



Grüezi! Bienvenue! Benvenuto! Beinvegni! Welcome!

The Swiss Flag © DFAE, Swiss Branch



January, 9th 2023

Dear Member,

Switzerland today is home to thousands of graduates from Swiss and European universities and Grandes Ecoles.

We created this Welcome Pack to help everything go as smoothly as possible upon your arrival in Switzerland. It is intended to provide a succinct overview of the main administrative procedures you'll have to complete upon your arrival and to cover a few particularities of Swiss culture.

We sincerely thank HEC Paris for drafting it and Marie-Luce Baudalet and David Badower, both ESSEC graduates, for updating this Welcome Pack for ASAGE, the Swiss Association of Friends of Grandes Ecoles

We also thank Essec Alumni for having funded the translation cost of this Pack from French to English.

We hope you find the Welcome Pack useful and... Welcome to Switzerland!

Stéphane LURY,
President ASAGE

Inside your first encounter with your new (or future) country of residence

1. SWITZERLAND – AN INTRODUCTION TO ITS HISTORY, GEOGRAPHY, AND DEMOGRAPHICS	3
A. SWITZERLAND IN FIGURES:	3
B. SWITZERLAND IN 26 CANTONS AND 4 LANGUAGES	4
C. SOME USEFUL LINKS AND READING MATERIAL.....	5
2. WORKING IN SWITZERLAND: THE ESSENTIALS	6
A. RESIDENCE PERMITS	6
B. EMPLOYMENT CONTRACTS	6
C. SALARIES	7
D. INSURANCE (SOCIAL SECURITY)	11
3. MOVING TO SWITZERLAND	14
A. MOVING TO SWITZERLAND AND IMPORTING YOUR VEHICLE.....	14
B. IMPORTING FOODSTUFFS AND OTHER GOODS	14
C. REGISTERING WITH AN EMBASSY OR CONSULATE.....	15
D. ACCOMMODATION	16
E. EDUCATION FOR CHILDREN IN SWITZERLAND.....	18
F. PUBLIC TRANSPORT	19
G. CARS	20
H. BANKING.....	21
I. SHOPPING.....	21
J. TELEPHONE & INTERNET PROVIDERS.....	22
K. USEFUL PHONE NUMBERS.....	22
L. WASTE & RECYCLING.....	23
4. IN CONCLUSION.....	24

1. Switzerland – An Introduction to Its History, Geography, and Demographics

In his play *Les Plaideurs* (The Litigants), Jean Racine said, “No money, no Swiss”, and it’s hard to deny this preconception rooted in the collective subconscious. Because it’s true: Switzerland is a small, rich country where banks prosper. It is also, though, a country devoid of mining resources and other raw materials, all of which it has to import. But Switzerland does export its goods and services: watches and other precision engineering products, specialist industrial hardware, pharmaceuticals, and insurance, as well as chocolate and cheese... From an economic point of view, Switzerland is without any doubt an outward looking country.

Switzerland is also known for its unique constitutional consensus: it’s a federal state, even though it still goes by the name of a confederation. As such, the states and cantons that make up the country have given up some of their sovereignty, which is instead delegated to a shared overarching State. This federal state has reserved powers in a great many areas (taxation, public health, education, etc.). The maps and tables, below, will give you a better understanding of this country that boasts a rich cultural and linguistic diversity.

A. Switzerland in Figures:

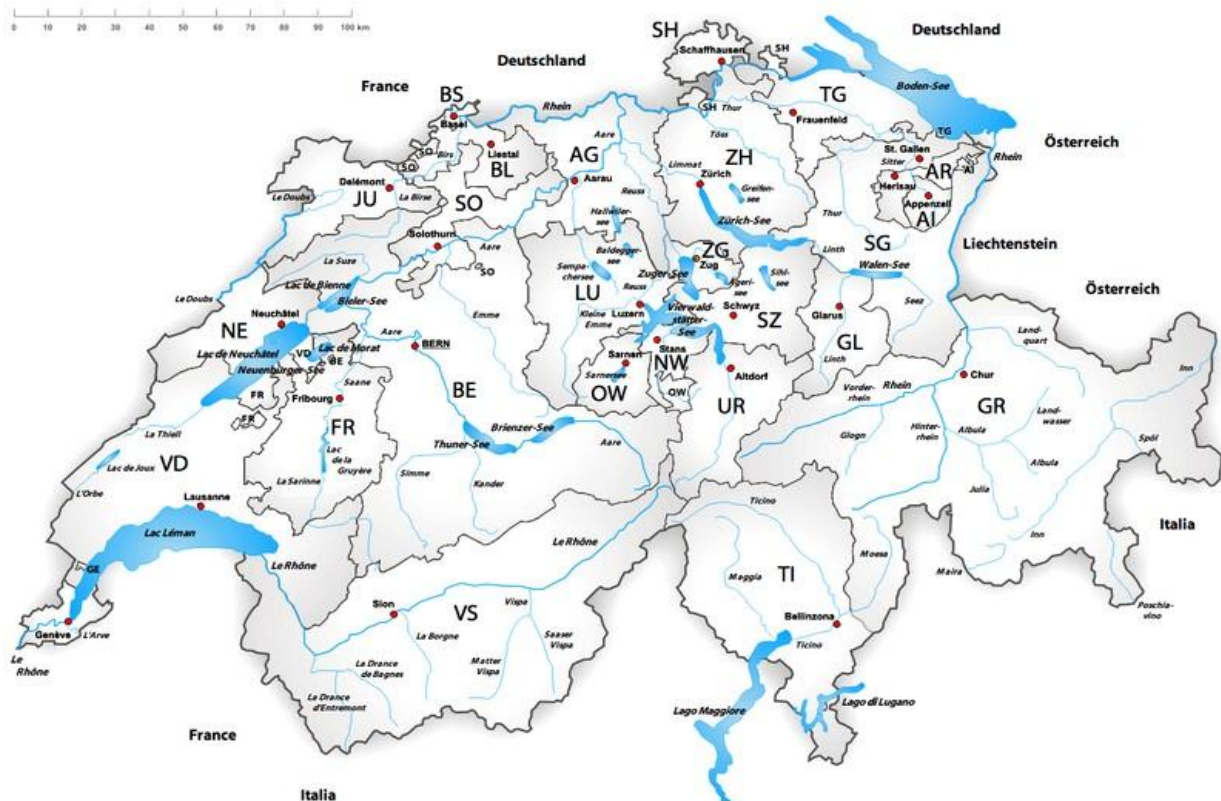
<u>Official languages</u>	German, French, Italian, Romansh
<u>Motto</u>	Unus pro omnibus, omnes pro uno (One for all, all for one)
<u>National Anthem</u>	Swiss Psalm
<u>Demonym</u>	Swiss
<u>Capital</u>	Bern: 46° 57' N, 7° 25' E
<u>Area</u>	41,285 km ² /15,940 sq. mi (ranked 133rd worldwide)
<u>Population</u>	8,738,791, ranked 100th, Density: 212/km ² / 548/sq. mi (2021)
<u>Largest city</u>	Zurich: Population: 421,878 (2020)
<u>Government</u>	Semi-direct democratic federal republic
<u>President</u>	Alain Berset (as of January 2023)
<u>History</u>	Foundation Date (Rütlichschwur oath taken at founding of Old Swiss Confederacy by representatives of the three founding cantons): 1st August 1291 Foundation of federal state: 12 September 1848 Founding of Jura: 1st January 1979
<u>Human Development Index</u>	0.962 (1st worldwide). 2021 Statistics
<u>Currency</u>	Swiss Franc (CHF)
<u>GDP (purchasing power parity)</u>	\$740 bn (35th), \$84,658 per capita. (9th). 2022 Statistics .
<u>Unemployment rate</u>	4.3% of working population (Q3 2022)
<u>Government gross debt</u>	40.3% of GDP (2022)
<u>Calling code</u>	+41

