

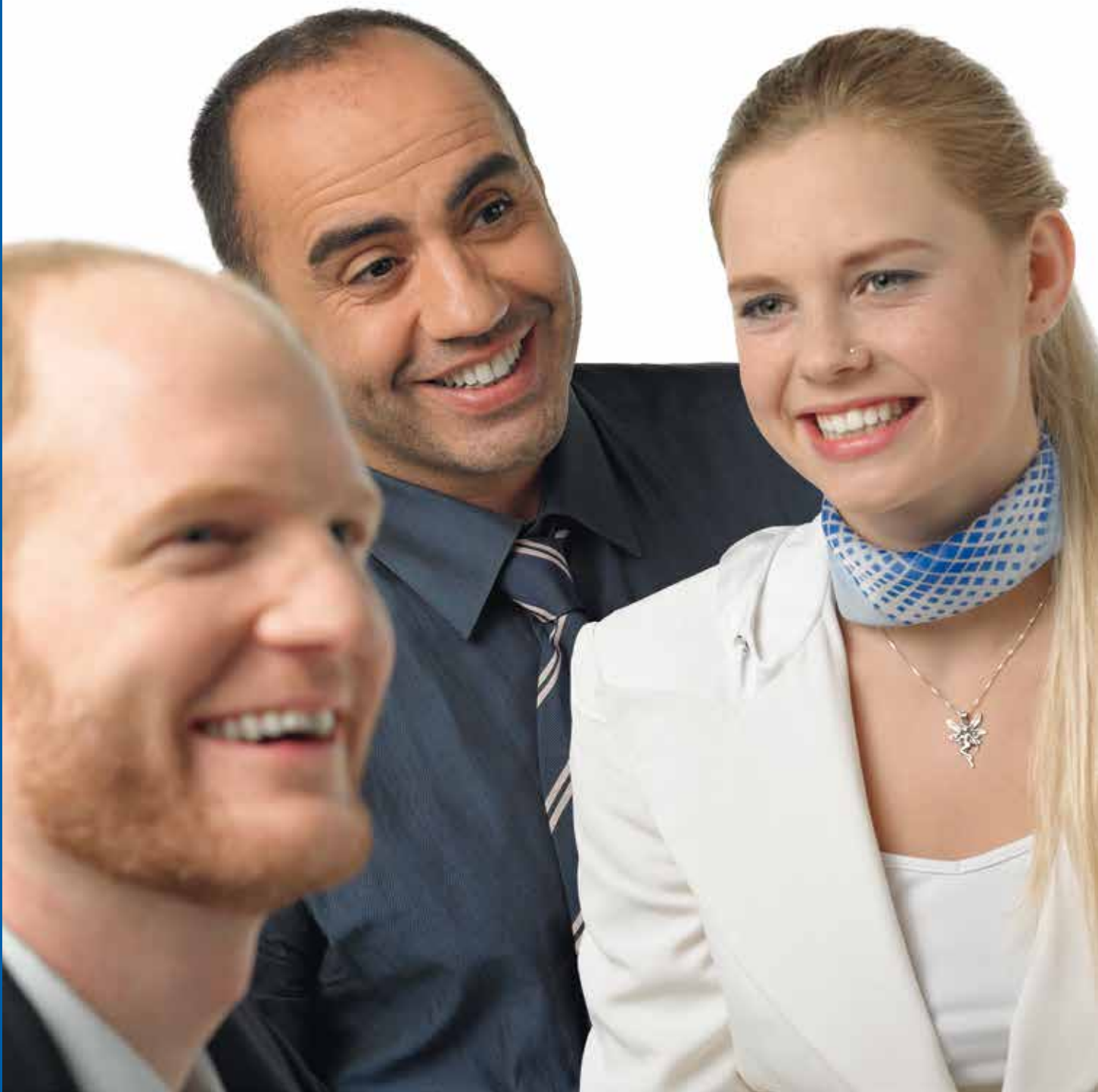


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Federal Department of Foreign Affairs FDFA  
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# European Nationals in Switzerland

Information on the Free Movement of Persons



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## Introduction

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In the summer of 1999, the member states of the European Union (EU) and Switzerland signed seven bilateral agreements including the Agreement on the Free Movement of Persons, which came into force on 1 June 2002. As a result of the EU's enlargement by ten member states on 1 May 2004, the agreement was supplemented by an additional protocol containing provisions for the gradual introduction of the free movement of persons in the new EU member states. The protocol came into force on 1 April 2006. Following the EU enlargement to Croatia, Switzerland and the EU are currently negotiating the extension of this agreement to the new Member State.

The Agreement on the Free Movement of Persons and its additional protocols make it easier for EU nationals to take up work and settle in Switzerland. The right of free movement of persons involves rules on the coordination of social security systems and the mutual recognition of professional qualifications and is complemented by regulations regarding the limited provisions of services.

The Swiss government and parliament have made provision for accompanying measures to protect employees in Switzerland from the abusive undercutting of wage levels or non-respect of labour legislation. These measures have been in place since 1 June 2004 and were gradually strengthened and optimised.

This brochure is intended to give you a first overview of the new legal situation.

## Bilateral Agreement on the Free Movement of Persons: the key points in brief

### Overview

With the Agreement on the Free Movement of Persons Swiss nationals and nationals of EU member states will – after the applicable transitional periods – enjoy largely the same living, employment and working conditions, both in Switzerland and in the EU. The principle of equal treatment guarantees that there will be no discrimination against EU nationals living in Switzerland. In detail, this means that they have the following rights:

- occupational and geographical mobility (i.e., they will be able to change where they live or work at any time);
- equal working conditions;
- coordinated social security protection;
- if employed, equality of tax and social benefits (concessions on public transport, housing allowances, etc.);
- self-employment;
- to provide services during a limited period of time;
- recognition of professional qualifications with respect to accessing a regulated profession;
- family reunification;
- for members of their family to engage in gainful employment;
- under certain conditions, to remain in Switzerland after they have ceased to be in gainful employment (the so-called right to remain);
- to buy property, subject to certain conditions.

The agreement between Switzerland and the EU makes provisions for granting long-term work permits running for five years, and short-term permits running for up to one year. Permits are renewed if the person concerned continues to be in gainful employment.

### People in employment

Both employed and self-employed people have the right to enter, reside and take up work in any state which has signed the Agreement (Switzerland, EU or EFTA member states). Restrictions apply during the transition periods.

### People without gainful employment

People without employment such as pensioners and students also have the right to enter and reside, providing they have health insurance and financial means sufficient to ensure that they do not become a burden to the Swiss social security system.

### Service providers

Service providers have a right to entry and residence for up to 90 working days per year. Restrictions also apply here during the transition period.

### Free Movement of Persons Agreement between the EU and Switzerland: the steps

21 June 1999: Signing of the Agreement (EU-15)

21 May 2000: Swiss referendum (67.2% in favour)

1 June 2002: Entry into force of the Agreement

26 October 2004: Signing of Protocol I (EU-10)

25 September 2005: Swiss referendum (56.0% in favour)

1 April 2006: Entry into force of Protocol I

27 May 2008: Signing of Protocol II (Bulgaria, Romania)

8 February 2009: Referendum in Switzerland (59.6% in favour)

1 June 2009: Entry into force of Protocol II

### Who is affected by the Agreement?

The Free Movement of Persons Agreement, and its supplementary protocols, apply to all nationals of the EU member states<sup>1</sup> (i.e., anyone holding a passport issued by an EU member state) and of the EFTA states<sup>2</sup>. The Agreement does not affect nationals of other states, except in the case of family members or workers from other states who are integrated into the labour market of the EU and temporarily provide services in Switzerland on behalf of a business based in the EU (i.e. posted employees).

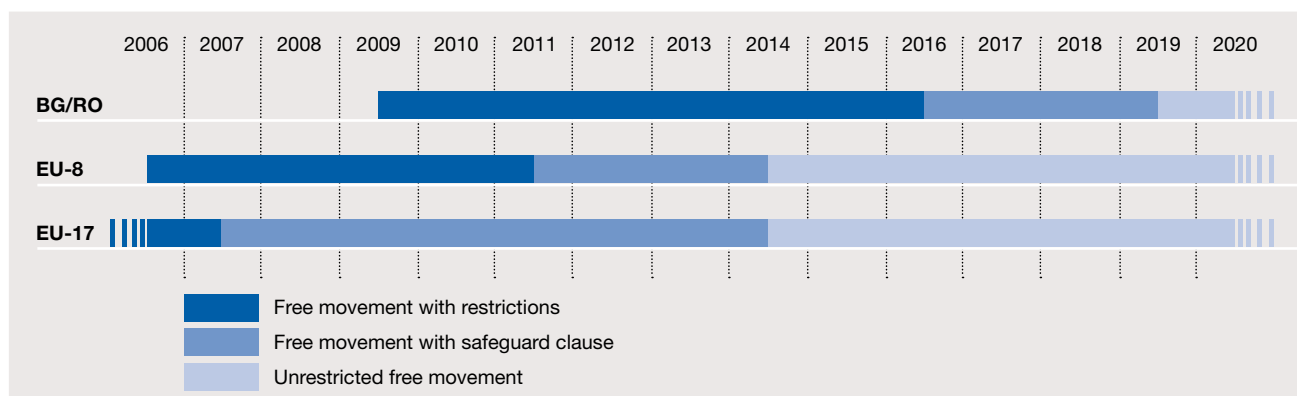
The right to free movement is enjoyed by people in employment, whether employed or self-employed, and people without employment (pensioners, students and others) provided they have accident and health insurance and dispose of financial means sufficient to ensure that they can support themselves without becoming a burden to the social security system (such as having to draw cantonal supplementary benefits as a pensioner).

<sup>1</sup> For Croatian nationals, see page 7.

<sup>2</sup> Members of the European Free Trade Association (EFTA) are Norway, Iceland, Liechtenstein and Switzerland.

