



**Welcome to
Switzerland**
Addresses and tips
for your move

Before you move

Residence permit

For a stay of more than three months, you need a valid work and/or residence permit. For citizens of EU-17/EFTA countries, there is a simplified permit procedure. You can apply for a work and residence permit directly at the residents' registration office in the municipality in which you reside within 14 days of your arrival. For the application, you will need your personal identification document and a valid employment contract or statement from your employer.

You can find more information at sem.admin.ch

Taxes

Employees from abroad without a C permit will be subject to Swiss withholding tax.

The tax will be deducted directly from your monthly salary and transferred by your employer to the tax office.

In principle, all forms required by those subject to withholding tax can be obtained online via the relevant tax office or from the municipal tax office.

Health insurance

Under the Swiss Federal Health Insurance Act (KVG), health insurance is compulsory for anyone living in Switzerland.

This covers basic needs in the event of illness, accident or maternity, which is why it is referred to as "basic insurance". It can be individually enhanced with voluntary supplementary insurance. From the moment at which you take up residency, you have three months to register with a health insurer of your choice for your compulsory basic insurance.

Put your trust in us. With over 1.9 million customers, the Helsana Group is the largest health insurer in Switzerland.

You too can benefit from our experience, innovative capacity, know-how and dynamism as industry leaders. Find out in a personal consultation which insurance solution will truly meet your needs.

Our multilingual advisory team would be happy to help you from Monday to Friday, 8 a.m. to 6 p.m., on +41 43 340 90 72.

If you are already in Switzerland, we would also be happy to come to your home to advise you in person.

[Arrange a consultation](#)

Or visit us in one of Helsana's sales offices close to you. helsana.ch/locations

Accident insurance

If you are employed by the same employer for at least eight hours a week, you are already insured against both occupational and non-occupational accidents via your employer. You can therefore exclude accident cover from your compulsory basic insurance, which would reduce your basic insurance premium by 7%.

Giving notice and address changes

Make sure you give notice and report your change of address in good time for the following:

→ Deregistration at the registration office

→ Health insurance

Only cancel your health insurance when you have decided on a health insurance policy in Switzerland. Make sure there are no gaps in your insurance cover.

After you move

Registration office

After you arrive in Switzerland, you have 8 to 10 days to register your address at the residents' registration office (known as the "Einwohnerkontrolle" in Switzerland) in your municipality.

To register, you will need the following documents:

- valid official identity document for each family member entering the country
- one passport photo of each family member entering the country
- documents confirming your marital status (family register, marriage certificate, divorce certificate, birth certificate for minors)
- employment contract or statement of university admission for students
- copy of your current Swiss rental agreement
- proof of compulsory basic insurance with a Swiss health insurer (this can be submitted later, up to three months after the date of entry into the country).

Personal liability insurance and home contents insurance

Taking out personal liability insurance for you and your family members living with you in the same household is a must. If you cause damage to property or injure another person, you are held liable under the law and must bear all the financial consequences of it.

You should also consider taking out home contents insurance for your new home.

Home contents insurance covers damage to your household effects caused by fire, water, theft or broken glass.

Our tip: personal liability insurance is often already included in home contents insurance.

Driving licence and car registration

Have your driving licence converted at the road traffic office no later than 12 months after your arrival in the country.

Our tip: make sure you don't miss the deadline, otherwise you will have to take the Swiss driving test.

You can find detailed information on re-registering your driving licence as well as the addresses of the road traffic offices at:

asa.ch

The following deadlines apply to registering your car:

- 12 months if importing it as a removal good
- 1 month if importing a new car

Motor vehicle insurance

To register your car, you need proof of insurance with a Swiss insurer.

