

# Switzerland

An everyday guide to  
expatriate life and work.



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## Quick facts<sup>1</sup>

**Capital:** Bern

**Population:** 8.8 million

**Major language:** German, French, Italian and Romansh

**Major religion:** Christianity

**Currency:** Swiss Franc

**Time zone:** GMT+1 (GMT+2 from the last Sunday in March to the last Sunday in October)

**Emergency number:** 112

**Electricity:** 230 volts, 50Hz

**Drive on the:** Right

<sup>1</sup><http://www.expattarrivals.com/switzerland/essential-info-for-switzerland>

## Overview

**Switzerland is a land of picturesque beauty and Alpine charm. Consistently ranked as one of the best destinations for expats, this wealthy country is acclaimed for its economic prosperity, skilled labor force and strong entrepreneurial ideals.**

Advanced in almost every way, expats can look forward to an exceptional standard of living. While often labelled as a slightly conservative nation, a Swiss national identity is somewhat difficult to define due to the various loyalties and ways of life that stem from its multitude of regions and cantons. Bordered by Italy, France and Germany, Swiss culture, customs and language are often determined and

influenced by a region's proximity to neighboring countries.

While the cost of living is high, Switzerland has the world's highest GDP per capita and expats will likely enjoy high financial rewards and all the perks of a reliable healthcare system, celebrated schools and well-organized public transport.

This guide will help expats acclimatize to life in Switzerland, offering basic information on everything from healthcare, schools, banking and taxes, to accommodation, cultural norms, social etiquette and visas.

# Getting started

## Climate and weather

Switzerland enjoys a temperate climate, but the weather can vary dramatically from region to region, with glacial environments encountered in mountain top areas and even Mediterranean conditions gracing its southern tip.

Summers are warm, with the sun shining from June through September. While expats will experience cold winter temperatures, snow generally only blankets the mountain top regions of the Alps and the Jura Mountains, with winter fog instead found in Zurich, Geneva and Basel.<sup>1</sup>

<sup>1</sup><https://www.meteoswiss.admin.ch/climate/the-climate-of-switzerland.html>

## Visas

Individuals from countries on a visa-waiver list, which includes EU states, will not need a visa to enter Switzerland for stays of up to 90 days. Nationals of countries not on this list and who wish to visit as a tourist require a Schengen travel visa.

For those wanting to stay longer or who wish to work, there are a number of different options available. Short-term residency visas allow for stays of a year or less while initial residence permits are for those expats whose contracts are set for 12 months or longer. The residence permit has a validity of five years and may be extended dependent on the status of employment. Permanent residence visas are granted to foreign nationals who've stayed in Switzerland for an uninterrupted period of ten years.<sup>1</sup>

## Accommodation

Housing in Switzerland consists mostly of apartments, especially in Zurich and Geneva. Detached houses are available, but they remain far more expensive and are usually found quite a distance out from urban areas.

When renting, expats will find that most accommodation comes unfurnished. Lease agreements normally last for 12 months, with the tenant paying up to three months' rent as a security deposit. They're also responsible for paying their own utility bills. Depending on which canton one stays in, third party liability insurance may be compulsory. Because prices are generally

very high, it's also recommended that expats request a housing provision from their employer<sup>2</sup>

## Schools

The Swiss public school system is generally considered to be excellent, mostly due to a heavy national focus on education. These state institutions also prove popular with expat families as they are free and operate at equally high standards when compared to private schools. Some operate on a bilingual basis, but the languages chosen are mostly dependent on the region.

Private schools come with both elite reputations and very high tuition costs. These prestigious environments offer smaller class sizes and modern facilities, teaching both the Swiss curriculum as well as the International Baccalaureate.

International schools, mostly found in the large cities, are also an option, with establishments available that may offer classes in the curriculum of the child's home country. Primarily the choice of families who aren't staying long term, they're a perfect way to bridge the gap before returning home. Like private schools, the fees can be extremely expensive.