# Bilateral Agreement on the Free Movement of Persons: the key points in brief

## Introduction of the Free Movement of Persons: Transition Periods



The following abbreviations have been used in this brochure to distinguish between the applicability of the various provisions of the Agreement:

EU-27: All EU member states

EU-25: All EU member states, excluding Bulgaria and Romania

EU-15: the 15 EU member states prior to 1 May 2004<sup>3</sup>

EU-10: the 10 EU member states that joined on 1 May 2004<sup>4</sup>

EU-17: EU-15 plus Malta and Cyprus<sup>5</sup>

EU-8: EU-10 without Malta and Cyprus<sup>6</sup>

BG/RO: Bulgaria and Romania, accession on 1 January 2007

## Transition Periods

### People in employment

The free movement of people between Switzerland and the EU/EFTA member states is being introduced gradually since its entry into force on 1 June 2002. The Free Movement of Persons Agreement and the protocols basically make provisions for three transition periods with regard to people in employment (both employed and self-employed):

- The first transitional provision (specified in the Agreement) applies to citizens of the 15 “old” EU member states (EU-15)<sup>3</sup>, Malta and Cyprus<sup>4</sup>, and to citizens of the EFTA member states Norway and Iceland.
- The second transitional provision (specified in Protocol I) applies to citizens of the eight EU member states from Central and Eastern Europe (EU-8)<sup>6</sup> that joined the Union on 1 May 2004.
- The third transitional provision (specified in Protocol II) applies to nationals from Bulgaria and Romania, who have been EU citizens since 1 January 2007.

In the event of large-scale immigration, Switzerland may invoke a safeguard clause (the so-called Safety Valve Clause) until 31 May 2014 (or 2019 in the case of Bulgaria and Romania), which allows for the reintroduction of quotas. Full freedom of movement applies for a trial period:

- between Switzerland and the EU-17, including the EFTA member states since 1 June 2007;
- between Switzerland and the EU-8 since 1 May 2011;
- between Switzerland and Bulgaria/Romania from 1 June 2016 at the latest.

### People without gainful employment

There is no transition period for people not in employment, such as pensioners or students, who wish to reside in Switzerland without working. They are permitted to settle in Switzerland, providing they have health insurance and sufficient financial means.

<sup>3</sup> Austria, Belgium, Denmark, Finland, France, Germany, Great Britain, Greece, Ireland, Italy, Luxembourg, Netherlands, Portugal, Spain and Sweden

<sup>4</sup> Cyprus, Czech Republic, Estonia, Hungary, Latvia, Lithuania, Malta, Poland, Slovakia and Slovenia

<sup>5</sup> Cyprus and Malta joined the European Union on 1 May 2004 but, unlike the eight other countries that joined at this time, are subject to the same transitional arrangements as the EU-15/EFTA member states.

<sup>6</sup> Czech Republic, Estonia, Hungary, Latvia, Lithuania, Poland, Slovakia and Slovenia

## Bilateral Agreement on the Free Movement of Persons: the key points in brief

### Citizens of the EU-25 member states

The Agreement on the Free Movement of Persons came into force on 1 June 2002. The transition periods have expired for the 15 “old” EU member states and for Cyprus and Malta, i.e. the restrictions and quotas have been lifted. As of 1 June 2007 unrestricted free movement of persons applies; however, this is subject to a probation period until 2014 at the latest (see picture page 6). As of 1 May 2011 unrestricted free movement of persons also applies under probation period lasting until 2014 at the latest for citizens of the EU-8 member states. As of 30 April 2011 the transition period has expired (see chart on page 6).

### Citizens of EFTA member states

Unrestricted free movement of persons applies for Norwegian and Icelandic nationals since 1 June 2007; the same applies for Liechtenstein nationals in Switzerland since 1 January 2005.

### Citizens from Bulgaria and Romania

The extension of the free movement of persons to these two member states is governed by Protocol II to the Agreement on the Free Movement of Persons which has been in force since 1 June 2009. A separate transition period applies for employees from Bulgaria and Romania until 31 May 2016 at the latest with the following permit restrictions:

#### ■ Quotas

The number of residence and short-term permits is limited. The quota for residence permits will increase gradually from 362 (2009/2010) to 1207 (2015/2016) and that of short-term permits from 3620 (2009/2010) to 11,664 (2015/2016). As of 31 May 2016 at the latest the quotas will be lifted. In the event of large-scale immigration quotas may, however, be reintroduced under the safeguard clause. This safeguard clause will become applicable by 31 May 2019 at the latest.

#### ■ Principle of national priority

Foreign workers may only be employed if the employer cannot recruit indigenous workers with suitable qualifications. If an employer wishes to recruit a worker from abroad, he must inform the appropriate authorities of the reasons why the vacancy cannot be filled by an indigenous worker.

#### ■ Control of wage and working conditions

Before the authorities issue a permit, the cantons must check wage and working conditions. Wage controls and the application of the principle of national priority remain the responsibility of the appropriate cantonal authority.

Citizens from Bulgaria and Romania, who were already integrated into the Swiss labour market when Protocol II came into force on 1 June 2009, are given priority treatment. Their permit will be extended on submission of an employment contract, and they are not subject to the national priority principle or to quotas if they wish to change jobs. Moreover, they are not subject to the prior control of wage and working conditions.

The Free Movement of Persons Agreement between Switzerland and the EU has been initially concluded for a period of seven years. In 2009 Swiss voters decided to extend the agreement. The EU had already stated that it wished to extend the agreement. Full freedom of movement between Switzerland and the EU-25 will apply as of 1 June 2014; and as of 1 June 2019 it will be extended to Bulgaria and Romania.

Following the EU enlargement to Croatia, in 2013 Switzerland and the EU began negotiations to extend the Agreement on the Free Movement of Persons accordingly. This essentially involves a transitional arrangement for the introduction of the free movement of persons between Switzerland and Croatia. Switzerland aims to conclude a protocol that contains a solution with respect to the transitional arrangement which is at least equivalent to that provided for in the two previous enlargement protocols. Until this Protocol enters into force, there is no free movement of persons between Switzerland and Croatia.

## Bilateral Agreement on the Free Movement of Persons: the key points in brief

### What are the accompanying measures to the free movement of persons?

At the same time as the national priority principle and controls on wage and working conditions were abolished for the EU-15 states (1 June 2004), Switzerland introduced various accompanying measures which are intended to protect workers in Switzerland against wage and social welfare dumping during the gradual introduction of free movement of persons. These accompanying measures were strengthened when the freedom of movement was extended to the EU member states which joined in 2004. The key points of the measures are:

- Employees of EU companies who are posted to Switzerland for the purpose of providing services are subject to the Swiss regulations on minimum working conditions and wages (law on secondment)<sup>7</sup>. Employers who do not abide by these conditions are liable to sanctions, ranging from a fine to exclusion from the Swiss market.
- A sufficient number of inspectors check working conditions and the respect of minimum wage and report abusive practices. To facilitate the work of the inspectors, employers sending workers to Switzerland have to inform in writing Swiss authorities about the identity of employees, place of work, etc. (online registration procedure).
- In the event of abusive and repeated undercutting, collective labour agreements and in particular their dispositions regarding minimum wages, working hours and monitoring may be imposed. In job sectors where no collective labour agreement exists, minimum wages may be fixed in short-term specimen employment contracts.

On 1 January 2013, new regulations came into force which facilitate the fight against pseudo self-employment by foreign service providers. This is ensured by means of a documentation requirement and new options for penalties. In addition, employers who employ workers in Switzerland and violate rules on mandatory minimum wages in standard employment contracts are also liable to penalties.

Furthermore, in 2012 Parliament decided to strengthen the “joint and several liability of principal contractors” in construction and construction-related industries. This additional measure, along with the implementation provisions in the ordinance, is expected to enter into force on 1 July 2013.

Several parties are responsible for the enforcement of accompanying measures. Tripartite commissions at cantonal and federal levels (consisting of representatives from employer associations, trade unions and official authorities) monitor the labour market and may apply for sanctions in sectors without any collective labour agreement. Lines of business with binding collective labour agreements are inspected by committees made up of an equal number of representatives from unions and management.

### Which areas are not affected by the Agreement?

- Border controls between Switzerland and the EU do not fall under the Agreement on the Free Movement of Persons. Despite Switzerland’s participation in the Schengen Agreement, there continue to be customs inspections of goods as well as checks on persons in cases of suspicion.
- The Agreement on the Free Movement of Persons has no effect on the tax systems of the individual Swiss cantons. Cross-border commuters will continue to be taxed at source.
- Every country retains its own legislation in the field of labour law and social security. But the various social security systems are better coordinated with the Agreement (see the “Social security” section on page 22).
- Swiss laws on citizenship, inheritance, the family, social security and military service are not affected by the Agreement on the Free Movement of Persons.

<sup>7</sup> Federal Act of 8 October 1999 on the accompanying measures concerning minimal labour wage for workers seconded in Switzerland and accompanying measures, SR 823.20





“When I was a child, I lived in Belarus for a year. This experience awakened a desire in me to go abroad one day. When my previous employer offered me a job in Switzerland nine years ago, I seized the opportunity.

I intended to spend two to three years here. I've now been living in Switzerland for almost a decade and have no plans so far to return to Germany. I feel like I belong to Swiss society. I read newspapers and am always interested in what's going on in my adopted homeland. My circle of friends includes both Swiss people and foreigners. It's an enriching mix of people.

At the time, the personnel department took care of my residence permit and considered how the free movement of persons would affect me. It's also an issue I am following with interest in the media.”

**Age: 44**

**Place of residence: Zurich**

**Profession: Communications Manager**

**Employer: Zürich Versicherungs-Gesellschaft AG**

**In Switzerland since: January 2004**

**Residence permit: C (settlement)**

## Entry / People in employment

### Entry

#### **I would like to travel to Switzerland. What documents do I need?**

A valid identity card or valid passport is all that is required for you and members of your family to enter Switzerland (see also the “Family reunification” section on page 20).

If any member of your family is neither Swiss nor a national of an EU member state but has a permit for a Schengen state<sup>8</sup>, he/she does not need a visa. In other cases an entry visa may be required.

Posted employees who come from states which are not members of the EU may also require a visa, unless they have a permit for a Schengen state.

### People in employment

#### Employees

##### **Work and residence permits**

#### **Do I need a work and residence permit in Switzerland?**

Nationals of the EU-25/EFTA member states do not require a work permit. Within 14 days upon arrival in Switzerland and before commencing work for the new employers, they have to register with the local authorities and apply for a residence permit. You can start this procedure after entering Switzerland.

During the transition period nationals of Romania and Bulgaria require a work and residence permit (see box).

#### **Transitional arrangements for workers from Bulgaria and Romania**

Workers from Bulgaria and Romania are subject to quotas, to the principle of national priority and to controls of working and wage conditions until 31 May 2016 at the latest.

