

G u i d e

Returning to Switzerland Swiss citizens living abroad



Schweizerische Eidgenossenschaft
Confédération suisse
Confederazione Svizzera
Confederaziun svizra

Eidgenössisches Departement für
auswärtige Angelegenheiten EDA

Returning to Switzerland

Contents

About this guide	3
ABC of topics	4
AHV/IV – AVS/AI Swiss old-age and survivors' pension and disability insurance.....	4
Change of address.....	4
Customs.....	4
Driving licence	4
Education	4
Family	4
Foreign spouse or partner	4
Unmarried/unregistered couples.....	5
Finding a place to live.....	5
Health insurance	5
Jobs – services and employment office registry	5
SECO services.....	5
Register with an employment office in Switzerland	5
Job search – tips and advice	6
SECO publications.....	6
Swiss public employment office.....	6
Job search – tips	6
Job placement – private agencies.....	6
Military service and civilian service.....	6
Retirement	6
Returning without confirmed employment.....	7
Social insurance contributions	7
Social security	7
Switzerland.....	7
Taxes, double taxation.....	7
Unemployment insurance/benefits	8
Contact	9

Vorlagen-Version: 2.0

About this guide

Purpose

This guide is intended for Swiss citizens living abroad who are planning to return to Switzerland. Topics and sub-topics are listed in alphabetical order in the table of contents.

Thousands of Swiss citizens abroad return to Switzerland every year. In general terms, the same administrative procedures apply as when leaving the country, only in reverse. Based on the Federal Constitution, you have the right to choose freely where you wish to live upon your return and do not require any special permission. The social services of the commune where you are registered to vote are responsible if you are returning to Switzerland in financial difficulties and wish to claim benefits.

Note

The FDFA's publications and website are provided for information purposes. We take every care to ensure that our data and sources are correct, but we cannot guarantee the accuracy, reliability or completeness of our information. We assume no liability for the content or for the listed services. Our printed and electronic publications contain neither an offer nor a commitment and do not replace an individual consultation. The service provided by Swissemigration is based on Art. 51 of the Swiss Abroad Act (SAA) of 26 September 2014.

Glossary

For an explanation of terms and abbreviations, and for the full contact details of offices mentioned, please see the separate publication «Glossar Auswanderung Schweiz» (Swiss Emigration glossary).

Foreign Nationals Act



The Foreign Nationals Act (FNA) has been in force since 1 November 2015. This brochure has been updated to conform with the new law.

ABC of topics

AHV/IV – AVS/AI Swiss old-age and survivors' pension and disability insurance

In principle, upon your return to Switzerland you will have to resume making compulsory Swiss AHV/IV (AVS/AI) contributions. For further information please contact your local AHV (AVS) compensation office or IV (AI) office or the Swiss Compensation Office (SCO):

WWW

- ☞ [AHV/IV - AVS/AI](#)
- ☞ [Central Compensation Office – CCO](#)
- ☞ [Federal Social Insurance Office – FSIO](#)

Change of address

Register your new address with the following:

- local authorities of your host country
- Swiss diplomatic representation (consulate or embassy) where you are registered. In order to register, use the [online desk](#)
- Swiss Post, banks, insurance companies, electricity/water suppliers etc.
- residents' register office of your new Swiss place of residence (within 14 days of arrival)
- (for those subject to military service) your regional military authority (within 14 days of arrival at new Swiss place of residence). For more information read see chapter on [Military Service and Civil Service](#).



Customs

Used articles belonging to persons intending to take up residence in Switzerland, and which are for their personal use, can be imported duty free. When entering the country, you can apply to import your effects

duty free using the form 18.44. This form and further information regarding import formalities is available from the Federal Customs Administration (FCA).

WWW

- ☞ [Information on Moving and Form 18.44 \(FCA\)](#)
- ☞ [Importing a vehicle as a household effect \(FCA\)](#)
- ☞ [Importing animals \(FCA\)](#)

Driving licence

Register with the road traffic authority of your canton of residence within 14 days of your return and enquire about the conversion procedures for your foreign driving licence.

