



© Neuchâtel tourism, (canton of Neuchâtel)

8. Expatriation and living in GGBa

Table of contents

8.1 Preparation ahead of time	2
8.2 Settling in and administrative procedures	2
8.3 Housing	3
8.4 Day-to-day practicalities	4-6
8.5 Quality of life and leisure activities	6
8.6 Community involvement	6

Switzerland is a small country with a superb standard of living that is hard to beat anywhere in the world. Such a statement is only possible because several stand-out factors combine to make Switzerland a truly special place: the beauty and variety of the countryside, low crime levels, excellent health system, outstanding education, world-class sports facilities, highly efficient public services, legendary cleanliness and - naturally - renowned Swiss precision.



© OTV, Lavaux / (canton of Vaud)



8.1 PREPARATION AHEAD OF TIME

Prepare all necessary documents well in advance:

- Passports and/or identity cards (valid for all family members)
- Visas and work and residence permits (or written assurances)
- Employment contract
- Marriage and birth certificates
- Criminal record certificates
- Health certificates
- Medical and dental records
- Driving licenses
- Insurance policies (accident, health, life, etc.)
- Registration cards for motor vehicles
- Proof of accident-free driving from your car insurer (this entitles you to a substantial price reduction from your new insurer. To obtain the maximum reduction you need evidence that you have not made an insurance claim in the last ten years. Each car will require a separate letter)
- Vaccination certificates for pets

Prepare a list of all the goods and items you intend to move:

- Check if there are specific requirements for each article, be it to take them out of your home country, to transit through other territories, or to import them into Switzerland
- Check if your television, DVD and video equipment are compatible with the systems used in Switzerland (European Pal/Secam, Zone 2 systems)
- As electric power in Switzerland functions at 220 volts and 50Hz, you should check if your appliances are capable of operating on 50Hz before taking them

Make a budget including transport charges, customs taxes and duties.

Arrange shipping. Ask professionals.

- Carefully discuss your legal situation with a tax expert in your home country. It will probably be to your advantage to have a work assignment in Switzerland for a period of time that is sufficiently long enough to

become a non-resident of your home country. That way you would not have to pay income tax in your home country (unless you are a US citizen, in which case you are required to submit a tax return to the IRS no matter where you live).

Arrange to have your mail redirected by the post office or send change of address cards to concerned parties.

8.2 SETTLING IN AND ADMINISTRATIVE PROCEDURES

Upon your arrival in Switzerland,

- Present your passports and visa, residence permit or assurance of residency to immigration at the border and get an official date of entry stamp.
- If importing a car, make sure you have all relevant paperwork with you.

Within 8 days of your arrival,

- register at the cantonal Foreign Police office. You must register even if you are living in temporary housing. The Foreign Police will also require proof that you do not have a criminal record;
- arrange all necessary insurance, especially compulsory health insurance;
- register to have a home phone line;
- register with the nearest post office.
- Registering with your embassy or consulate is advisable. Embassies often offer services to their citizens and can be very helpful in case of difficulties.
- It is advisable to open a bank or post office account.
- If you have children under the age of sixteen, sign them up with a pediatrician. The same applies to any member of the family with a health problem, as well as for women. Finding a sympathetic, English-speaking gynecologist is not always straightforward, and they often have full appointment books.

Within a year of arrival,

- go to the cantonal department of motor vehicles and get a Swiss driver's license and Swiss license plates. If you are staying in Switzerland for under a year your original driver's license remains valid.



© Neuchâtel tourism, (canton of Neuchâtel)



8.3 HOUSING

General information

Most people moving to Switzerland initially rent housing. Often, housing adverts specify only rooms and bedrooms, so kitchens and bathrooms are not always counted. But a “½ room” normally means that there is a kitchen big enough to be used as a dining area, or that there is a large hallway. A “3 ½ room” apartment usually means that there are 2 bedrooms, 1 living room and 1 bathroom and 1 kitchen with enough place to put a table.

Housing is often rented with a refrigerator, stove and oven. Washers and dryers are usually located in the basement of the building for all tenants to use on a rotation basis.

Most housing is rented without furniture and light fixtures. If you would like to rent furniture, you can ask the municipal authorities for the addresses of suitable furniture stores. Garages and parking spaces are generally not included in the lease and are rented separately.

How to find housing

You can find housing through real estate agencies (see telephone books or the internet for a real estate agent in your area) or the internet using various websites such as www.immoscout.ch, www.homegate.ch or www.immovista.ch, which include adverts displayed by many real estate agencies. There are also adverts daily in local newspapers under “Appartements à louer” / “Mietwohnungen”. A typical advert will list the price plus utilities added to the rent for heating and hot water.