Short-term workers are not subject to quotas if the duration of their stay is less than four months. But they do require a work and residence permit from their first working day. The Swiss authorities will issue a permit if an indigenous worker cannot be found, if the wages correspond to the going rates in the area and job sector, and if you are well-qualified. If you fulfil all these criteria, you will receive a permit independent of the quota. Short-term residents with lower professional qualifications will only be admitted within the quota arrangement.

#### **Registration**

#### **Must I register in Switzerland?**

You must register with your local authority (commune of residence) within 14 days of entering Switzerland. The local authority will generally forward your documentation to the cantonal migration authorities.

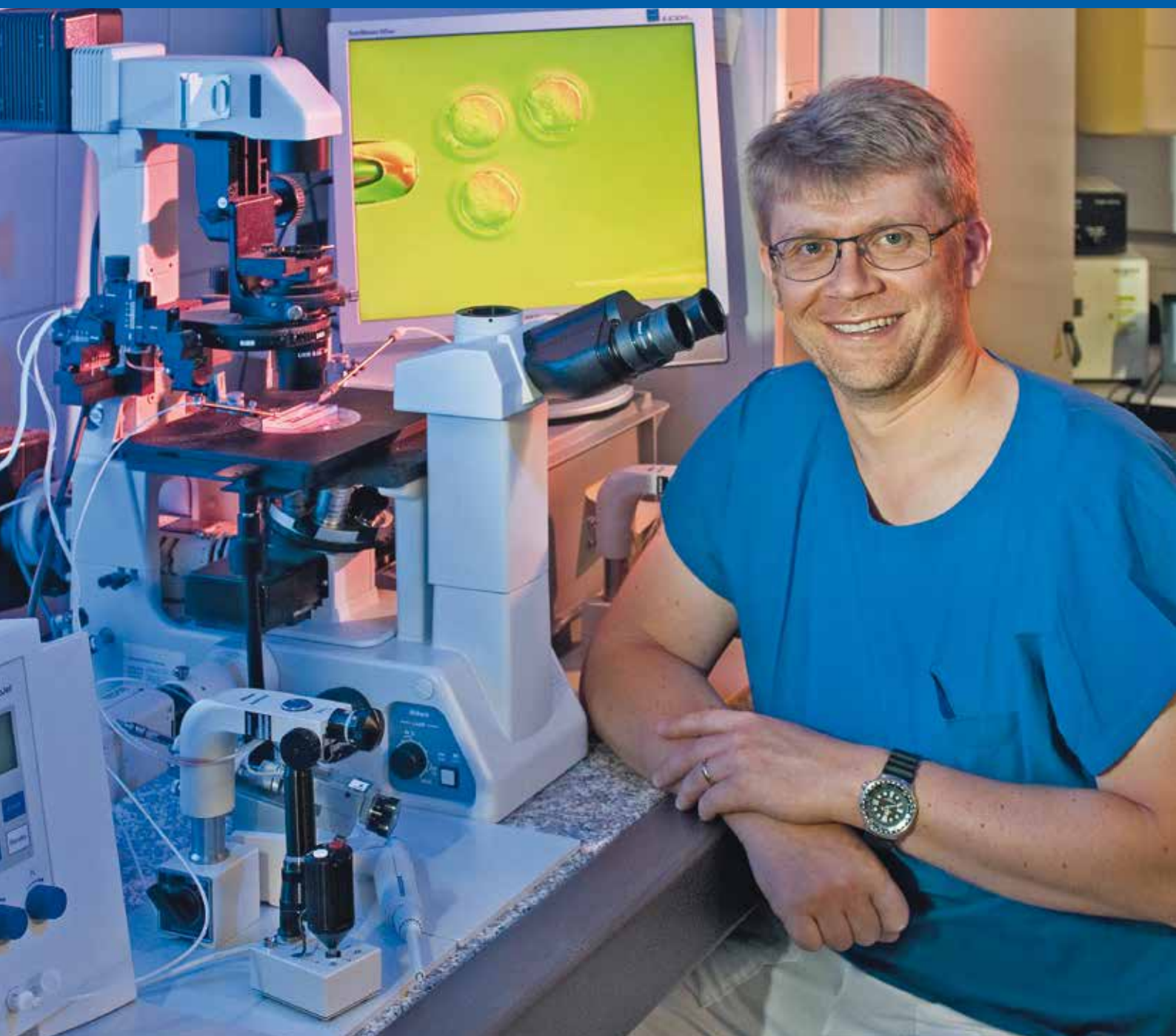
#### **Residence**

#### **What determines the length of the residence permit?**

If your employment is to last less than a year, you will be a short-term resident. If you have an employment contract which runs for a year or more, or has no fixed term, you will be eligible for a residence permit.

Seasonal workers in Switzerland will receive a short-term permit.

<sup>8</sup> The Schengen area includes all EU and EFTA member states, with the exception of the UK and Ireland, which do not participate in the visa-cooperation. Bulgaria, Cyprus, Liechtenstein and Romania are not participating yet.



“After graduating in Poland, a biomedical research institute in Basel invited me to write my thesis here. It was a step into the unknown. I didn’t speak a single word of German at the time. Fortunately, English was spoken at the institute.

As a participant in an official doctoral programme, I was granted a residence permit without any problem, even back then, before the Agreement on the Free Movement of Persons came into force.

Biomedical research is very strong in Switzerland. That encouraged me to stay here and learn German.

I have two daughters with my wife, who is a French national. Our twins are growing up speaking four languages: My wife and I speak English with one another, my wife speaks French with the girls, I speak Polish with them and at school they speak French and German.”

**Age: 44**

**Place of residence: Egg, canton of Zurich**

**Profession: Head of the Transgenic and Reproductive Technologies research team**

**Employer: Institute of Laboratory Animal Science, University of Zurich**

**In Switzerland since: November 1992**

**Residence permit: C (settlement)**

## People in employment

### Short-term residents

#### What rules apply to residence permits for short-term residents?

##### Jobs lasting up to a maximum of three months

If you are a citizen of an EU-25 member state and have a job lasting up to a maximum of three months, you do not require a work or residence permit. However, your employer must register you before commencing work with online registration procedure of the cantonal employment authorities. Nationals of Bulgaria and Romania: see box page 10.

##### Employment exceeding three months, but less than a year

If you have an employment contract which runs for more than three months but less than a year, you will receive a work and residence permit for the period of your contractual employment.

#### Can I have my short-term residence permit extended?

You can have your short-term residence permit extended at any time on presentation of a new employment contract. If the contract is to run for less than a year, the permit will be issued for as long as you are to be employed. If the contract is to run for a year or more, you are entitled to a residence permit. In both cases this means that it will no longer be necessary to leave Switzerland between two contracts.

### Residence permits

#### As of when can I obtain a residence permit?

If your contract runs for a year or more, you will receive a Swiss residence permit valid for five years (transitional arrangements: see box page 10).

#### Can I have my long-term residence permit extended?

Your residence permit will be extended for a further five years if you produce an employment contract running for a year or more. On the first renewal, the validity of your residence permit may however be limited to one year if you have been involuntarily unemployed for more than twelve consecutive months.

### Withdrawal of residence permits

#### Can my residence permit be withdrawn if I am out of work against my will, sick or have an accident?

No, the right to stay cannot be withdrawn if you are temporarily unable to work because of illness or an accident. This is equally true of involuntary unemployment, but in that case you will need confirmation from the labour office that you are unemployed against your will.

### Settlement

#### As a national of an EU member state, when can I expect to receive an unrestricted permit to settle in Switzerland?

The unrestricted residence permit (C permit), which nationals of the EU-15 member states usually receive after living in Switzerland for five years, is not governed by the Agreement on the Free Movement of Persons or its protocols. Nationals of the EU-10 member states and Bulgarian and Romanian nationals usually obtain an unrestricted permit to settle after ten years. It is issued on the basis of agreements on permanent residence concluded with the state of origin, or reciprocity.

### Right to remain

#### Can I remain in Switzerland if I retire?

Yes, if you have worked in Switzerland during the twelve months before reaching retirement age, and have lived here at least three years. In that case you do not have to meet the conditions which otherwise apply to pensioners from the EU who wish to move to Switzerland. Members of your family will also be granted the right to remain (see the "People without gainful employment" section on page 18).

#### As a national of an EU member state, can I stay in Switzerland even if I have to give up work because of permanent incapacity?

Yes, you may remain if you have lived in Switzerland for two years prior to your work incapacity.

### The right of return

#### I have worked in Switzerland in the past. May I return to Switzerland?

If you held a B permit (residence) or an L permit (short-term residence) lasting at least one year when the Agreement or its protocols came into force, but left Switzerland after the permit ran out, you may return on easier terms for six years after your departure.

Further information can be obtained from the Federal Office for Migration FOM.  
[www.fom.admin.ch](http://www.fom.admin.ch)

## People in employment

### Mobility

#### May I change where I live and work in Switzerland?

Yes, you will have the right to geographical and occupational mobility whether you have a short-term permit or a residence permit, i.e., you can change where you work or live in Switzerland at any time.

But do not forget to report your departure to the previous local authority and to register with the new one.

#### May I change my job in Switzerland? And may I become self-employed?

Yes. Whether you hold a residence or short-term residence permit, you may at any time change your job, your employer or your profession, or become self-employed. However, short-term residents who change from employment as an employee to self-employment are first required to obtain a residence permit.

### Self-employed

#### Residence and employment

##### I would like to work in Switzerland on a self-employed basis. What conditions apply?

Basically, as a national of an EU member state you are entitled to stay in Switzerland and pursue your economic activity at your own expense and risk, i.e. work in a self-employed capacity. This is also valid for citizens from Bulgaria and Romania because the transitional arrangements for the self-employed ended on 31 May 2011.

You may be in gainful employment in Switzerland on a self-employed basis even if you do not have a permanent residence permit (C permit). Your residence permit will be issued for five years, and you will have the right to full geographical and occupational mobility, i.e., you can change your profession, where you live or where you work in Switzerland, or change to being employed, at any time. There may only be certain restrictions in respect of professions regulated by law.

