FROM EU TO SWITZERLAND

A PRACTICAL GUIDE FOR SETTLEMENT AND STABILITY

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The information presented here is general in nature, based on the author's personal experience and publicly available Swiss laws and regulations. It is intended as an introductory roadmap for newcomers navigating their first administrative steps in Switzerland.
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REGIONAL NOTE: GERMAN-SPEAKING FOCUS

This guide reflects the procedures, terminology, and cultural norms of the German-speaking Swiss cantons (Deutschschweiz).

Core rules such as permits, the 3-Pillar system, mandatory health insurance, and debt enforcement are federal and apply nationwide; however, the experience can differ by region.

Different Names, Same Offices.
Gemeinde and Betreibungsamt in the German areas appear as Commune or Office des Poursuites in Romandie, with Italian equivalents in Ticino.

Regional Differences.
Communication style, housing pressure, and expectations around noise, recycling, and waste can change from one language region to another.

Always confirm terms, procedures, and local fees on your commune's official website.

INTRODUCTION

FROM EU TO SWITZERLAND

Moving from the EU to Switzerland looks simple on paper.

In reality, it's slow, unclear, and packed with small, annoying rules no one warns you about. You register for your permit, think everything is done, and then suddenly you're drowning in bureaucracy you didn't even know existed.

> If you're overwhelmed or feel behind,
> you're not alone.

This guide is exactly what I wish I'd had before I moved.
The goal is to help you get through the first months faster, smoother, and without the chaos that drained me.

Switzerland becomes efficient once you understand the logic behind it. Until that moment clicks, it's a maze with rules you only discover after breaking them.

FIRST 14 DAYS TIMELINE (CRITICAL OVERVIEW)

Day 0-3: Arrive, secure temporary/permanent address, put name on mailbox/doorbell.
Day 1-14: Register at Gemeinde/Commune (mandatory within 14 days of taking residence).
Within 90 days: Finalize health insurance (backdated to registration).
Week 2-8: Permit processing, open Swiss bank account, get Betreibungsregisterauszug.
Ongoing: Check mail daily, respond to official letters promptly.

CHAPTER I

THE ESSENTIAL FOUNDATION

The Swiss administration rewards preparation. If you understand the basic rules from day one, everything becomes easier.

1.1 The Golden Rule

When you arrive in Switzerland, you enter on a temporary status, even with a work contract. EU/EFTA citizens benefit from the Free Movement Agreement, which allows you to stay in Switzerland for up to 90 days without a permit while you job hunt or prepare settlement.

Crucial Distinction:
The 90-day allowance is a federal limit and must not be confused with local registration rules. Your local registration deadline begins only once you move into a Swiss address (this action is explained immediately in Chapter II).

Understanding permits.
The permit you get depends mainly on your employment contract.

Permit L - short stay, linked to your contract. Think of this as your unstable status.

Permit B - standard 5-year residence for EU/EFTA citizens with an open-ended or contract exceeding one year. The first step toward Permit C.

Your permit is issued after your registration is officially in progress.

Even if you signed a work contract, you still have to wait. Don't panic! This waiting period is normal, but your legal status is already established.

Once you register, all the institutions that require your data will be notified automatically: health insurance, migration, tax office, school administration (if you have kids) and your Gemeinde services.

Then the next obligation kicks in: health insurance, and it's connected directly to your registration date.

1.2 Mandatory Health Insurance

This is the part most misunderstood. Health insurance is not optional, it's a legal requirement (obligatorische Krankenpflegeversicherung - OKP).

You must sign up **within 3 months** of becoming a resident.

Delaying longer than the 3-month deadline can be expensive. Your coverage will be backdated to your registration date.

In addition, unjustified delays usually trigger a surcharge (typically 30–50% extra on the premium for double the period of the delay, up to a maximum of five years). In some cases, the canton may assign you an insurer.

The system looks complicated from the outside, but the logic behind the pricing is actually simple.

What every newcomer should know.

All Swiss basic insurance (Grundversicherung) covers the same legal benefits. Every company. Every canton. No exceptions.

Price differences come from two main factors:

Your deductible (Franchise)

- CHF 300 - higher monthly premium.
- CHF 2,500 - cheaper monthly premium, but you must be able to pay this amount if an emergency happens.

Insurance Model

- Standard - free choice of doctors, most expensive.
- HMO / Telmed / Family doctor - more restrictions, significantly cheaper.

Most newcomers, especially healthy ones, start with the highest deductible (CHF 2,500) combined with an HMO/Telmed model. It's efficient and saves money.

How to compare and choose:

Use neutral comparison sites:

- priminfo.ch
- comparis.ch
- moneyland.ch

Always compare reliable options in HMO/Telmed category.

