



**LIVING AND WORKING
+
IN SWITZERLAND**





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EVERYDAY LIFE IN SWITZERLAND ⁺

LIVING IN SWITZERLAND

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

REGISTRATION

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

TRANSLOCATION GOODS

If you transfer your legal domicile to Switzerland, you are allowed to import household effects, pets, vehicles and personal belongings duty-free as so called relocation goods. On importation, you are to present form 18.44 (Declaration/Application for clearance of relocation goods) in duplicate at the customs office. You can download this form from the website of the Federal Customs Administration; it is also available at the Swiss representations abroad (embassies and consulates).

**SWISS FEDERAL
CUSTOMS ADMINISTRATION:**
www.ezv.admin.ch

LIVING

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

ACCOMMODATION

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

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

FINDING ACCOMODATION:
www.comparis.ch/immobilien

SHOPPING

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

LEISURE

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



TAXES

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

Taxes are directly deducted (taxation at source) from the salaries of foreign workers who are not in possession of a permanent residence permit C but have their domicile in Switzerland under fiscal law. A deduction is subsequently levied in the case of gross salaries above CHF 120,000.–. In some cantons all taxpayers receive an invoice for church tax!

The imposition of taxes in the case of border-crossing commuters depends on various factors: place of residence, workplace, but also additional factors, such as wage levels. Switzerland has concluded agreements on the avoidance of double taxation with many other countries.

THE FEDERAL TAX ADMINISTRATION:
www.estv.admin.ch

DOUBLE TAXATION AGREEMENT:
www.sif.admin.ch

TAX CALCULATOR:
www.estv.admin.ch

WITHHOLDING TAX CALCULATOR:
www.comparis.ch



TRANSPORTATION

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

In towns, many people travel to work or to their free-time activities by bike. Bicycles can be rented at many stations. There is a dense network of motorways in Switzerland's central plateau. Vehicles using the motorway system must have a motorway sticker (vignette). This costs CHF 40.– per year and can be purchased at the customs as well as at post offices and petrol stations.

SWISS FEDERAL RAILWAYS (SBB):

www.sbb.ch

ROAD VEHICLE OFFICES:

www.asa.ch

VALIDITY OF YOUR DRIVING LICENCE

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

- fully completed and signed application form
- passport or identity card
- initial or permanent residence permit
- original driving licence
- current passport photograph

CHANGING YOUR DOMICILE

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

PRIVATE LIFE

The registry office in your commune is responsible for the registration of births, deaths and marriages.

BIRTH, DEATH AND MARRIAGE:

www.ch.ch

FEDERAL OFFICE OF JUSTICE:

www.bj.admin.ch

TELEPHONING IN SWITZERLAND

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

THINGS TO REMEMBER ON YOUR ARRIVAL IN SWITZERLAND

BEFORE YOU MOVE – DON'T FORGET

- Well prepared is half way there. This applies in particular when you move to another country. It also makes everyday life in a strange environment much easier.
- *Remember the following documents:* identity card or passport, driving licence, diplomas, work testimonials and curriculum vitae as well as passport photographs.
- Complete form 18.44 (Declaration/Application for clearance of relocation goods) and submit it in duplicate to the customs authorities.
- Remember your health and accident insurance.

Should you bring your pet, make sure that it has been vaccinated against rabies in accordance with Swiss regulations and has been fitted with a microchip or tattoo.

NATIONAL DATABASE FOR DOGS:

www.amicus.ch

FEDERAL FOOD SAFETY AND VETERINARY OFFICE:

www.blv.admin.ch > animals

- Don't forget to obtain whichever PD U1, U2 or E-form is appropriate for your social situation also A1, S1, S2. further information: <https://ec.europa.eu/social/main.jsp?catId=857&langId=en&int-PagelId=980>.
- Inform the authorities of your change of address!
- Make use of the Swiss daily papers, TV and radio as well as the many websites to find out more about life in Switzerland.

