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Moving to Switzerland



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Introduction.

Relocating to Switzerland can be an exciting and life-changing experience. Nestled in the heart of Europe, Switzerland is known for its stunning alpine scenery, multicultural cities, and high standard of living. Switzerland is a hub for international businesses, offering many job opportunities and a stable economy.

Additionally, the country boasts excellent public transportation, a comprehensive healthcare system, and a commitment to environmental sustainability.

However, as with any relocation, there are challenges to overcome, such as navigating the complex bureaucracy, learning the language(s), and adapting to the local culture.

Here's our guide to relocation in Switzerland. How can the team at Source Group International help you successfully relocate.



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Top Tips.

Relocating to Switzerland can be a thrilling adventure, but there are many things to consider before making the move. Here are some steps to follow:

1. Research the country:

Before making any decisions, research Switzerland thoroughly. Learn about the culture, language, and customs.

2. Find a place to live:

Switzerland has a high standard of living and is known for its safety and cleanliness. Look for a place to live that suits your needs and budget.

3. Obtain a visa:

Depending on your nationality and the length of your stay, you may need a visa to enter Switzerland. Make sure to obtain the necessary documentation before leaving your home country.

4. Learn the language:

While English is widely spoken in Switzerland, learning the local language (either French, German, or Italian) will make it easier to integrate into the local community.

5. Open a bank account:

Switzerland is known for its banking system, and having a local bank account will make it easier to manage your finances.

6. Obtain health insurance:

Switzerland has a mandatory health insurance system. Make sure to obtain the necessary coverage before moving to the country.

7. Register with the local authorities:

Once you arrive in Switzerland, you will need to register with the local authorities. This will allow you to obtain a residency permit and access to social services.

8. Find a Cellphone:

There are several Cellphone providers in Switzerland to choose from; Swisscom, Sunrise, Salt, UPC, Wingo. It's important to compare plans and prices before choosing a provider, as they can vary significantly depending on your usage and needs.

9. Figure out transport information:

Switzerland has an efficient and extensive public transportation system that includes trains, buses, trams, and boats.



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Cost of Living.

The cost of living in Switzerland can vary depending on factors such as the city or region you live in, your lifestyle choices, and your personal expenses.

Here are some estimated costs of living:



Accommodation:

The cost of rent in Switzerland varies depending on the region, but it is generally expensive. The average cost of a one-bedroom apartment in a city centre is around 1,500 CHF to 2,500 CHF per month, while a similar apartment outside the city centre can cost between 1,200 CHF to 2,000 CHF per month.



Healthcare:

Switzerland has a universal healthcare system, but it is mandatory to have health insurance. The cost of health insurance can vary, but it can range from 300 CHF to 600 CHF per month.



Food:

Food is also relatively expensive in Switzerland. A basic lunch at a restaurant can cost around 25 CHF, while a meal for two at a mid-range restaurant can cost around 100 CHF. A litre of milk can cost around 1 CHF, while a loaf of bread can cost around 3 CHF.



Entertainment:

The cost of entertainment in Switzerland varies, but it is generally expensive. A movie ticket can cost around 18 CHF, while a ticket to a major sports event can cost around 100 CHF or more.



Transportation:

Switzerland has an excellent public transportation system, but it can also be expensive. A monthly pass for public transportation in a major city can cost around 80 CHF to 100 CHF, while a single ticket can cost around 4 CHF to 5 CHF.

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Finding Accommodation.

Finding accommodation in Switzerland can be challenging, particularly in major cities such as Zurich and Geneva. Here are some tips to help you find suitable accommodation:

1. Start by researching the different neighbourhoods in the city where you would like to live. Consider factors such as transportation links, proximity to your workplace or school, and the availability of amenities such as supermarkets and restaurants.
2. Check online listings for apartments or houses that match your needs and budget. Some popular websites in Switzerland for finding accommodation include Homegate, ImmoScout24, and Comparis.
3. Contact a real estate agency. Many agencies in Switzerland specialize in rental properties and can help you find a suitable place to live. However, be aware that using a real estate agency

can be expensive, as they typically charge a commission fee.