<sup>1</sup> <https://www.swissinfo.ch/eng/work-permits/29191706>

<sup>2</sup> <https://www.expattarrivals.com/europe/switzerland/accommodation-switzerland>



# Culture

**Swiss culture is diverse because of regional affiliations that stem from its proud cantons. Much is determined by location, so those who live near Germany and speak German adopt many of those values, while the same goes for residents who live closer to France or Italy. However, the Swiss are, on the whole, fairly formal and family forms a core part of society. Often, family outings will include spending time in nature or active hobbies like cycling, skiing or hiking.**

## Language

Switzerland has four major languages: German, French, Italian and Romansh. Expats will find more French in the west, more Italian in the south and German in the north, east and central regions. The dwindling Romansh language is spoken in the south east. Most Swiss speak English, especially in the big cities.<sup>1</sup>

## Social etiquette and cultural faux pas

Adjusting to a new country, new language and new faces can be daunting. So hopefully these hints and tips will make easing into Swiss life that much easier.<sup>2</sup>

- When developing a solid friendship or relationship, it's common for people of both sexes to "air kiss" both cheeks.
- Addressing people by their titles isn't overly necessary, but it's still considered polite. While this may seem obvious, expats must remember to change their greeting according to the region. Thus, in predominately German-speaking regions, one should use herr or frau and in French-speaking regions, monsieur or madam is acceptable. In the Italian-speaking areas in the south, signore and signora are the preferred terms.
- If invited to the home of a Swiss friend or colleague, a gift is expected. This can be anything from chocolate to flowers, or even something relating to the expat's home country. After attending, a handwritten thank you note is good etiquette.
- Good timekeeping in Switzerland is imperative, with lateness inexcusable and considered extremely rude. This is mainly due to the fact that, because such high-functioning and efficient public transport systems are available, missing scheduled times is difficult to do.

<sup>1</sup> <https://www.commisceo-global.com/resources/country-guides/switzerland-guide>

<sup>2</sup> <https://www.commisceo-global.com/resources/country-guides/switzerland-guide>

<sup>3</sup> <https://www.myswitzerland.com/en/typical-food.html>

## Eating

Swiss cuisine is a glorious mixture of German, French and Italian influences. However, it's often rich. Cheese may be the most iconic ingredient, dominating many meals, whether it's simple and hearty countryside bakes to classics reinvented with modern gourmet flair.

Potato röstis are fried potato cakes originating as a breakfast for Bernese farmers. However, they're now found all over the country, with an especially delicious version involving bacon, fried eggs and melted cheese found in the canton of Valais.

The country has become world-famous for its delicious and unique confectionaries, honed and perfected by generations of skilled chocolatiers. Indeed, Switzerland's Daniel Peter and Rudolphe Lindt were pioneers in the field of milk chocolate.

Raclette is made by melting the eponymous cheese over an open fire and eating this cheese with breads and potatoes. Perhaps the most famous gastronomic export would be cheese fondue. While perhaps a little cliché, it nonetheless remains a tasty indulgence.

For those with a sweet tooth, the bündhörnusstorte is a pastry, usually filled with cream, walnuts and caramelized sugar. Markets filled with fresh and seasonal produce are ubiquitous and most Western expats will have no problem adjusting their diets.<sup>3</sup>

## Drinking

In terms of the general attitude towards drinking, Switzerland takes a very European approach. Drinking in public isn't illegal or considered taboo, so expats shouldn't be surprised to see beer, wine or other spirits enjoyed outside the usual cafes, bars and restaurants.

Toasting in Switzerland isn't too dissimilar to countries such as the United Kingdom and the United States. When gathered in a group, one should wait until everyone has a drink, make eye contact and clink glasses with each person, each time exclaiming "prost!" No eye contact means bad luck.

Swiss wine may not have the reputation of its French or Italian neighbors, but it's equally excellent. While white wine is dominant, rosés and reds are also produced. And the Swiss do love their wine, existing as one of the world's top wine consuming countries. Having said that, the German part of the country is, perhaps predictably, extremely fond of its beer.

## Holidays

Holidays in Switzerland are primarily based either on the Christian religious character or days of national significance. There are some holidays which are regional, specifically amongst its 26 cantons. Employers may allow time off for seasonal celebrations, such as equinoxes and solstices, even though they aren't official.<sup>4</sup>

New Year's Day – 1 January  
St Berchtold's Day – 2 January  
Good Friday – March or April  
Easter Monday – March or April  
Labor Day – 1 May  
Ascension Day – 10 May  
Whit Sunday – May or June  
Whit Monday – May or June  
National Day – 1 August  
Christmas Day – 25 December  
St Stephen's Day – 26 December



## Getting in touch

**The telecommunications sector of Switzerland is what one would expect from a dominant and thriving Western economy. Its internet speeds are fast while both its landline and mobile sectors are well established.**

### Telephone

Switzerland boasts one of the most developed telecommunications networks in Europe, offering excellent coverage for both landline and mobile services. Swisscom is the leading provider, but there are also many regional operators.

### Internet

Internet services are widely available, with a reported 8.63 million internet users in the country as of January 2023, indicating a penetration rate of 98.4 percent of the total population.<sup>5</sup> Internet speeds are also right up there with the world's best, with Switzerland consistently being ranked highly.<sup>6</sup>

### Postal Services

The postal service is called Swiss Post, offering both private and business solutions. Private couriers include FedEx, DPD, UPS and DHL.

