

Living and working in Switzerland

The country and its population

Entry and stay

Living in Switzerland

Social security

Working in Switzerland

Quelle: www.swissemigration.ch

Federal Office for Migration



SCHWEIZERISCHE EIDGENOSSENSCHAFT
CONFÉDÉRATION SUISSE
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FOREWORDS

Our information is compiled with the help of trusted representatives in the country concerned. The figures quoted can only be used as indications; regulations concerning visas, vaccinations and customs may also change at short notice.

Our file on Switzerland is aimed at foreign nationals wishing to work in our country.

Should you require any further information, you can contact us as follows:

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We would like to thank all the offices and authorities who have contributed to the success of this publication. Do not hesitate to let us know if any changes are required or if any of the information given needs updating.

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THE COUNTRY AND ITS POPULATION

GEOGRAPHY

Switzerland is situated in the central Alpine region of Europe, adjoining Italy in the south, Austria and the Principality of Liechtenstein in the east, Germany in the north and France in the west. It is without direct access to the sea. Total area: approx. 41,300 km². The Alps, situated in the south of the country, reach heights of over 4,000 m (highest point: Dufourspitze 4,634 m). In the west and north is the Jura mountain range. Between the Alps and the Jura lies the hilly, densely populated central plateau.



Thanks to its position in the Alps, at the crossroads formed by the Gotthard, Furka and Oberalp passes, Switzerland not only contains the sources of several major European rivers – the Rhine, the Rhone, the Inn (Danube) and the Ticino (Po) – it is also important as a country for travel and transit. The fact that it is situated on significant trade routes has been crucial in determining the course of its history.

Info Swissworld: www.swissworld.org

CLIMATE

Switzerland is situated in the northern temperate zone and is influenced by the Gulf Stream. In spite of the small total area of its territory, there are considerable variations in the climate. The Alpine chain, extending from east to west, forms an important climatic divide. South of the Alps the mild Mediterranean climate prevails, whereas the north is chiefly influenced by the equable, humid maritime climate of Western Europe and, from time to time in winter, the cold continental climate of Eastern Europe. Large parts of the country lie within the subalpine zone characterized by forest and snow. The northern pre-alpine zone, the large alpine valleys of the Valais and parts of the Grisons suffer

occasionally from the “Foehn” (an oppressive, warm, dry wind from the south).

Average temperatures (in °C) and precipitation:

	January	July	mm
Basle	0,8	18,7	778
Berne	-1,0	17,5	1'028
Geneva	1,0	19,3	822
Lugano	2,6	21,1	1'545
Lucerne	-0,2	17,9	1'171
Sion	-0,8	19,1	598
Zurich	-0,5	17,6	1'086

Info Meteoswiss: www.meteoswiss.ch

HISTORY

Present-day Switzerland has its origins in the “everlasting Confederation” entered into by the three earliest cantons, Uri, Schwyz and Unterwalden, in 1291. After the victory of Morgarten in 1315 over the Hapsburgs, further cities and regions acceded to the Confederation: Lucerne in 1332, Zurich in 1351, Glarus and Zug in 1352, Berne in 1353. These “eight ancient cantons” became the nucleus of the Swiss Confederation, which by 1513 had expanded to 13 cantons. In 1499 the Confederation broke away from the German Empire; but this was not recognized legally until the Peace of Westphalia in 1648. Gradually, further territories joined the Confederation. Following a major civil war came the transition from a confederation of states to a federal state. In 1848 the Swiss electorate adopted a new constitution and Berne was chosen as the federal capital.

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

Info History of Switzerland: www.history-switzerland.geschichte-schweiz.ch/

GOVERNMENT

The Constitution guarantees the exercise of political rights in accordance with republican principles, in the form of either direct or representative democracy. The legislative body is the United Federal Assembly with two equal chambers: the Council of States (46 members representing the cantons) and the National Council (200 members representing the population). It elects the seven members of the Federal Council (Executive) and, each year from among their ranks, the President of the Confederation.

The highest judicial authority is vested in the Supreme Federal Court in Lausanne.

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

Info Guide to the Federal authorities: www.ch.ch
Info A brief guide to Switzerland:
www.admin.ch/ch/e/schweiz/index.html

POPULATION

In 2001 Switzerland's permanent resident population amounted to 7,261,000 persons, roughly 20% of whom were foreign nationals. The average population density is 176 inhabitants per km². Zurich and Berne are the cantons with the largest number of inhabitants; Geneva, Basel and Zurich are the most densely populated cantons.

The largest towns (Source: Federal Statistical Office, December 2002):

Zurich	342'500
Geneva	177'500
Basle	165'000
Berne	122'700
Lausanne	116'300

Info Swiss statistics: www.statistics.admin.ch

LANGUAGES

There are four official languages in Switzerland: German, French, Italian and Rhaeto-Romanic (Rumantsch grischun).

Around 70% of the population speak Swiss-German (above all in the north-west, central and eastern parts of the country), 20% French (in the west), 7% Italian (to the south of the Alps). Rhaeto-Romanic is only spoken in some valleys of Canton Grisons. High German is used as the written language in the German-speaking part of Switzerland, whereas a variety of dialects are spoken in everyday life. In Ticino and the southern valleys of Canton Grisons local Lombard dialects are spoken in addition to standard Italian.