##### What rights do I have if I am self-employed in Switzerland?

You are entitled to an EU/EFTA residence permit valid for five years if you are able to show that you are working on a self-employed basis. The authorities may verify at any time whether the self-employment is real, permanent and provides a livelihood. A permit may be revoked if these conditions are not met. If you switch to a job in which you are an employee, you are granted an EU/EFTA short-term permit or a residence permit (depending on the duration of employment).

##### How can I show that I am pursuing an activity on a self-employed basis?

You can, for instance, provide evidence of your economic activity by quoting your value added tax number or social security registration, by showing your accounts, or by setting up a business which is entered in the commercial register.

##### What happens if my business is not successful?

If you are unable to support yourself and become dependent on welfare, you will lose your right to stay. But you can of course look for a job, i.e., switch to being an employee.

##### What happens when switching to a job as an employee?

For nationals of Romania and Bulgaria, switching from a self-employed capacity to a job as an employee involves the granting of a new residence or short-term residence permit, inasmuch as the transitional arrangements apply. The permit is granted if a quota unit is available. In addition, the labour market requirements (principle of national priority and wage and working conditions) must be verified.

## People in employment

### Cross-border commuters

#### What regulations apply to me as a cross-border commuter from one of the EU-25 or EFTA member states?

- Citizens of all EU-25 and EFTA member states may work in Switzerland as cross-border commuters.
- They must return to their residence in an EU-25/EFTA member state at least once a week.
- If you have an employment contract running for at least one year you will be issued with a cross-border commuter permit valid for five years. You are entitled to an extension for a further five years if you meet the conditions.
- You can be self-employed.
- You can buy business premises and/or a second home in Switzerland if this is in connection with your job.
- You will have complete occupational and geographical mobility, i.e., you will be able to freely change your employer, your job, your occupation and where you work. However, you will still need a cross-border commuter permit (permit G) even after this date. Do not forget to notify the relevant authorities of any changes.

#### What applies to cross-border commuters from Bulgaria or Romania?

Citizens from Bulgaria or Romania who live in a frontier zone and work in Switzerland<sup>9</sup> must apply for a cross-border commuter permit (permit G). However, unlike the citizens of EU-25 member states, they are still subject to labour market restrictions (see box).

### Cross-border commuters as employees

#### How do I obtain a cross-border commuter permit?

Your employer has to apply to the respective cantonal authority, stating the reasons for the application and submitting the necessary documents.

#### For how long is my cross-border commuter permit valid?

If your job lasts less than a year, the authorities will issue the cross-border commuter permit for the duration of the job. If the job is to last longer than a year, you will be issued with a cross-border commuter permit valid for at least five years. If your job lasts not more than three months, you will not need a cross-border commuter permit. In that case, your employer will have to register you via the online registration procedure.

#### Can I have my permit extended?

The cross-border commuter permit can be extended if you continue to have a job in Switzerland.

### Must I register in Switzerland?

If you live in Switzerland during the week, you must register with the authorities of the municipality in which you live. Do not forget to inform the authorities if you change your job, place of work or your place of residence.

### I live in Switzerland but work in an EU member state. What does the free movement of persons mean for me?

In the EU state where you work you are considered to be a cross-border commuter. In Switzerland you are considered not gainfully employed, which means that you are entitled to have a residence permit if you satisfy the requirements laid down for people without gainful employment (see the “People without gainful employment” section on page 18).

### Self-employed cross-border commuters

#### I live in the EU and should like to work on a self-employed basis in Switzerland. Can I do that?

It is possible for you to work in Switzerland as a cross-border commuter on a self-employed basis. The procedure is similar to that applying to self-employed persons living in Switzerland (see the “Self-employed” section on page 13).

### Transitional arrangements for cross-border commuters

All citizens of the EU-27 and EFTA member states are entitled to be cross-border commuters. The territorial restrictions for EU-17 member states were lifted as of 1 June 2007, for the EU-8 member states on 1 May 2011. The requirement for nationals of Bulgaria and Romania is that they take up residence in the frontier zone of one of Switzerland's neighbouring states and work in Switzerland's frontier zone.<sup>9</sup>

Until 31 May 2016 citizens of Bulgaria and Romania working in Switzerland as cross-border commuters will be subject to the restrictions contained in the protocols to the Agreement, i.e. the labour market restrictions for gainfully employed persons apply (national priority principle and controls on wages and working conditions).

<sup>9</sup> The authority to define what the frontier zone is based on bilateral cross-border commuter treaties with neighbouring countries.

## Marco Paulo Dos Santos Faria Pereira, Portugal



“Already as a child in Portugal, I heard stories about Switzerland from people who spent some time working there. I would never have imagined back then that I would also end up in Switzerland.

My brother-in-law has been working for Micarna for some time and he liked working there very much. So I applied for a job as a butcher at the meat processing plant and was hired. I was granted my residence permit without any problem thanks to the free movement of persons.

My wife, my daughter and I are planning our future in Switzerland because we are very well integrated in our community. I am now fluent in French and recently, I started attending intensive German courses.”

**Age: 38**

**Place of residence: Courtepin,  
canton of Fribourg**

**Profession: Butcher in the large  
livestock slaughterhouse**

**Employer: Micarna**

**In Switzerland since:  
October 2007**

**Residence permit: C (settlement)**

## People in employment

### Service providers

#### What services have been liberalised under the new Agreement?

The Agreement on the Free Movement of Persons provides for limited liberalisation of cross-border personal services (services up to 90 working days per calendar year). This concerns both the practice of a self-employed occupation for a limited time without settlement in Switzerland, and cases involving employees of firms based in the EU who are sent to Switzerland to provide a service.

The provision of such services is limited in principle to 90 working days in any calendar year, unless the service is based on a relevant bilateral agreement between the EU and Switzerland such as those relating to public procurement, road and rail transport, and air transport. In such cases the permit will be issued for the duration of the service provided.

#### What services have not been liberalised?

The activities of employment agencies and agencies hiring out services are not included; nor are financial services which require authorisation.

#### What procedures apply?

Service providers who stay in Switzerland for longer than eight days in any one calendar year are, however, required to register the service provided eight days in advance (exceptions are possible). In certain sectors, however, the obligation to notify takes effect from the first day of providing the service. More details are available at [www.entsendung.admin.ch](http://www.entsendung.admin.ch) or from the Federal Office for Migration [www.fom.admin.ch](http://www.fom.admin.ch).

In addition, service providers who practise a regulated profession in Switzerland are required to register with the State Secretariat for Education, Research and Innovation (SERI)<sup>10</sup>. Further information is available at [www.seri.admin.ch](http://www.seri.admin.ch).

When services are to be provided for more than eight days, a distinction must be drawn between two cases falling under the Agreement:

- services provided for 90 working days per calendar year or less;
- services under an agreement on the freedom to provide services (public procurement, road and rail transport, and air transport).

#### Transitional arrangements for service providers from Bulgaria and Romania

People from Bulgaria and Romania providing services in the four special sectors of construction and construction-related industries, landscaping, industrial cleaning, and security industries still require a short-term residence permit until 31 May 2016 at the latest and are also subject to labour market restrictions (the national priority principle, prior controls of wage and working conditions and Swiss qualification requirements). Service providers in the hotel and gastronomy sector, in the sex industry and travelling salesmen must notify the Swiss authorities from the first day of the service provision. In other fields notification is required for up to eight days activity per calendar year. A permit is not required. They are also not subject to labour market restrictions.  
[www.entsendung.admin.ch](http://www.entsendung.admin.ch)

#### Services provided for 90 working days per calendar year or less

##### I provide services in Switzerland on behalf of my EU-based employer. Do I need a residence permit?

As a service provider from one of the EU/EFTA member states, you have the right to provide your services for 90 working days a year without a permit. Exceptions exist for service providers from Bulgaria or Romania in certain sectors only (see box). But your employer will have to give prior notification to the authorities via the online registration procedure of your stay and occupation.

More details on the obligation to notify and registration are available at [www.entsendung.admin.ch](http://www.entsendung.admin.ch) or from the Federal Office for Migration [www.fom.admin.ch](http://www.fom.admin.ch).

##### Can I provide services in Switzerland for more than 90 working days per calendar year?

Services lasting more than 90 working days that are not regulated by one of the agreements on freedom to provide services, are not regulated by the Agreement on the Free Movement of Persons either. In that case the same rules apply to you as they apply to those who are not nationals of an EU member state. You can apply for a permit to provide services on that basis. Permits to provide services for a period of more than 90 days are in principle issued for the duration of the project.

<sup>10</sup> Federal Act of 14 December 2012 on the Obligation to Report and the Verification of the Professional Qualifications of Service Providers in Regulated Professions (BGMD), BBl 2012 9731 (expected entry into force: 1.9.2013)



## People in employment

### **I am an entrepreneur in the EU and provide services in Switzerland. Can I send people to Switzerland who are not nationals of an EU member state?**

Yes, you can send third-country nationals to Switzerland if they have authorisation to work in your EU state for at least twelve months. If your employees do not have a permit for any Schengen member state, they may need a visa for Switzerland. The nearest Swiss consulate will be able to give you more information.

### **Provision of services in the context of an agreement to provide services (public procurement, road and rail transport, and air transport)**

#### **I am a national of an EU-27 member state and provide services in Switzerland. What rules must I follow?**

Switzerland has concluded bilateral agreements in the fields of public procurement, road and rail transport, and air transport. If you provide a service on the basis of one of these agreements you have the right to obtain a permit for the duration of the service.

### **Overview of permits**

#### **Residence permit (B-EU/EFTA)**

Valid for five years; issued on presentation of an employment contract running a year or more or without limit.

#### **Short-term residence permit (L-EU/EFTA)**

Issued on presentation of an employment contract running less than a year; the validity of the permit is the same as the length of the contract. The permit can be extended or renewed without the holder having to leave Switzerland.

#### **Cross-border commuter permit (G-EU/EFTA)**

Issued for the length of the employment contract if this runs for less than twelve months. On presentation of an employment contract lasting twelve months or more (or of indefinite duration) the cross-border commuter permit will be valid for five years. The cross-border commuter must return home at least once a week.

#### **Settlement permit (C-EU/EFTA)**

A settlement permit is usually granted to nationals of the EU-15 and EU-10/BG/RO member states after a regular and continuous stay in Switzerland of five or ten years respectively. The right to reside in Switzerland is of unlimited duration and is not subject to any restrictions. The Free Movement of Persons Agreement does not contain provisions for the settlement of foreign nationals in Switzerland. Nationals from the EU/EFTA member states are eligible, however, for a settlement permit under the provisions of the Swiss Foreign Nationals Act and various settlement agreements.