### Transport

Switzerland's public transportation is extremely fast and reliable, boasting one of the best systems in Europe. Train and bus routes crisscross the country, operating on metronomic schedules that take passengers from city to city or through the beautiful countryside. While both function at high standards, the railway is far more comprehensive in its destinations. Taxis are also available for getting around town but are quite expensive.

Due to the excellence of public transport, driving is an unnecessary luxury. But it's still a treat, as the roads are both safe and picturesque. Mountain passes provide panoramas of deep valleys and snowcapped summits, as one travels en route to Switzerland's classically European small towns, resorts and cities. Note that the Swiss drive on the right and expats will need a Swiss driving licence after 12 months.<sup>7</sup>

<sup>4</sup> <https://publicholidays.ch/>

<sup>5</sup> <https://www.expats.com/en/guide/europe/switzerland/10503-phones-in-switzerland.html>

<sup>6</sup> <https://www.speedtest.net/global-index/switzerland>

<sup>7</sup> <http://www.expatarivals.com/switzerland/transport-and-driving-in-switzerland>

# Employment

## The job market

The job market for foreign nationals in Switzerland is tough, primarily because the country operates on a quota system. This means that expats will only get a position if it can be proven that a local cannot adequately fulfil it. Consequently, foreigners working in Switzerland tend to have to be highly skilled and extremely well qualified. Popular industries of expat employment in Switzerland include financial services, information technology and biotechnology. A residence permit is required in order to work in Switzerland.<sup>1</sup>

## Income tax

Income tax is made up of three levels of taxation: federal, cantonal and municipal. Federal taxes, ones paid directly to government, are structured to ensure the same tax return, meaning Switzerland employs a progressive tax scale. Rates can vary from 1 to 11%. Different cantons and municipalities are allowed to set their own rates, with some setting flat rates.

If an expat stays in Switzerland for 90 days or more during a 12-month period, they are classified as a resident for tax purposes. Residents for tax purposes are taxed both on their local and international income. Income tax will be deducted directly from salaries by employers.<sup>2</sup>

## Business etiquette

There's nothing drastically different in the Swiss business environment compared to most of Europe. Swiss businesspeople are very much focused on completing the job at hand with as little fuss and small talk as possible. Meetings are brisk and to the point, with presentations being detailed and well-prepared.

Punctuality is extremely important, with lateness deemed to be very rude. Explanations are expected if one is running behind schedule. Handshakes and polite smiles are acceptable when it comes to greetings. In terms of authority, Swiss business culture operates on a strictly hierarchical structure.

English should be sufficient when it comes to the workplace, but it's suggested that expats learn the basics of their canton's dominant language. In general, the attitude of the Swiss is fairly conservative and formal, and consequently one should be careful about approaching others with personal questions until establishing a genuine rapport.<sup>3</sup>

<sup>1</sup> <http://www.expattarrivals.com/switzerland/visas-for-switzerland>

<sup>2</sup> <https://taxsummaries.pwc.com/switzerland/individual/taxes-on-personal-income>

## Retirement

While taxes are low, the cost of living in Switzerland remains high. This makes it an attractive retirement destination for only the very wealthy. Its agreeable climate and beautiful landscapes are difficult to resist, with Alpine resorts and warm southern towns allowing for safe and diverse getaways.

Most foreigners end up retiring in Switzerland having gone through the process of acquiring a residency permit and subsequently a permanent residence permit. Expats over the age of 55 can become retirees if they've got the requisite financial resources, close connections to the country and aren't seeking employment.<sup>4</sup>

# Finance

## Currency

The official currency is the Swiss franc (CHF), which is divided into 100 rappen.

Money is available in the following denominations:

**Notes:** 10, 20, 50, 100, 200 and 1000 CHF

**Coins:** 5, 10 and 20 Rp., 1, 2 and 5 CHF

## Cost of living

Switzerland is extremely expensive to live in, with four of its cities (Zurich, Geneva, Basel and Bern) placing in the top 10 of Mercer's 2023 Cost of Living Survey. But it translates well for residents as the costs are offset by rewarding Swiss salaries, highly efficient but pricey public transport and an excellent standard of free public education.