Info Multilingualism: www.swissworld.org > Culture

RELIGION

There is freedom of religion and conscience in Switzerland. The two principal religious denominations are the Roman Catholic and the Protestant Reformed Church.

Info Religions and traditions:
www.swissworld.org > Culture

CURRENCY

Swiss francs (CHF), divided into 100 centimes.

Notes: CHF 1000, 200, 100, 50, 20 and 10
Coins: CHF 5, 2, 1; 50, 20, 10, 5 centimes

Besides Swiss francs, Euros are becoming increasingly accepted. However, change is mostly given in Swiss francs.

ELECTRICITY

Voltage: 220 volts/50 hertz, single phase, for appliances and electrical equipment up to 2,200 watts; 380 volts, 3 phase, for cookers, washing machines, etc.

Plugs, electric points: Universal plugs type C; three-pin plugs type J for electrical appliances.

Info World Electric Guide: <http://kropla.com/electric.htm>

WEIGHTS AND MEASURES

Metrical system.

TRANSPORT

Road: The main road network comprises approximately 2,315 km. People drive on the right in Switzerland. Speed is limited to 50 km/h inside town and to 80 km/h outside town; on motorways the limit is set at 120 km/h. A motorway sticker (vignette) has to be displayed on motorways and some main roads. This sticker costs CHF 40.-- and is valid for one year. It can be bought at the customs on arrival in Switzerland or at petrol stations and post-offices.

Rail: Switzerland has one of the densest public transport networks in the world. Trains run at hourly and half-hourly intervals. With the so-called Half-Fare card, travellers can use all trains and postal buses at half price (except for mountain railways and some private railways). Towns have a well-developed network of trams and buses so you can get round very easily without a car. Many regions also offer season tickets within so-called "traffic communities".

Air: The three largest international airports are situated in Zurich, Geneva and Basle. They serve the Swiss airline "Swiss" as well as most international airlines.

Info Swiss Federal Railways: www.rail.ch

Info Swiss Federal Roads Authority:
www.astra.admin.ch

Info Swiss International Airlines: www.swiss.com

ENTRY AND STAY

FORMALITIES

Swiss employers may only engage foreign staff under certain conditions.

Persons wishing to take up employment in Switzerland require the following documents:

- valid passport
- assurance of a residence permit in order to take up employment; this must be obtained by the employer from the competent cantonal authority (aliens police, employment office)
- if a visa is compulsory: a visa allowing the holder to take up employment issued by the competent Swiss representation abroad
- employment contract

Any foreigner not in possession of the above-mentioned papers will not be permitted to enter Switzerland for the purpose of taking up paid employment here. Foreigners entering Switzerland for the first time in order to take up paid employment have to undergo a medical examination on arrival (exceptions: holders of special passports, staff of international organizations, journalists, artists, nationals of EU/EFTA States, nationals from Australia, Canada, New Zealand and the USA, as well as children under 14).

There are special regulations for nationals from EU/EFTA Member States. These will be explained in the following paragraph.

Info Entry and visa regulations: www.bfm.admin.ch
Info Cantonal immigration authorities: www.admin.ch/ch/e/schweiz/kantone/index.html

SWITZERLAND-EU/EFTA

The bilateral agreements concluded between Switzerland and the EU/EFTA on the free movement of persons simplify the provisions governing entry, residence and the exercise of paid employment for nationals of the 15 EU States as well as for nationals of the EFTA countries Norway and Iceland (also Liechtenstein, with certain restrictions).

At present Switzerland applies transitional provisions and limits the number of work permits for EU/EFTA nationals. Thus, until 31st May 2006, EU/EFTA nationals still require a residence and a work permit. However, the procedure has been greatly simplified and has been placed within the competence of the cantons.

EU extension: On 1st May 2004 ten new countries acceded to the European Union (Poland, Czech Republic, Hungary, Slovakia, Lithuania, Latvia, Slovenia, Estonia, Cyprus, Malta). The agreement

on the free movement of persons concluded between Switzerland and the EU does not yet apply for these new member States.

Info Brochure "European Nationals in Switzerland": www.europa.admin.ch >Publications >Order form
Info Integration Office: www.europa.admin.ch
Info EU extension: www.bfm.admin.ch

TRAINEES

Switzerland has concluded agreements on the exchange of trainees with the following states in order to enable young people to extend their professional and linguistic skills by means of a stay abroad:

- | | |
|------------------|----------------|
| • Argentina | • New Zealand |
| • Australia | • Netherlands |
| • Austria | • Norway |
| • Belgium | • Philippines |
| • Bulgaria | • Poland |
| • Canada | • Portugal |
| • Czech Republic | • Romania |
| • Denmark | • Russia |
| • Finland | • Slovakia |
| • France | • South Africa |
| • Germany | • Spain |
| • Great Britain | • Sweden |
| • Hungary | • USA |
| • Ireland | |
| • Luxembourg | |
| • Monaco | |

To qualify as trainees, nationals of these countries must have concluded their professional training. Age limit: 18-30 years old (up to 35 in many countries). Trainees are required to work in the profession for which they have trained. Duration: max. 18 months.

Info Trainee exchange: www.swissemigration.ch

VACCINATIONS

No vaccinations are required for entry into Switzerland.

Info Federal Office of Public Health: www.bag.admin.ch

CUSTOMS REGULATIONS

Questions concerning entry into Switzerland (visa formalities, customs and currency regulations, etc.) may be submitted to the appropriate Swiss embassy or consulate in the country of origin. NB: The following provisions only apply for EU/EFTA nationals.