WWW

- ☞ [Addresses of Driver and Vehicle Licensing Offices in Switzerland](#)

Education

Education in Switzerland is regulated under cantonal jurisdiction. Contact the communal school authorities of your future place of residence to find out about the integration of your children into the school system. The following authorities can advise you about post-compulsory education:

WWW

- ☞ [Education in Switzerland \(educationsuisse\)](#)
- ☞ [Berufsberatung Switzerland](#)
- ☞ [Continuing Education \(SDBB CSFO\)](#)
- ☞ [Swiss Federation of Private Schools](#)

Family

Foreign spouse or partner

In principle, your non-Swiss spouse or partner is entitled to a residence permit for the purpose of family reunion. Depending on their nationality, a visa may be required to enter Switzerland. This will be issued by the competent Swiss representation abroad, which will also provide you with information about entry formalities. In all cases you should find out about the details in advance.

To obtain more detailed information about entry formalities and residence permits, please contact the State Secretariat for Migration.

WWW

- ☞ [Representations \(FDFA\)](#)
- ☞ [Do I require a visa? \(SEM\)](#)

Unmarried/unregistered couples

Depending on their nationality, unmarried/unregistered life partners may require a visa to enter Switzerland and must – once their residence in Switzerland is certain – make a personal application to a Swiss representation abroad for entry in order to take up residence or for a residence permit as a co-habiting partner. The cantonal immigration service responsible will require documented proof that you have actually lived together for several years and will impose certain conditions (shared domicile, guarantee bond, obligation to register, etc.). Foreign nationals are not allowed to work in Switzerland without a residence permit. Non-Swiss children of co-habiting partners may be issued with a residence permit for the purpose of family reunion.

Finding a place to live

We recommend you consult an estate agent in the place you intend to live. You may find the following websites useful:

WWW

- ☞ [Homegate](#)
- ☞ [Immostreet](#)
- ☞ [Immoscout](#)
- ☞ [Die Immobilienmakler](#) (not available in English)
- ☞ [Newhome](#) (not available in English)
- ☞ [Immoclick](#) (not available in English)
- ☞ [Comparis](#)

Health insurance

In accordance with the health care insurance act (Krankenversicherungsgesetz KVG), since 1996 basic cover has been mandatory for all persons residing in Switzerland. Within three months of your return to Switzerland, you must take out cover with the health insurance company of your choice. Cover begins retroactively, commencing on the date of return to Switzerland. This regulation enables all Swiss returning from abroad to obtain basic cover at any time and

without penalties (irrespective of age and without exclusions). The Federal Office of Public Health FOPH is in charge of health insurance at the federal level.

WWW

- ☞ [FOPH – Frequently asked questions on compulsory health insurance](#)
- ☞ [Health Insurance \(FOPH\)](#)
- ☞ [Calculator of current health insurance premiums \(priminfo\)](#) (not available in English)

Jobs – services and employment office registry

All Swiss abroad are entitled to work in Switzerland without a work permit. Requirements concerning the regulated professions must be respected.

Looking for a job by correspondence is not easy. Swiss employers are seldom willing to employ an applicant without previous personal contact. A long-term absence from Switzerland, age, insufficient knowledge of our national languages, etc. can make job hunting more difficult. Don't be overly hasty in giving up a steady job and

- ① speak to the relevant [regional employment office \(RAV\)](#) about employment opportunities.

WWW

- ☞ [Addresses / contact \(REC\)](#)

SECO services

The State Secretariat for Economic Affairs SECO maintains a central database of employment vacancies together with the cantonal employment offices. This system is designed as a tool for those seeking employment and for collecting labour market statistics. The freely accessible offers are published on the work.swiss website in the "Job-Room".

WWW

- ☞ [Brochures on unemployment and applying for a job](#)
- ☞ [Job-room.ch](#) (work.swiss)
- ☞ [AVAM Ordinance](#) (not available in English)

Register with an employment office in Switzerland

Are you residing in another country and want to find a job in Switzerland? You will find tips on looking for a job, information on registering with the relevant Swiss public employment office and the forms you need to

register. Your application will be dealt with by the State Secretariat for Economic Affairs SECO. You will have to sign a cooperation agreement and to send it via email (info.eures@seco.admin.ch) directly to the SECO.