## People without gainful employment

### People without gainful employment

#### Do I need a residence permit even if I don't work in Switzerland?

No residence permit is required for a stay of less than three months, e.g. as a tourist, if you do not work in Switzerland. But if you plan to stay for more than three months you will require a permit. Cantonal law lays down which authority is responsible. The permit is valid for the whole of Switzerland, but you must notify the communal authority of any change in where you live. The local authorities of your future place of residence will be happy to inform you about the precise procedure.

#### What requirements must I satisfy to get a residence permit?

A residence permit will be issued if

- you have enough financial resources<sup>11</sup> for yourself and your family members to ensure that you will not have to claim welfare in Switzerland;
- you have health and accident insurance for as long as you are to stay.

#### How long will my residence permit be valid if I have sufficient financial resources and health insurance?

The first residence permit issued runs for five years. In exceptional individual cases the authorities may check already after the first two years to see whether the permit holder still has sufficient financial resources. If, after five years, you continue to satisfy the requirements your permit will be extended automatically for a further five years.

#### My girlfriend is from the EU. Can she live with me in Switzerland without working?

Yes, as long as she meets the requirements for EU nationals without gainful employment.

#### I would like bring my elderly mother to Switzerland. She is from the EU. Is that possible?

Yes, this is possible under the arrangements allowing family reunification as long as you pay for her living expenses (see the section on "Family reunification" on page 20).

#### I would like to take early retirement and stay in Switzerland. Is that possible?

You can apply at any time for a residence permit as a person without gainful employment as long as you satisfy the requirements.

<sup>11</sup> Financial resources are considered sufficient if they exceed the welfare benefits laid down in the guidelines of the Swiss Conference for Social Aid (SKOS). In the case of pensions, financial resources available must be greater than the amount which entitles Swiss pensioners to draw supplementary benefit in addition to payments of the old age, survivors' and invalidity insurance. [www.ahv-iv.info](http://www.ahv-iv.info)

### Students

#### What requirements must I satisfy to get a residence permit in Switzerland as a student?

You must show that you have health insurance and sufficient financial resources to support yourself. You must also show that the principal reason for your coming to Switzerland is to study at a recognised Swiss educational establishment, and that you are a registered student there.

#### How long is the residence permit valid?

The permit will be issued to cover the duration of your course if this is less than a year. If your course covers several years, the permit will be issued for a year, and extended annually until the end of your course.

#### As an EU student, can I take on part-time paid work in Switzerland?

Yes, but you are not allowed to work more than 15 hours a week. You have to report this part-time paid work to the cantonal authority that issued the residence permit, which will be issued if you are registered with a regional employment centre. If you want to work more than 15 hours, you will be considered to be in employment and will have to comply with the rules for gainfully employed persons.

#### As a student, can I bring my family with me?

Yes, your husband or wife and your dependant children can come to Switzerland with you. Your family is also entitled to work in Switzerland.

#### What about fees and grants at Swiss universities?

These matters do not fall under the Agreement on the Free Movement of Persons. It remains open to Swiss schools and universities to ask for higher fees from students from the EU than they do from Swiss students or to grant support assistance to Swiss students only.

#### Will it be easier to get an exchange place at a Swiss university?

It is open to Swiss schools and universities themselves to lay down the basis for accepting students from the EU. Students from the EU may find themselves unable to secure a place at some universities because of a limit on numbers.

The EU's education, professional training and youth programmes, such as ERASMUS and Leonardo Da Vinci, do not fall under the Free Movement of Persons Agreement concluded between Switzerland and the EU. However, Switzerland has been participating in these programmes since 1 January 2011.



“After working for several years in Brittany as a sailing instructor, I wanted to gain experience abroad and improve my language skills. In 2005, I met a Swiss-German woman. When a job for sailing instructor on Lake Geneva was advertised a year later, we decided to pitch our tents there.

For the first four years, my girlfriend and I were living on the French side of the lake and working in Switzerland. When we decided to move to Switzerland in 2010, I obtained a residence permit without too much effort. The residence permit was valid for five years.

In 2011, I quit my job after six years to start my own business as a sailing instructor. I am now my own boss. My sailing school “Pro Nautisme” is doing good business; You could say that I am experiencing tailwind. Being a Frenchman posed no problems as far as becoming self-employed was concerned. Just like Swiss citizens, I simply have to pay social security contributions, et voilà.”

**Age: 37**

**Place of residence: Le Bouveret,  
Canton of Valais**

**Profession: self-employed sailing  
instructor**

**Working in Switzerland since:  
2006**

**In Switzerland since: 2010**

**Residence permit: B**

## Looking for work / Job-finding services / Family reunification

The recognition of degrees and diplomas with a view to admission to further studies (e.g. postgraduate studies) – as opposed to the recognition of professional qualifications for gainful employment – is not covered by the Free Movement of Persons Agreement.

Detailed information should be obtained from the individual schools and universities.

### Tourists and health resort visitors

#### **I am travelling to Switzerland as a tourist. Do I need a residence permit?**

As a tourist you do not need a residence permit for stays of less than three months. You have to register and apply for a residence permit only if you stay in Switzerland longer than three months.

#### **I shall be staying in Switzerland for medical treatment. Do I need a residence permit?**

You do not need a residence permit for a stay of less than three months as a patient. You have to register only if you stay more than three months in Switzerland. In that case you will receive a permit for the duration of your treatment.

### Looking for work

#### **I would like to find a job in Switzerland. How should I go about it?**

You do not need a residence permit for the first three months while looking for a job. If your job seeking takes longer, you must apply for a short-term permit to look for a job for a further three months. This short-term permit will be issued if you are registered with a regional employment centre. This permit can be extended for up to a year if you provide evidence that you have been actively looking for a job, and there is reason to think you have a real chance of finding a job. During this period, you are entitled to a short-term residence permit valid for six months provided that you are registered in an employment centre.

After the end of a job, even if it lasts less than a year, you can remain in Switzerland to look for a new one. You have the right to a residence permit for a further six months, and are entitled while job seeking to the employment centres' help with placement. You can find more information on the regional employment centres. [www.jobarea.ch](http://www.jobarea.ch)

#### **Can I take a job in the public administration in Switzerland?**

In principle all jobs in Switzerland are open to you, including jobs in the public service. But certain jobs which involve the exercise of public power and the protection of the general interests of the state (e.g., in the diplomatic service or army) are reserved for Swiss nationals as a matter of principle.

#### **What about unemployment benefits while I look for a job?**

For three months, the unemployment benefits from the EU/EFTA member state where you worked previously can be sent to Switzerland from the state in which you worked previously.

If you have worked in Switzerland and are entitled to unemployment benefits, you have a right to stay for as long as your benefits last. You are not entitled to welfare payments in Switzerland while you are looking for a job.

### Job-finding services

#### **Where can I get information about the situation on the Swiss employment market?**

Switzerland and the EU cooperate in the field of job-finding services. Contacts are set up and job vacancies and applications are matched on the European Employment Services network, EURES. There are also exchanges of information on the state of the labour market and living and working conditions.

[www.ec.europa.eu/eures](http://www.ec.europa.eu/eures)  
[www.eures.ch](http://www.eures.ch)

### Family reunification

#### **Who counts as my family?**

- Your wife or husband and those of your children who are not yet 21, or whom you support;
- those whom you support among your parents and the parents of your wife or husband;
- if you are a student: your wife or husband and your dependant children.

#### **On what basis can I be accompanied by my family if I move to Switzerland?**

However long you are to stay, with a residence permit or a short-term permit you are entitled as a matter of principle to family reunification if you have suitable accommodation<sup>12</sup> for your family. If you have no gainful employment, you must show that you have sufficient financial resources and health insurance for yourself and for your family.

<sup>12</sup> Accommodation is considered suitable if it fulfils the local requirements that apply to Swiss nationals.

## Family reunification / Recognition of professional qualifications

### How long can members of my family stay in Switzerland?

Residence permits issued to members of your family are valid for the same period as your own permit.

### Can my husband or wife work in Switzerland?

Yes, in principle your husband or wife and your children can work in Switzerland whatever their nationality, and whether or not you have gainful employment.

#### Transitional arrangements regarding family reunion and gainful employment

Due to the right to family reunification, spouses and children of EU-27/EFTA member states have privileged access to the labour market. Their right to work is not subject to the principle of national priority, control of wage and working conditions or quotas. This group of persons has been granted full freedom of movement.

Family members of nationals from EU/EFTA countries have a right to take up gainful employment. The beginning of a gainful employment must be reported to the cantonal migration authorities.

### What about schooling, an apprenticeship or professional training for my children if we live in Switzerland?

Whether or not you have gainful employment in Switzerland, your children can go to school in Switzerland on the same basis as Swiss children, and take up an apprenticeship or have professional training. You should contact the schools and training establishments in question for more detailed information.

### What happens if we divorce? Can members of my family stay in Switzerland?

In case of divorce, members of your family are not allowed to remain in Switzerland automatically. If the members of your family are nationals of an EU member state they themselves are entitled to stay if they meet the criteria set out in the Agreement. If members of your family are nationals of a state which is not a member of the EU, the Foreign Nationals Act governs their situation.

### Recognition of professional qualifications, certificates and evidence of professional qualification

#### Will my professional qualifications, certificates and evidence of professional qualification be recognised in Switzerland?

##### Admission to gainful employment

Thanks to the Agreement on the Free Movement of Persons, nationals of EU member states in principle have free access to the Swiss labour market. But to pursue an occupation regulated in Switzerland, you are required to produce evidence of the appropriate professional qualification.<sup>13</sup> If an occupation is not regulated in Switzerland, you can pursue it whether or not you have training in that field.

Under the last amendment of Annex III of the Free Movement of Persons Agreement, Switzerland has adopted the EU directive on the recognition of professional qualifications.<sup>14</sup> Thus, the European accreditation system also applies to relations between Switzerland and EU/EFTA States. But the EU directive adopted in Annex III is only applicable if the occupation is regulated in the host country, i.e. if the occupation may only be practised with certain professional qualifications pursuant to legal and administrative regulations. For the professions of physician, dentist, midwife, architect, and care worker special rules apply, as the training requirements have been harmonised and the relevant professional qualifications are as a rule recognised automatically. For all other regulated professions, the foreign training is compared with the Swiss one. If significant differences are found, compensation measures (e.g. an aptitude test or a course of instruction to conform with additional requirements) may be required.