Cost of accommodation can be heavy on the wallet, with an apartment shortage ensuring rental rates keep going through the roof. Expats should also be aware that health insurance is compulsory, and that premiums depend on locality rather than income. As expected, living outside the big cities and towns sees prices and expenses drop.<sup>5</sup>

The biggest chains in Switzerland are the grocery stores Coop and Migros. Lidl and Aldi are ideal for those consumers who don't want to overspend, while premium shoppers will enjoy high-end franchises like Manor Food and Globus Delicatessa.<sup>6</sup>

<sup>3</sup> <https://www.commisceo-global.com/resources/country-guides/switzerland-guide>

<sup>4</sup> <https://www.swissinfo.ch/eng/retiring-in-switzerland/29178422>

<sup>5</sup> <https://www.expattarrivals.com/europe/switzerland/cost-living-switzerland>

<sup>6</sup> <https://www.expatica.com/ch/living/household/swiss-supermarkets-191778/>

## Banking

Switzerland is known for its banking sector, playing a key role in the national economy. The country is home to major banks such as UBS and Credit Suisse, which have a significant local and international presence and offer a wide range of services. Opening a bank account in Switzerland can be straightforward, with some banks allowing you to start the process online and provide the required documentation in person once you arrive in the country.<sup>7</sup>

### Cost of Living Chart

The list below shows average prices in Bern for August 2023.<sup>1</sup>

#### Accommodation (monthly rent in good area)

Three-bedroom apartment in city center CHF 2,284

Three-bedroom apartment outside city centre CHF 1,642

#### Groceries

Eggs (dozen) CHF 5.30      Milk (1 liter) CHF 1.60

Rice (1kg) CHF 2.11

Loaf of white bread CHF 2.52

Chicken breasts (1kg) CHF 25.36

#### Eating out

Big Mac Meal CHF 15

Coca-Cola (330ml) CHF 3.90

Cappuccino CHF 4.68

Bottle of local beer CHF 6.5

3-course meal for two at a mid-range restaurant CHF 80

#### Utilities

Mobile Phone Monthly Plan CHF 60.33

Internet (average per month) CHF 44.36

Basic utilities (per month for small apartment) CHF 265

#### Transportation

Taxi rate (per kilometer) CHF 3.90

Bus/train fare in the city center CHF 3.25

Petrol/gasoline (per liter) CHF 1.92

<sup>1</sup> <https://www.numbeo.com/cost-of-living/in/Bern>

## Health

**Healthcare in Switzerland is both brilliant and a little different. There's no universal health coverage. Although there are state hospitals, everyone is required to have private health insurance in order to be treated at these facilities. There aren't major differences between public and private facilities, sometimes referred to as specialist hospitals in Switzerland, with the latter specializing in certain treatments and enjoying even shorter waiting periods than the already fast systems under state care. Standards are excellent across the board, waiting lists aren't an issue and there's no language barrier as doctors normally speak English, especially in the city.**

### Private Medical Insurance

Private medical insurance is mandatory for both residents and expats. Most medical treatments are covered, apart from dentistry, while extra is paid for things such as private rooms. Premiums are based on location as opposed to income. Private companies are legally obligated to not refuse any individual, with different packages to suit different individuals' circumstances. Government determines the specific treatments listed in the basic coverage options offered by these insurance providers.<sup>8</sup>

### Emergencies

In case of emergencies, expats can dial the pan-European number 112. More specific numbers include 117 for police, 118 for the fire department and 144 for ambulance services. Paramedics are well-trained and are usually fluent in English.<sup>9</sup>

### Pharmacies

Pharmacies in Switzerland are ubiquitous throughout all the cantons, referred to as apotheker pharmacie. They can be identified by the green cross outside their doors. Usually opening between 9am and 5pm, there are also a fair share of branches that open 24 hours a day.

Medicine in Switzerland is very expensive, so health insurance is an absolute necessity. Regardless, patients will always need to pay 10% of the cost. When paying for these prescription drugs, expats will require their insurance card.<sup>10</sup>

<sup>7</sup> <http://www.expatarrivals.com/switzerland/banking-money-and-taxes-in-switzerland>

<sup>8</sup> <http://www.expatarrivals.com/switzerland/healthcare-in-switzerland>

<sup>9</sup> [www.expatarrivals.com/europe/switzerland/healthcare-switzerland](http://www.expatarrivals.com/europe/switzerland/healthcare-switzerland)

<sup>10</sup> <http://www.expatarrivals.com/switzerland/healthcare-in-switzerland>

## Health Risks

There aren't any significant health risks for expats in Switzerland.

## Vaccinations

There are no specific vaccinations required when traveling to Switzerland. However, routine vaccinations such as measles, mumps, rubella, tetanus, polio, pertussis, diphtheria, influenza and chickenpox are recommended.<sup>11</sup>

<sup>11</sup> <https://wwwnc.cdc.gov/travel/destinations/traveler/none/switzerland>