Currency: There are no special restrictions on the importation into Switzerland of currency that is admitted as legal tender. You should, however, respect your national regulations on the exportation of currency.

Trading in financial investments (cash, securities and other forms of investment) between Switzerland and the European Union is free of restrictions; such transactions need not be declared to the authorities and they are free of customs duty.

For further information you are recommended to contact the Swiss Customs Administration or to speak directly to your bank.

Removal goods: In general, the importation into Switzerland of goods destined for your personal use or for the use of your family is exempt from duty.

Regarded as “removal goods” are personal effects as well as objects required for the personal exercise of your profession or for the personal operation of your enterprise which you have used abroad for at least six months and which you intend to continue using in Switzerland.

Certain conditions are linked to the right to exemption from duty:

- the person immigrating has to undertake to continue using his/her goods personally;
- the resettlement articles are to be imported during the period within which the change of domicile takes place;
- for exemption from duty, please apply at the time of importation using the form entitled “Declaration/Application for clearance of household effects” (to save time, you are recommended to download this form from the Internet and complete it before going through customs);
- the customs authorities require a detailed list of the objects to be imported, your Swiss residence permit, employment contract, tenancy agreement as well as the above-mentioned (duly completed) form. You are also recommended to enclose any invoices for furniture or personal equipment as proof of the date purchased).

Plants: Plants imported for your personal use are largely exempt from prior control by the Plant Protection Service (for exceptions please see the Internet page of the Federal Customs Administration).

The importation of plants into Switzerland is exempt from customs duty but is subject to a value added tax (VAT) amounting to 2.4%.

For any further information please contact the Federal Office for Agriculture or one of the Customs Authorities in your area.

Domestic animals: Dogs and domestic cats coming from the European Economic Area may be brought into Switzerland without a permit. Nevertheless, they must undergo a veterinary control at the border if they are unaccompanied or if more than three animals are imported at the same time.

Cats and dogs to be imported into Switzerland require additionally a veterinary certificate confirming that they have been vaccinated against rabies.

Guinea pigs, hamsters, rats, mice, canaries, aquarium fish and rabbits may be imported (in consignments not exceeding three specimens) without a permit and without a veterinary control at the border.

The importation of domestic animals is exempt from customs duty; however, a value added tax of 7.6% is to be paid (the presentation of a receipt will simplify customs clearance!). With regard to the importation of other animals, you are recommended to contact the Federal Veterinary Office or, for the importation of horses, the Federal Office for Agriculture.

Cars: When importing an untaxed vehicle into Switzerland, please report this at the border for customs clearance without being requested to do so.

Vehicles imported as removal goods are admitted free of duty (exemption from customs duty, vehicle tax and VAT) if the person importing the vehicle furnishes proof that he/she has used it for at least six months before moving his/her domicile to Switzerland.

The following documents are to be presented at the customs office:

- vehicle licence
- passport or identity card
- invoice or purchase contract
- declaration/application for clearance of household effects (this document is also available at Swiss representations abroad)
- a document furnishing proof of the change of domicile (residence permit, employment contract, tenancy agreement, etc.)

For vehicles with German registration plates, the document “Kraftfahrzeugbrief” is also to be submitted. For Italian number-plates, the document “Foglio complementare” is to be submitted.

After entering Switzerland, you are also requested to report your vehicle to the Motor Vehicle Control Office for a technical test.

Info Swiss embassies and consulates:
www.eda.admin.ch > Embassies, consulates

Info Federal Customs Administration:
www.customs.admin.ch

- Info** Forms for removal to Switzerland: www.zoll.admin.ch/e/private/rv/umzug.php
- Info** Association of Road Traffic Offices: www.asa.ch
- Info** Federal Veterinary Office: www.bvet.admin.ch
- Info** Federal Office for Agriculture: www.blw.admin.ch

REGISTRATION

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

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

- Info** List of Swiss communes: www.communal.ch
- Info** Federal Office for Migration: www.bfm.admin.ch

LIVING IN SWITZERLAND

ACCOMMODATION

Despite the currently short supply of vacant apartments, with a little patience and persistence you have a good chance of finding something suitable within a reasonable period of time. There are various ways of starting a successful search. You can, for example:

- study the vacant accommodation and property pages of your local, regional or national newspapers;
- consult the Internet websites specialized in accommodation; you will find a selection in the list of links given below;
- contact the commune where you are planning to settle (most Swiss communes keep an updated list of empty apartments in the area);
- make direct contact with the estate agents operating in your preferred region.

Average rents in Swiss francs for apartments amount to (Source: Federal Statistical Office):

• 1-room apartment	600.--
• 2-room apartment	820.--
• 3-room apartment	970.--
• 4-room apartment	1'220.--
• 5-room apartment	1'550.--

BUYING PROPERTY

As a national of an EU or EFTA State you basically have the same rights with regard to buying property as the Swiss. You must, however, be in possession of a valid residence permit.

The purchase of a second residence near their workplace by cross-border commuters from the EU/EFTA is not per se subject to permission. You will find more detailed information on this subject in the fact sheet published by the Federal Office of Justice on the acquisition of real estate by foreigners.

