



Grüezi ! Bienvenue ! Benvenuto ! Beinvegni !



The Swiss flag © FDFA, Swiss Presence

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 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

Here's a summary of this introduction to your new (or future) country of residence

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1) Switzerland - a few words about its history, geography and demography

As Jean Racine said in *Les Plaideurs*, “No money, no Switzerland”. It’s hard to ignore this deep-rooted prejudice. It’s true that Switzerland is a small, wealthy country where banks thrive. However, it is deprived of mineral resources and other basic materials, which it must import. On the other hand, Switzerland exports its goods and services: watches and other products from the precision engineering industries, industrial specialties, pharmaceuticals, insurance, as well as chocolates, cheeses... From an economic point of view, Switzerland is undoubtedly oriented towards foreign countries.

Switzerland is also known for its constitutional particularity: it is a federal state, even if it keeps the name of confederation. This means that the constituent States or Cantons have renounced part of their sovereignty, delegating it to a higher State which is common to them all. This federal state is responsible for many areas (taxation, public health, education, etc.). The following tables and maps will give you a better understanding of this linguistically and culturally diverse country.

1) Switzerland in a few figures¹

Criteria	Data
<u>Official languages</u>	German, French, Italian, Romansh
<u>Motto</u>	« Un pour tous, tous pour un »
<u>National anthem</u>	Cantique suisse
<u>People</u>	Swiss
<u>Capital city</u>	Bern: 46° 57' N, 7° 25' E
<u>Area</u>	41'285 km ² (ranked 133 th)
<u>Population</u>	8'738'791 (ranked 100 th), density : 215 inhab./km ² (2021)
<u>Largest City</u>	Zurich : 443 037 inhabitants (2022)
<u>Type of State</u>	Federal state with parliamentary system
<u>President</u>	Viola Amherd (2024)
<u>Key dates</u>	Federal Pact (Grütli Oath): August 1, 1291 Creation of the federal state: September 12, 1848 Creation of Jura: January 1, 1979
<u>Human Development Index</u>	0,967 (133 st). (2022)
<u>Currency</u>	Swiss Franc (CHF)
<u>GDP</u>	\$90'686 per inhabitant (2022)
<u>Unemployment rate</u>	2% of the working population (2023)
<u>Gross public debt</u>	15.6% of GDP (2022)
<u>Area code</u>	+ 41

2) Switzerland in 26 cantons and 4 languages

A key concept for living in Switzerland: the cantons

¹ Sources:

<https://www.eda.admin.ch/aboutswitzerland/fr/home/gesellschaft/bevoelkerung/die-bevoelkerung---fakten-und-zahlen.html>, viewed on April 22, 2024

https://www.stadt-zuerich.ch/portal/de/index/portraet_der_stadt_zuerich/zuerich_in_zahlen.html viewed on April 22, 2024

<https://www.admin.ch/gov/fr/accueil/conseil-federal/membres-du-conseil-federal.html> viewed on April 22, 2024

<https://hdr.undp.org/data-center/country-insights#/ranks> viewed on April 22, 2024

<https://www.arbeit.swiss/secoalv/fr/home/menue/institutionen-medien/medienmitteilungen.html> viewed on April 22, 2024

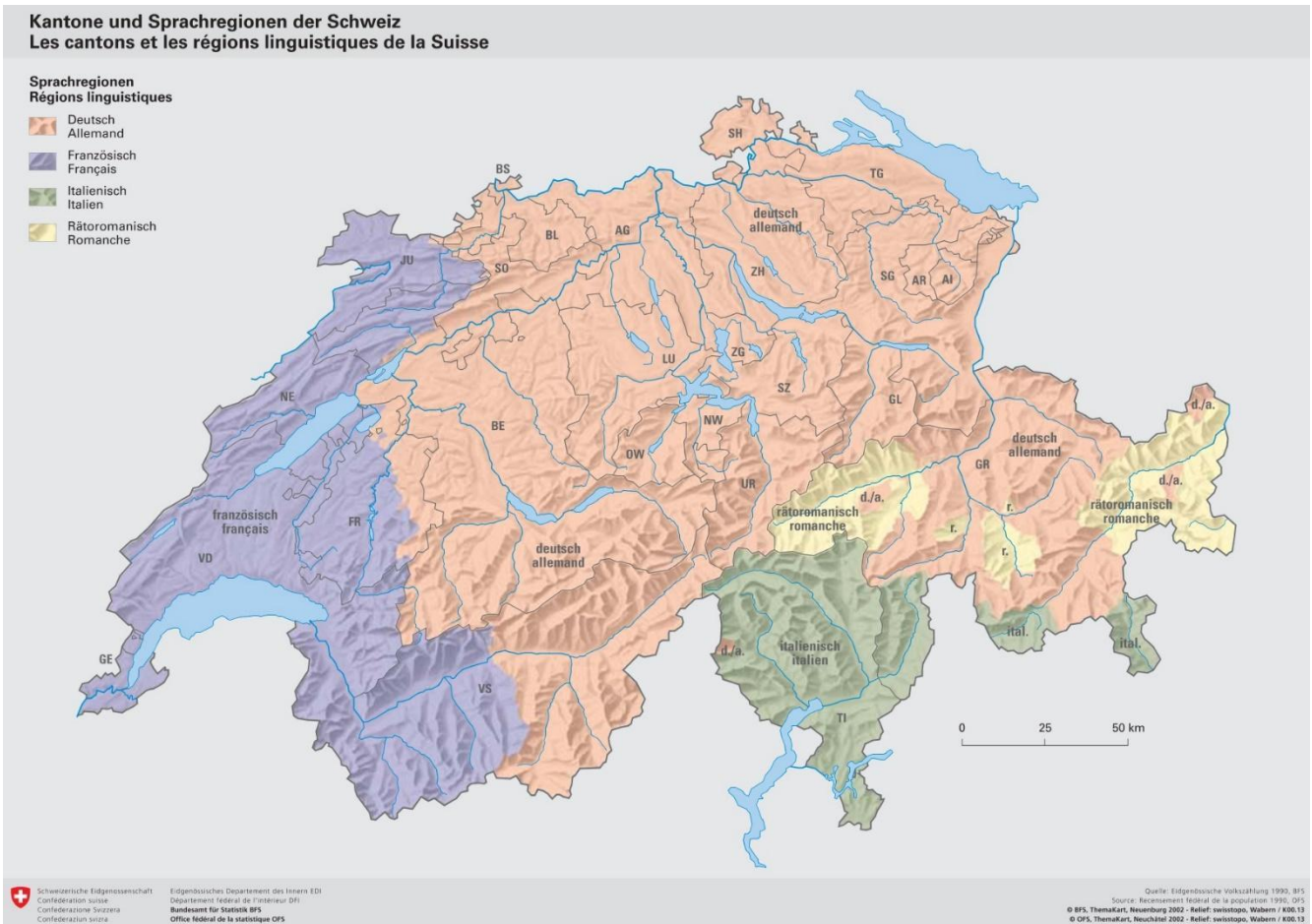
<https://www.efd.admin.ch/efd/fr/home/politique-budgetaire/dette-confederation.html> viewed on April 22, 2024