Common mistake to avoid:

Many forget to activate "accident coverage" at work. If you work over 8 hours per week, your employer must cover it, so you can remove it from your personal health insurance and save money.

Once your insurance is sorted, the next step is getting financially secure. This is where Swiss money comes in.

1.3 Understanding Swiss Money

Everything is running on Swiss francs (CHF). Yes, you can pay in euros, but you lose money because of the conversion rate; it's always in the merchant's favour.

Opening your bank account.

You need a Swiss account to get paid, pay rent, and handle bills.

Opening an account can take 1–3 weeks. Swiss banks take identity verification seriously, including physical letters, compliance checks, and mandatory address confirmation.

The practical option could be to open a Swiss neo-bank account (Neon, Zak, Yuh) as soon as you have a Swiss address. These are digital banks that allow you to open an account as soon as you have a Swiss address.

You get an immediate Swiss IBAN and can receive your salary while you choose a long-term traditional bank later if needed.

CHAPTER II

STARTING YOUR SWISS RESIDENCY

Now you understand the non-negotiable basics from Chapter I. This chapter turns knowledge into action.

Step 1 - Get a valid address

You need an address that accepts mail: temporary or permanent.
A temporary place works: Airbnb, sublet, serviced apartment, or your long-term lease if already secured.
The address triggers your registration and your entire administrative timeline.

Step 2 — Register at the Gemeinde / Commune

The legal deadlines:
Within 14 days.
Book an Anmeldung / Déclaration d'arrivée online; major cities do not accept walk-ins.

Bring your passport, rental contract, employment contract, civil-status papers, and proof of health-insurance application.

This is the official start of your residency and your permit process.

Once you are in the system, institutions receive your data automatically.

Step 3 — Your permit starts processing

The Gemeinde forwards everything to the Cantonal Migration Office.
Waiting time is usually 2–10 weeks.
Check your mailbox regularly, every update comes by post.

Step 4 - Finalise health insurance (Within 90 Days)

You already learned the options in Chapter I.
This step is about doing it. Submit your application online. Save the confirmation. If you delay, your coverage is backdated, and you pay for every missed month.

Step 5 — Open a Swiss bank account

You need a Swiss IBAN to get paid and handle daily bills.
Recommended first step: Open a neo-bank (Neon/Zak) as soon as you have Swiss address.
Switch to a traditional bank later if needed.

Requirement:

- Valid passport or national ID (EU/EFTA IDs are well accepted).
- Swiss residential address (rental contract, sublet, or temporary accommodation that accepts mail).
- Proof of residency / registration (Gemeinde confirmation helps; some accept before full permit).

You must be a Swiss tax resident (which you become upon registration).

Note that traditional banks can be slower/harder for newcomers. Neo-banks are significantly easier and faster in the beginning.

Step 6 — Fix your mailbox identity

This is how Switzerland finds you.
Put your full name on the mailbox and doorbell the day you arrive. Collect yellow/red slips within the deadlines.

Step 7 — Get your debt extract (If apartment hunting)

Required for every rental application.
Request your Betreibungsregisterauszug at your local Betreibungsamt.
Newcomers always have a clean extract.

Step 8 — Prepare your deposit

Most rentals require three months' rent.
Transfer the deposit into your Mietkautionskonto when requested.
This account is locked until you move out.

Step 9 — Check your mail daily

Your first 30–60 days bring essential paperwork.
Open everything, respond quickly, and store all documents.

Typical letters: permit confirmations, temporary permit, insurance bills, tax registration.

Step 10 — You're Officially Settled

Once these steps are completed, your Swiss residency becomes stable.
Now you can focus on the next phase: managing your finances, avoiding unnecessary costs, and understanding how the Swiss tax system affects your daily life.

Understanding your debt extract
(Betreibungsregisterauszug)

What is it?
An official record showing whether you have unpaid debts or legal enforcement actions in Switzerland.

Why does it matter?
Landlords almost always request it.
A clean extract increases your housing chances immediately.

When to get it?
Right after registering at your Gemeinde.
You request it from the Betreibungsamt (in-person or online in some cantons).

Note for newcomers.
If you just arrived, your extract is always clean.

Ready to use email script for Gemainde registration documents

CRITICAL NOTE: Always use the official language of the canton (German, French, or Italian) when contacting responsible parties. The English text below is for context only.

Subject: Request for Registration Documents

Dear Sir or Madam,
I have recently moved to your municipality and would like to request the documents required for completing my registration.
Please let me know which forms I need to submit and whether an appointment is necessary.