The national contact point for the recognition of professional qualifications at the State Secretariat for Education, Research and Innovation (SERI) provides information about admission to professions in Switzerland: [kontaktstelle@sbfi.admin.ch](mailto:kontaktstelle@sbfi.admin.ch)

##### Access to university courses and postgraduate study

The Agreement on the Free Movement of Persons does not govern the recognition of diplomas and degrees with respect to an applicant's being accepted on a university course or as a postgraduate student. This area is governed by a series of individual agreements which Switzerland has concluded with its neighbouring countries, and by the Lisbon Convention on the recognition of qualifications concerning higher education, which was ratified by Switzerland in 1998.

##### Driving licences and similar permits

Such matters are not covered by the Agreement on the Free Movement of Persons.

<sup>13</sup> Professions are deemed regulated if pursuing them is made dependent on a certain diploma, certificate or proof of competence.

<sup>14</sup> Directive 2005/36/EC

## Recognition of professional qualifications / Taxes / Social security

### Taxes

#### Where do I have to pay taxes?

If you have your domicile in Switzerland, in principle you will be taxed in Switzerland.

Double taxation agreements are in place with each of the EU member states. Taxation for people who are not domiciled in Switzerland is governed by the relevant agreement. Information on the various double taxation agreements can be obtained from the Federal Tax Administration (see the contacts on page 25).

### Social security

#### Coordination of the social security systems

#### Are the social security systems of the EU member states and Switzerland now identical?

No, the Agreement on the Free Movement of Persons does not standardise the social security systems, but improves their better coordination. Each country defines the structure, nature and extent of its social security benefits itself. Individual national insurance systems are very differently structured. Coordination removes or mitigates the disadvantages which are a consequence of these differences. This is especially helpful to people who are insured in more than one country, or are not nationals of the country where they are insured.

#### When it comes to compulsory insurance cover, which national law applies?

##### In gainful employment

As a matter of principle, employees and self-employed people are only ever subject to the law of one single state, even if they work in several.

##### Gainful employment in Switzerland only

As a rule, people who work exclusively in Switzerland come under the compulsory insurance provisions in Switzerland only, even if they live in another country (this is known as the place of employment principle).

##### Gainful employment both in Switzerland and in EU states

Nationals of Switzerland or an EU country who work simultaneously in more than one country (Switzerland and EU) or are self-employed are as a rule subject to the social insurance system of their country of residence. However, if such persons work in their country of residence with a work-time percentage of less than 25%, they fall under the insurance system of the country where the employer has its head office. In the case of self-employed persons, this is the country where the most significant part of their activity is carried out.

Nationals of Switzerland or an EU country who work for several employers with a registered office in different countries (Switzerland and EU) are subject to the laws of the country of residence, even if they do not pursue the most significant part of their activity in that country.

Nationals of Switzerland or an EU country who are simultaneously employed by an employer and self-employed in more than one country (Switzerland and EU) are subject to the laws of the country where they are employed by an employer.

Detailed information can be obtained from the Old-Age and Survivors' Insurance (AHV) compensation offices.  
[www.ahv-iv.info](http://www.ahv-iv.info)

#### Posted employees

Employees who are working temporarily in Switzerland for a business based in the EU or the EFTA remain insured in the EU/EFTA member state, and are therefore not subject to compulsory insurance in Switzerland, provided certain conditions are met. This rule applies equally to service companies who work in Switzerland temporarily.

The existing bilateral social security agreements continue to apply to nationals of third countries sent to Switzerland from EU countries. The Old Age and Survivors' Compensation Office can provide further information.  
[www.ahv-iv.info](http://www.ahv-iv.info)

#### Persons without gainful employment

Anyone living in Switzerland without gainful employment is subject to the Swiss regulations on compulsory insurance, with respect to all forms of insurance.

People drawing a pension from an EU/EFTA state remain liable for health insurance in that country. In Switzerland, they are only liable for health insurance if they also draw a Swiss pension.



“When Alstom offered me a job in Switzerland, I was delighted to accept the challenge because here my work has a more international orientation than was the case with my previous job in Romania. I was already somewhat familiar with Switzerland because a few years back I had spent one semester during my studies at the EPFL Lausanne. I appreciate the quiet, cleanliness, orderliness and security in this country.

We now have a son through whom we’ve come to know another side of Switzerland: playgrounds, museums with children’s exhibits as well as local traditions and festivals. Our son goes to a day-care centre. We talk a lot with other parents, which helps us to integrate.

Before the Agreement on the Free Movement of Persons with Romania came into force in June 2009, we had to renew our residence permit every year. Now it’s valid for five years, and the chances are good that we will soon obtain a permanent residence permit C.”

**Age: 35**

**Place of residence: Ehrendingen,  
canton of Aargau**

**Profession: Procurement and  
Logistics Project Manager**

**Employer: Alstom Switzerland**

**In Switzerland since: April 2008**

**Residence permit: B**

## Social security / Buying property

### Brief review of Swiss insurance schemes

#### Health insurance

Anyone taking up work in Switzerland, whatever his or her age or state of health, must arrange to be insured within three months of starting work by a health insurer who provides insurance under the basic health insurance scheme. The person is free to choose a health insurer amongst any of the companies authorised in the region he lives. However, the insurers may impose age limits or acceptance conditions in respect of voluntary supplementary insurance. If the person falls sick in Switzerland or in any EU/EFTA member state (under the so-called emergency assistance arrangements) he or she will receive whatever outpatient or inpatient treatment is necessary, at the expense of the Swiss health insurer. More detailed information can be provided by the health insurers and the Common Institution under the Federal Health Insurance Act in Solothurn (see the contacts on page 25).

#### Accident insurance

Persons in gainful employment in Switzerland are insured under the compulsory accident insurance scheme against occupational accidents and occupational sickness and also – subject to certain minimum working hours – against accidents unconnected with their occupation. Accidents abroad are covered by emergency assistance through an insurer in the country where the accident occurs. The accident insurers can provide more detailed information.

#### Old age, survivors' and invalidity insurance

Persons in gainful employment in Switzerland must contribute to the old age, survivors' and invalidity insurance scheme out of their working income. In the case of employees, the worker and employer will each pay half. Anyone who has paid into the fund for at least one year is entitled to a pension which is calculated pro rata on the basis of the length of time contributions have been paid in Switzerland. The old age and survivors' insurance compensation funds and disability insurance offices can provide more detailed information.

[www.ahv-iv.info](http://www.ahv-iv.info)

A comprehensive information brochure, which is available from the old age and survivors' compensation funds and disability insurance offices and its branches, provides all necessary information on social insurances. For further information, please contact the Federal Social Insurance Office FSIO (see the contacts on page 25).

#### Occupational pension plan

If you come to Switzerland and are here in gainful employment as an employee, you and your employer have to contribute to the occupational benefit plan (the "second pillar") if you earn above a certain wage. You will then later receive a second pillar pension in addition to the old age and survivors' insurance. The benefits vary according to pension fund because non-compulsory benefits may be paid in ad-

dition to those set by law. The pension funds can provide more detailed information.

#### Family allowances

Anyone in Switzerland who is in gainful employment is entitled to family allowances for his children. The cantonal old age and survivors' compensation funds or the family compensation funds can provide detailed information.

#### Unemployment insurance

Everyone in gainful employment in Switzerland, other than the self-employed, must be insured against unemployment. The amount paid in unemployment benefit depends on the level of income insured, on any obligation to support children and on any benefits received under the invalidity insurance scheme. It amounts to 70 to 80 % of the most recent income earned. Any person who is unemployed and wishes to draw benefits must report to the relevant labour office, and will then be able to choose an unemployment fund. More detailed information can be obtained from the regional employment centres or the unemployment funds.

[www.jobarea.ch](http://www.jobarea.ch)

### Buying property in Switzerland

#### As a national of an EU member state, can I buy property in Switzerland?

If you live in Switzerland you have the same rights in respect of buying property (i.e. real estate) as the Swiss. If you are entitled to stay in Switzerland, but do not have your principal residence here, you only have the same rights as Swiss nationals in respect of the purchase of property if the property in question serves professional purposes. You need permission to buy a second residence or holiday home.

#### Is it possible to buy land simply as a capital investment or to trade in vacant land?

You need a permit in this case, unless you are principally domiciled in Switzerland.

#### Can I buy property as a cross-border commuter?

If you wish to buy a second residence or premises which are intended to serve the practice of your profession, you have the same rights as a Swiss national. You can also buy a holiday home, but have to obtain a permit to do so.

#### If I leave Switzerland, do I have to sell the property I have bought?

No.