Switzerland is a federation of 26 cantons: Appenzell Rhodes-Extérieures, Appenzell Rhodes-Intérieures, Argovie, Bâle-Campagne, Bâle-Ville, Bern (R/A), Fribourg, Geneva (R), Glaris, Grisons, Jura (R), Lucerne, Neuchâtel (R), Nidwald, Obwald, Saint-Gall, Schaffhouse, Schwyz, Soleure, Tessin, Thurgovie, Uri, Valais (R/A), Vaud (R), Zoug, Zurich.

Language pluralism²

Four official languages and many dialects, including the famous “Schwyzerdütsch” which, although different from region to region, gives the German-speaking Swiss a feeling of insularity.

Depending on the canton, administrative sites will be either bilingual (main language of the canton + English, or French and German for bilingual cantons), trilingual or, more rarely, quadrilingual.



61.8% of the population is German-speaking, 23.4% French-speaking, 7.8% Italian-speaking and less than 1% Romansh-speaking. The balance corresponds to the part of the population that still uses the language of their country of origin.

3) Some useful links and further reading

Daily life :

- <https://www.ch.ch/en/> & <https://www.admin.ch>
 - The [ch.ch](https://www.ch.ch/en/) website is an official site, in four languages, providing a great deal of useful information for your

² <https://www.bfs.admin.ch/bfs/fr/home/statistiques/population/langues-religions/langues.html> viewed on April 22, 2024

arrival in Switzerland, from residence permits to forms of employment contract, including addresses of cantonal administrations for taxes, residence permits and more.

- <https://www.cagi.ch/> for newcomers to the canton of Geneva.
- Tourism, activities, events: <http://www.myswitzerland.com>

Some useful reading :

- Editions *Loisirs et Pédagogie* offer a [series of books](#) - considered a good support for any candidate for naturalization - which are regularly updated and cover the following subjects:
 1. Swiss history.
 2. Swiss geography.
 3. Swiss economics.
 4. Swiss political institutions.
 5. Health in Switzerland.
 6. Swiss image.
 7. Media in Switzerland.
- “*Le modèle Suisse*” (François Garçon - 2011) published by Tempus.
- “*L’histoire Suisse en un clin d’œil*” (Joëlle Kuntz - 2007) published by Zoé.
- “*So Sweet Zerland*” Several volumes. Everything you need to know! For example, who 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? Why is the Nestlé logo a nest? Etc.

2) Working in Switzerland: the essentials

Test yourself by observing the reactions of those around you when you mention that you work in Switzerland... and listen to the clichés and generalizations that may arise. Financial centres, wealth gas pedals, countries where you can be laid off in a second, cantons portrayed as strongholds of tax optimization, jobs closed to foreigners... you name it!

The aim of this section is to provide you with a few elements to help you better understand the specifics of (salaried) work in Switzerland.

1) Residence permits

Access to the Swiss labour market has been made easier for citizens of the European Union, Iceland, Norway and the Principality of Lichtenstein. As a result, there is no longer any national preference - vacancies used to be reserved first and foremost for “indigenous” workers. However, following the popular vote of February 9, 2014, the quota system, which limited the number of foreigners authorized to live and work in Switzerland, has been reintroduced for so-called “short-staffed” professions: employers must advertise vacancies (“Meldepflicht”) and justify the hiring of non-EU nationals.