Terms and technicalities

A lease is usually drawn up with a three-month termination notice clause for either party. Many leases allow cancellation on only two dates/periods per year (end of March and end of September). However, you can be released from the lease contract if you find a new, solvent leaseholder to take your place. Cancellation of a lease must be made by registered mail.

Rent may be increased each year depending on the amount of interest being charged to the owner for his mortgage, inflation and maintenance expenses. Rents are lowered only rarely. Housing usually requires a deposit of one to three months' rent.

When you first move into your rented housing, you will be asked by the landlord to walk around with them and to establish a detailed inventory of the premises. This should describe in minute detail everything that is damaged or worn. A form should be completed and signed. A similar inspection will take place when you leave. Anything that is found to be damaged which is not on the list - and does not fall within normal wear and tear - will be considered your responsibility. If you fail to notice something during the initial inspection, you have ten days after moving in to report it to your landlord.



© Geneva Economic Development Office / Photographers: Benoît Chantre, Sébastien Fasel



8.4 DAY-TO-DAY PRACTICALITIES

Language

Although most Swiss people speak English and it is widely used in business, it can help with the integration process to speak the local language. There are many language schools as well as private teachers who teach French and German on all levels and intensities.

Childcare

Generally, childcare in Switzerland is a private matter and companies do not offer many solutions. Options are daycare and nurseries, as well as child minders and babysitting. Kindergarten starts at age 5 and is not mandatory in all cantons. However, it is widely viewed as an excellent opportunity for children to learn fundamental social behavior and basic language skills. It is free of charge and close to 99% of Swiss children attend. At the age of 6 or 7 children start elementary school, which is compulsory and lasts six years.

Domestic help

If you wish to hire domestic help, the best way to proceed is to first ask your new colleagues and/or neighbors. You can also place an advert on bulletin boards at supermarkets, or place it in one or two local newspapers. The current hourly rate for a cleaner is about SFr 20.

It is important to check identification papers carefully and in particular the work permit; without a valid one, you may be subject to a heavy fine. As you will have to pay social insurance on the salary of your employee, you are requested to contact the "Caisse de Compensation" / "Ausgleichskasse", to obtain the registration form. Based on the salary, you will receive a yearly bill for social insurance costs. The global rate is 15.94% of the salary, but 6.55% can be withdrawn from the employee's salary. When you hire domestic help, be careful not to forget to take out private accident insurance in case they have an accident while working on your property. If the monthly salary exceeds SFr 1,582.50, you must also participate in your employee's pension fund.

Public Transportation

Switzerland is famous for the reliability, diversity and the extent of its public transportation network. While living here you may want to take a boat, train, cable car or bus, for sightseeing and pleasure, as well as for day-to-day travel.

The Swiss railway network is very dense and convenient. The Swiss Federal Railways (Chemins de fer fédéraux (CFF) / Schweizerische Bundesbahnen (SBB)) criss-cross the country and connect to mountain railways as well as buses. For local destinations there are also regional railway lines. Tickets can be purchased at the station, either from the ticket office or ticket machine, before boarding the train.

Since traveling by train can be quite expensive if you buy regular full price tickets, it is worth looking into the various opportunities to obtain reduced rates. The main reductions are described below:

- The Half-Price Fare Card (abonnement demi-tarif / Halbtax) is the most popular pass, entitling the holder to buy tickets at half price.
- The Multiple Journey Card (abonnement de parcours / Streckenabonnement) is a pass for regular train commuters that can be purchased for the week, month or year. This is a point-to-point pass and can only be used between the two destinations indicated on the pass.
- For people planning on traveling often on public transportation, the General Pass (Abonnement general / Generalabonnement (GA)), may be the best option; it allows travel anywhere in Switzerland on practically any form of public transportation.
- Children under 6 years old travel free.
- Children under 16 years old pay half the adult fare. If accompanied by their parents, all children between the ages of 6 and 16 can travel by train for free for a whole year, provided the family buys a Junior Card (carte junior / Junior Karte) for SFr 20.



© Berne tourism, (canton of Berne)



Business hours

It is important to be aware that there are many variations, depending on the areas and types of businesses. Nonetheless, this will give you an idea of the rhythm of the working day in your neighborhood.

Offices: Monday to Friday 8am to 12pm and 2pm to 5pm, closed Saturday and Sunday.

Banks: Monday to Friday 8.30am to 5pm, closed Saturday and Sunday.

Shops: Monday to Friday 8am to 7pm, with late-night shopping to 9pm one evening; Saturday 8am to 5pm, closed on Sunday.

Restaurants: Business hours vary widely. Usually, restaurants open at 6am and close at midnight, with one day off per week. It is advisable to call before planning a lunch or a dinner in any restaurant. A few restaurants are open until 3am.