SWISS RADIO AND TELEVISION (GERMAN, FRENCH, ITALIAN):

www.srf.ch

www.rts.ch

www.rsi.ch

USEFUL WEBSITES:

www.onlinenewspaper.com

THINGS TO REMEMBER – AFTER YOUR MOVE

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

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

If you are an EU national and are looking for a job, you can stay in Switzerland for three months without a permit. Thereafter you have to report to the cantonal migration office/aliens police. If you are already registered as unemployed, you must enquire at your employment office before your departure to Switzerland. Bring along your complete application file and Form PD U2/E303 (Exportation of services).

www.sem.admin.ch



CONCLUDE A HOUSEHOLD EFFECTS AND PRIVATE THIRD-PARTY INSURANCE POLICY

In some cantons certain insurances are compulsory.

RADIO/TV

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

RADIO AND TV RECEPTION CHARGES:

www.serafe.ch

POST OFFICE OR BANK ACCOUNT

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

CARS

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



WORKING IN SWITZERLAND

ECONOMY

Despite its limited land surface and lack of raw materials, Switzerland is an important industrial nation and centre for financial services. As a result of stable economic and political conditions, many international concerns have their headquarters in Switzerland. Nevertheless, Switzerland remains largely dependent on the importation of raw materials, sources of energy, semifinished products and foodstuffs.

LOOKING FOR EMPLOYMENT IN SWITZERLAND

Many jobs are offered to persons who contact the enterprise directly. Many companies publish vacant positions on their own website. You can find these via the usual job search browsers. Carefully choose the company you are interested in and contact those that are successful. The addresses of most Swiss companies are listed on the website of their professional associations under the

heading «Members». Thus, for example: *economiesuisse* (Federation of Swiss enterprises), *Swissmem* (Mechanical and engineering industries), *Federation of the Swiss Watch Industry (FH)*, *Chemie Pharma Schweiz (SGCI)*, *Gastro Suisse* (Hotel and restaurant federation) etc.

JOB ADVERTISEMENTS IN NEWSPAPERS AND ON THE INTERNET

Vacancies are also published in the supplements of larger daily papers. The best-known advertisers are the www.stellen-basel.ch, *Stellenmarkt* (Bund and *Berner Zeitung*) www.stellenmarkt.ch, *24 Emplois* (24 heures), *Pages emploi* (Le Temps), *Stellen-Anzeiger*, *Alpha* (*Tages-Anzeiger* and *SonntagsZeitung*) as well as *NZZexecutive* (*Neue Zürcher Zeitung*) and *Corriere del Ticino* (newspaper for Ticino).

ONLINE NEWSPAPERS:
www.onlinenewspapers.com

PUBLIC AND PRIVATE EMPLOYMENT OFFICES

Public employment offices in Switzerland are overseen at national level by the Labour Directorate at the State Secretariat for Economic Affairs (SECO). Responsibility for job placement is, however, organised in the cantons by the RAV (Regional Employment Centres). These centres are responsible for supporting unemployed persons as well as EU/EFTA nationals in their search for a new job.

REGIONAL EMPLOYMENT CENTRES RAV:

www.work.swiss

You can also register at one of the many private employment agencies or temporary employment offices. Under the following address you can find a list of the companies which are licensed to perform these services:

LIST OF PRIVATE EMPLOYMENT AGENCIES:

www.avg-seco.admin.ch

The EURES network (European Employment Services) is a facility set up by the EU which pursues the objective of promoting professional mobility within the European Economic Area. Its online database contains thousands of vacancies, including positions in Switzerland. Just put your CV online and you will be visited by a host of employers.

EURES FOR JOB SEEKERS:

www.ec.europa.eu/eures
www.arbeit.swiss/eures



APPLICATION

In Switzerland a complete application file generally contains a covering letter, your curriculum vitae and copies of all your testimonials and certificates. All the documents must be written in one of the national languages (German, French or Italian). Under certain circumstances, international concerns also accept applications in English. To ensure that your application catches the company's attention, you should take great care with the presentation of your documents. The aim of the covering letter is to convince the recipient

that you are the ideal candidate for the vacant post. You should therefore formulate your interest as briefly and concisely as possible. Only if your letter is informative and convincing, will you arouse the interest of the company in your person. But don't forget to add a personal touch! Don't be afraid of emphasising your assets and your expectations in the position. If you do not exactly match the profile of the job, point this out in a positive way.

Your letter should not exceed a type-written A4 sheet (a covering letter is to only be written by hand at the express wish of the employer). Finally, pay attention to correct grammar and spelling.