B. Switzerland in 26 Cantons and 4 Languages

A key concept of life in Switzerland: the cantons

Switzerland is a federation composed of 26 cantons: Appenzell Auser rhoden, Appenzell Inner rhoden, Aargau, Basel-Landschaft, Basel-Stadt, Bern (R/A), Fribourg, Geneva (R), Glarus, Grisons, Jura (R), Lucerne, Neuchâtel (R), Nidwalden, Obwalden, St. Gallen, Schaffhausen, Schwyz, Solothurn, Ticino, Thurgau, Uri, Valais (R/A), Vaud (R), Zug, Zurich.

With (R): French-speaking canton and (R/A): canton with French-speaking district.



Linguistic pluralism

Four official languages and a whole host of dialects, including the famous “Schwyzerdütsch”, or Swiss German, which while it does vary from region to region, leaves the German-speaking Swiss population with a feeling of insularity.

Depending on the specific canton in question, government facilities will be either bilingual (the canton’s primary language + English, or French and German for bilingual cantons), trilingual, and occasionally even quadrilingual.

Répartition géographique des langues officielles en Suisse (2000)



[62.2%](#) of the population speaks German, 23% French, 8% Italian, and less than 1% Romansh. The remaining percentage represents the part of the population that still uses the language of their home country.

C. Some useful links and reading material

Government and everyday life:

- <https://www.ch.ch/en/> & <https://www.admin.ch/gov/en/start.html>
 - The [ch.ch](https://www.ch.ch/en/) website is an official website translated into four languages. It provides lots of very useful information for your arrival in Switzerland, from work permits to different kinds of employment contracts, and including the addresses of canton councils for taxes and visas, etc.
- <https://www.cagi.ch/en/home.php> for people moving to the Geneva canton.
- Tourism, activities, events: <https://www.myswitzerland.com/en-gb/>

Some very useful reads:

- Les Editions Loisirs et Pédagogie publishes a [series of books](#) - which are also a great resource for anyone applying for Swiss citizenship - that are regularly updated and cover the following subjects (in French):
 - Swiss History
 - Swiss Geography
 - The Swiss Economy
 - Swiss Political Institutions
 - Healthcare in Switzerland
 - Switzerland's Image

- Swiss Media
- “The Swiss Model (Le modèle Suisse)” (François Garçon - 2011) published by Tempus.
- “Swiss History in a Nutshell (L’histoire Suisse en un clin d’œil) (Joëlle Kuntz – 2007) published by Zoé.
- “So Sweet Zerland” (Various authors) in several volumes. Covers everything! For example, who actually is Johanna Spiry? Why is Caran d’Ache called Caran d’Ache? Why is the Swiss flag square? Why does the PostBus’ horn play Rossini? Why is Victorinox called Victorinox? And why is the Nestlé logo a nest? And a whole lot more besides.

2. Working in Switzerland: The Essentials

Watch the reactions of your friends when you tell them you’re going to be working in Switzerland... and listen to all of the clichés and preconceptions that may come up. Financial centres, growing wealth, a country where you can get dismissed from your job in the blink of an eye, cantons depicted as fiefdoms of tax optimisation, and jobs closed to foreigners... it’s all going on!

The purpose of this section is to provide you with some facts to help you better understand the particularities of (employed) working in Switzerland.

A. Residence Permits

Access to the Swiss jobs market has been streamlined for citizens of the European Union, Iceland, Norway, and the Principality of Lichtenstein. This means that there’s no longer any nationality preferences, unlike before when vacancies were in the first instance reserved for “natives”. However, a recent referendum resulted in the quota system limiting the number of foreigners allowed to live and work in Switzerland being reintroduced for professions that are “under pressure”: employers must advertise roles (“Meldepflicht”) and provide valid reasons for hiring non-EU citizens.

