hospital of the new-born baby in good health as long as it stays there with its mother. The insured person does not make any contribution to the costs of these benefits.

The system of benefits to cover the loss of wages grants to each woman exercising gainful employment (salaried or self-employed) a maternity benefit equal to 80 % of the last salary/income – but a maximum of CHF 172.--/day – for 14 weeks after birth. In order to be entitled to this benefit, a woman must have been insured during the 9 months before the birth and, in the course of this period, have exercised a gainful occupation during at least 5 months.

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 Maternity benefits (in German): [www.ahv.ch](http://www.ahv.ch) >EO-MSE

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## Family allowances

In the agricultural sector, family allowances are regulated at federal level whereas for other employees they are regulated at cantonal level. Basically, family allowances are paid by the employer at the same time as the salary.

Federal level: child allowance (per month and per child): CHF 175.-- for the first 2 children, CHF 180.-- from the 3rd child onwards in the lowlands; an increase of CHF 20.-- in mountain regions; paid until the child reaches the age of 16, or 25 if the child is studying. Household benefits for wage-earning agricultural workers living in a household with their spouse and/or their children: CHF 100.-- per month.

Cantonal level: child allowance (per month and per child): between CHF 160.-- and 350.--, depending on the canton; paid, in principle, until the child reaches the age of 16, or 25 if the child is studying. Further professional training benefits for apprentices and students aged below 25 in 12 cantons: between CHF 190.-- and 444.--, depending on the canton. Birth benefits in 10 cantons: between CHF 600.-- and 1,500.-- per birth, depending on the canton; reception benefit for the child of the same amount for the child given up for adoption in 5 of these 10 cantons.

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 Family allowances (in German): [www.ahv.ch](http://www.ahv.ch) >FZ

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## Welfare assistance

The Swiss Constitution guarantees a right to assistance in cases of hardship. Persons in a critical situation who are unable to look after themselves have the right to assistance, to accommodation and to financial support ensuring them a dignified existence. Welfare assistance intervenes when the person concerned cannot cover his/her needs and no help may be expected from third persons or cannot be provided in time. Welfare assistance intervenes irrespective of the causes that have led to the critical situation.

Welfare assistance is generally provided by the welfare assistance office in the commune of residence. As a rule it is refundable. In addition to the organs of welfare assistance in

the public sector, there are numerous charitable institutions which offer material assistance and various services to persons in need.



Communal authorities: [www.ch.ch](http://www.ch.ch) >Directory of authorities

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28.08.2008 skz/wls/fza (translation: J. Haller)



*Imprint*  
Federal Office for Migration FOM  
Emigration and Trainee Section  
Quellenweg 6, 3003 Bern-Wabern/Switzerland  
Mail: [swiss.emigration@bfm.admin.ch](mailto:swiss.emigration@bfm.admin.ch)  
Internet: [www.swissemigration.ch](http://www.swissemigration.ch)