However, this does not mean free access to the Swiss labour market, and a “residence permit” is essential. In the case of an EU member, there are [5 types of residence permit](#), issued in booklet form, but gradually replaced by a “credit card” format:

- Livret L: short-term authorization (particularly for work purposes).
- Livret B: residence permit.
- Livret C: settlement permit.
- Livret Ci: residence permit for gainful employment.
- Livret G: cross-border permit (linked to employer).

While the duration of residence permits is harmonized, renewals and changes of status (e.g. from B to C) may differ from canton to canton.

2) Employment contract

Introduction

The individual employment contract sets out the rights and obligations of both employer and employee. It is not subject to any formal requirements and can therefore be concluded orally. However, a written contract is in the interests of both parties. Any special regulations - e.g. prohibitions on competition or regulations on overtime - must be laid down in a written employment contract. The employment contract may be for a definite or indefinite period.

The “basic” legislative texts for employment contracts are to be found in the “*Code des Obligations*” (“CO”, in German “*Obligationsrecht*”). As in France, if an employment contract is not governed by a collective bargaining agreement (CCT, in German GAV-Gesamtarbeitsvertrag), the CO takes precedence.

The articles of the CO are available online and are very briefly written.

Notice periods

An employment contract of indeterminate duration may be terminated at any time by either party. However, a notice period must be observed. In the absence of a written employment contract or collective bargaining agreement, the notice period is governed by the CO, as mentioned above. It is :

- 7 days during the trial period (for the end of a day).
- 1 month during the first year of service (to the end of one month).
- 2 months from the second to the ninth year of service (for the end of one month).
- 3 months from the tenth year of service (for the end of one month).

Unlike France, where notice periods are counted in “*jours francs*” (i.e. from the date of receipt), notice periods in Switzerland are always effective from the 1st day of the following month. In practice, notice for a resignation received by the employer on January 24 only counts from February 1.

An instrument often used in Switzerland is “modification leave” (German: “*Änderungskündigung*”). It is used by the employer when the terms of the contract are adversely affected (e.g. in the case of a pay cut).

Dismissal by the employer is unfair if it is due to or during the performance of military, civilian or civil defence service, or in the event of illness, accident or pregnancy.

3) Salary

How much can I ask for?

For a foreigner, coming to work and live in Switzerland can be a source of surprises: higher salaries than in the rest of Europe, but the cost of living is also higher. The following sites publish serious studies on these subjects: salaries, cost of living, housing costs...

- <https://www.ch.ch/fr/travail/salaire/salaire-minimum-et-salaire-moyen/>
- Employers are obliged to respect fair wages. The “Salarium” database, which provided a precise statistical indication, has been discontinued for the time being (direct link: <https://www.bfs.admin.ch/bfs/fr/home/statistiques/travail-remuneration/salaires-revenus-cout-travail/structure-salaires/salarium.html>)

As in many other countries, the gross annual salary is negotiated with the employer. Note that, depending on the company, the salary may be paid in 12 or 13 monthly instalments. Always check this point carefully. A certain number of charges must be deducted from this gross amount. Of course, you don't just have to convert Swiss francs into euros, but also take into account the cost of living - see above..

What will my salary be after tax deductions?

Those accustomed to long French payslips will be surprised at how few contributions there are in Switzerland. In fact, certain “responsibilities” are delegated to the individual. For example, there are no social security or mutual insurance contributions, but you must take out private health insurance (compulsory coverage and mutual insurance). We'll come back to this later in the document.

4) Social contributions

Compulsory contributions at the same rate for everyone:

From the gross salary, fixed charges - explained in the following or on the referenced sites - are deducted/added to arrive at an employee's net salary:

- Old-age, survivors', disability and loss-of-earnings insurance (AVS/AI/APG): 5.3%.
- Unemployment insurance (AC): 1.1% of salary, limited to CHF 148,200/year.
- Loss-of-earnings insurance (known as “EO” in German): maternity/paternity/military leave: 0.5% for employees.

This means a minimum deduction of 7.1% of gross salary (subject to unemployment/AC insurance ceilings).

Compulsory contributions, but modulated according to the employer:

- Occupational pension insurance or LPP (“2nd pillar”, corresponding to a contributory pension) - for an annual salary in excess of Fr. 21,150. See below.
- Insurance against loss of earnings due to illness or accident. Unlike in France, where sick days are covered by Sécurité Sociale, it is the employer who pays the daily allowance (German: “Taggelder”). We strongly advise you to have a look at your company regulations, as the duration and rate of coverage can vary! There are 3 reference “scales” in Switzerland (Zürich, Basel and Bern).
- It should be noted that family allowances are paid by the employer, who is reimbursed by the canton: payment of an amount per child which depends on the child's age and the canton in which the company is based (in practice between Fr. 200 and Fr. 300 per child).

What costs should I include in my calculation?

Finally, don't forget to factor in other important expenses:

- Health insurance - compulsory - which varies according to the services chosen. It must be taken out within three months of arrival in Switzerland. Depending on the canton, a reminder letter may be sent to you if you forget to comply with this obligation.
- Household insurance for personal belongings and third-party liability.
- Legal protection, etc.

One element that has a clear impact on your salary: income tax!

Last but not least la taxation or l'impôt sur le revenu.