But access to the Swiss jobs market is not open to all, and a “residence permit” is essential. For citizens of EU Member States, [there are five kinds of residence permit](#). They are issued as a paper permit but are gradually being replaced by a “credit card” format:

- Permit L: short-term residence permit (especially for when looking for work)
- Permit B: residence permit
- Permit C: settlement permit
- Permit Ci: residence permit with gainful employment
- Permit G: cross-border commuter permit (linked to employer)

While residence permit durations are standardised throughout Switzerland, renewals and changes of residency status (e.g. from Permit B to Permit C) can vary between cantons.

B. Employment Contracts

Introduction

Individual employment contracts define the rights and obligations of the employer and employee. They are not subject to any formal requirements and can be agreed verbally. A written contract, however, is in the best interest of both parties. Special regulations, such as the prohibition of competition or overtime rules, must be set in a written employment contract. The employment contract may be fixed-term or open-ended.

The legal texts that form the basis of any employment contract can be found in the Code of Obligations (CO – Code des Obligations, in French, and Obligationsrecht, in German). Similarly to other countries like France, when the terms of an employment contract aren't dictated by a collective agreement (CCT, or GAV-Gesamtarbeitsvertrag, German), the CO takes precedence.

The articles of the CO can be found online and are straight to the point.

Periods of notice

An open-ended employment contract can be terminated at any time by either party. However, when terminating a contract, a certain period of notice must be given. If no written employment contract or collective agreement is in place, the period of notice is determined by the CO, as mentioned above. The period of notice is as follows:

- 7 days during the probation period (as of the end of a given day)
- 1 month during the first year of service (as of the end of a given month)
- 2 months from the second to ninth year of service (as of the end of a given month)
- 3 months from the tenth year of service (as of the end of a given month)

Unlike in other countries where the notice period begins on the day that it was submitted, notice periods in Switzerland always begin on the first day of the following month. In practice, this means that the period of notice for a resignation received by the employer on 24 January would not begin until 1 February.

A technique often used in Switzerland is “termination due to change of contract” (congé modification, in French, and Änderungskündigung, in German). Employers use it when changing a contract to less favourable conditions for the employee, such as a reduction in salary.

Dismissal by the employer is illegal when during or for the purpose of military, civilian or civil defence service, and in the event of illness, accident or pregnancy.

C. Salaries

How much can I request?

For foreign workers, coming to work in Switzerland can be a surprising experience: salaries are higher than in the rest of Europe, but so is the cost of living. The following websites publish serious studies of salaries, the cost of living, and the cost of accommodation, etc.

- [Salaries in Switzerland \(ch.ch\)](#)
- Employers must pay a fair salary. This can be calculated using the online “Salarium” tool (direct link, here: <https://www.bfs.admin.ch/bfs/en/home/statistics/work-income/wages-income-employment-labour-costs/wage-levels-switzerland/salarium.html>)

Like in many other countries, it is the salary before tax that is negotiated with the employer. Then there are a few contributions that will be deducted from the gross salary. Of course, it is not simply a matter of converting Swiss Francs into Euros, but rather taking the cost of living into account – see above.

What will my net salary be after deductions?

Anyone who's used to seeing lengthy, detailed pay slips will be surprised by how few deductions are made in Switzerland. Indeed, some "competences" are delegated to the individual. For example, there are no social security or health insurance contributions, but you will have to take out your own private health insurance (compulsory and supplementary cover). We will cover this in more detail in a later section.

Compulsory contributions, at the same rate for everyone:

Fixed contributions – explanations for which can be found below or on the [linked websites](#) – are deducted/added from the gross salary to reach the net salary:

- Old-age and survivors' insurance scheme, invalidity insurance and loss of income (AVS/AI/APG): 5.3%
- Unemployment insurance (AC): 1.1% of salary, capped at CHF 148,200/year. Beyond that, a 1% solidarity contribution is deducted towards paying off unemployment insurance debt.
- "Loss of income" insurance (known by the abbreviation "EO" in German): maternity/paternity leave/military service: 0.043%

Or a deduction of around 6.443% from the gross salary (note the cap on AC).

Contributions that are compulsory, but adjusted depending on the employer:

- Occupational pension ("2nd pillar", corresponding to a contributions-based pension) - for annual salaries in excess of CHF 21,150. Read below.
- Personal liability insurance for loss of income due to illness or personal injury. In Switzerland, sick pay is paid at a daily rate directly by the employer (in German: "Taggelder"). We strongly advise having a good look at your employer's regulations, as the length and rate of sick pay can vary! There are three standard "scales" in Switzerland (Zurich, Basel and Bern).
- Note that family allowances are paid by your employer, who is then reimbursed by the canton: you will receive a sum for each child that is fixed according to their age and the canton in which your employer is based (in practice, this means between CHF 200 and CHF 300 per child).

What expenses should I factor in?

It's important to take note of other major expenses:

- Medical insurance – which is compulsory - and varies depending on the level of cover you choose. You need to have a policy in place within three months of arriving in Switzerland. Depending on which canton you end up in, you may be sent a reminder letter if you forget to fulfil this legal requirement.
- "Household" insurance for personal belongings and civil liability.
- Legal protection, etc.

A factor that really makes a dent in your take-home pay: income tax!

Last but not least, there's also income tax. In Switzerland, income tax is deducted at source (in German: "Quellensteuer") for foreigners who do not hold a Permit C. Any income over CHF 120,000 will be subjected to the standard income tax procedure, namely completion of a tax return (Geneva is the only exception: CHF 500,000).

The percentage of income tax deducted at source is devolved to the cantons. In general, you can find information about the different tax bands on the canton's tax authority website: "Steueramt"). In general, the percentage is adjusted according to your marital status, the number of dependent children, church tax, and the number of working people in your couple.