## Useful addresses and websites

**General**

Directorate for European Affairs  
DEA  
Taubenstrasse 16  
3003 Berne  
Tel. +41 31 322 22 22  
Fax +41 31 322 23 80  
europa@eda.admin.ch  
www.eda.admin.ch/europe

**Immigration, entry, residence and labour market**

Federal Office for Migration FOM  
Quellenweg 6  
3003 Berne-Wabern  
Tel. +41 31 325 11 11  
Fax +41 31 325 93 79  
eu\_immigration@bfm.admin.ch  
www.fom.admin.ch

**Social security**

Federal Social Insurance Office  
FSIO  
Effingerstrasse 20  
3003 Berne  
Tel. +41 31 322 90 11  
Fax +41 31 322 78 80  
info@bsv.admin.ch  
www.bsv.admin.ch

Federal Office of Public Health  
FOPH  
International Affairs, EU Section  
Seilerstrasse 8  
3003 Berne  
Tel. +41 31 322 21 11  
Fax +41 31 322 90 20  
info@bag.admin.ch  
www.bag.admin.ch

**Swiss old age, survivors' and invalidity insurance**

AHV-IV Compensation offices  
and disability insurance offices  
www.ahv-iv.info

**Occupational benefit plan**

LOB Guarantee Fund  
Eigerplatz 2  
P.O. Box 1023  
3000 Berne 14  
Tel. +41 31 380 79 71  
Fax +41 31 380 79 76  
info@verbindungsstelle.ch  
www.sfbvg.ch

**Sickness insurance**

santésuisse  
Römerstr. 20  
4502 Solothurn  
Tel. +41 32 625 41 41  
Fax +41 32 625 41 51  
mail@santesuisse.ch  
www.santesuisse.ch

Common Institution under the  
Federal Sickness Insurance Act  
Gibelinstrasse 25  
4503 Solothurn  
Tel. +41 32 625 30 30  
Fax +41 32 625 30 90  
info@kvg.org  
www.kvg.org

**Accident insurance**

Swiss Accident Insurance Fund  
Suva  
Suva Headquarter  
Fluhmattstrasse 1  
6002 Lucerne  
Tel. +41 848 820 820  
or + 41 41 419 51 11  
Fax +41 41 419 58 28  
kundendienst@suva.ch  
www.suva.ch

Swiss Insurance Association SIA  
C. F. Meyer-Strasse 14  
P.O. Box 4288  
8022 Zurich  
Tel. +41 1 208 28 28  
Fax +41 1 208 28 00  
info@svv.ch  
www.svv.ch

**Unemployment insurance, labour market, job placement**

State Secretariat for Economic  
Affairs SECO  
Labour Directorate  
Effingerstrasse 31  
3003 Berne  
Tel. +41 31 322 29 09  
Fax +41 31 323 08 68  
info@seco.admin.ch  
www.seco.admin.ch

**Labour conditions in Switzerland**

www.entsendung.admin.ch

**Job placement**

Regional employment centres  
RAV  
www.jobarea.ch

**EURES – European job mobility portal**

www.eures.ch  
www.ec.europa.eu/eures

**Professional education and recognition of diplomas**

State Secretariat for Education,  
Research and Innovation SERI  
Effingerstrasse 27  
3003 Berne  
Tel. +41 31 322 21 29  
Fax +41 31 324 96 14  
info@sbfi.admin.ch  
www.sbfi.admin.ch/diploma

**University**

Rectors' Conference of the  
Swiss Universities CRUS  
Recognition Information Centre/  
Swiss ENIC  
Sennweg 2  
P.O. Box 607  
3012 Berne  
Tel. +41 31 306 60 32/38  
Fax +41 31 302 60 20  
www.enic.ch

Rectors' Conference of the  
Swiss Universities CRUS  
Grants and fellowships  
Sennweg 2  
P.O. Box 607  
3012 Berne  
Tel. +41 31 306 60 31  
Fax +41 31 302 60 20  
www.crus.ch

**Research programmes**

Swiss National Science  
Foundation  
Wildhainweg 20  
3001 Berne  
Tel. +41 31 308 22 22  
Fax +41 31 301 30 09  
com@snf.ch  
www.snf.ch

**Education programmes**

State Secretariat for Education,  
Research and Innovation SERI  
Hallwylstrasse 4  
3003 Berne  
Tel. +41 31 322 96 91  
Fax +41 31 322 78 54  
info@sbfi.admin.ch  
www.seri.admin.ch

**Taxes**

Federal Tax Administration FTA  
Eigerstrasse 65  
3003 Berne  
Tel. +41 31 322 71 06  
Fax +41 31 322 73 49  
sd@estv.admin.ch  
www.estv.admin.ch

**Buying property**

Federal Office of Justice FOJ  
Federal Office for Land Registry  
and Real Estate Law  
Bundesrain 20  
3003 Berne  
Tel. +41 31 322 47 97  
Fax +41 31 322 42 25  
info@bj.admin.ch  
www.bj.admin.ch

**Tourism in Switzerland**

www.myswitzerland.com

**Miscellaneous**

The Swiss portal site  
www.ch.ch

**Missions in Switzerland of the EU and of EU/EFTA member states****European Union**

Delegation of the European  
Union for Switzerland and the  
Principality of Liechtenstein  
Bundesgasse 18  
P.O. Box 264  
3000 Berne 7  
Tel. +41 31 310 15 30  
Fax +41 31 310 15 49  
delegation-bern@eeas.europa.eu  
http://eeas.europa.eu/delega-  
tions/switzerland/index\_de.htm

**Embassy of Austria**

Kirchenfeldstrasse 77/79  
P.O. Box 266  
3000 Berne 6  
Tel. +41 31 356 52 52  
Fax +41 31 351 56 64  
bern-ob@bmeia.gv.at  
www.aussenministerium.at/bern

**Embassy of Belgium**

Jubiläumsstrasse 41  
P.O. Box 150  
3000 Berne 6  
Tel. +41 31 350 01 50/51/52  
Fax +41 31 350 01 65  
bern@diplobel.fed.be  
www.diplomatie.be/bern

**British Embassy**

Thunstrasse 50  
3005 Berne  
Tel. +41 31 359 77 00  
Fax +41 31 359 77 01  
info.berne@fco.gsi.gov.uk  
https://www.gov.uk/government/  
world/switzerland

**Embassy of Bulgaria**

Bernastrasse 2–4  
3005 Berne  
Tel. +41 31 351 14 55/56  
Fax +41 31 351 00 64  
embassy.bern@mfa.bg  
www.mfa.bg/embassies/  
switzerland

**Embassy of Cyprus**

Avenue de Cortenbergh 61  
1000 Bruxelles  
Belgium  
Tel. +32 2 650 06 10  
Fax +32 2 650 06 20  
cyprusembassybe@mfa.gov.cy  
www.mfa.gov.cy/embassybrus-  
sels

## Useful addresses and websites

### Embassy of the Czech Republic

Muristrasse 53  
3006 Berne  
Tel. +41 31 350 40 70  
Fax +41 31 350 40 98  
bern@embassy.mzv.cz  
www.mzv.cz/bern

### Embassy of Denmark

Thunstrasse 95  
3006 Berne  
Tel. +41 31 350 54 54  
Fax +41 31 350 54 64  
brnamb@um.dk  
www.schweiz.um.dk

### Embassy of Estonia

Rue Guimard 11/13  
1040 Bruxelles  
Belgium  
Tel. +32 2 779 07 55  
Fax +32 2 779 28 17  
embassy.brussels@mfa.ee  
www.vm.ee

### Embassy of Finland

Weltpoststrasse 4  
P.O. Box 11  
3000 Berne 15  
Tel. +41 31 350 41 00  
Fax +41 31 350 41 07  
sanomat.brn@formin.fi  
www.finlandia.ch

### Embassy of France

Schosshaldenstrasse 46  
3006 Berne  
Tel. +41 31 359 21 11  
Fax +41 31 359 21 91  
presse@ambafrance-ch.org  
www.ambafrance-ch.org

### Embassy of Germany

Willadingweg 83  
P.O. Box 250  
3000 Berne 15  
Tel. +41 31 359 41 11  
Fax +41 31 359 44 44  
info@bern.diplo.de  
www.bern.diplo.de

### Embassy of Greece

Weltpoststrasse 4  
P.O. Box 72  
3000 Berne 15  
Tel. +41 31 356 14 14  
Fax +41 31 368 12 72  
gremb.brn@mfa.gr  
www.mfa.gr/bern

### Embassy of Hungary

Muristrasse 31  
3006 Berne  
Tel. +41 31 352 85 72  
Fax +41 31 351 20 01  
brn.missions@mfa.gov.hu  
www.mfa.gov.hu/kulkepiviselet/  
CH

### Embassy of Iceland

Rond-Point Schuman 11  
1040 Bruxelles  
Belgium  
Tel. +32 2 238 50 00  
Fax +32 2 230 69 38  
emb.brussels@mfa.is  
www.iceland.is/iceland-abroad/  
be

### Embassy of Ireland

Kirchenfeldstrasse 68  
P.O. Box 262  
3005 Berne  
Tel. +41 31 352 14 42  
Fax +41 31 352 14 55  
berne@dfa.ie  
www.embassyofireland.ch

### Embassy of Italy

Consular chancery  
Elfenstrasse 14  
3006 Berne  
Tel. +41 31 390 10 10  
Fax +41 31 382 49 32  
ambasciata.berna@esteri.it  
www.ambberna.esteri.it

### Embassy of Latvia

Stefan Esders Platz 4  
1190 Vienna  
Austria  
Tel. +43 1 403 31 12  
Fax +43 1 403 31 12 27  
embassy.austria@mfa.gov.lv  
www.mfa.gov.lv

### Embassy of Liechtenstein

Willadingweg 65  
P.O. Box  
3000 Berne 15  
Tel. +41 31 357 64 11  
Fax +41 31 357 64 15  
info@brn.llv.li  
www.liechtenstein.li

### Embassy of Lithuania

Kramgasse 12  
3011 Berne  
Tel. +41 31 352 52 91  
Fax +41 31 352 52 92  
amb.ch@urm.lt  
http://ch.mfa.lt

### Embassy of Luxembourg

Kramgasse 45  
P.O. Box 619  
3000 Berne 8  
Tel. +41 31 311 47 32  
Fax +41 31 311 00 19  
berne.amb@mae.etat.lu  
http://berne.mae.lu

### Embassy of Malta

Ministry of Foreign Affairs  
Palazzo Parisio  
Merchants Street  
1171 Valletta  
Tel. +35 6 21 24 21 91  
Fax +35 6 21 23 66 04  
info.mfa@gov.mt  
www.foreign.gov.mt

### Embassy of the Netherlands

Seftigenstrasse 7  
3007 Berne  
Tel. +41 31 350 87 00  
Fax +41 31 350 87 10  
ben-ca@minbuza.nl  
http://zwitserland.nlabassade.org

### Embassy of Norway

Bubenberplatz 10  
P.O. Box 5264  
3011 Berne  
Tel. +41 31 310 55 55  
Fax +41 31 310 55 51  
emb.bern@mfa.no  
www.amb-norwegen.ch

### Embassy of Poland

Elfenstrasse 20a  
3006 Berne  
Tel. +41 31 358 02 02  
Fax +41 31 358 02 16  
berno.amb.sekretariat@msz.gov.pl  
www.berno.msz.gov.pl

### Embassy of Portugal

Weltpoststrasse 20  
3015 Berne  
Tel. +41 31 352 86 68  
Fax +41 31 351 44 32  
embassy.portugal@scber.dgaccp.pt  
www.secomunidades.pt/web/berna

### Embassy of Romania

Kirchenfeldstrasse 78  
3005 Berne  
Tel. +41 31 352 35 21  
Fax +41 31 352 35 51  
consulat@roamb.ch  
www.berna.mae.ro