Swiss income tax has three components: federal, cantonal and municipal. The last two are used as instruments of attractiveness and competitiveness. Some cantons are known for their very low tax rates!

Foreigners who do not hold a “C” passbook will be taxed at source (German: “Quellensteuer”). Income in excess of Fr. 120,000 will then be subject to ordinary taxation, i.e. on the basis of a tax return (the only exception is Geneva: Fr. 500,000).

The % withholding tax is a cantonal responsibility; in general, the rates are available on the websites of the cantonal tax authorities (German: “Steueramt”). The % is generally modulated according to marital status, number of dependent children, church tax and number of employees in the couple.

There are a number of mechanisms for rectifying withholding tax, which can be obtained from the cantonal websites or from the tax authorities.

It is the employer who collects the withholding tax and remits it to the authorities.

As for the tax return that awaits any foreigner with a C permit or exceeding the maximum limits, it can seem long and tedious, but more and more cantons are using online returns with explanatory forms. An important item to have for the declaration is the famous salary certificate ("Lohnausweis"), generally sent by the employer by post during the first quarter of the following year. So, if you move during the year, even after leaving your employer, notify him of your new address as soon as possible!

Again, depending on the canton, you may be asked to pay your tax in advance - rectified with your tax return afterwards.

It's important to remember that the tax authorities are there to advise and guide you through your individual tax situation. Don't hesitate to consult them!

The federal website [ch.ch](http://www.ch.ch) centralizes links to help you estimate your taxes.

<https://www.ch.ch/fr/montant-impots/>

5) What about cross-border commuters?

For cross-border commuters, the table below (from <http://www.travailler-en-suisse.ch>) provides a good summary of tax conditions.

STATUS	PLACE OF RESIDENCE	CANTON OF WORK	SPECIAL CONDITIONS	TAX PAYMENT LOCATIONS
Employee	France	Geneva, Zurich, Aargau	-	Geneva, Zurich, Aargau
Employee	France	Geneva	Spouse working in France or in the cantons of Basel City, Basel Country, Bern, Jura, Neuchâtel, Solothurn, Valais, Vaud	Geneva for income earned in Geneva. France or other cantons for income earned in France or these cantons.
Employee	France	Basel city, Basel country, Bern, Jura, Neuchâtel, Solothurn, Valais, Vaud	Daily return to France	France (see bottom of table for the special case of certain cross-border commuters from the canton of Vaud)
Employee	European Union and EFTA	All cantons	Return to France once a week (where main residence is located), residence in Switzerland the rest of the time	Switzerland
Self-employed	France	Basel city, Basel country, Bern, Geneva, Jura, Neuchâtel, Solothurn, Valais, Vaud	-	Switzerland

STATUS	PLACE OF RESIDENCE	CANTON OF WORK	SPECIAL CONDITIONS	TAX PAYMENT LOCATIONS
Employee or Self-employed	Switzerland	All cantons	The tax authorities consider a person to be resident in Switzerland if : - the person has resided for at least 30 days without significant interruption and has been gainfully employed, - the person has resided in Switzerland for at least 90 days without significant interruption and has not been gainfully employed.	Switzerland

A special case in the canton of Vaud: cross-border commuters working in the canton of Vaud with an outward journey of more than 1.5 hours are taxed at source, contrary to the tax agreements between Switzerland and France. It's not legal, but it's not easy to win the case.

As everywhere, the subject is, by its very nature, complex, and it is strongly recommended that, in addition to examining the various sites dedicated to this subject, you seek the advice of a specialist who will assist you in drawing up your return and obtaining the deductions to which you are entitled. As for bankers, they cannot be seen giving advice on tax optimization (except for the third pillar).

6) Social security coverage³

As we have already seen, the Swiss system is based on insurance. This means that any Swiss resident or cross-border commuter will be faced with a number of insurance choices. In addition to those mentioned above (AVS/AI/APC, AC ...), we must also consider :

- Health insurance (LAMal). It is compulsory for Swiss residents.
- Accident insurance (LAA). It is paid for by the employer.
- Occupational pension provision (LPP) or "second pillar". The AVS/AI is the "first pillar".

The "three pillars"⁴ form the basis of social security and pension provision in Switzerland. The first two have already been mentioned, and will be developed further below. The third pillar, or individual pension provision, is made up of all the investment vehicles that complement the first two (offered by banks, insurance companies, etc.).

At this point, it's worth mentioning Pierre Novello's very comprehensive books: "*Le guide de votre prévoyance*" (June 2012) and "*Comment financer sa retraite*" (May 2020), which deal in depth with all these somewhat esoteric subjects for those unaccustomed to the logic adopted in Switzerland.

1 - **Accident insurance (LAA)**

An accident is defined as "any sudden and unintentional harmful injury to the human body caused by an extraordinary external event".