Procedures to amend tax deducted at source do exist, and you can find the appropriate forms on the canton's website.

Employers collect tax at source and then transfer it to the government.

As for the tax return that awaits any foreign worker with a Permit C or who exceeds the earnings threshold, it can seem long and complicated, but increasingly the cantons are adopting online tax returns that include instructions on the forms. An important part of the tax return is the infamous salary certificate ("Lohnausweis"), which your employer usually sends out in the first quarter of the following year.

Depending on the canton, you may be asked to pay your tax in advance, to be amended later once the certificate has been received.

There are three kinds of Swiss income tax: federal, cantonal, and local council. The latter two are often used to make a given canton more appealing or competitive, with some canton's known for their very low taxes!

The federal [ch.ch](http://www.ch.ch) website contains all the links you need to estimate how much tax you'll pay

<https://www.ch.ch/en/tax-calculator/>

What about the cross-border commuters?

If that's the case for you, you'll find the following table very handy, copied from <http://www.travailler-en-suisse.ch> (website in French).

ACTIVITY	PLACE OF RESIDENCE	CANTON IN WHICH YOU WORK	SPECIAL CONDITIONS	WHERE YOU PAY TAX
Employee	France	Geneva, Zurich, Aargau	-	Geneva, Zurich, Aargau

ACTIVITY	PLACE OF RESIDENCE	CANTON IN WHICH YOU WORK	SPECIAL CONDITIONS	WHERE YOU PAY TAX
Employee	France	Geneva	Partner working in France or in the cantons of Basel City, Basel-Landschaft, Bern, Jura, Neuchâtel, Solothurn, Valais, Vaud	Geneva for income earned in Geneva. France or other cantons for income earned in France or other cantons
Employee	France	Basel City, Basel-Landschaft, Bern, Jura, Neuchâtel, Solothurn, Valais, Vaud	Returning to France every day	France (see bottom of table for special circumstances affecting some cross-border commuters in the Vaud canton)
Employee	European Union and AELE	All cantons	Returning to France once per week (to primary residence), and residing in Switzerland the rest of the time	Switzerland
Self-employed	France	Basel City, Basel-Landschaft, Bern, Geneva, Jura, Neuchâtel, Solothurn, Valais, Vaud	-	Switzerland
Employed or self-employed	Switzerland	All cantons	The tax authorities consider a person to be residing in Switzerland if: - They have spent at least 30 days in Switzerland, where they have been engaged in paid work, with no meaningful break - They have spent at least 90 days in Switzerland without engaging in a paid work, with no meaningful break	Switzerland

Special circumstances in Vaud canton: cross-border commuters working in Vaud with a commute of over 90 minutes each way are taxed at source, contrary to the taxation agreements signed between Switzerland and France. This is illegal, but the procedure required to bring a case is not a straightforward one.

For residents, income tax is calculated based on taxable income. Taxable income is equal to gross income from salaried or freelance working and interest and dividends earned from financial products (there is no capital gains tax in Switzerland), as well as any unearned income, pensions, or winnings. You can deduct a certain number of expenses from this gross income, such as expenses incurred to enable you to earn the income, like travel, meals, and childcare costs.

Foreign residents will most often be taxed at source. The employer will deduct income tax at source and pay it to the appropriate canton directly. In any case, the amount of income tax you pay depends on where you live and where you work, but other factors may also be taken into account. If your salary exceeds a certain threshold, for example, you will need to complete a tax return. Each “entity”: local council, canton, federal government, applies its own income tax rate.

As is the case everywhere else, this is a complex topic by nature and you are strongly advised to have a good read of the various websites dedicated to it, as well as to seek advice from a specialist who can help you complete your tax return and obtain the deductions to which you are entitled. As for banks, they cannot be seen to be giving you advice on tax optimisation (excluding the third pillar).

D. Insurance (Social Security)

As we have already seen above, in Switzerland, individual insurance is the norm. As such, all Swiss residents and cross-border commuters will be faced with picking the insurance that’s right for them. In addition to those mentioned above (AVS/AI/APC, AC, etc.), you’ll also need to consider:

- Health insurance (LAMal). This is compulsory for all Swiss residents.
- Accident insurance (LAA). This is paid by your employer.
- Occupational pension (LPP), or the “2nd pillar”. The AVS/AI constitutes the “1st pillar”.

The “three pillars” are what form the foundation of social security and pensions in Switzerland. We have already mentioned the first two, and will be covering them in more detail, below. The third pillar, or private pension plan, is made up of all the investment vehicles that top up the first two pillars (available from banks and insurance companies, etc.).

At this stage, it would be pertinent to mention the comprehensive works by Pierre Novello: “Pensions Guide (Le guide de votre prévoyance)” (June 2012) and “Paying for Retirement (Comment financer sa retraite) (May 2020), that provide an in-depth look at these subjects that may seem esoteric for anyone not used to the Swiss system.

1 - Accident Insurance (LAA)

An accident is defined as “any harmful, sudden and involuntary injury to the human body caused by an extraordinary external force”.

Accident Insurance is compulsory for all employees working in Switzerland. It is taken out by the employer. As long as the insured party works at least eight hours per week for the same employer, this insurance covers:

- Occupational accidents
- Non-occupational accidents
- Occupational illness

For the insured party and unemployed members of their families, accident insurance covers:

- Medical treatment (outpatient or inpatient treated on a ward) including medication and tests ordered by the doctor
- Treatment provided by dentists and paramedics
- All fees incurred by hospitalisation
- Associated costs (travel, transport, and rescue costs)
- Any insured party who is unable to work or to work full time following an accident is eligible for daily compensation
- Disability allowance
- Lump-sum compensation
 - Allowance for helpless persons
 - Survivor's allowance

Whatever the circumstances, make sure you remember to complete an accident report that your employer will submit to the insurer.