WWW

- ☞ [Seeking employment in Switzerland \(FDFA\)](#)
- ☞ [Registration form \(work.swiss\)](#)

Job search – tips and advice

SECO publications

WWW

- ☞ [Different publication about the application for a job \(work.swiss, not available in English\)](#)

Swiss public employment office

WWW

- ☞ [work.swiss](#)

Job search – tips

- Make use of personal and business contacts (friends, relatives, acquaintances, subsidiaries, clients, suppliers).
- Internet job search engines : these are platforms for employers as well as those seeking employment. E.g. with Google search with the term «job search engine» or specifically with «job Köviz», «vacancies Lausanne», etc.
- Online companies: many companies publish vacancies on their company websites. You can often post your candidacy directly on their websites so they can contact you if there is a suitable vacancy.
- Chambers of commerce: ask local chambers of commerce about the possibility of publishing an advert in their official magazine.

Job placement – private agencies

Private placement agencies are subject to authorization in Switzerland. You will find a list of recognised agencies in the SECO's repertoire of employment and temping agencies. The job offers and services provided by these commercial agencies for those seeking employment vary greatly.

WWW

- ☞ [List of recognised placement agencies \(SECO\)](#) (not available in English)

Military service and civilian service

When Swiss nationals return to Switzerland they are in principle once more liable to perform military service with no restrictions, depending on their age and suitability. Persons who are liable to perform military service are required to report back to the relevant head of section within 14 days, and will then be ordered to report for military duty. An exception applies to Swiss nationals who have lived for more than six years abroad without interruption and are no longer required by the army. However, they are still required to perform civil defence service and pay compensation for non-performance of military service.

Persons who are liable to perform civilian service must report to the relevant regional office within 14 days of their return to Switzerland.

Young Swiss nationals who have been living abroad and return to Switzerland may be called up for military service until they reach the age of 25. Training at military cadet school may be completed up to the age of 32.

For questions concerning military service liability for Swiss abroad, call or write to the Federal Department of Defence, Civil Protection and Sport.

WWW

- ☞ [Contact / Addresses Swiss Army](#)
- ☞ [Contact / Addresses Civilian Service](#)

Retirement

If you are retired, the Pro Senectute foundation will be able to answer any questions about your retirement: Lavaterstrasse 60, 8002 Zurich, postal address: P.O.Box, 8027 Zurich, Tel. +41 44 283 89 89, The central office in Zurich will put you in contact with the Pro Senectute nearest to where you live.

Further information and offers are also available from the Seniorweb foundation.

WWW

- ☞ [Your local Pro Senectute](#) (not available in English)
- ☞ [Seniorweb.ch](#) (not available in English)

Returning without confirmed employment

Swiss abroad returning to Switzerland without confirmed employment should register as soon as possible with the employment centre of their place of residence. These authorities can help candidates in their search for a job. Addresses of the regional employment centres (RAV).

WWW

☞ [Addresses / contact \(REC\)](#)

Social insurance contributions

Swiss abroad returning to reside in Switzerland are obliged to make contributions to Swiss compulsory insurance. The Federal Social Insurance Office FSIO provides information on the Swiss social security system, for which it is responsible at the federal level.

WWW

☞ [Overview of social security in Switzerland \(FSIO\)](#)
☞ [Leaflet 890 - Social security in Switzerland \(AHV/IV\)](#)

Contributions to Swiss social insurance made before your return home (compulsory or voluntary old age and survivor's pension and invalidity insurance (AHV/IV - AVS/AI, employer pension plan) have a significant impact on the calculation of the pension you are entitled to claim in Switzerland.

Switzerland has bilateral social security agreements with all EU/EFTA countries and with many other countries. Your potential entitlement to social security benefits in your previous country of residence remains guaranteed.

① Keep carefully all documents on the payment of social security contributions.