Thank you in advance for your assistance.
Kind regards,
[Your Name]

German version:

Betreff: Anforderung der erforderlichen Anmeldeunterlagen

Sehr geehrte Damen und Herren,
ich bin vor Kurzem in Ihre Gemeinde/Stadt gezogen und möchte Sie bitten, mir die für die Anmeldung (Registrierung) erforderlichen Dokumente zuzusenden bzw. mitzuteilen.
Bitte informieren Sie mich darüber, welche Formulare ich einreichen muss und ob hierfür eine Terminvereinbarung notwendig ist.
Vielen Dank im Voraus für Ihre Unterstützung.

Mit freundlichen Grüßen,
[Ihr Name]

Ready to use Housing Application Cover Message

German version (for German-speaking cantons):

Betreff: Besichtigungs-/Anfrage Mietantrag für [Wohnungsadresse oder Referenznummer]

Sehr geehrte Damen und Herren [or Herrn / Frau Last Name of Contact Person],

hiermit bekunde ich mein grosses Interesse an der Wohnung an der [Wohnungsadresse], die ich auf [Plattform, z.B. Homegate] gesehen habe.
Ich bin [Job Title] aus [Herkunftsland] und bin kürzlich in die Schweiz umgezogen, um eine unbefristete Stelle bei [Firmenname] anzutreten. Ich bin finanziell stabil, sehr organisiert und beabsichtige, langfristig in der Region zu bleiben.
Ich würde mich freuen, die offiziellen Bewerbungsunterlagen von Ihnen zu erhalten.
Um Ihre Entscheidung zu erleichtern, habe ich bereits folgende wichtige Unterlagen beigefügt:

• Passkopie/ID
• Arbeitsbestätigung/Vertrag
• Betreibungsregisterauszug

Vielen Dank für Ihre Zeit und die Berücksichtigung meiner Bewerbung. Ich freue mich auf Ihre Rückmeldung bezüglich eines Besichtigungstermins.

Mit freundlichen Grüssen,
[Ihr Vollständiger Name]
[Ihre Mobile-Nummer]
[Ihre E-Mail-Adresse]

CHAPTER III

THE HIDDEN SWISS RULEBOOK

1.4 Household order = money discipline

Swiss order is financial discipline disguised as lifestyle.

Waste management:

- Every canton has specific garbage bags ("Züri-Sack" model).
- Recyclables must be separated: PET, cardboard, glass, and aluminium.
- Sunday garbage drop-off? Illegal in most cantons.

Noise rules:

- Quiet hours: 22:00–07:00 (varies per canton) + Sundays.
- Laundry schedule: many buildings have assigned days.

Violating quiet hours can lead to official complaints… and yes, fines.
A bad complaint record impacts your ability to secure future apartments.
That is financial reality.

Small system saves big money. Switzerland forces you into habits that prevent penalties and keep your finances clean if you follow them.

1.5 The financial systems mandatory set up

Understanding your next salary deduction.

- AHV - state pension.
- ALV - unemployment insurance.
- BVG - employer pension fund.
- NBU - non-work accident insurance (mandatory if you work more than 8 h/week)

Insurance essentials.

- Private Liability
- (Haftpflichtversicherung), essential, covers damage you cause to leased property.
- Home contents insurance (Hausratversicherung), covers your own items inside the apartment.
- Legal Protection (Rechtsschutz), essential, covers legal advice and court costs.

Bills & contract logic.

- monthly bills by post
- annual contracts
- automatic renewals
- fixed cancellation deadlines

Understanding these systems is the foundation of all financial planning in Switzerland, everything Chapter IV builds on it.

Health insurance decision tools

These tools will help you understand the financial impact of your mandatory health insurance choices and explains necessary supplementary coverage points.

Mandatory vs Recommended insurance focus

This checklist helps you to review crucial areas not covered by basic insurance.

Insurance type	Status	Contextual Note
Basic health (Grundversicherung)	**Mandatory**	Covers basic medical treatments, medication, and hospital stays in a general ward.
Legal protection (Rechtsschutz)	**Optional**	Covers legal advice and court costs for non-work issues.
Supplementary insurance	**Optional**	Covers common gaps such as dental care, private hospital rooms and alternative medicine.
Accident insurance (UVG)	**Mandatory/employer**	Critical: Confirm if your employer covers Non-Occupational Accident.

CHAPTER IV

SWISS SYSTEM – YOUR FOUNDATION

1.6 The 3-pillar pension system

This is the backbone of long-term security in Switzerland, and it shapes how every salary, contract, and tax return interacts with your future.

Pillar 1 — State pension (AHV/IV)
Your basic safety net. Covers retirement + disability. Everyone pays, everyone gets it.