Health matters

The quality of healthcare in Switzerland is renowned worldwide. Hospitals, both public and private, are operated with efficiency and supplied with the newest technological equipment.

It is also true that this high quality comes with a high price. Consequently, all newcomers are advised to check their healthcare and accident coverage carefully. Health and hospitalization insurance is mandatory. It is up to each person to verify that they and each family member are appropriately insured. Choosing one medical facility over another is dependent on three factors: insurance, choice of doctor and the nature of the medical problem. It is very important to check that a particular facility is covered by your insurer. Many insurance policies do not cover private clinics, so check with your insurer before entering a clinic or hospital as a private patient. Similarly, when choosing a doctor, it is important to ascertain which hospitals/clinics they are affiliated to. Except in emergencies, hospital admittance is arranged by a personal physician.

Emergencies

In the event of a medical emergency, there are two very important telephone numbers to know and remember:

Ambulance: 144

Police emergency: 117

In the event of poisoning, English-speaking operators at the poison center in Zurich (call 145) can provide immediate information on appropriate antidotes.

Pharmacies

Your local pharmacy can fill prescriptions and provide over-the-counter medicine, cosmetics and personal care items. Many also sell herbal remedies. In addition, they can provide medical equipment.

Telephone, internet and television

Swisscom, Orange and Sunrise are the major providers of mobile telephone services. In addition, other companies use the networks of the major providers and offer very attractive conditions (including M-Budget Mobile, Coop Mobile, Yallo and Mobilezone). All services are available to foreign nationals living in Switzerland temporarily. However, registration is compulsory (even for prepaid plans). Setting up internet access is easy. Analog lines, ISDN, DSL and various cable connections are available.

Cablecom and Swisscom are the market leaders for television. With Cablecom's analog cable connection, which is already installed in half of all Swiss households, you can get approximately 40 television channels with any television set. An additional receiver is required for digital reception which allows access to hundreds of channels depending on payment plan. It is also possible to receive more than 100 channels via the telephone line with "Bluewin-TV" (from Swisscom). More than 300 regional cable operators offer services similar to those of Cablecom. And of course you can also receive television channels via satellite. Anyone listening to the radio or



watching television in Switzerland must pay a “reception fee”. This must be paid regardless of which programs are watched or listened to, or how they are received. The reception fees for radio and television channels are invoiced and collected by Billag AG.

8.5 QUALITY OF LIFE AND LEISURE ACTIVITIES

The GREATER GENEVA BERNE area is ideal not just as a business location, but also as a place to live. The region combines a high quality of life in safe surroundings and has all the advantages associated with Switzerland but on a more concentrated level. Its cities and rural regions score highly in international comparison studies in key areas including income, healthcare, climate and geography, political stability, safety and security, individual freedoms, family and community life. Everyone is guaranteed freedom of movement and safety everywhere and at all times. There are relatively few large population centers or extensive monotonous and impersonal housing developments. Children generally walk to school unaccompanied. The safe environment and also the traditional discretion of the Swiss people are valued widely.

The GGBa offers a great variety of cultural and recreational activities. It is not by accident that the country is a year-round destination for nature lovers, sports enthusiasts, those seeking peace and quiet, art lovers and business travelers. Switzerland stands for individuality, true relaxation, adventure and prestige. Both tourists and permanent Swiss residents find exactly what they need here: summer and winter sports on their doorstep, charming market towns or busy urban centers, culture or nature, relaxation or action, every hour of the day. Cultural life and opportunities for participating in sports and social activities are plentiful, both in the city and the countryside, owing to decentralized residential development. The GGBa is home to prestigious events such as the Montreux Jazz Festival and the Menuhin Festival in Gstaad. In addition to these major events, there is also a lively local cultural scene.

8.6 COMMUNITY INVOLVEMENT

Many Swiss citizens are active in clubs and pursue hobbies with other enthusiasts in their leisure time. Even the smallest communities and villages cultivate and promote an active cultural and club life and offer the necessary infrastructure for sports. From music, theater, sports and politics to ornithology, hiking and conservation and even stamp collecting and first aid, there is hardly an area of life that does not have its own special club. Since Switzerland does not require clubs and organizations to be registered, there is no complete list. However, the homepages of municipalities generally give information about local clubs.

Please also consult our fact sheets on workforce and labor costs, corporate real estate and housing, Social Security, Taxation and education for more detailed information.

GREATER GENEVA BERNE area
Economic Development Agency

World Trade Center
Avenue de Gratta-Paille 2
PO Box 252
1000 Lausanne 22

Tel. +41 21 644 00 90
Fax +41 21 644 00 99

info@ggba-switzerland.ch
www.ggba-switzerland.ch



GREATER GENEVA BERNE area is an initiative
of the cantons of Berne, Fribourg, Vaud,
Neuchâtel, Geneva and Valais