2 - Unemployment Insurance

Unemployment insurance guarantees insured parties a decent income in the case of income lost due to:

- Unemployment
- Reduced working hours (technical unemployment)
- Unforeseen circumstances (company closure)
- Employer insolvency

In Switzerland, all employees must pay into Unemployment Insurance. Entitlement varies depending on place of residence (cross-border commuter or Swiss resident). The ORP website (or www.ch.ch) contains all essential information.

3 - Health Insurance (LAMal)

Every person resident in Switzerland has to take out medical insurance. If you fail to choose a medical insurance provider within the deadline, one will be allocated to you. Compulsory medical insurance is regulated by the Swiss Federal Law on Compulsory Health Care of 18 March 1994 and its ordinance for implementation, as well as the Federal Law on the general part of the law of social insurance of 6 October 2000.

Illness is defined as “any harm to the physical or mental capacity of an individual that is not caused by an accident and that requires an examination or treatment, or causes a person to be unable to work”.

With regard to medical insurance, generally the policyholder covers an annual excess (CHF 300, 500, 1000, 1500...) as well as a 10% excess of any fees incurred above and beyond the annual excess. There tends to be no excess for children, but any treatment is only reimbursed at 90%. Employers can recommend a medical insurance provider, or even sponsor – fully or in part – the insurance premiums. As an example, a family with two children would need to have CHF 20,000/year in LaMAL premiums, with an excess of CHF 1,500/year for the adults. However, this would depend on a whole range of criteria, and so is provided for information purposes only.

Your employer's broker will be able to help you with any questions you may have about insurance and pensions!

3. Moving to Switzerland

A few helpful pointers, or how to avoid having to unload your moving van at the border or seeing your stockpile of stilton and cheddar get confiscated.

Now that you have signed and understood your employment contract, and have outlined your monthly budget and decided which canton you'll now be calling home, it's time to pack your boxes and hit the road.

A. Moving to Switzerland and Importing Your Vehicle

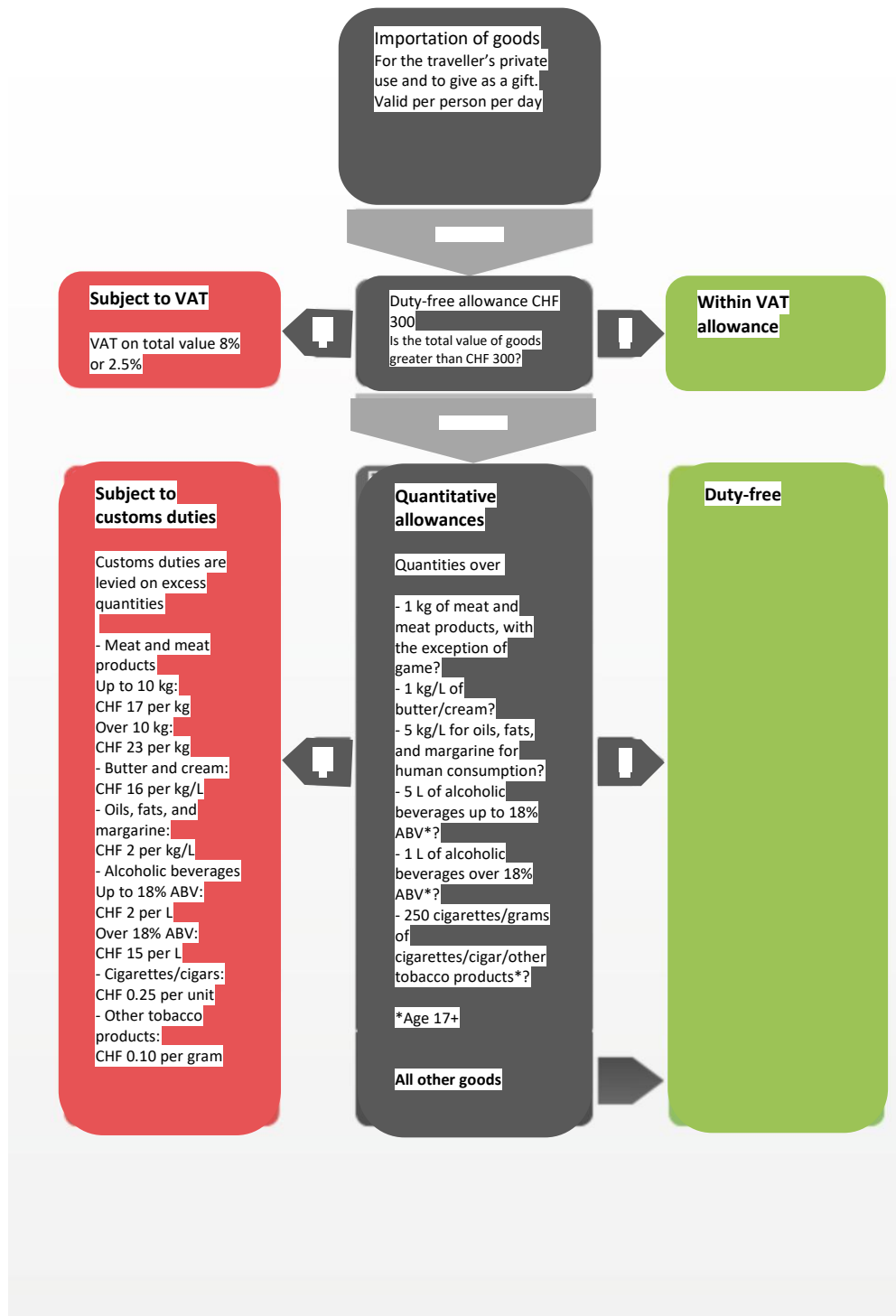
You can find all the information you need about importing your personal belongings when you move to Switzerland at www.ch.ch and www.admin.ch.