Accident insurance is compulsory for all employees in Switzerland. It is underwritten by the employer. Provided the

³ <https://www.eda.admin.ch/aboutswitzerland/fr/home/wirtschaft/soziale-aspekte/soziale-vorsorge.html> viewed on April 22, 2024

⁴ <https://www.bsv.admin.ch/bsv/fr/home/assurances-sociales/ueberblick/dreisaedulensystem.html> viewed on April 22, 2024

insured works at least eight hours a week for the same employer, this insurance covers :

- Work-related accidents
- Non-work-related accidents
- Occupational illnesses

Accident insurance covers - for the insured and non-working family members :

- Medical treatment, whether outpatient or inpatient in a shared room, including medicines and tests prescribed by the doctor.
- Treatment by dentists or paramedical professionals.
- All hospitalization expenses.
- Ancillary expenses (travel, transport and rescue costs).
- Insured who are totally or partially unable to work as a result of an accident are entitled to daily benefits.
- Disability pension.
- Lump-sum compensation.
- Helplessness allowance.
- Survivor's pension.

In all cases, don't forget to fill in an accident declaration form, which must be submitted to the insurer via the employer.

2 - Unemployment insurance

Unemployment Insurance (UI) is designed to guarantee insured persons adequate compensation for loss of earnings caused by:

- Unemployment
- Reduced working hours (short-time working)
- Company closure
- Employer bankruptcy

In Switzerland, all employees are obliged to pay unemployment insurance contributions. Entitlement to benefits varies according to place of residence (cross-border commuter or resident in Switzerland). The ORP⁵ website or www.ch.ch provide essential information.

3 - Health insurance (LAMal)

Everyone living in Switzerland must choose a health insurance provider. If this choice is not made by the deadline, a provider is automatically assigned. Compulsory health insurance is regulated by the Federal Health Insurance Act of March 18, 1994 and its implementing ordinances, as well as by the Federal Act on General Parts of Social Insurance of October 6, 2000.

Illness is defined as “any impairment of physical or mental capacity which is not due to an accident and which requires examination or treatment or results in an inability to work”.

Health insurance generally requires the insured to pay an annual deductible (Fr. 300, 500, 1000, 1500...) and then a co-payment of 10% of costs incurred over and above this deductible. In general, there is no deductible for children, but reimbursements are made at 90% only. The employer may recommend health insurance or even sponsor - partially or totally - the insurance premiums. As an indication, for a family with two children, the LaMAL premium is CHF 20,000/year, with deductibles of CHF 1,500/year for adults. But this depends on many criteria, so **this figure is only an indication.**

⁵https://www.arbeit.swiss/secoalv/fr/home/menue/stellensuchende/arbeitslos-was-tun-faq_arbeitslosenentschaedigung.html

For all these pension and insurance questions, the employer's broker will be able to assist the novice!

3) Moving to Switzerland

... some information about where, how not to have to open your moving van at the border or give up your stock of Reblochon or beurre salé breton after a weekend at the parents'...

Now that you've signed your employment contract, worked out your monthly budget and found the canton where your new home will be, it's time to get the car and boxes ready.

1) Moving and importing vehicles in Switzerland

All the information you need about importing personal effects when moving to Switzerland is available at www.ch.ch⁶ and www.admin.ch.

2) Importation of food and other goods

For customs clearance, a deductible of Fr. 300/person/day is in place, with quotas on certain foodstuffs. When shopping in France, you need to be aware of these allowances.

These regulations may vary, so check out the federal government's website.

Useful link : <https://www.ezv.admin.ch/ezv/fr/home/infos-pour-particuliers/voyages-et-achats--franchises-quantitatives-et-franchise-valeur/importation-en-suisse/franchises-quantitatives--denrees-alimentaires--alcool-et-tabac.html>

3) Declaration to embassy or consulate

When moving to Switzerland, we recommend you register with your local embassy or consulate. The link below gives you the addresses of embassies and consulates in various Swiss cities (e.g. Geneva, Bern, Zürich, Basel, Lugano, Sion...).

(<https://www.eda.admin.ch/countries/france/fr/home/vivre-a/representations-en-ch.html>)

4) Accommodation

In Switzerland, two out of three people are tenants. The conditions for renting an apartment are defined by law and by the rental contract. Many landlords use the services of a property management company (Verwaltung) to manage day-to-day affairs on their behalf. Many apartments are owned by insurance companies. In such cases, the property management company will be the contact person.

Searching for accommodation

There are several ways to find a rental property:

- Daily press (in station kiosks or street paper boxes)
- Real estate websites:

⁶<https://www.ch.ch/fr/etrangers-en-suisse/vivre-en-suisse/demenager-en-suisse/>

- www.homegate.ch
- www.immostreet.ch
- www.immoclick.ch
- www.immoscout24.ch
- www.comparis.ch/immobilien/intro.aspx
- www.RonOrp.net (available in German and English)
- Social networks (Facebook groups, the “Jeudis francophones” website for Zürich: jeudis.ch)

Estate agents are real estate agencies that manage a property on behalf of the owner. In principle, no fee is charged for the search.

The process can vary considerably from canton to canton and from agency to agency, but in general, if you are interested in a property, you will be asked to fill in a registration form containing various details (age, marital status, occupation, number of children, type of residence permit, employer, salary, pets, etc.). The purpose of this document is to prove that the future tenant is able to pay the rent. You will also need to provide :

- A copy of the employment contract with salary details.
- Identity document.
- Residence permit (work permit).
- Extract from the criminal record (not compulsory, but it will reassure the management).
- A certificate of non-prosecution from the Office des Poursuites (German: “Betreibungsauszug”) (perhaps omitted for someone who has just arrived in Switzerland).
- A certificate of liability insurance (German: “Haushaltsversicherung”), the same as for personal property insurance.
- In some cities with a “tight” housing market (e.g. Zürich), it’s not uncommon to be asked to provide a CV and covering letter.
- Last but not least, you should be aware that rental companies and landlords will check your employment and salary details with your employer. So it’s not unusual to include the contact details of your HR department on the application form.