### Embassy of Slovakia

Consular Section  
Thunstrasse 63  
3074 Muri b. Bern  
Tel. +41 31 356 39 30  
Fax +41 31 356 39 33  
emb.bern@mzv.sk  
www.mzv.sk/bern

### Embassy of Slovenia

Schwanengasse 9  
3011 Berne  
Tel. +41 31 310 90 00/09  
Fax +41 31 312 44 14/18  
vbe@gov.si  
www.bern.embassy.si

### Embassy of Spain

Kalcheggweg 24  
P.O. Box 99  
3000 Berne 15  
Tel. +41 31 350 52 52  
Fax +41 31 350 52 55  
emb.berna@mae.es  
www.embajadaensuiza.es

### Embassy of Sweden

Bundesgasse 26  
P.O. Box  
3011 Berne  
Tel. +41 31 328 70 00  
Fax +41 31 328 70 01  
ambassaden.bern@foreign.ministry.se  
www.swedishembassy.ch

### Addresses of all foreign missions in Switzerland (Embassies and Consulates)

www.eda.admin.ch

### Swiss missions in the EU and in the EFTA countries

#### European Union

Mission de la Suisse auprès de l'Union européenne  
Place du Luxembourg 1  
1050 Bruxelles  
Belgium  
Tel. +32 2 286 13 11  
Fax +32 2 230 45 09  
brm.vertretung@eda.admin.ch  
www.eda.admin.ch/mission\_eu

#### Austria

Schweizerische Botschaft  
Kärntner Ring 12  
1010 Wien  
Tel. +43 1 795 05  
Fax +43 1 795 05 21  
vie.vertretung@eda.admin.ch  
www.eda.admin.ch/wien

#### Belgium

Ambassade de Suisse  
Rue de la Loi / Wetstraat, 26,  
boîte 9  
1040 Bruxelles  
Tel. +32 2 285 43 50  
Fax +32 2 230 37 81  
bru.vertretung@eda.admin.ch  
www.eda.admin.ch/bruxelles

#### Bulgaria

Embassy of Switzerland  
P.O. Box 132  
ul. Chipka 33  
1504 Sofia  
Tel. +35 9 2 942 01 00  
Fax +35 9 2 946 16 22  
sof.vertretung@eda.admin.ch  
www.eda.admin.ch/sofia

#### Cyprus

Embassy of Switzerland  
Medcon Tower  
46, Themistocles Dervis Street  
1066 Nicosia  
Correspondence address:  
P.O. Box 20729  
1663 Nicosia  
Tel. +35 7 22 466 800  
Fax +35 7 22 766 008  
nic.vertretung@eda.admin.ch  
www.eda.admin.ch/nicosia

## Useful addresses and websites

**Czech Republic**

Embassy of Switzerland  
Pevnostni 7  
P.O. Box 84  
16201 Prague 6  
Tel. +42 0 220 400 611  
Fax +42 0 224 311 312  
pra.vertretung@eda.admin.ch  
www.eda.admin.ch/prag

**Denmark**

Embassy of Switzerland  
Richelieus Allé 14  
2900 Hellerup  
Tel. +45 33 14 17 96  
Fax +45 33 33 75 51  
cop.vertretung@eda.admin.ch  
www.eda.admin.ch/copenhagen

**Estonia**

Consulate General of Switzerland  
c/o Trüb Baltic AS  
Laki 5  
10621 Tallinn  
Tel. +37 26 58 11 33  
Fax +37 26 58 11 39  
tallinn@honrep.ch  
www.eda.admin.ch/riga  
Correspondence address:  
Swiss Embassy in Riga, Latvia

**Finland**

Embassy of Switzerland  
Kallioliinantie 16A 2a  
00140 Helsinki  
Tel. +358 9 622 95 00  
Fax +358 9 622 95 050  
hel.vertretung@eda.admin.ch  
www.eda.admin.ch/helsinki

**France**

Ambassade de Suisse  
142, rue de Grenelle  
75007 Paris  
Tel. +33 1 49 55 67 00  
Fax +33 1 49 55 67 67  
par.vertretung@eda.admin.ch  
www.eda.admin.ch/paris

**Germany**

Schweizerische Botschaft  
Otto-von-Bismarck-Allee 4A  
10557 Berlin  
Tel. +49 30 390 40 00  
Fax +49 30 391 10 30  
ber.vertretung@eda.admin.ch  
www.eda.admin.ch/berlin

**Greece**

Embassy of Switzerland  
lassiou 2  
115 21 Athens  
Tel. +30 210 723 03 64/65/66  
Fax +30 210 724 92 09  
ath.vertretung@eda.admin.ch  
www.eda.admin.ch/athens

**Hungary**

Embassy of Switzerland  
Stefánia út 107  
1143 Budapest  
Tel. +36 1 460 70 40  
Fax +36 1 384 94 92  
bud.vertretung@eda.admin.ch  
www.eda.admin.ch/budapest

**Iceland**

Consulate General of Switzerland  
Laugavegi 13  
101 Reykjavik  
Tel. +35 4 551 71 72  
Fax +35 4 551 71 79  
reykjavik@honrep.ch  
www.eda.admin.ch/reykjavik  
Correspondence address:  
Swiss Embassy in Stockholm  
Sweden

**Ireland**

Embassy of Switzerland  
6, Ailesbury Road  
Ballsbridge  
Dublin 4  
Tel. +35 31 218 63 82/83  
Fax +35 31 283 03 44  
dub.vertretung@eda.admin.ch  
www.eda.admin.ch/dublin

**Italy**

Ambasciata di Svizzera  
Via Barnaba Oriani 61  
00197 Rome  
Tel. +39 06 809 571  
Fax +39 06 808 85 10  
rom.vertretung@eda.admin.ch  
www.eda.admin.ch/roma

**Latvia**

Embassy of Switzerland  
Elizabetes iela 2  
1340 Riga  
Tel. +37 1 67 33 83 51/52/53  
Fax +37 1 67 33 83 54  
rig.vertretung@eda.admin.ch  
www.eda.admin.ch/riga

**Liechtenstein**

Schweizerische Botschaft im  
Fürstentum Liechtenstein  
Bundeshaus Nord  
CH-3003 Berne  
Tel. +41 31 323 07 25/  
323 01 95  
Fax +41 31 324 90 73/  
323 16 47  
Vertretung.fl@eda.admin.ch  
www.eda.admin.ch/vaduz

**Lithuania**

Consulate General of  
Switzerland  
Lvovo 25  
09320 Vilnius  
Tel. +37 0 52 03 29 69  
Fax +37 0 52 03 29 44  
vilnius@honrep.ch  
www.eda.admin.ch/riga  
Correspondence address:  
Swiss Embassy in Riga, Latvia

**Luxembourg**

Ambassade de Suisse  
Forum Royal  
25A, Boulevard Royal  
2449 Luxembourg  
Correspondence address:  
P.O. Box 469  
2014 Luxembourg  
Tel. +35 2 22 74 741  
Fax +35 2 22 74 74 20  
lux.vertretung@eda.admin.ch  
www.eda.admin.ch/luxembourg

**Malta**

Consulate General of Switzerland  
6 Zachary-Street  
Valletta  
Tel. +35 6 21 24 41 59  
Fax +35 6 21 23 77 50  
valletta@honrep.ch  
www.eda.admin.ch/roma  
Correspondence address:  
Swiss Embassy in Rome, Italy

**Netherlands**

Embassy of Switzerland  
Lange Voorhout 42  
2514 EE Den Haag  
Correspondence address:  
Postbus 30913  
2500 GX Den Haag  
Tel. +31 70 364 28 31/32  
Fax +31 70 356 12 38  
hay.vertretung@eda.admin.ch  
www.eda.admin.ch/denhaag

**Norway**

Embassy of Switzerland  
Bygdøynesveien 13  
0244 Oslo  
Tel. +47 22 54 23 90  
osl.vertretung@eda.admin.ch  
www.eda.admin.ch/oslo

**Poland**

Embassy of Switzerland  
Aleje Ujazdowskie 27  
00-540 Warsaw  
Tel. +48 22 628 04 81/82  
Fax +48 22 621 05 48  
var.vertretung@eda.admin.ch  
www.eda.admin.ch/warsaw

**Portugal**

Embaixada da Suíça  
Travessa do Jardim, no. 17  
1350-185 Lisbon  
Tel. +35 1 213 944 090  
Fax +35 1 213 955 945  
lis.vertretung@eda.admin.ch  
www.eda.admin.ch/lisbon

**Romania**

Embassy of Switzerland  
Str. Grigore Alexandrescu 16-20  
010626 Bucharest  
Tel. +40 21 206 16 00  
Fax +40 21 206 16 20  
buc.vertretung@eda.admin.ch  
www.eda.admin.ch/bucarest

**Slovakia**

Embassy of Switzerland  
Michalska 12  
81101 Bratislava 1  
Tel. +421 2 59 30 11 11  
Fax +421 2 59 30 11 00  
bts.vertretung@eda.admin.ch  
www.eda.admin.ch/bratislava

**Slovenia**

Embassy of Switzerland  
Trg republike 3  
1000 Ljubljana  
Tel. +386 1 200 86 40  
Fax +386 1 200 86 69  
lju.vertretung@eda.admin.ch  
www.eda.admin.ch/ljubljana

**Spain**

Embajada de Suiza  
Calle Nuñez de Balboa 35 A, 7<sup>o</sup>  
Edificio Goya  
28001 Madrid  
Tel. +34 91 436 39 60  
Fax +34 91 436 39 80  
mad.vertretung@eda.admin.ch  
www.eda.admin.ch/madrid

**Sweden**

Embassy of Switzerland  
Valhallavägen 64  
P.O. Box 26143  
100 41 Stockholm  
Tel. +46 8 676 79 00  
Fax +46 8 21 15 04  
sto.vertretung@eda.admin.ch  
www.eda.admin.ch/stockholm

**United Kingdom**

Embassy of Switzerland  
16-18 Montagu Place  
London W1H 2BQ  
Tel. +44 20 76 16 60 00  
Fax +44 20 77 24 70 01  
lon.vertretung@eda.admin.ch  
www.eda.admin.ch/london

**Addresses of all Swiss missions abroad (Embassies and Consulates)**

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www.eda.admin.ch

# European Nationals in Switzerland

Information on the Free Movement of Persons