

# Moving to Switzerland



## Information and advice

In this information sheet, we have compiled some useful tips and links that will help ensure that your first days and weeks in Switzerland go as smoothly as possible. Should you have any further questions, please do not hesitate to contact [hr4you@bkw.ch](mailto:hr4you@bkw.ch) or your designated recruiting partner.

### 1. Accommodation

#### Temporary accommodation in the city of Bern:

- [Appartementhaus Bern](#)
- [Mohnhaus](#)
- [Marthahaus](#)
- [Prizeotel](#)
- [Stay Kooook](#)
- [UMS Temporary Housing](#)
- [b20 - Serviced Apartments Bern](#)

#### Online property market:

- [Stadt Bern](#)
- [Comparis](#)
- [Immoscout](#)
- [Homegate](#)
- [Ronorp](#)

### 2. Moving & customs formalities

A [reallocation planner](#) is useful to help you stay on top of all registration deadlines and important dates. BKW employees are entitled to a 10% discount from removals company [Welti Furrer AG](#) on all services (removal/packing material).

A transfer of domicile is required to avoid having to pay taxes for importing household goods, such as furniture, crockery, books, clothing,

etc., into Switzerland. A rental agreement or employment contract will be accepted as evidence of this.

Information on customs regulations can be found at the [Swiss Federal Customs Administration \(FCA\)](#).

### 3. Residents' registration office/ residence permit

Once you have entered Switzerland, you have 14 days from your arrival and before your first day of work to register with the municipal administration of the municipality in which you are residing to apply for a residence permit. Please send a copy to [hr4you@bkw.ch](mailto:hr4you@bkw.ch). Don't forget that, if your family are accompanying you, they will also need a residence permit.

To register, you will need the following documents:

- BKW employment contract or certificate of employment (not older than 1 month)
- Valid travel document
- Family certificate (family record book), if married or in a registered partnership

- Copy of the current Swiss rental agreement

**Note:** If you live in the city of Bern, you can also register in writing. To do this, please download the [registration form](#) and, if applicable, the [application for family reunification](#).

### Tips from employees

#### Looking for accommodation

- Facebook - real estate page
- Advertisement in regional gazette (magazine)
- Advertisement on [Ronorp](#)

#### Moving & customs formalities

Under [www.van-u.eu](http://www.van-u.eu), you will find cheap & reliable options for relocations throughout Europe.

#### 4. Compulsory health insurance

Compulsory health insurance must be arranged within three months. Proof of compulsory basic insurance can be submitted to the municipality in which you are residing within this period. You can compare the terms of different health insurers on [Comparis](#).

Please note that health insurance premiums are invoiced rather than being deducted from your salary. An impartial overview of Swiss health insurers with cost/performance comparisons can be found at [Comparis](#) or [Priminfo](#), for example.

Health insurers [KPT](#) and [ÖKK](#) have special supplementary insurance offers for BKW employees.

#### 5. Withholding tax

Withholding tax is deducted directly from the gross salary. The amount depends on the place of residence and personal situation. You will be asked to complete a questionnaire before starting to allow us to calculate the correct rate. Information on withholding tax can be found on the [website of the Canton of Bern](#).

If you are moving to a different canton, please refer to the [Tax Administration website for that canton](#). Most cantons offer online calculation tools.

#### 6. Social security

The Swiss social security system is divided into five areas:

- Old-age, survivors' and invalidity pension provision (three pillar system)
- Protection against the consequences of illness and accident
- Unemployment insurance
- Family allowances

The contributions are deducted directly from the salary in addition to

withholding tax. Detailed information can be found on the [Federal Social Insurance Office \(FSIO\) website](#).

#### 7. Bank

Some Swiss banks require a residence permit to open a bank account. With [PostFinance](#), you can easily register online even without a permit. Open an account – have your identity card or passport at hand.

#### 8. Mobile phone and internet

Be sure to arrange for internet in your new home as early as possible. From experience, it takes a while for Internet@Home to become active. Mobile phone and internet providers often offer bundles, which can be compared under [Comparis](#).

#### 9. Car and public transport

If you are planning to bring your car with you, you will have to register it directly when bringing it into Switzerland, even if you are borrowing it from friends or relatives. To do this, you will need:

- Electronic customs declaration
- Invoice and/or purchase contract
- Vehicle registration document
- Registration papers (even if already cancelled)
- Passport or identity card
- Proof of origin (if available)
- Cash, as not all customs offices accept credit cards

You must have your [driving licence](#) exchanged for a Swiss licence no later than twelve months after entering the country. Your car will also have to be registered in Switzerland, which involves registering it with a Swiss insurance company.

In Switzerland, there are different public transport subscriptions, depending on your requirements.

Most information can be found at [SBB](#) or [Libero \(Bern and surroundings\)](#).

#### 10. Insurance

Personal liability insurance:

We recommend that you take out personal liability insurance. This insurance protects you from liability for damages if you injure another person or damage someone else's property.

Home and contents:

Home and contents insurance covers damage caused by fire, water, theft or glass breakage in your private household. This insurance is recommended.

Vehicle liability insurance:

Vehicle liability insurance is mandatory for car or motorcycle owners. This insurance provides you with insurance cover for property damage and personal injury to third parties.

#### Useful links

- [Emergency phone numbers](#)
- [General information about Switzerland](#)
- [Representation in your native country](#)
- [Working in Switzerland](#)
- [Information about entry into Switzerland and visas](#)
- [State Secretariat for Economic Affairs](#)