You will find help with planning and ensuring your needs are met on retirement; financial planning including tax issues; pensions planning of pillars 1-3 and invalidity and life insurance at:

WWW

☞ [VZ Vermögenszentrum](#)

Social security

Swiss citizens abroad who are unable to support themselves by their own means or with assistance

from their host country or other sources are entitled, under certain conditions, to receive social benefits from the federal authorities. Further information can be obtained from Swiss representations abroad or from the specialized body Social benefits to Swiss citizens Abroad SBS of the Consular Directorate CD in the Federal Department of Foreign Affairs FDFA.

WWW

☞ [Representations \(FDFA\)](#)
☞ [Social security for Swiss citizens abroad](#)

① If you have already taken up residence in Switzerland, contact the social assistance service in the municipality in which you are registered for advice and assistance.

The Organization of the Swiss Abroad (OSA) has a fund which, under certain conditions, can be used to provide small interest-free loans to Swiss citizens returning from abroad. One condition is that the person has been back in Switzerland for less than a year. The primary objective of this fund is to financially help returning Swiss citizens in need, who have yet to receive financial aid from other sources. The funds can for instance be used to buy winter clothes, to pay for language courses, computer classes and other educational purposes aimed at assisting people to reenter the Swiss job market. Please note that such support would be in addition to other funds received from social welfare and/or unemployment insurance.

WWW

☞ [E.O. Kilcher-Fonds \(ASO\)](#)
☞ [Kontakt ASO](#)

Switzerland

You will find general information on your home country, e.g. life, work and education/training at:

WWW

☞ [ch.ch](#)
☞ [Discover Switzerland \(FDFA\)](#)

Taxes, double taxation

For information on taxation law, consult the cantonal/municipal tax authorities or your tax adviser. The expert body at federal level is the Swiss Federal Tax Administration. The State Secretariat for International

Financial Matters (SIF) in Bern can answer questions on international taxation law, e.g. on double taxation.

WWW

- ☞ [Leitfaden für zukünftige Steuerpflichtige \(FTA, de, fr, it\)](#)
- ☞ [Swiss Tax System \(FTA\)](#)
- ☞ [Swiss Federal Tax Administration \(FTA\)](#)
- ☞ [Tax Calculator](#)
- ☞ [Double taxation agreements \(SIF\)](#)

Unemployment insurance/benefits

Swiss nationals who have been living in an EU/EFTA member state have to claim their entitlements in the country in which they last worked.

Upon returning to Switzerland from outside the EU/EFTA, you will normally be entitled to claim unemployment benefits if during the 24 month prior to registering with an unemployment insurance provider, you were either:

- gainfully employed in Switzerland as an employee for at least 12 months, or
- gainfully employed abroad as an employee for at least 12 months and gainfully employed in Switzerland as an employee for at least 6 months.

It does not matter whether the required periods of gainful employment in Switzerland were completed before your departure or after your re-entry. What is important is that the periods of employment in Switzerland and abroad were completed during the 24 months prior to your registration with an unemployment insurance provider.

In addition, you must:

- provide confirmation from your employer of the duration of your employment abroad
- claim entitlement within one year after your return/entry into Switzerland.

Contact the unemployment insurance fund in advance to clarify any questions about your entitlement and the amount. The above regulations regarding periods of employment in Switzerland for Swiss nationals returning from non-EU/EFTA member states have been in force since 1.7.2018.

The relevant legal bases can be found here:

- ☞ [The Unemployment Insurance Act \(UIA\), Art. 13 and 14 para. 3 \(de, fr, it\)](#)
- ☞ [The Unemployment Insurance Ordinance \(UIO\), Art. 11 -13 para. 2 and 3 \(de, fr, it\)](#)
- ☞ [AVIG-Praxis ALE B199 ff. \(de, fr, it\)](#)

Further information and contact details:

WWW

- ☞ [Information Service for unemployed people \(work.swiss\)](#)
- ☞ [When am I entitled to unemployment benefit? \(work.swiss\)](#)
- ☞ [Returning to Switzerland \(work.swiss\)](#)
- ☞ [Addresses / contact \(REC\)](#)

Contact

✉ Federal Department of Foreign Affairs FDFA,
Consular Directorate CD
Swiss Emigration
Effingerstrasse 27
3003 Bern

☎ +41 800 24-7-365

✉ helpline@eda.admin.ch

🌐 www.swissemigration.ch