B. Importing Foodstuffs and Other Goods

There is a duty-free allowance of CHF 300 per person per day, with quotas on certain food products (see diagram, below). You should also pay heed to these allowances when going to do your shopping in France.

These regulations may vary. Find out more on the federal government website.

Useful link: <https://www.ezv.admin.ch/ezv/en/home/information-individuals/travel-and-purchases--allowances-and-duty-free-limit/importation-into-switzerland/duty-free-allowances--foodstuffs--alcohol-and-tobacco.html>



C. Registering With an Embassy or Consulate

When you move to Switzerland, it's a good idea to register with your country's embassy or consulate. Here's the address of the French representations in Bern and Geneva:

French Embassy in Switzerland
Schosshaldenstrasse 46,
CH-3006 Berne

Tel: +41 31 359 21 11

www.ambafrance-ch.org

French Consulate

Cours des Bastions, 2

CH-1205 Genève

Tel: +41 22 319 00 00

info@consulfrance-geneve.org

www.consulfrance-geneve.org

There are French representations in many other Swiss cities: Zurich, Basle, Lugano, Sion... (<https://www.eda.admin.ch/countries/france/fr/home/vivre-a/representations-en-ch.html>)

D. Accommodation

In Switzerland, two thirds of people live in rented homes. The terms and conditions for renting an apartment are governed by Swiss law and your lease. Many owners rent their properties through a letting agent (in German: "Verwaltung") that takes care of the everyday management of their property. Many rental properties are owned by insurance companies (Wincasa for Winterthur, for example). If necessary, the letting agent will be your point of contact.

Finding a Home

There are a number of options when it comes to finding a home to rent:

- The daily press (available from boxes on the street)
- Letting websites:
 - <https://www.homegate.ch/en>
 - <https://www.immostreet.ch/en/>
 - www.immoclick.ch (in German)
 - <https://www.immoscout24.ch/en>
 - <https://en.comparis.ch/immobilien/default>
 - <https://www.ronorp.net/> (available in German and English)
- Social media (Facebook groups, the website for French Thursdays in Zurich: jeudis.ch)

Real Estate agents (Makler, regies et agences immobilières) are property agencies that manage properties on behalf of their owners. In principle, it shouldn't cost you anything to look for a place to rent.

The process can vary noticeably between cantons and real estate agents, but in general it works like this: when you are interested in a property, you fill in a registration form and provide your relevant information

(age, marital status, profession, number of children, residence permit type, employer, salary, pets, etc.). The form is intended to prove that the new tenant can pay the rent. You'll also need to provide:

- A copy of your employment contract, containing details of your salary
- Photo ID
- Your residence permit (work permit)
- A criminal record check (not compulsory, but can help reassure the agent)
- A certificate from the Office des Poursuites proving that you are not involved in a debt recovery process (in German: "Betreibungsauszug") (this can be skipped for people who have just arrived in Switzerland)
- Civil liability insurance, known as "renters' insurance" (in German: "Haushaltsversicherung"), which also lets you insure personal belongings
- In some cities where there is a lot of pressure on housing (Zurich, for example), it isn't unusual to be asked to provide a CV and covering letter.
- Lastly, be aware that the letting agents and owners will check your employment details and salary with your employer. As such, it's not unusual to provide contact details for your HR department on the registration form.

It would be remiss of us how gruelling it can be to find accommodation in some towns and cities! Indeed, queues of 30+ people to visit an apartment in Lausanne and Zurich are unfortunately not just urban myths. Word of mouth can be a great way to find accommodation, so make full use of your network!

Rental agreements are usually concluded in writing. The contract is often accompanied by the building's rules, and will be accompanied by an information form about how to contest an initial rent that is set too high. This is compulsory in Geneva. It is a green sheet of paper and if it is omitted, the tenant can challenge their rent through the conciliation authority. In other words, it's a document that owners rarely forget to provide! Next, all that's left to do is to pay the deposit, sign the inventory, and pay your rent. We strongly recommend joining ASLOCA, the Swiss tenant's association (www.asloca.ch). This association, with lawyers qualified in rental agreements and rent laws, advises tenants on the difficulties they may encounter. It's important to point out that tenants have fewer protections in Switzerland than in some other countries.

Once the rental agreement is signed, the tenant must pay an advance deposit of no more than three months' rent. The deposit is placed in a tenancy deposit scheme (in German: "Mietkautionskonto") that the tenant opens in their own name. It is intended to allow the owner to pay for any damages beyond normal "wear and tear". This account, which can earn interest, can be opened at any bank upon presentation of your rental agreement and a piece of ID. The deposit is held securely for as long as the tenant occupies the property. It can only be accessed with both parties' consent.

If you don't want to tie up a large sum of money in this way, you have several options:

- Ask someone to be your guarantor
- Use a rental deposit guarantee company and pay a "rent" for the deposit. See <https://www.swisscaution.ch/en/> or <https://www.gocaution.ch/>.

Lastly, your employer may cover your deposit, but that's a matter to negotiate with your employer.

What About Moving In?

You need to pay a lot of attention when you're moving in. Tenants have the right to demand that the accommodation they will be moving in to is clean and in good condition. Before you move in, there's a handover process for the apartment ("Wohnungsübergabe").

With the owner (or their legal representative), you will assess the condition of the apartment and note down any defects and shortcomings, no matter how small, in an inventory ("Wohnungsübergabeprotokoll"). You'll need to take a good look at the condition of the hob, dust behind the radiators, the level of dirt on air conditioning vents, the cleanliness of the windows, the condition of the flooring... It's common to negotiate financial compensation for time spent cleaning. The owner may also get someone in to repair the property. Repair expenses following the tenant's departure are usually covered by the household insurance.