Important contacts at a glance

OASI and DI – pension insurance

Find out more about compulsory old-age and survivors' insurance (OASI) and disability insurance (DI) here:

ahv-iv.info

State Secretariat for Migration

Here, you can find useful information on Swiss citizenship, naturalisation and important contact addresses:

sem.admin.ch

Residence and work permit

As soon as you have signed an employment contract, you can apply for a residence and work permit. More information is available from the State Secretariat for Migration at:

sem.admin.ch

Overseas qualifications

Many qualifications obtained abroad require official recognition. You can find further information here:

sbfi.admin.ch

Motor vehicle insurance

Find the best motor vehicle insurance for you in just a few steps:

bonus.ch

Swiss Federal Social Insurance Office

As with tax rates, social security also differs from canton to canton. You can find further information here:

bsv.admin.ch

Customs office

The Swiss Federal Office for Customs and Border Security provides information on tax-free limits, bringing a car to Switzerland and many other topics:

bazg.admin.ch

Online communities

Even before you move to Switzerland, you can get in touch with other newcomers:

justlanded.com

hallo-schweiz.ch

expatica.com

Calculate withholding tax

As an employee from abroad without a C permit, you will be subject to Swiss withholding tax. This tax will be deducted directly from your monthly salary and transferred by your employer to the tax office. Here, you can calculate how much withholding tax you have to pay:

comparis.ch/finanzen

Switzerland as a leisure destination

Switzerland has a great deal to offer when it comes to quality of life, culture and leisure activities. You can find a whole range of information on your new home on the Swiss Tourism Federation's official website:

myswitzerland.com

Looking for somewhere to live

There are a whole range of property portals that you can use when house-hunting:

homegate.ch

immoscout.ch

immoclick.ch



- Alpthal 
- Einsiedeln
- Brüschrainhöchi
- Chli Tändli
- Einsiedeln
- Nüsellstock
- Rothenthurm
- Haggenegg
- Schwyz
- Mostelberg
- Sattel
- Berg-Gasthaus

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Information on your canton of residence

Get to know your new home.
You can find important addresses,
events and interesting leisure tips
on your canton's website.

Aargau

ag.ch

Appenzell Ausserrhoden

ar.ch

Appenzell Innerrhoden

ai.ch

Basel-Landschaft

bl.ch

Basel-Stadt

bs.ch

Bern

be.ch

Fribourg

fr.ch

Geneva

ge.ch

Glarus

gl.ch

Graubünden

gr.ch

Jura

ju.ch

Lucerne

lu.ch

Neuchâtel

ne.ch

Nidwalden

nw.ch

Obwalden

ow.ch

Schaffhausen

sh.ch

Schwyz

sz.ch

Solothurn

so.ch

St. Gallen

sg.ch

Thurgau

tg.ch

Ticino

ti.ch

Uri

ur.ch

Valais

vs.ch

Vaud

vd.ch

Zug

zg.ch

Zurich

zh.ch



Checklist for your move to Switzerland

Before you move	<input type="checkbox"/> Choosing where to live	<ul style="list-style-type: none">– Find out about cantonal tax rates and social security– Choose a school for your children
	<input type="checkbox"/> House-hunting	<ul style="list-style-type: none">– When you go for a viewing, you will need the following documents:<ul style="list-style-type: none">→ Copy of residence permit/ valid identification document→ Copy of employment contract→ Contact details of your last landlord→ Debt enforcement information (information on payment habits)
	<input type="checkbox"/> Preparing for the move	<ul style="list-style-type: none">– Prepare your customs and entry papers in full– Make sure you have the appropriate entry papers for your car– Hire a removal company or organise transport of your personal effects
	<input type="checkbox"/> Apply for a residence permit (if you have not already done so)	
After you move	<input type="checkbox"/> Register your new address	
	<input type="checkbox"/> Take out health insurance	
	<input type="checkbox"/> Take out personal liability insurance and home contents insurance (within three months of taking up residency)	
	<input type="checkbox"/> Register your car	<ul style="list-style-type: none">– Take out car insurance– Have your driving licence converted– Register your car
	<input type="checkbox"/> Clarify any tax obligations in your home country	
	<input type="checkbox"/> Open a bank account	
	<input type="checkbox"/> Apply for an internet and telephone connection	

We are there for you.

Throughout your life. Helping you stay healthy. So that you recover quickly. Or can live a better life when affected by illness.

We are happy to help.

Helsana Group

0844 80 81 82

helsana.ch/en/contact

helsana.ch/locations

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