We’d be remiss if we didn’t mention the obstacle course it takes to find a place to live in certain conurbations! Alas, queues of thirty people to view a flat in Lausanne or Zürich are not just urban legends. Word-of-mouth plays an important role in the search for accommodation, so don’t hesitate to activate your network!

Rental contracts are normally concluded in writing. The contract is usually accompanied by a set of building regulations and an information form on how to contest an initial rent that is too high. In Geneva, this is compulsory and is called a “fixation de loyer”. It’s a green sheet of paper, and if it’s forgotten, the tenant can contest the rent before the tribunal des baux et loyers. In other words, landlords rarely forget to produce this sheet! Finally, you’ll need to deposit a security deposit, sign the inventory of fixtures and pay the rent. Registration with the Swiss tenants’ association - ASLOCA - is highly recommended (www.asloca.ch). This association, with lawyers qualified in tenancy law, advises tenants on any problems they may encounter. It’s important to note that in Switzerland, tenants are less “protected” than in other countries.

Once the lease has been signed, the tenant is required to pay a sum of money in advance, up to a maximum of 3 months’ rent, known as a deposit or rental guarantee. This amount is placed in a special bank account (Mietkautionkonto) which the tenant opens in his or her own name. Its purpose is to enable the landlord to pay for any damage that goes beyond “normal use”. This account, which can earn interest, can be opened at any bank (upon presentation of the lease contract and proof of identity). The sum remains blocked for as long as the tenant occupies the premises. It can only be released with the agreement of both parties.

If you do not wish to block a large amount of money, there are several possibilities:

- Ask a third party to act as guarantor.
- Contact a surety company in exchange for a “rent” for the surety. See www.swisscaution.ch.

Finally, it is possible for the company to pay this deposit, but this is a matter for negotiation with the employer.

What about moving in?

When you move in, you need to be very careful. Tenants have the right to demand that the flat they are moving into is clean and in good condition. Before moving in, the flat is handed over (“Wohnungsübergabe”).

Together with the landlord (or his legal representative), you must examine the condition of the flat and make a note of any defects, even minor ones, in a document entitled “état des lieux” (“Wohnungsübergabeprotokoll”). This means having a close look at the state of the oven plates, the hood filter, the dust behind the radiators, the dirt on the air vents, the cleanliness of the windows, the state of the floors... Financial compensation for cleaning time is often negotiated. The owner can also arrange for someone to come in and clean up the property. The cost of restoring the property when the tenant leaves is usually covered by household insurance.

It's important to remember that if the new tenant takes over furniture or carpets from the previous tenant, they may have to have them removed at their own expense when they leave the property, if they haven't managed to get their successor to take them over. You must therefore be very careful with these gifts, which can be poisonous.

Rent is usually paid monthly, in advance for the coming month. This includes heating, hot water and cable charges. When charges are billed on account (i.e. in advance), the landlord is required to draw up a detailed statement at least once a year. Once this statement has been drawn up, there may be a discrepancy, which will be compensated for.

If, at the end of the initial lease, the landlord wishes to increase the rent - as a result of building work or an increase in mortgage rates - he must do so using an official formula. If the increase appears unjustified, the tenant has 30 days in which to submit a written complaint to the conciliation authority. This is one of the reasons for joining ASLOCA (see above).

When it comes to “utilities” - water, electricity, gas, telephone and television - you need to contact the appropriate services. To find out who to contact, consult the commune's website.

5) Raising children in Switzerland

Family allowances are “benefits intended to contribute to the education of children”. Monthly allowances are paid for each child in all cantons (see above).

Compulsory schooling in Switzerland lasts 11 years, and works as follows, ages vary from canton to canton⁷

- Before school (0 - 4 years): before the age of entry into a nursery school, parents can register their child in a childcare centre (centre de vie infantile, halte-jeu, jardin d'enfant, garderie...).
- Nursery school, initial cycle (4 - 6 years): not compulsory, but attended by over 95% of children in this age group.
- Compulsory schooling (ages 6 - 16): compulsory schooling begins at age 6 and lasts for nine years. It comprises six years of primary school and 3 years of secondary school. The system varies from canton to canton.
- Post-compulsory schooling (age 16 and over): at the end of secondary schooling, students can continue their education in a variety of ways, either through vocational training (school or apprenticeship), at a gymnasium or college, or at a mature school. A transition year is also available for students who have not yet decided on a particular direction at the end of their compulsory schooling. In Switzerland, only 20% of an age group reaches the Matura level, and it is recognized as being more selective than the French or international baccalaureate.

Foreign residents can choose either the Swiss education system or a foreign education system (French or international schools) for their children, thanks to the foreign schools present in Switzerland. The choice of schools is vast, particularly in the cantons of Zurich and Geneva - Montessori system, Steiner school, English schools, bilingual schools,

⁷ <https://www.eda.admin.ch/aboutswitzerland/fr/home/bildung-wissenschaft/bildung.html>, viewed on April 22, 2024

schools leading to the French or international baccalaureate...