- Info** Looking for accommodation in Switzerland: www.immoclick.ch or www.homegate.ch
- Info** Real Estate agents: www.les-agences-immobilieres.ch
- Info** Acquisition of real estate: www.ofj.admin.ch/themen/gba/lex-e.pdf

SHOPPING

Coop, Migros, Manor and Carrefour are large retailers which originally sold food but have widely extended their range over the years and have in the meantime started to sell clothes, sports equipment, etc. Migros and Coop have the densest network of branches and can also be found in small

towns. Migros traditionally declines to sell alcohol. Opening hours: 9 am - 6.30 pm. As a rule, shops already close at 4 pm on Saturdays; they are closed on Sundays.

In large towns there is a wider range of shops. They also have more flexible opening hours, i.e. they mostly keep open over lunch. Swiss cuisine has become quite international and you can find a number of delicatessens specializing in Italian, Spanish or Asian food. In towns the shops generally stay open longer on Thursday evenings (late-night shopping). Closing time on such evenings is at 9 pm.

The shopping experience can vary greatly from one region to another. In rural areas and in smaller towns you will often find branches of Coop, Migros or Vis-à-Vis, which in spite of their size offer a wide range of articles for everyday use. They mostly close over lunch and on Wednesday afternoons.

There are also shopping malls which accommodate many individual shops with products ranging from home electronics to food. They are mostly situated in convenient locations outside the towns.

Many railway stations now operate shops that stay open longer in the evenings and are also open on Sundays. The range of goods on sale varies depending on the size of the station: from a shop with articles for everyday use to whole shopping streets containing florists, food shops, boutiques, shoe shops and pharmacies. These station shops are becoming increasingly popular, especially as they stay open in the evenings and on Sundays.

Besides petrol, many service stations also sell food and beverages. Their prices may be slightly higher than average but such shops have very long opening hours (e.g. from 8 am to 10 pm); they are open 365 days a year.

In addition, Switzerland provides ever more opportunities for on-line shopping.

Info Swiss tourism: www.myswitzerland.com

PUBLIC SERVICES

As a rule, communal, cantonal and federal offices are open from 8.30 am - 5 pm from Monday to Friday.

Post-offices are open between 7.30 and 12 am and between 2 and 6 pm from Monday to Friday and from 7.30 – 11 am on Saturdays.

Banks usually close as early as 5 pm, some branches in shopping centres are also open on Saturday mornings. There is a very dense network of so-called “bancomats” (cash dispensers), where you can withdraw money all round the clock.

DRIVING

Driving licence: If you intend to spend less than 12 months in Switzerland, you do not require a Swiss driving licence. Otherwise, you must report to the Motor Vehicle Control Office in your canton during the first twelve months after your arrival in the country. There you can apply to exchange your foreign driving licence for a Swiss one. Please present the following documents at the Motor Vehicle Control Office:

- the (duly completed and signed) application for the issue of a driving licence on the basis of a foreign driving licence (the form is available at the Motor Vehicle Control Office in your canton or may be downloaded from their Internet website);
- proof of your identity (passport or identity card);
- your original driving licence (in certain cases an officially certified translation may be required);
- two recent photographs (in colour and in passport format);
- your permanent residence or other residence permit;
- a certificate from the optician (check at the Motor Vehicle Control Office whether this document is required or not).

The new driving licence: Since 1st April 2003 the old “blue” licence has been issued in credit-card format. The holder’s address is no longer marked on the new licence; this releases holders from the obligation to apply for a new licence on moving their domicile to another canton. Drivers are merely required to notify the competent authorities of their change of address.

The driving licence in credit-card format is Euro compatible and fulfils current ISO norms. The driving licence categories correspond to those used in neighbouring countries.

Info Association of Road Traffic Offices: www.asa.ch

EDUCATION

Education at state schools is free of charge. Compulsory schooling lasts for eight to nine years (primary school and secondary level I). Secondary level I provides a thorough grounding in general knowledge and prepares pupils for their future professional life or for the transfer to a higher school. Most cantons provide a 10th school year to support the pupils’ personal development. Secondary level II comprises post-compulsory “Maturitätsschulen” (schools with a final examination giving access to university), intermediate diploma schools as well as vocational colleges. As a rule, the courses of training last 3 to 4 years and lead to a diploma or a Federal Certificate of Competence.

Tertiary level: Switzerland has eight cantonal universities in Zurich, Basle, Berne, Fribourg, Lausanne, Geneva, Neuchâtel and Lugano.

There are also two Federal Institutes of Technology in Zurich and Lausanne, as well as several universities of applied sciences, and colleges of higher education (e.g. higher technical colleges).

International schools: Private schools can look back on a long tradition in Switzerland, above all in the western part of the country. They are chiefly attended by foreign children and enjoy a good reputation which extends far over the national borders.

Integration or reception classes: Children and young people under the age of 16 coming to Switzerland from abroad often have difficulty following the lessons because of language difficulties. They have the chance of attending an integration class for a maximum of 12 months and can subsequently transfer to a normal class.

Looking for a school: If you are looking for a state school for your child at pre-school, primary school or secondary level I, you are recommended to contact your local authorities or make direct contact with the relevant school.

Take your residence permit and your health insurance certificate with you. If you want to place your son or daughter in a so-called "international" school (such as the French School, the German School or the English School), please enquire at your country's diplomatic representation in Switzerland.