Remember that if the new tenant keeps the previous tenant's furniture and carpets, they may have to pay for their removal when they move out if the next tenant does not want them. Make sure you think very carefully about this, as these gifts can have a sting in their tail.

Rent is generally paid monthly in advance for the next month. The rent includes some bills: heating, hot water, and cable. When rent is paid monthly in advance, the owner has an obligation to provide a detailed breakdown at least once per year. Following this breakdown of expenses, there may be a discrepancy to be compensated for.

If, at the end of the initial lease, the owner wants to increase the rent (following improvements or rising mortgage rates), they must do so using an official form. If the increase is not justified, the tenant has 30 days to contact the conciliation authority in writing. This is one of the reasons why it's a good idea to join ASLOCA (see above).

With regard to utilities (water, electricity, gas, telephone, and TV, etc.), contact the appropriate companies. To find out who to contact, check the website for the town or city where you live, or the letting agent.

E. Education for Children in Switzerland

Family allowances are "services to support the education of children". The monthly allowances are paid for every child in every canton (see above).

Compulsory education in Switzerland lasts 11 years and works as described below (ages can vary between cantons!):

- Pre-school (Age 0-4): before children reach kindergarten age, their parents can send them to a

crèche (children's centre, childcare centre, nursery, day-care centre, etc.)

- Early years classes, first learning cycle (ages 4-6): not compulsory, but 95% of children in this age group do attend
- Compulsory education (ages 6-16): compulsory education begins at age 6 and lasts for nine years. It includes six years of primary school and three years of lower-secondary school. This system depends on the cantons.
- Upper-secondary education (age 16+): after completing lower-secondary education, young people can take different educational paths, either vocational training (in school or on an apprenticeship), or general education in a high school, baccalaureate school or upper secondary-specialised school. A gap year is also available for students who have not yet decided which direction to take after completing their compulsory education. Only 20% of a given year group earns the baccalaureate certificate in Switzerland, which is recognised as more selective than the French or international baccalaureate.

Foreign residents can choose to enrol their children in the Swiss education system or a foreign one (French or international school) thanks to the foreign schools with a presence in Switzerland. There is a huge choice of schools, especially in the Zurich and Geneva cantons: Montessori schools, Steiner schools, British schools, bilingual schools, schools leading to the French or international baccalaureate... the list goes on.

To enrol your child in a Swiss school, you will need to contact the local authorities in your place of residence, or management at the school if you already know where you will be enrolling. For foreign and/or private schools, you are advised to contact management at your desired school as soon as possible, to avoid having any trouble securing a place. For education that follows a foreign education system, you will need to be ready to pay high fees. That said, many parents opt for a private school until children start secondary school – i.e. after the initial cycle – and then enrol their children in the public system for the four years of the baccalaureate certificate, when the important decisions on their child's end-of-cycle direction have been made. Once again, the terminology and durations used here are from the Geneva canton, because the Swiss education system is not fully standardised across its 26 cantons. Each canton retains powers over its education system.

For higher education, universities are found throughout the country, and sometimes require students to speak German. Hautes Ecoles, federal polytechnics... and more. However, apprenticeships (training on the job with semesters at university) are an important part of the education system. The French baccalaureate and British A Levels are recognised for access to Swiss universities, but many of them require good grades or minimum grades in particular subjects.

Some useful websites (in addition to those already mentioned):

<http://www.agep.ch>

<https://www.swiss-schools.ch/en/>

F. Public Transport

Most Swiss people get the half price pass (around CHF 165/year) that entitles them to travel throughout

the country with access to the following transport systems at 50% of standard fares:

- CFF trains and private railways.
- Coaches and city buses.
- Trams.
- Boats.

There's also a general pass which, for a single payment (around CHF 3,000/year for 2nd class) provides access to the whole network "for free". For further information about passes, pricing, and timetables, visit the CFF website: <https://www.sbb.ch/en/home.html>. There are also different types of passes by zone, the half-price card, and monthly passes, etc.

Otherwise, you can always purchase tickets as you need them from the ticket machines provided, or using the CFF mobile app (in German: SBB). Regional transport networks also have an app that you can use to buy tickets and get access to special offers.

However, you must always ride public transport with a valid ticket.

G. Cars

Here's a few things to be aware of before you get behind the wheel in Switzerland:

- The colour of signs: motorways have green signs and major roads, blue
- Speed limits (which remain the same when it's raining):
 - In residential areas: 30 km/h.
 - In urban areas: 40, 50 or 60 km/h. It's important to pay attention to the speed limit signs, as they change within urban areas.
 - On major roads: 80 km/h.
 - On motorways: 120 km/h.
- Speed cameras: found in urban areas (especially at traffic lights) and on roads and motorways, there are lots of speed cameras in Switzerland, in addition to police cameras that monitor the flow of traffic and any infractions.
- Seatbelts are always compulsory inside a vehicle. Children aged under 12 or less than 150 cm (4'11") tall must use a booster seat. There is no age restriction on who can ride in the passenger seat, other than the criteria mentioned above.
- It is illegal to use a mobile phone without a hands-free kit when driving
- It is illegal to be in control of a vehicle when inebriated. The maximum drink-drive limit is set at 0.5‰ blood alcohol.
- Parking: just like in many countries, Switzerland has free parking spaces (in blue), and paid parking (in white). They are clearly signposted. With regard to the blue areas, parking is for a limited time and subject to holding a parking badge which can be obtained free of charge.
- You must have paid your road tax up to date to drive on Swiss motorways. There's only one kind of tax disk ("vignette"), which is renewed annually for motorized vehicles and trailers and caravans

(max 3.5 t). It can be purchased from Swiss customs, at the post office, and from Swiss and cross-border service stations for CHF 40. You can be fined for driving on a motorway without a tax disk.