4. Consider sharing an apartment or house with other people. This can be a cost-effective way to find accommodation in Switzerland, particularly in expensive cities like Zurich and Geneva.
5. Be prepared to provide references and proof of income when applying for an apartment. Landlords in Switzerland typically require a lot of documentation, so be sure to have all your paperwork in order.
6. Be aware of the local rental laws and regulations. For example, in Switzerland, it is common for landlords to require a three-month deposit, and tenants must give notice three months before moving out.

Remember that finding accommodation in Switzerland can take time and effort, so start your search early and be prepared to be patient. Good luck!



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Visa.

Following the UK's exit from the EU on 31 January 2020 and the end of the transition period on 31 December 2020, the Agreement on the Free Movement of Persons (AFMP) between Switzerland and the EU no longer applies with the United Kingdom.

Admission requirements

UK nationals coming to Switzerland to work from 1 January 2021 are subject to the admission requirements in the Foreign Nationals and Integration Act (FNIA). This means that from 1 January 2021 only essential managers and specialists from the UK will be admitted to work here provided this is in Switzerland's overall economic interest.

Persons with specialist professional knowledge or skills may be admitted if it can be shown that these skills are required. Swiss residents and EU/EFTA nationals are given preference, and the wage and work conditions standard for the location, profession or sector must be observed.

An overview of the admission requirements for non-EU/EFTA nationals under the FNIA can be found at the below links:

[Working in Switzerland](#)

[Admission requirements](#)

[UK nationals with acquired rights](#)



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Visa FAQ.

How can I work in Switzerland when I am an EU/EFTA citizen but have no work permit?

We register new EU/EFTA temp employee with the federal notification procedure for the max. of 90 days. It entitles the holder to work in Switzerland for up to 90 days.

During this period, the temporary employee may seek accommodation and then register with the local municipality. After that, the temporary employee applies for the corresponding work permit (see next). If necessary, we can assist with this process.

The so-called 8-day rule states that no short stay or residence permit is required if a cross-border service or temporary employment for a foreign employer does not exceed 8 days within a calendar year.



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Tax & Pensions.

Tax and pensions are important aspects of living and working in Switzerland.
Here is some information about these topics:

Taxation:

Switzerland has a progressive tax system, which means that the tax rates increase as the income increases. The tax rates vary between cantons and municipalities, and there are also deductions and exemptions available for certain expenses, such as childcare and education. It is important to understand the tax rules and regulations in the canton where you live, as they can differ from canton to canton.

Social security contributions:

Employers and employees are required to contribute to social security, which includes old-age and survivors' insurance (OASI), disability insurance (DI), and unemployment insurance (UI). The rates vary depending on the canton and the employee's income.

Pension system:

Switzerland has a three-pillar pension system, which includes the following:

- First pillar:
 - The first pillar is the state pension system, which provides a basic income to all Swiss citizens and residents who have contributed to the system. It is financed through payroll taxes.
- Second pillar:
 - The second pillar is the occupational pension system, which is mandatory for all employees earning more than a certain amount. It is usually funded by both the employer and employee and provides additional retirement benefits.
- Third pillar:
 - The third pillar is the voluntary private pension system, which allows individuals to save for retirement through private savings plans or insurance policies.

It is important to understand the tax and pension system in Switzerland to ensure that you are contributing appropriately and receiving the benefits you are entitled to. If you have questions about your tax or pension situation, it is recommended that you speak with a local accountant or financial advisor.



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Payroll.

Payroll information in Switzerland can be quite complex due to the country's strict labour laws and high living costs. Here are some important things to keep in mind:

Minimum wage:

- Switzerland does not have a federal minimum wage, but there are several industry-wide collective bargaining agreements that set minimum wages for specific professions. However, the cost of living is high, and most workers earn significantly more than the minimum wage.