CURRICULUM VITAE

Simple, short and precise! A CV takes up a maximum of two A4 pages and should – written in tabular form – contain the following details:

- name and first name(s), address, telephone number, age, nationality
- ID picture
- professional background, for young persons also job experience during vocational training
- vocational training and education (school, studies, profession)
- knowledge of languages, computer skills, specialised knowledge
- special interests and hobbies

HOW TO SUBMIT A CORRECT JOB APPLICATION: www.work.swiss

JOB INTERVIEW

Prepare your interview thoroughly and think about your strengths and weaknesses as you'll have to give some concrete examples. Rehearse the initial interview – the first impression counts. What you wear is also important as it shows how you'll look at work. Wear the type of clothes that are customary in the company and in your profession. If you don't know the relevant attire, go for a rather classical style. Make enquiries about the company (market, current situation, competition, etc.): you must be able to ask the right questions. You will also have to answer questions about your social competence and personal skills. Find out the wage conditions in the branch or professional sector.

RECOGNITION OF DIPLOMAS

In Switzerland employers attach great importance to diplomas and testimonials. The State Secretariat for Education, Research and Innovation assesses professional diplomas and issues equivalency certificates.

STATE SECRETARIAT FOR EDUCATION, RESEARCH AND INNOVATION:

www.sbf.admin.ch

SWISS UNIVERSITIES:

www.swissuniversities.ch

Please note that the recognition of diplomas only applies to regulated professions. Considered as regulated professions are those for the exercise of which a diploma, certificate or certificate of professional competence is required.

DIPLOMA RECOGNITION FOR NURSING STAFF:

www.redcross.ch

WORKING CONDITIONS

Switzerland is known for its good working conditions. This does not, however, apply to all branches and professions. Find out more about this aspect.. In certain branches there are General Labour Agreements (GLAs). A GLA is a written convention between one or more employers or their employers' associations and trade unions. It contains provisions on relations between employers and employees as well as provisions which are directed at the contracting parties of the GLA.

EMPLOYMENT CONTRACT

On the basis of the individual employment contract, the employee undertakes, for a definite or indefinite period, to perform work in the service of the employer. Conversely, the employer engages to pay a salary which is calculated according to periods of time (time wage) or the 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 individual employment contract is not required to have a particular form.

It is accordingly also possible to conclude an employment contract orally. For practical reasons, however, you are recommended to set down the employment contract in writing.

AN EMPLOYMENT CONTRACT SHOULD CONTAIN THE FOLLOWING DETAILS:

- Names of the two contracting parties
- Date contract commences
- Type of work to be done (poss. additional terms of reference, description of function, etc.)
- Working hours (estimated working hours/maximum working hours and, if relevant, special cases such as night work, Sunday work, etc.)
- trial period (max. three months)
- Period of dismissal
- Holidays
- Salary (total salary, deductions, if relevant, allowances, 13th month gratification, bonuses, continued payment of salary in the event of illness)
- Maternity leave
- Vocational third-party insurance
- Pension funds

The statutory basis applies in the case of details that are not regulated by the contract.

WORKING HOURS

Statutory maximum working hours for employees in industrial businesses, for office staff, technical personnel and other employees, including sales persons in large retail stores, amount to 45 hours per week. For all other salaried employees the upper limit lies at 50 hours.

For temporary work at night as well as on Sundays and public holidays, there is a right to a special compensation.

HOLIDAYS

The entitlement to holidays is a basic right which must be granted to all employees in each year of service. The statutory stipulated annual minimum length is as follows: five weeks for employees and apprentices up to their completed 20th year; thereafter, four weeks; from the 50th year, 5 weeks and from the 60th year, 6 weeks of holiday per year.

SECO BROCHURES:
www.seco.admin.ch

■ Labour



WAGES

Wage levels vary greatly from one economic branch and region to another. In Switzerland there is no statutory minimum wage. However, certain GLAs foresee minimum wages in certain branches, for example in hotels and restaurants. Some GLAs may foresee higher wages, lower weekly working hours, longer holidays or a higher employer's contribution to vocational provision. Other GLAs are only valid in certain cantons. Before the initial interview, you can find out more about current wage conditions by contacting the trade union responsible for your branch.

Your salary is mostly paid into an account. For this you must have a bank or a post-office account in Switzerland.