Foreign driving licences remain valid for 12 months following your arrival in Switzerland. Beyond this period a Swiss driving licence is compulsory. During this 12-month period, you will need to exchange your foreign driving licence for a Swiss driving licence from your canton of residence's driver and vehicle licensing authority (see the website for your canton's branch, in German: "Strassenverkehrsamt").

H. Banking

So that your employer can pay you your salary, you will need to open an account at a Swiss bank like UBS, Crédit Suisse, Banque Postale or a local canton bank. To do so, you will need the usual documents: passport, work permit, and residence permit.

It should be noted that in Switzerland, it is normal for current accounts to charge a fee. In return, your account earns interest, even though rates are currently very low!

Two kinds of payment card are used in Switzerland:

- Debit cards: EC Maestro or Maestro, they can be used to withdraw money from ATMs and pay for purchases in most shops in Switzerland and abroad. The sum is debited directly from your bank account.
- Credit cards: used to withdraw money and pay for purchases, just like a debit card, but your account is debited just once, generally at the end of the month.

Cheques are not used in Switzerland. When it comes to paying regular bills from service providers (telephone operators, doctors, etc.), people often used a Bulletin de Versement (BVR) which was sent to your home address. This system has been replaced by the QR-code invoice on Oct 1st 2022. From now, each invoice can be paid your mobile banking application.

It's important to highlight that Swiss shops are used to being paid in cash, so you should always make sure you have some on you.

Over the past few years, smartphone payments have become more commonplace, even in smaller stores, at market stalls, and in farm shops! TWINT is a very popular app for this purpose in Switzerland. The COVID pandemic re-activated the QR-code payment technology, which was told to be doomed in the past. Implementing TWINT comes along with quite high fees for retailers, therefore, not every small retail uses it. Therefore, please make sure you keep cash and/or Mastercard or Visa with you.

I. Shopping

As in other countries, Switzerland has both supermarkets and small shops. Supermarkets are primarily represented by Coop and Migros, but you will also find Manor, Denner, and Carrefour. Lidl and even Aldi. In general, choice is limited and you should know that Migros does not sell alcohol or any branded

products.

You may be in for a surprise when it comes to opening times and prices!

- Opening times: in general, doors open between 8 a.m. and 9 a.m., and close at 6 p.m. Shops close earlier on Saturdays, at 4 p.m. (except in major cities). As for the supermarkets and shopping centres, they often stay open until 7 p.m. during the week and until 6 p.m. on Saturdays. Some cities have late night shopping on Thursdays or Fridays, staying open until 9 p.m. However, don't plan to do any shopping on a Sunday, unless it's at the airport or a CFF train station.
- Prices: fresh produce tends to be very expensive (fish, vegetables, meat, etc.), but the arrival of hard discount stores is eating into this trend.

J. Telephone & Internet Providers

Whether it's the internet, mobile phones, or landlines, these services are expensive.

For landlines, Swisscom still has a de facto monopoly on connections to the network. You will need to pay a monthly subscription. Swisscom also offers Swisscom TV, which boasts high-quality programming. Switzerland is one of the European countries with the highest number of internet connections per household. Many telecom operators offer ADSL broadband. The main players on this market are Swisscom and other local operators (generally utilities providers). Compared to most European countries, the internet is expensive but the guaranteed bandwidth delivers quality connections, accompanied by good tech support.

For mobile phones, Swisscom, Sunrise, and Salt share the network. All operators provide similar coverage and service quality in major cities. The best plan, if possible, is to visit the different operators' stores and compare their offers. Other players have now entered the market, but make sure you check their offers as well as their signal coverage.

To use the TV and radio at home, you will need to pay an annual fee of around CHF 335, payable to [SERAFE](#). You no longer need to register or unsubscribe from the payment system. Simply reporting your arrival or departure from the town or city is enough.

Electrical socket and phone line connections are unique to Switzerland. You can buy adapters in all major stores.

K. Useful phone numbers

- International emergency assistance: 112
- Fire brigade: 118
- Police: 117
- Ambulance: 144

- Toxicological information centre, Tox Info (in case of suspected poisoning): 145
- Traffic information: 163
- Breakdown assistance: 140
- Out-of-hours pharmacies: <http://www.sos-pharmacie.ch/en/home/recherche.html>

L. Waste & Recycling

Household waste is sorted in Switzerland. Once again, the rules and methods vary between cantons and even cities. To find out where to dispose of your waste, ask your local authority for their collection map. Local apps also exist where you can find this information (such as the [Déchets Genève](#) app). Sorting is compulsory in some cantons, and anything that cannot be sorted must be placed in special paid bin bags. This is especially true of German-speaking cantons where only bin bags stamped with the town's logo can be placed in the containers. These bags are available from the local authority, some certified shops, and from supermarkets.

Take note! There are scheduled time slots for disposing of your waste, in individual containers as well as at recycling centres, so as not to disturb the peace of the neighbourhood.

4. In Conclusion...

We hope that this guide has provided some information you will find useful in your plans to move to Switzerland! The speed with which information can change (regulations, websites) means that some of our contributions may soon become obsolete. Nevertheless, you'll always find the information you need online. Your chapter representatives from different schools, as well as your personal network, are both excellent companions to our guide!

We hope that your move to Switzerland goes smoothly and that you settle in to this beautiful adopted home, one which is often feared, mocked, and admired, and whose full complexity you will come to understand by living your life here!

Ade mitenand und uf wiederluege, Au revoir et à bientôt, Arrivederci e a presto, a revair e a bainbaud!



Photo: "Rendez-vous Bundesplatz", laser projections in Bern, source: Keystone

*Thank you to HEC Paris for initiating this Welcome Pack
Thank you to Essec alumni Switzerland for 2022 Updates
Thank you to Essec alumni Paris for funding this translation from French to English*