Info The Swiss educational system: www.educa.ch
Info Universities and universities of applied sciences: www.swissuni.ch

Info Federal Office for Education and Science: www.bbw.admin.ch

Info Federal Office for Professional Education and Technology: www.bbt.admin.ch

Info Swiss Conference of Cantonal Ministers of Education: www.edk.ch

Info Swiss Federation of Private Schools: www.swiss-schools.ch

MEDIA

Switzerland has a great media diversity. The national radio and television programs are transmitted in German, French and Italian. Reception is subject to a licence fee. In return for a subscription fee, numerous foreign channels can be received via private cable networks.

There is a wide range of international press products. They are mostly available at large railway stations and kiosks.

Info Radio and television via satellite: www.broadcast.ch >Sat Access

Info Swissinfo: www.swissinfo.org

Info Swiss newspapers: www.zeitung.ch

COST OF LIVING

In Switzerland the cost of living is relatively high. The prices of some articles of daily use are considerably above the average in the EU Member States. In addition, you will find that the health insurance premiums for private households can be very high. The Swiss are a race of tenants and at present there is a shortage of apartments on the market, above all in the towns. Prices are therefore comparatively high.

Info Federal Statistical Office: www.statistics.admin.ch

TAXES

In Switzerland income tax is levied both by the Federal Government (direct federal tax) as well as by the cantons and communes (cantonal and communal taxes). As each of the 26 cantons has its own tax legislation, the tax burden varies from one canton to another. In principle, tax payers have to complete a tax declaration each year. Based on the information given, the tax factors (income and assets) are calculated and the tax due is determined.

Foreign employees without residence permit C issued by the cantonal aliens police but who have their fiscal domicile or residence in Switzerland are subject to taxation at source on their income from salaried employment, i.e. the taxes are deducted directly from their wages by their employer. This mostly covers the tax due.

If a certain wage has been agreed in your employment contract, this represents the gross amount from which the social contributions are still to be deducted. These deductions are:

- Old-Age and Survivors' Insurance (OASI), Disability Insurance (DI), Income Loss Insurance: 5.05%
- Unemployment Insurance (UI): 1.25% for annual wages up to CHF 106,800
- Occupational pension provision: approx. 7.5% depending on the insurance company
- Accident Insurance (AI): approx. 0.8% depending on the branch

Info Swiss Federal Tax Administration: www.estv.admin.ch

NATURALIZATION

Swiss nationality is acquired through descent, adoption or naturalization. Foreign nationals can only be legally naturalized after an often lengthy procedure. Foreigners of good repute who are assimilated in Switzerland and familiar with our ways must generally have lived in Switzerland for 12 years before they can apply for naturalization. But they do not become Swiss citizens until the com-

mune and the canton have also approved their naturalization application.

The cantons and communes have their own requirements for naturalization and not infrequently collect hefty fees for their decisions. Facilitated naturalization, which in contrast to the regular version is granted by the federal authorities, is chiefly open to the spouses of Swiss citizens. Under certain conditions, the Swiss Abroad, i.e. expatriate Swiss citizens who have lost their Swiss nationality, may be renaturalized by the Federal authorities.

Info Naturalization regulations: www.bfm.admin.ch >Naturalization

SOCIAL SECURITY

COMPULSORY COVER

In Switzerland almost all social insurance schemes are compulsory. Under Swiss law, persons who are domiciled in Switzerland must be insured against illness and accident and must also finance provision for their old age, for disability and for survivors (widows, widowers and orphans). Swiss employees are furthermore compulsorily insured against unemployment as well as against occupational accidents and occupational illnesses. They are required to contribute to a second, occupational old-age, survivors' and disability provision in the form of an occupational pension scheme or pension fund).

Info Federal Office for Social Security: www.bsv.admin.ch

HEALTH INSURANCE

Each person settling in Switzerland has to arrange health insurance cover within 3 months of arrival. The admission to a health insurance scheme does not go via your employer; you must contact a health insurance provider yourself.

Basic insurance is offered by a large number of state or private insurance companies. All insurers offer the same benefits but the contributions (premiums) depend on the insurer, on your place of residence and on the form of insurance chosen. Out-patient and stationary medical treatment as well as medicines prescribed by a doctor are covered, but not dental treatment. The insured person has a free choice of doctors and participates in the costs with a fixed annual excess.

Info Swiss health insurance providers: www.krankenversicherung.ch

Info Compare health insurance premiums: www.comparis.ch

Info Health and social security: www.ch.ch >Health > Health insurance schemes

OLD-AGE INSURANCE

There is a right to benefits in old age via the basic state system of the Old-Age and Survivors' Insurance (OASI = 1st pillar), occupational pension provision (2nd pillar) and private pension provision (3rd pillar).

OASI: Men who have reached the age of 65 and women aged 63 (from 2005 onwards 64) may claim an OASI pension if their contribution period amounts to a minimum of one full year. The insured person has to file a pension application with the OASI compensation office.

The pension is calculated on the basis of the relevant average income and the number of years contributed. Contributions paid by non-employed persons are converted into income. A full pension amounts to a minimum of CHF 1,055 and a maximum of CHF 2,110 per month. Married couples receive a maximum of CHF 3,165.

Persons who have not contributed during the total period of 44 years are entitled to a partial pension. Depending on the situation, it is possible to advance pension payments by one to two years. Children's insurance benefits and additional pensions for spouses are granted in certain circumstances. The OASI also provides helpless persons with benefits. In some cases there is the additional possibility of supplementary benefits. These are benefits for needy persons and are governed by their personal and economic situation.