WAGE CALCULATOR:

www.bfs.adm.ch
www.entsendungen.ch
www.lohnrechner.ch

SOCIAL CONTRIBUTIONS

If a certain salary is agreed upon in the employment contract, this will be a gross amount from which the social contributions are deducted. These deductions consist of contributions to:

- Old-Age and Survivors' Insurance (OASI), Disability Insurance (DI) and Income Loss Insurance: 5.05% of salary (without ceiling)
- Up to a limit of CHF 148,200.–, the contribution rate to the ALV is 2.2% of the relevant annual salary. For wage shares above CHF 148,200.–, the contribution rate to the ALV is 1% of the applicable annual salary (unlimited above).
- Occupational pension provision: approx. 7% of regular salary, depending on the age of the insured persons and the pension scheme
- Non-occupational accident insurance: between 0.7 and 3.4% of salary (ceiling CHF 148,200.– per year), depending on the branch

We should point out that the employer pays contributions amounting to a maximum of the same level as you pay yourself to the above-mentioned social insurance institutions – with the exception of the non-occupational accident insurance.

The contributions to the compulsory health insurance do NOT MAKE UP PART of the social deductions in Switzerland.





THE SOCIAL SECURITY SYSTEM IN SWITZERLAND

SOCIAL SECURITY SYSTEM

The Swiss social security system is relatively complex. Each branch has its own special characteristics. This is a result of federalism and direct democracy: in sectors where the federal government does not have the power to legislate, social security lies within the competence of the cantons. In Switzerland, social security covers the risks of illness, accident and occupational illness, old age, death and disability (basic system and occupational pension provision) as well as unemployment. Furthermore, the system comprises maternity benefits and family allowances.

SOCIAL SECURITY IN SWITZERLAND:

www.bsv.admin.ch

HEALTH

Out-patient treatment is mainly provided in doctors' practices, in the polyclinics at public hospitals or in private clinics. Patients basically have a free choice of doctors; direct access to specialists is not restricted.

HEALTH INSURANCE¹

Health insurance is compulsory for all persons residing in Switzerland. 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 pays out benefits in the event of illness, accidents that are not covered by accident insurance and maternity.

¹ You can conclude various additional insurances (for dental treatment, alternative medicine, private wards in hospitals). These are relatively expensive.



Persons who are not gainfully employed must also conclude an accident insurance contract on taking out health insurance.

Stationary and out-patient medical treatment are covered as well as any medicines prescribed by a doctor but not, as a rule, dental treatment. Insured persons have a free choice of insurance company and participate in the costs up to a fixed annual limit.

HEALTH INSURANCE:
www.bag.admin.ch

OLD-AGE INSURANCE (OASI, 1ST PILLAR)

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 to two years or postponed by one to five years. Drawing your pension early results in a reduction of 6.8% per year advanced, postponed payment means a rise of 5.2 to 31.5%, depending on the number of months postponed. Under certain circumstances, children's pensions are also granted.

OASI/DI HOMEPAGE:
www.ahv-iv.ch

OASI BASIC FACTS:
www.bsv.admin.ch

- Social Insurances
- Old Age Insurance

INVALIDITY INSURANCE (DI, 1ST PILLAR)

All persons resident or gainfully employed in Switzerland are compulsorily insured against invalidity (DI). Under certain conditions, nationals from Switzerland, the EU and EFTA living outside EU or EFTA countries may become voluntarily insured.

Insured persons are entitled to DI benefits if, as a result of a health defect, they partially or fully lose their ability to be gainfully employed or to be active in their previous sphere of activities.

As a first step, DI takes measures aimed at professional reintegration.

INVALIDITY INSURANCE:

www.bsv.admin.ch

- Social Insurances
- Invalidity Insurance



OCCUPATIONAL PENSION PROVISION, (2ND PILLAR)

Under the BVG (Occupational Pensions Act), as the second pillar besides OASI/DI, occupational pension provision has the task of enabling insured persons to maintain their previous living standards in an adequate manner. Thus, by adding the two pensions, they should reach approximately 60% of their last salary. Occupational pension provision is compulsory for all employees who are already insured under the first pillar and who receive an annual income of at least CHF 21,330.– (as per 2019). The insurance obligation begins at the start of the employment relationship, at the earliest on completion of the age of 17 years. During an initial period, i.e. until completion of the age of 24 years, contributions cover only the risks of death and invalidity. From the age of 25 upwards, insured persons pay contributions towards their old-age pension.