To enrol your child in a Swiss school, contact the commune where you live, or the school management if the place of enrolment is already known. For foreign and/or private schools, it is advisable to contact the head of the chosen establishment as soon as possible to avoid any space problems. If you want to continue your studies in a foreign system, you'll have to accept high tuition fees. That said, many parents opt for a private school up to the start of middle school - i.e. after the orientation cycle - and then enrol their children in the public sector for the 4 years of maturity, when the important selection process at the end of the orientation cycle has taken place. Once again, the terminology and durations used here are those of the Canton of Geneva, as the Swiss education system is not fully harmonized between the 26 cantons. The cantons are sovereign in this respect.

For higher education, there are universities all over the country, some of which require German. However, apprenticeships (alternating in-company and in-school training) occupy an important place in the educational world. The Swiss education system promotes lifelong learning, so an apprenticeship can be followed by a gateway to Matura and higher education. This type of progression is not uncommon. The French baccalaureate is recognized in Switzerland as a prerequisite for university entrance, but many universities require a "mention assez bien" or minimum grades in certain subjects.

Find out more (in addition to the sites already mentioned):

<http://www.agep.ch> - <http://www.swiss-schools.ch>

6) Public transport

The majority of Swiss people subscribe to the 1/2 fare pass, which allows them to travel throughout the country and gives them access - at 50% off the normal price, of course - to:

- SBB trains and private railroads.
- Coaches and city buses.
- Street cars.
- Boats.

There is also a general season ticket which, after payment of a lump sum (around Fr. 4,000/year in 2nd class in 2024), gives access to the entire network "free of charge". For more information on season tickets, fares and timetables, visit the SBB website at www.sbb.ch. There are also a number of different pass systems, including zone passes, ½ fare cards, monthly passes, etc.

Alternatively, you can buy your ticket at the ticket kiosks or on the SBB mobile app. In recent years, "intelligent" offers (EasyRide, FairTiQ) have been developed that detect the best prices for the journey being made, so don't hesitate to consider these options in the balance. Regional transport networks also offer an application with purchase options, as well as occasional offers.

Logically, it is compulsory to board public transport with a valid ticket; a ticket bought online just after the train has departed is not considered valid. Learn to anticipate!

7) The car

Before getting behind the wheel in Switzerland, a few words of warning:

- The colour of road signs: free ways are marked in green and trunk roads in blue.
- Speed limits (which do not change in rainy weather):
 - In residential areas: 30 km/h.
 - In built-up areas: 40, 50 or 60 km/h. Be sure to follow the speed limit signs, as maximum speeds change in built-up areas.

- On main roads: 80 km/h.
- On free ways: 120 km/h.
- Speed cameras: present in built-up areas, notably at traffic lights, on roads and free ways, they are numerous in Switzerland, in addition to police surveillance cameras which monitor the flow of vehicles and any infringements.
- Seatbelts are compulsory in all vehicles. Children under 150 cm or 12 years of age must be seated in a special seat. There is no age restriction on access to the front passenger seat, only that the above criteria must be met.
- Using a telephone in the car without a hands-free kit is forbidden.
- Driving under the influence of alcohol is prohibited. The maximum permissible blood alcohol level is 0.5 ‰.
- Parking zones: in Switzerland, as in many other countries, there are free blue parking zones and paid white parking zones. These are clearly signposted. In the case of blue zones, parking - for a limited time only - is subject to possession of a free parking disc. It's worth noting that as local authorities promote public transport and soft mobility, parking spaces ("places de parc") are becoming increasingly scarce.
- To drive on Swiss free ways, you need to pay a vignette. There is only one type of vignette, valid for one year, for motor vehicles, trailers and caravans (max 3.5 t). It is available from customs, post offices, Swiss and border service stations, and recently also in electronic form. Using a free way with a vehicle without a vignette is punishable by a fine.

The foreign driving licence is valid for 12 months after entry into Switzerland. After this period, a Swiss driving licence is mandatory. During this 12-month period, the foreign driving licence must be exchanged for a Swiss driving licence at the motor vehicle department of the canton of residence (see the motor vehicle department website for the relevant canton; in German: "Strassenverkehrsamt").

8) The banks

To enable the employer to pay your salary, you need to open an account with one of the Swiss banks, such as UBS, Credit Suisse, Banque Postale or the cantonal banks. To do this, you'll need the usual documents: passport, work permit, certificate of residence, etc.

In Switzerland, you have to pay to keep your current accounts. In return, the accounts are remunerated by an interest rate, which at the moment is very low!

There are two types of payment card available in Switzerland:

- Debit card: EC Maestro or Maestro, used to withdraw cash from ATMs and pay in most shops in Switzerland and abroad. The money is debited directly from the account.
- Credit card: this allows you to withdraw money and pay for purchases in the same way as a debit card, except that the account is debited in a single transaction, usually at the end of the month.

Checks do not exist in Switzerland. For the payment of regular bills issued by service providers (telephone operator, doctor...), a Bulletin de Versement (BVR) was most often used and sent to the home address. On October 1, 2022, this system will be replaced by the QR-code bill, which can be paid from any mobile banking application.

It's important to note that Swiss retailers are often used to being paid in cash, so it's advisable to always have cash with you.