2nd pillar: Persons insured under occupational pension provision schemes have a right to the corresponding benefits in old age. Occupational pension provision is compulsory for annual wages between CHF 25,320 and 75,960. The pension schemes offer further-reaching provision. Men aged 65 and women aged 62 or who have reached the statutory OASI pension age (cf. above) may claim occupational pensions. Occupational pensions are calculated in percentages of the accumulated assets (7.2% at present). The accumulated assets comprise contributions and interest. There is a right to a full pension if contributions have been made from the insured person's 25th year to retirement age. Capital sums may be paid out instead of a pension. Children's insurance benefits are also granted.

3rd pillar: Money may also be saved for an old-age pension in the form of individual, private provision. The conditions governing entitlement, the level of the benefits etc., depend on the bank or insurance company product chosen. Tied individual provision is tax privileged.

Info The Swiss Old-Age insurance: www.ahv.ch

ACCIDENT INSURANCE

Accident Insurance covers occupational accidents as well as non-occupational accidents, the latter only, however, if the employees work at least 8 hours weekly. This type of insurance is optional for self-employed persons. Depending on the category of employee, the insurance is either administrated by the Swiss Accident Insurance Company or by another recognized insurance provider. The contributions (premiums) are calculated in per mil of the insured earnings and vary according to the risk in the branch concerned. The premium for occupational accidents and illnesses is paid by the employer, the premium for non-occupational accidents by the employee.

Income loss compensation: In the event of complete disability, the insured person receives a daily compensation amounting to 80% of insured earnings; in the case of partial disability, the compensation is correspondingly reduced. The right to compensation is cancelled as soon as a pension is awarded. Insured earnings correspond to the last wage paid before the accident, not however exceeding CHF 106,800 per year.

Info Suva: www.suva.ch

UNEMPLOYMENT INSURANCE

All persons exercising salaried employment in Switzerland and who have not yet reached the statutory retirement age are compulsorily insured against the risk of unemployment. The contributions are shared between the employer and the employee, each paying 50%. Persons wishing to claim unemployment benefit must report to the local employment office at the latest by the first day after the start of unemployment. Unemployment benefit amounts to 70% of the average contributory wage (i.e. the wage that was liable to contributions) in the last six months of employment.

Unemployment benefit is paid in the form of daily allowances. A maximum of five daily allowance is paid per week (reaching a maximum of 400 daily allowances; persons aged over 55 with a proven contribution period of at least 18 months receive 520 daily allowances within two years).

Persons with children whom they have a duty to support or whose daily allowance does not reach a certain minimum amount, receive 80% of the last contributory wage. In order to claim unemployment benefit, you must:

- have exercised gainful employment for at least twelve months in the last two years before the start of unemployment and registration at the employment office;
- place yourself at the disposal of the regional employment agency and have also tried to find work yourself;
- be ready and able to take on a job.

There is a fact sheet for expatriate Swiss citizens which available at the regional labour exchanges.

Info Regional placing centers: www.espace-emploi.ch

FAMILY ALLOWANCES

The entitlement to child benefit begins on the first day of the month in which the child is born and ends when the child reaches the age of 16 (or 25 for children undergoing education).

Child benefits amount to between CHF 150 and 344 per child and month depending on the canton.

As a rule, the benefits are paid in most cantons until the child reaches the age of 16 (or 25 for children undergoing education).

Info Federal Social Insurance Office:
www.bsv.admin.ch > Invalidity Insurance

At cantonal level there are in addition: birth benefits (Fribourg, Geneva, Jura, Lucerne, Neuchâtel, Schwyz, Solothurn, Uri, Vaud and Valais); adoption benefits (allocation d'accueil: Fribourg, Geneva, Jura, Vaud and Valais); education benefits (Basle-Country, Basle-Town, Fribourg, Grisons, Jura, Lucerne, Neuchâtel, Nidwalden, St Gall, Schaffhausen, Vaud and Valais) and household benefits (in addition to child or education benefits: Jura).

Info Pro Familia Switzerland: www.profamilia.ch

MATERNITY INSURANCE

At present only Canton Geneva has compulsory maternity insurance which provides benefits during pregnancy and birth as well as during the mother's subsequent convalescence period. Under labour legislation there are provisions prohibiting the employment of a mother for 8 weeks after birth. This prohibition is not, however, linked to a paid maternity leave. General labour legislation foresees an obligation to continue paying wages as in the event of illness.

Employees may conclude a voluntary daily allowance insurance which replaces the obligation to continue paying wages in the event of illness and maternity. In this case and under the legal conditions (insurance cover up to the date of birth lasting a minimum of 270 days without an interruption of more than 3 months), the daily allowance is to be paid during 16 weeks, at least eight weeks of which must lie after the birth.

Info Employment and motherhood:
www.travailsuisse.ch/uploads/media/infoM_eng.pdf

INVALIDITY INSURANCE

Under the basic state system there is entitlement to benefits in the event of disability in Disability Insurance (DI, 1st pillar), in occupational pension provision (2nd pillar) and, if applicable, in the individual pension provision (3rd pillar). Disabled persons or those imminently threatened by disability are entitled to DI rehabilitation measures (basic system), provided the ability to work can thereby be restored, improved or maintained. These may be granted in the form of medical or professional support, measures involving schools for special needs and the care of helpless insured persons aged under 20 as well as in the form of auxiliary aids.