Various groups of persons are exempt from the BVG obligation: self-employed persons, employees with a limited employment contract up to a maximum of three months, family members in their own agricultural business or persons who, as defined by the DI, are up to 70% dis-

abled. Under certain conditions, these groups of persons may, however, be voluntarily covered for the minimal level of provision.

OCCUPATIONAL PENSION PROVISION:
www.bsv.admin.ch

UNEMPLOYMENT INSURANCE

All salaried employees in Switzerland who have not yet reached the statutory retirement age are compulsorily insured against unemployment. Contributions to the unemployment insurance (UI) are shared in equal parts between the employer and the employee. In order to qualify for unemployment benefit, insured persons must fulfil the following conditions: they must have worked for at least twelve months in the course of the two previous years before becoming unemployed or substantiate their grounds for exemption from the obligation to make contributions; they must be resident in Switzerland, hold a residence permit, have reported to the regional employment centre (RAV) and also have looked for a job themselves. Since the entry into force of the agreement on the Free Movement of Persons, contribution periods in an EU/EFTA country are also credited (totalisation).

Unemployment benefit amounts to 70% of the insured salary (the average salary received during the previous six contribution months). If the calculation is more favourable, benefits are based on the average salary over the preceding twelve months. Insured persons with dependent children or whose unemployment benefit does not reach the minimum level receive 80% of the insured salary. Monthly salaries above CHF 12,350.– or under CHF 500.– are not insured (as per 2019).

During the benefit period of two years, you may draw a maximum of 400 daily allowances if you are aged below 55. Persons aged above 55 who have paid contributions for at least 22 months are entitled to 520 daily allowances.

In order to claim your benefits, you should report to your local authorities or to the competent regional employment centre (RAV) at the latest on the first day of your unemployment.



REGIONALES ARBEITSVERMITTLUNGSZENTRUM

Subsequently, you generally have to visit the RAV office once monthly for supervision and advice. The benefits are paid by the unemployment insurance fund that you chose on your registration. You can obtain further information from your EURES adviser.

UNEMPLOYMENT:
www.work.swiss

MATERNITY INSURANCE

Maternity insurance grants all selfemployed or salaried female employees a maternity benefit amounting to 80% of their last salary or income. The benefit may not exceed a maximum of CHF 196.– per day (as per 2015) and is paid during 14 weeks after birth. In order to become entitled to this benefit, women must have been insured for 9 months before the birth and gainfully employed for at least five months during this time.

FAMILY ALLOWANCES

As a rule, family allowances are paid by the employer together with the salary. The following allowances are paid per child and month:

- a child allowance of CHF 200.– for children under 16;
- an educational supplement of CHF 250.– for children between 16 and 25

The cantons may foresee benefits exceeding the legal provisions.

FOR PERSONS EMPLOYED IN THE AGRICULTURAL SECTOR:

www.bsv.admin.ch

- Social Insurances
- Informations for ...



WELFARE ASSISTANCE

The cantons resp. the communes are responsible for the organisation of welfare assistance.

In order to promote legal equality and legal security beyond cantonal borders, the Swiss Conference on Social Assistance (SKOS) has drawn up guidelines for the organisation and calculation of welfare assistance – in short, SKOS guidelines.

WELFARE ASSISTANCE:

www.skos.ch

+ POLITICAL SYSTEM IN SWITZERLAND

THE COUNTRY

The official name of Switzerland, Swiss Confederation, is derived from Latin (Confoederatio Helvetica), whence the country abbreviation CH. Switzerland lies in the centre of Europe, adjoining five countries: Italy to the south, Austria and the Principality of Liechtenstein to the east, Germany to the north and France to the west. A landlocked country, Switzerland has no direct access to the sea. Total area: approx. 41,300 km².

From an economic point of view, the country is highly competitive. Switzerland owes its prosperity to the industrial sector with its top-level technology, the chemical-pharmaceutical industry as well as to the service sector, which is characterised by a highly developed banking and insurance sector.



THE POLITICAL SYSTEM

Switzerland is a federal state composed of sovereign member states, or cantons. The «Everlasting Confederation» was entered into by the three ancient cantons of Uri, Schwyz and Unterwalden in 1291, which is considered as the birth of Switzerland. Berne is the administrative capital of the Swiss Confederation.