In recent years, smartphone payment has become increasingly popular, even in small shops, market stalls and farm stores! The most popular application in Switzerland is called TWINT. The COVID epidemic has done much to revitalize this system, which was already scheduled for the end of its life. This system imposes heavy transaction costs on merchants, and not all of them are equipped with TWINT. So always keep cash and/or a VISA or Mastercard close at hand.

9) The shops

As in other countries, Switzerland has a mix of large and small retailers. Big-box stores are mainly Coop and Migros, but there are also Manor, Denner, Lidl and Aldi. Generally speaking, the choice is limited, although it must be said that the range has been expanding in recent years, and it should be noted that Migros does not distribute alcohol.

Opening hours and prices can be surprising!

- Opening hours: doors generally open between 8 and 9am and close at 6pm. On Saturdays, stores close earlier, at 4pm (except in major cities). As for supermarkets and shopping centers, they often stay open until 7pm on weekdays and until 6pm on Saturdays. Some cities organize late-night shopping on Thursdays and Fridays until 9pm. Sunday shopping is not an option, except for airports and SBB stations.
- Prices: fresh produce prices are generally very high (fish, vegetables, meat, etc.), although the arrival of hard discounters is moderating this trend. As in many countries, there are ways to eat healthily at lower prices. E-commerce is also developing for fresh produce (e.g. Farmy), and a trip to the weekly market can be worthwhile. Please note: Sundays are rarely market days!

10) Telephone and Internet operators

Whether it's Internet, mobile or fixed-line telephony, these services will cost you.

When it comes to fixed-line telephony, Swisscom still has a de facto monopoly on network connections. This means you have to pay a monthly subscription. Swisscom offers its Swisscom TV service, which is of very high quality. Switzerland is one of the European countries with the highest number of Internet connections per household. Many telecom operators offer ADSL. The main players in this market are Swisscom and other local operators (generally utility providers). Compared to most European countries, prices are high, but the guaranteed bandwidth provides a good quality of use and good technical support.

For mobile telephony, Swisscom, Sunrise and Salt share the networks. Coverage in major cities and quality of service is fairly similar for all operators. The best thing to do is to visit one of the operators' stores and compare their offers, wherever possible. Other players have entered the market, so be sure to check their offers and network coverage.

Private radio and TV reception is subject to an annual fee of around CHF 335, payable to [SERAFE](#). It will no longer be necessary to register or deregister with the collection agency. Simply notifying the commune of your arrival or departure will suffice.

Electrical and telephone connection plugs are, of course, specific to Switzerland. Adapters are available from all major retailers.

11) Useful numbers

- International emergency number: 112
- Fire department: 118
- Police: 117
- Ambulance: 144
- Institute of Toxicology: 145
- Road conditions: 163
- TCS patrol: 140

12) Rubbish sorting

In Switzerland, people sort their household waste. Once again, rules and methods vary from canton to canton, and even from town to town. To find out where to put your rubbish, ask your local authority for a map of collection points. Local applications may also be available to provide this information (for example, the *Déchets Genève* application). In some cantons, sorting is compulsory, and anything that can't be sorted must be placed in special rubbish bags for a fee. This is particularly the case in the German-speaking cantons, where the only rubbish bags allowed in containers are those stamped with the commune's logo. These bags are available from local authorities, certain stores indicated by the authorities, and supermarkets.

Please note! In order to avoid disturbing the peace and quiet of your neighbours, there are set times for depositing waste in both individual containers and the waste collection centres.

4) Keeping in touch with France in Switzerland?

Most engineering and business schools have a Swiss branch of their alumni association. Please contact the head of your alumni association for the appropriate local contact.

We have formed a group of 23 alumni associations - to date, the Association Suisse des Amis des Grandes Ecoles. Admission is free. ASAGE alumni representatives can be found at www.asage.ch

You'll also find our Functional teams (Administration, Sponsoring, Communication...) and Operational teams in charge of organizing events (4 to 6 a year). We look forward to welcoming you!

You can subscribe to our ASAGE Newsletter to keep up to date with upcoming events, activities and services, and join our LinkedIn ASAGE group.

Also, available:

- Our HR Group, which meets monthly, online or live, in Lausanne or Zurich. If you are interested, please join our LinkedIn ASAGE Talents Network group and log on to isabelle.laugier@essec.edu or h.dagrain@gmail.com to receive an invitation.
- Our quarterly Entrepreneur events, online or live: quentin.petrel@gadz.org
- Our monthly afterwork. Contact: julien.laurent@essec.edu (Geneva & Lausanne) or h.labrousse@hotmail.com (Zurich area)
- To be informed of our ASAGE and Inter-Ecoles events, please connect to our WhatsApp Group on <https://chat.whatsapp.com/Em6O6c0b6jb9edniGepOII>

5) To conclude...

We hope this guide has provided you with some useful information for your project to set up in Switzerland! The speed with which information can change (regulations, web addresses) may mean that some of our contributions become obsolete very quickly. Nevertheless, a search on the web will always bring you to the information you need. Your chapter delegates at the various schools, as well as your personal network, can only be excellent sources of additional information!

We wish you every success in settling in and acclimatizing to this beautiful adopted country, often feared, mocked and admired, which will gradually reveal all its complexity to you!

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