Income taxes:

- Switzerland has a progressive income tax system, which means that the more you earn, the higher your tax rate will be. The tax rates can vary depending on your canton (state), marital status, and other factors.

Social security contributions:

- Employers and employees are required to make social security contributions, which fund things like retirement benefits, disability insurance, and healthcare. The rates vary depending on the canton and the employee's income.

Bonus payments:

- In Switzerland, it is common for employers to pay a 13th month bonus, also known as a "13th salary," to employees. This is usually paid out in December and is equal to one month's salary.

Working hours:

- The standard workweek in Switzerland is 42 hours, although many companies have shorter workweeks. Overtime is paid at a higher rate and is usually limited to a certain number of hours per week.

Vacation days:

- Employees are entitled to at least four weeks of paid vacation per year, although some companies offer more.

Sick leave:

- In Switzerland, employers are required to pay sick leave for up to three weeks per year. After that, the employee is entitled to benefits from their health insurance.

It's important to note that payroll information can vary depending on your specific job, industry, and location. If you're moving to Switzerland or starting a new job, it's a good idea to speak with a local accountant or payroll specialist to ensure that you understand your rights and responsibilities as an employee.



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Vacation & Leave Entitlement.

The vacation regulation in short:

- The legal entitlement to paid leave in Switzerland is 20 days for employees between 20 and 50 years of age. 20 (25) days of vacation are legally part of the salary in a temporary contract, which is also stated in the employment contract. This means that the vacation entitlement is paid out monthly with temporary employee's (TE) salary.
- Example: If the temporary employee (TE) does not take any vacation, the TE has the vacation entitlement paid out in full with his regular salary. If the TE takes 4 weeks vacation, the TE will not receive any salary during this 4 weeks vacation, as this is already included in the salary.

The bank holiday regulation in short:

- Bank holidays are part of the regular salary (hourly/daily), as also specified in the employment contract. Example: January 1 is not paid if the TE does not work, because this bank holiday is already part of the TE's salary.

Notice periods:

- Up to 3 months: 2 days (this always applies during the probationary period) 4-6 months: minimum 7 days (1 month is okay) 7-12 months: 1 month over 12 months: 2 months

What are the conditions of paternity leave and how does it work?

- As required by law - ten days off work within six months after the birth of the child.
- As with maternity leave, compensation is 80 percent of the average earned income before the child's birth, up to a maximum of CHF 196 per day.
- More info:
<https://www.bsv.admin.ch/bsv/de/home/sozialversicherungen/eo-msv/reformen-und-revisionen/eo-vaterschaftsurlaub-200927.html>



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#DiscoverTechPotential Useful Websites.

Federal Council

- <https://www.sem.admin.ch/sem/en/home/themen/arbeit.html>

Useful Websites – Accommodation

- Homegate- <https://www.homegate.ch/>
- immoscout24 - <https://www.immobilienscout24.de/>
- Flatfox - <https://flatfox.ch/c/en/>
- Ronorp - https://www.ronorp.net/zurich_en/housing

More Useful Websites

- <https://www.kellerswissgroup.com/>
- <https://www.le-bureau.ch/>
- <https://www.sanelo.com/en-gb/>
- <https://www.santaferelo.com/en/>
- <https://k2corporatemobility.com/en>



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Customer Feedback.

“

Ieva relocated to Switzerland with the help of Curtis from Source Technology; here's what he had to say about the experience.

I experienced a good process, they were interested in my relocation, asking my personal status and resources I would need to relocate.

It was easy to communicate with Curtis openly if needed. I would definitely recommend Source Technology, due to their understanding of my profile, expertise and connecting me with a potential workplace.

I appreciate the use of many digital solutions - for interview, document process - submitting and signing. That really happened quickly and very comfortable. I also really appreciate the speed of response and personal attention after recruitment.



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