According to the Federal Constitution, sovereignty and thus the highest political authority lies with the electorate in Switzerland. The people elect parliament, which in its turn elects the seven members of the government, the Federal Council. The legislative organ is the Federal Assembly, composed of two chambers vested with the same powers: the Council of States (46 representatives

of the cantons) and the National Council (200 members allocated according to the strength of the parties).

Each of the 26 cantons has its own constitution, parliament, government and courts. The division of competence between the Federal Government and the cantons is regulated by the Federal Constitution.

Switzerland does not belong to the European Union (EU), but is a member of the European Free Trade Association (EFTA). In 1992 the Swiss electorate rejected accession to the European Economic Area (EEA). Switzerland has, however, negotiated agreements with the EU, which came into force in mid-2002/2006/2009.

POPULATION

Switzerland is not only a multi-cultural country because several languages are spoken here but also owing to the long-established traditions and special characteristics of the local population in the numerous Alpine valleys.

At the end of 2018 Switzerland's resident population amounted to over 8,5 million persons, more than 25% of whom were foreign nationals.



In addition, some 312,000 border-crossing commuters work in Switzerland; they mainly live in the Swiss border regions. There is a high proportion of foreign residents in the large cities. In Geneva, Zurich and Berne there are nationals from over a hundred different countries.

There are four official languages: German, French, Italian and Romansh. Around 70% of the population speak one of the many Swiss-German dialects (above all in northern, central and eastern Switzerland). 20% speak French. This part of the population

lives in Western Switzerland, called the «Romandie». The population in Ticino on the southern side of the Alps speaks Italian. A part of the population there also speaks Italian dialects. Romansh is only spoken in some valleys of Canton Graubünden.

In Switzerland social integration mostly takes place at work. The Swiss have a reputation for being hard-working, conscientious and punctual.



CURRENCY

Switzerland does not belong to the Eurozone. Its currency is the Swiss franc (CHF).

BANK NOTES:

CHF 10, 20, 50, 100, 200 and 1000

COINS:

CHF 5, 2 and 1 as well as 50, 20, 10 and 5 centimes



In addition to Swiss francs, the euro is gaining more and more acceptance in the shops. Many shops even mark the prices in Swiss francs and euros.

WHAT PERMITS DO EU/EFTA NATIONALS NEED TO BE ABLE TO WORK AND STAY IN SWITZERLAND?

NATIONALS OF MEMBER STATES OF THE EU-17, EU-8, EU-2, AND EFTA SUBJECT TO THE SAME CONDITIONS

Since 1 June 2002, the Agreement on the Free Movement of Persons (AFMP) has been in effect for nationals of the “old” EU member states (EU-15) and the EFTA states. As a result of the EU enlargement on 1 May 2004, the AFMP was supplemented on 1 April 2006 with a protocol providing for the gradual introduction of the free movement of persons for ten new EU member states (EU-8; Cyprus and Malta have enjoyed the same conditions as the “old” 15 EU member states from the very beginning. That is why they make up the EU-17 states). In a referendum held on 8 February 2009, the Swiss electorate approved the continuation of the AFMP and Protocol II on the extension of the AFMP to Romania and Bulgaria (EU-2). This came into force on 1 June 2009.

The AFMP was extended to Croatia on 1 January 2017.

Since 1 June 2007, nationals of the “old” EU states, including Cyprus and Malta (EU-17), and nationals of the EFTA states have enjoyed free movement rights. Nationals of EU-8 member states were granted the same unrestricted free movement rights on 1 May 2011, and nationals of the EU-2 on 1 June 2016.

CROATIAN NATIONALS

Croatia joined the EU on 1 July 2013.

Croatian nationals may still enter Switzerland in accordance with the Federal Act on Foreign Nationals and Integration (Ausländer- und Integrationsgesetz – AIG; SR 142.20).

Since 1 January 2017, Croatian nationals have also enjoyed free movement rights. However, transitional provisions apply to them until the end of 2023. During this transitional phase, special conditions apply for authorization to work in Switzerland.