An additional daily allowance is granted in certain circumstances. There is a principle of integration before pension.

WORKING IN SWITZERLAND

ECONOMY

Despite its limited area and the lack of raw materials, Switzerland is an important industrial nation and supplier of financial services. Owing to stable economic and political conditions, many international enterprises have established their headquarters in Switzerland. However, the country remains largely dependent on the importation of raw materials, semi-finished and finished products, sources of energy and foodstuffs.

Switzerland's industry excels through the production of high-quality products. There is a preponderance of medium-sized and numerous small companies. In addition, there are also many large international concerns. A significant part of Switzerland's industrial products is exported. Among the major branches of trade and industry we find machine-building and the construction of appliances, metal-working, the watch industry as well as the chemical and pharmaceutical industries.

The most important branches of machine and instrument engineering are the construction of tool-making machinery, plants for the production of energy as well as precision instruments. An increasing number of companies works with new technologies (environmental technology, micro-electronics, nano-technology, etc.).

The service sector is highly developed. Switzerland boasts a powerful financial sector; Swiss banks and insurance companies offer their services all over the world. The Swiss banking system is very well-established. Tourism also plays an important role in the service sector. The diversity of the landscape with its scope for sporting activities and a well-developed gastronomic infrastructure make Switzerland a favourite destination for tourists.

Switzerland is so firmly integrated in international trade that today every second franc is earned abroad. Our main trading partners are the EU and EFTA Member States as well as the USA and Japan. The significance of the markets in the Pacific region is growing, above all China, which is becoming an increasingly important trading partner.

In the past ten years the Swiss economy has, however, only grown in very small steps. In 2002 the gross domestic product (GDP) amounted to 427 billion francs, recording an increase of 0.8% over the preceding year.

Info State Secretariat for Economic Affairs:
www.seco.admin.ch

Info Swiss Business Federation:
www.economiesuisse.ch

LABOUR MARKET

Unemployment: Although in comparison with the surrounding countries Switzerland still registers a very low level of unemployment, the rate has again risen above four percentage points for the first time in six years. In March 2004 there were 4.1% or 160,849 persons registered as unemployed.

In 1991 Switzerland introduced the so-called model of the three circles for the recruitment and admission of foreign workers. Under this model, preference is given to persons from the EU/EFTA region and the traditional recruitment countries outside the EU/EFTA. Nationals from other countries are exceptionally admitted if they have special qualifications or intend to do further training in Switzerland. In 1998, in view of the conclusion of bilateral agreements with the EU (free movement of persons), a dual recruitment system replaced the model of the three circles. The agreement on the free movement of persons, in effect since 1st June 2002, gives priority to the admission of workers from the EU/EFTA, on the one hand, and leads to a restrictive admission policy for specialized and qualified employees from all non-EU countries (= third countries), on the other.

Info State Secretariat for Economic Affairs:
www.seco.admin.ch > Labour

LOOKING FOR EMPLOYMENT

In Switzerland vacant positions are published in newspapers or specialized journals. As a rule, employment agencies are charged with the recruitment of cadre personnel. The Situations Vacant columns in the newspapers mostly appear on Wednesday/Thursday as well as in the weekend editions and can frequently be found on the Internet, too. The largest employment agencies, Adecco, Manpower and Mercuri, can also be accessed via the Internet. In addition, there are specialized on-line employment agencies. Large companies (Nestlé, ABB, etc.) also publish their vacancies on their own websites. Do not hesitate to take advantage of the opportunities of on-line applications.

In connection with the bilateral agreements and the agreement on the free movement of persons concluded with the EU, Switzerland has adopted the system governing the recognition of EU diplomas. The first port of call for applicants in Switzerland is the National Contact Centre at the Federal Office for Professional Training and Technology.

The OPET can issue diplomas and certificates that are equivalent to Swiss qualifications. It also passes interested persons on to the appropriate authorities for the recognition of their diplomas. Important documents must be translated into one of the Swiss national languages and possibly be certified:

- application form (completed in full)
- copy of passport or identity card
- professional diploma and proof of professional practice
- possibly a character reference, medical certificate, certificate of good conduct
- proof of freedom from bankruptcy

Info Online job agencies: www.jobpilot.ch and www.jobwinner.ch and www.monster.ch

Info Recognition of vocational diplomas: www.bbt.admin.ch > Topics

WORKING CONDITIONS

Employment contract: You are recommended to set down your working relationship in writing. The law does not foresee any special form for this. Only certain contract forms are regulated by law (e.g. apprenticeship contract, employment contract within the framework of a temporary employment contract). Here are the important points of an employment contract:

- the trial period may not exceed 3 months
- the employment contract may not contain any immoral or illegal tasks
- the period of notice must be clearly stated

The General Labour Agreement (GLA) is a written contract between one or several employers or their representatives and employees' federations (trade unions). It contains provisions bearing on the employment relationships between employer and employee as well as further provisions directed at the contracting parties of the General Labour Agreement. A GLA is to be adhered to if employees and employers belong to an affiliated federation or trade union or if its applicability has been agreed in another way.

If the GLA has been declared generally binding by the competent authority, it is applied for the relevant branch irrespective of federation or trade union membership. Provided the GLA does not stipulate otherwise, only provisions that are more favourable for the employee may be included in the individual employment contract.