Pillar 2 — Employer pension (BVG)
The real money.
Builds your retirement fund; grows with your years of employment.

Pillar 3 — Private pension (3a/3b)
This is your primary tax-advantaged tool for long-term provision. It offers tax benefits and is critical for private, long-term savings.

Pension awareness defines how Swiss people plan big decisions: rent, cars, mortgages, and even career moves.

1.7 The Tax Logic

Swiss taxes are decentralised. Three layers: national, canton, commune.

Your location, marital status, and religion change your tax bill.

Entry points:

- Many expats start under tax at source (Quellensteuer).
- Later, you may switch to annual filing.
- Deductions depend on the canton and profession.
- Pillar 3a contributions can be deducted, lowering taxable income.

Knowing your tax situation tells you how much money you actually keep, and what you can afford.

1.8 The Swiss Credit & Reliability Culture

Switzerland runs on trust. Your financial behaviour becomes part of your identity.

If you pay things late, it's recorded. If you have debts, your profile drops. If you miss bills, landlords, banks will see it.
Agencies share data. Banks check everything.
Swiss stability is built on this accountability.

1.9 Long-Term Stability: Think Ahead

Moving to Switzerland is a long game. The administrative steps you take today will determine your freedom, financial security, and flexibility five years from now.

LONG-TERM STABILITY IN SWITZERLAND

RETIREMENT YOUR SAFETY NET	THE PERMIT PATH	FINANCIAL BEHAVIOUR
AHV/IV contribution	Permit category	Pay Bills on time
BVG pension	Renewal deadlines	Avoid debt & collection records
Pillar 3a, builds discipline	Address, job, status updates	Keep paperwork organised
Review yearly	Aim to C Permit (long-term security)	Maintain a clean profile

Switzerland rewards people who plan ahead. The sooner you understand your permit path, your pension structure, and your financial behaviour, the easier your life becomes. Nothing here is complicated, but everything here is important.
Treat this chapter as your guide.

CONCLUSION

YOUR JOURNEY STARTS NOW

The first steps in Switzerland are now mapped out.

Yes, the paperwork isn't glamorous; it's slow, confusing, with strict rules and frustrating. Yet this is the real foundation. Once the administrative basics are done, the entire system starts working for you.

Switzerland is rigid, but it is predictable. If you stay organised and handle things step by step, month by month, everything becomes easier: the process, the expectations, the feeling of belonging.

That is where your real journey starts, not inside this guide, but after it. This is when you start learning and understanding how this society moves, finding your own rhythm.

Treat these early administrative tasks as the bedrock for something long-term.
And now, you know exactly how to start. One step at a time, you are walking with confidence.

Your time begins now.

SETTLEMENT CHECKLIST

A simple step-by-step guide to legally exist in Switzerland.

Step	Requirement	Status
1.	**Prepare all documents** Passport, work contract, rental contract, civil status paper, police clearance certificate.	☐
2.	**Secure address** Temporary or permanent, it must be official.	☐
3.	**Register at Gemeinde / Commune** Bring all your documents + photo + contract.	☐
4.	**Apply for a residence permit** Permit L/B - depending on your situation.	☐
5.	**Choose your compulsory health insurance** Must be done within 90 days.	☐
6.	**Open a Swiss bank account** Salary, bills & insurance will depend on this.	☐
7.	**Debt Enforcement (Betreibungsauszug)** Needed for renting, jobs, and some contracts.	☐
8.	**Finalise your address confirmation** Many aspects depend on this, being registered correctly.	☐
9.	**Permit follow-up** Wait for card delivery, check for missing docs.	☐
10.	**Long-term setup** AHV registration, BVG (if employed), Pillar 3a	☐

INSURANCE ESSENTIALS

The policies that save you from surprises.

Step	Requirement	Status
1.	Mandatory health insurance confirmed Choose a franchise wisely.	☐
2.	Liability insurance (Privathaftpflicht) Covers damage you cause to others.	☐
3.	Household insurance (Hausrat) Covers your belongings inside your home.	☐
4.	Legal protection insurance Covers lawyer fees and disputes.	☐
5.	Accident coverage (BUV/NBU) Check if the employer covers you.	☐

LONG-TERM STABILITY

Your guide for stability that lasts.

Step	Requirement	Status
1.	Understand your pension pillars (AHV/BVG/3A) Know what you accumulate and what is missing	☐
2.	Start pillar 3a (tax-deduction savings) Bank of investment version	☐
3.	Monitor taxes and deductions Especially if you are on Quellensteuer (withholding tax).	☐
4.	Track insurance renewals each year	☐
5.	Build your Swiss credit history Timely payments, stable address, and income.	☐