Until further notice, they may only take up employment under the following conditions:

- Priority given to Swiss nationals and resident foreign nationals already on the Swiss labour market
- Verification of salary and working conditions
- Separate, annually increasing quotas for short-stay and residence permits

REGISTRATION PROCEDURE:

www.sem.admin.ch

**RESIDENCE PERMITS
SHORT-TERM RESIDENCE
PERMITS**

(EU/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 whose limited employment relationship lasts less than one year. Jobseekers also receive an EU/EFTA Permit L after three months. The place of residence and work may be changed freely.

INITIAL RESIDENCE PERMIT

(EU/EFTA Permit B): This initial residence permit is granted to persons submitting an employment declaration issued by the employer or a confirmation of employment for an unlimited employment relationship or one lasting at least 12 months. The initial residence permit has a term of validity of five years. It is extended by five years without any further formalities.

PERMANENT RESIDENCE PERMIT

(EU/EFTA Permit C): Nationals from EU-17 and EFTA countries receive this unlimited residence permit after a regular and uninterrupted stay of five years in Switzerland. Nationals from the other EU countries may, as a rule, only be granted a permanent residence permit after a regular and uninterrupted stay of ten years. The cantons have the authority to issue permits.

STAY IN SWITZERLAND:

www.sem.admin.ch

**CANTONAL MIGRATION
AUTHORITIES:**

www.sem.admin.ch

■ About us

**BORDER-CROSSING COMMUTERS
FROM EU-17/EU-2/EU-8
AND EFTA COUNTRIES**

Border zones have been abolished for nationals from the old EU-17/EU-2/EU-8 and EFTA countries. These nationals may take up a salaried or self-employed occupation anywhere in Switzerland (full geographical and professional mobility) while retaining their main domicile in any EU/EFTA country. The possibility of residing in Switzerland during the week remains. The person concerned must, however, report to the local authorities. Employment relationships lasting under three months are permit-free and merely have to be reported to the competent authorities.

Gainful employment exceeding 3 months is still subject to a permit for border-crossing commuters (EU/EFTA Permit G). These persons must accordingly apply for a permit at the migration authorities in their place of work. They will need a valid identity card or a valid passport for the submission of their application.

REGISTRATION PROCEDURE:

www.sem.admin.ch

**SERVICE PROVIDERS
FROM EU-17/EU-2/EU-8
AND EFTA COUNTRIES**

Nationals from EU-17, EU-8 and EFTA countries are entitled to provide permit-free services for up to 90 working days per service provider/sending company and calendar year. There is, however, an obligation to report to the authorities. As a rule, this may be done online.

SELF-EMPLOYMENT

EU-17/EU-8/EU-2 and EFTA nationals are entitled to exercise a self-employed occupation in Switzerland. In order to do so, they must report to the local authorities and apply for a residence permit for self-employed persons. If they can prove that they actually intend to exercise a self-employed occupation which enables them to cover their own needs, they will be granted a residence permit for five years.

Self-employed persons who are no longer able to cover their own needs and apply for welfare assistance lose their entitlement to residence. This applies to all self-employed persons from EU/EFTA countries.

**CANTONAL MIGRATION
AUTHORITIES:**

www.sem.admin.ch

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THE CANTONS ONLINE:

www.ch.ch

SME PORTAL:

www.kmu.admin.ch

WORKING WITHOUT A PERMIT

You are forbidden to exercise gainful employment in Switzerland without a permit. Do not therefore accept a job before you are sure of receiving a work permit. You may be fined if you work without a permit. And don't forget that you will not receive any welfare benefits without a permit!

Your employer must also comply with the regulations of the Federal Act on Measures to Combat Illegal Employment – he may also be punished.

ILLEGAL EMPLOYMENT:

www.seco.admin.ch

- Labour
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FAMILY REUNIFICATION

EU/EFTA nationals who have been granted the right to stay in Switzerland are allowed to send for the members of their family in a direct line and for whom they provide maintenance.

FAMILY REUNIFICATION:

www.sem.admin.ch

- Entry & Residence
 - Living and Working in Switzerland
 - Fact Sheets
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IMPORTANT ADDRESSES

State Secretariat for Economic Affairs SECO

Labour Directorate/EURES

Holzikofenweg 36
3003 Berne/Switzerland

www.arbeit.swiss/eures
info.eures@seco.admin.ch

State Secretariat for Migration SEM

Quellenweg 6
3003 Berne-Wabern/Switzerland

www.sem.admin.ch



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