Wages: There is no statutory minimum wage in Switzerland. However, some General Labour Agreements stipulate minimum wages for certain branches, for example in the hotel and gastronomic branches. Employees are entitled to a special level of remuneration for work at night, on Sundays and public holidays. For regular night work the employment law foresees a compulsory pay increase of 10%.

Wage system: At present wages are still determined by the principle of seniority in Switzerland. However, employers are increasingly going over to the system of payment by result both in the public and the private sector. Women's wages are in

general – irrespective of the level of professional qualifications – lower than men's. Politicians and social partners are, however, working untiringly to eliminate these differences.

Working hours: The maximum legal working time amounts to 45 hours a week for employees in industrial enterprises, for office staff, technical personnel and other employees, including sales assistants in large retail businesses. For all other salaried persons, the upper limit lies at 50 hours. In 2002 the average weekly working time in Swiss enterprises amounted to 41.5 hours. (Source: Federal Statistical Office).

Holidays: The statutory annual minimum entitlement is fixed at:

- four weeks for employees and apprentices aged over 20;
- five weeks for employees and apprentices up to their 20th year.

Maternity leave: Switzerland (with the exception of Canton Geneva) does not have maternity leave as such. There is a form of "maternity protection", but this may vary from one branch and workplace to another. Nevertheless, Swiss labour legislation forbids women to work in the first eight weeks following birth. From the 9th to the end of the 16th week mothers may only work with their consent. Continued wage payments during maternity depend on the length of the employment relationship.

In the first year of employment wages are paid for at least three weeks. Wages are continued to be paid for proportionally longer periods with increasing seniority and in accordance with many General Labour Agreements (GLA) may reach 16 weeks. The Swiss legislation also foresees further measures directed at the protection of women during their pregnancy and the initial period following birth: for the time devoted to breast-feeding, a ban on discrimination, the organization of working schedules, protection from dismissal, etc.

Limited employment contract: This type of contract, the duration of which is defined and laid down by both contracting parties (employer and employee), loses its validity on expiry of the period agreed. This need not inevitably lead to dismissal. If the contract implicitly enters into effect again on expiry of the agreed period, it is considered as an unlimited contract. As a rule, it cannot be terminated in advance.

Unlimited employment contract: This type of contract, the duration of which is not fixed, may be terminated by one of the two parties with due respect of the period of notice and the date for giving notice. If requested, the party giving notice must give written grounds for his/her decision. Furthermore, employer and employee may at any time agree on the termination of their employment relationship. In such a case, one speaks of concluding

a contract for the termination of the employment relationship by mutual consent.

Periods of notice: During the trial period either party may terminate the contract at any time in compliance with the seven-day period of notice. However, written agreements deviating from the standard employment contract or the General Labour Agreement may be concluded. After the trial period the contract may be terminated at the end of any month, whereby in the first year of employment the employee is entitled to a one-month, from the second to the completed ninth year of employment a two-month and thereafter a three-month period of notice. These periods may be modified by a written agreement, a standard employment contract or General Labour Agreement.

Protection from sexual harassment: The Federal Act on the Equality of Women and Men, which entered into force on 1st July 1996, clearly condemns any form of discriminating behaviour. This comprises any harassment of a sexual nature or other behaviour based on gender that affects the dignity of men or women in the workplace. This category includes, in particular, threats, the promise of advantages, the imposition of force and the exercise of pressure aimed at obtaining sexual favours.

In line with a recent court decision, sexual harassment is not restricted to physical harassment and inconsiderate attempts to pressurize an employee; gender-hostile and coarse verbal attacks of a sexual nature are also to be seen as harassment.

Employees' representation: For information on working conditions, in particular minimum wages, please apply to the appropriate employers' and employees' professional organization or to the cantonal employment offices. The cantonal employment inspectorates are chiefly responsible for the protection of employees.

Persons belonging to numerous professions have formed professional associations or trade unions. These organizations represent the interests of their members and pay due attention to overall economic aspects. Owing to the agreements concluded by social partners on both sides of industry, strikes are rare in Switzerland.

Info State Secretariat for Economic Affairs:
www.seco.admin.ch

Info Swiss Federation of Trade Unions: www.uss.ch
Info Swiss Business Federation:

www.economiesuisse.ch

Info Federal office for the equality of women and men:
www.equality-office.ch

Info Swiss catering federation: www.gastrosuisse.ch

INTERNET ADDRESSES

Federal administration:

www.admin.ch

Arts council of Switzerland :

www.pro-helvetia.ch

Swiss Business Directory:

www.swissguide.ch

The Swiss search engine:

www.search.ch

Federal Office for Migration (FOM):

www.bfm.admin.ch

Apropos Switzerland:

www.ch.ch

Science in Switzerland:

www.swiss-science.org

Swiss Internet portal:

www.bluewin.ch

Official websites in the public sector:

www.gov.ch

Swissworld:

www.swissworld.org

Swiss Tourism:

www.myswitzerland.com

Swissinfo/ Swiss Radio International: www.swissinfo.org



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State Secretary for Economic Affairs

We are interested in your views: What do you think of this publication? Which sections did you find particularly useful? Which topics could we leave out in future? What else would you like to know about?

Please write to: swiss.emigration@bfm.admin.ch