



**Canton of Zurich  
Department of Justice and Home Affairs  
Cantonal Integration Office**

# **Information for newly arrived foreign nationals**



# Information for newly arrived foreign nationals

## Content

- 03 Immigration & laws on foreign nationals** ↗
- 03 Registering at your place of residence**
- 03 Importing personal & household effects**
- 03 Foreign Nationals Act**

- 03 Education & training** ↗
- 03 Compulsory education**
- 03 Baccalaureate schools (Gymnasium)**
- 03 Private schools**

- 03 Family** ↗
- 03 Childcare**
- 04 Family allowances**

- 04 Home life** ↗
- 04 Looking for accommodation**
- 04 Household contents insurance / personal liability insurance**
- 04 Neighbours**
- 04 Rules for tenants**
- 04 TV, telephone, Internet, mobile phones, licence fee**
- 04 Electricity & water charges**
- 04 Waste management**

- 04 German lessons & integration schemes** ↗
- 04 German lessons**
- 05 Integration schemes run by your local authority**

- 05 Working life** ↗
- 05 Bank accounts**
- 05 Recognition of foreign qualifications**
- 05 Career choices for young people**

- 05 Health** ↗
- 05 Emergencies**
- 05 Health insurance**
- 05 Accident insurance**
- 05 Pharmacies**
- 05 GPs / Health Maintenance Organisation (HMO) centres**

- 06 Leisure activities** ↗
- 06 Company events**
- 06 Clubs and associations**



- 06 Getting around** ↗
- 06 Customs clearance for cars**
- 06 Driving licence**
- 06 Car licence plates**
- 06 Motor insurance**
- 06 Road safety**
- 06 Motorway toll sticker**
- 06 Public transport**

- 07 Social insurance** ↗

- 07 Taxes** ↗
- 07 Withholding tax**

- 07 History, culture & politics** ↗

- 08 Checklist after immigrating to Switzerland**

# Information for newly arrived foreign nationals

## Immigration & laws on foreign nationals ↗

### Registering at your place of residence

You must register with the Residents' Registration Office (Einwohneramt) responsible for your new place of residence within 14 days of your arrival. You will need to provide the following documents: passport or national identity card; birth certificate; marriage certificate; employment contract; rental agreement. EU citizens and those from EFTA member states may bring with them passport photos of all members of their family for the foreign national identity card. New arrivals from non-EU and non-EFTA nations must visit the canton of Zurich's Migration Office (Migrationsamt) to be issued with their foreign national identity card.

### Importing personal & household effects

When moving to Switzerland, household items, pets, and your car can be brought into the country without paying any duty. The Customs entry office requires a completed '18.44 Übersiedlungsgut' application form.

### Foreign Nationals Act

The Foreign Nationals Act (Bundesgesetz über die Ausländerinnen und Ausländer) is a Swiss federal law which, since 1 January 2008, has governed entry to and exit from Switzerland, stays for foreign nationals and permits for the families of foreign nationals to join them in Switzerland. It also regulates the promotion of foreign nationals' integration.

## Education & training ↗

### Compulsory education

Government-run schools for compulsory education are known as 'Volksschule' and are free of charge. In Switzerland, the cantons are responsible for compulsory schooling. In the canton of Zurich, children attend nursery school (Kindergarten) from the age of four (for two years). Attendance is obligatory. Next come primary school (Primarschule, grades 1–6) and then lower secondary education (Sekundarstufe, grades 1–3).

### Baccalaureate schools (Gymnasium)

The baccalaureate school entrance exam can be taken in 6th grade or during lower secondary education. The courses offered at baccalaureate schools lead to a federally recognised diploma called the Baccalaureate, or 'Maturitätszeugnis', which qualifies the student for further study at universities, universities of applied sciences (Fachhochschulen), and at Federal Institutes of Technology (Eidgenössische Technische Hochschulen).

### Private schools

Parents can opt for a private school for their children. Private schools charge a fee. You are obliged to inform your local school authority if your child attends a private school.

## Family ↗

### Childcare

Children below school age may be looked after at a crèche or day nursery (Kinderkrippe, Kindertagesstätte). Children of school or kindergarten age may attend an after-school care centre (Hort). Many primary schools also provide school lunch. A fee is payable for all of these childcare options. In many areas parental contributions to childcare are calculated based on income and financial circumstances. You should contact a crèche or primary school in your local area to find out the cost and availability of places.



# Information for newly arrived foreign nationals

## Family allowances

All employees and self-employed people living in Switzerland are entitled to family allowances. The child allowance is 200 Swiss francs per child, per month, for children up to the age of 16. For children aged 16-25 who are in education or training, the allowance is 250 Swiss francs per child, per month. You must apply to your employer for family allowances. You also need to clarify whether you are entitled to child allowance for your children living outside of Switzerland.

## Home life ↗

### Looking for accommodation

You can look for accommodation in daily newspapers and online. When you have found a suitable place, you should arrange to view it. The advertisements themselves often contain information about dates for possible viewings. If the accommodation meets your needs, fill in an application form there and then. The landlord or lettings agency decides who to let the accommodation to. There is little vacant accommodation in and around Zurich, so it is advisable to extend your search to as wide an area as possible.

### Household contents insurance / personal liability insurance

Household contents insurance and personal liability insurance are not mandatory in Switzerland, but they are advisable. Household contents insurance covers damage to your personal effects caused by fire, water, force majeure, theft and breakage of glass, depending on the amount insured. Personal liability insurance covers material damage or personal injury caused by the insured party.

### Neighbours

Once you move in to your new home, introduce yourself to your neighbours. They will appreciate this and it might be useful to you in the future.

### Rules for tenants

Rules that apply to tenants renting accommodation are laid out in the 'Hausordnung', or building rules, and can include rules such as a ban on making noise at night or lunchtime and rules on the use of communal areas (the entrance, staircase, laundry room, etc.).

## TV, telephone, Internet, mobile phones, licence fee

You should contact a provider to obtain TV, telephone, Internet, and mobile phone services. You will need a form of identification and your residence permit. Major providers in Switzerland include Swisscom, Sunrise, Cablecom and Orange. In Switzerland, every household pays a licence fee for radio and television programmes. You should contact Billag AG to obtain a licence.

## Electricity & water charges

The utilities providers will send you a bill for electricity, water, and sewage charges.

## Waste management

Rubbish and other waste have to be separated for recycling. Shops will take back PET plastic bottles, batteries and plastic packaging. Each community has recycling points where you can dispose of glass bottles, aluminium cans and other waste. Paper and card are collected from outside each building on a specific day. Non-recyclable waste is disposed of in chargeable rubbish bags. You can buy these at the supermarket checkout or at the post office. Many local authorities send out a refuse collection calendar, which shows the exact collection days and times.



## German lessons & integration schemes ↗

### German lessons

It is worth asking colleagues and acquaintances if they can recommend a good school for German language lessons. Your local authority's integration office can also advise you on suitable courses. Many local authorities subsidise German lessons and offer free childcare whilst you study.

# Information for newly arrived foreign nationals

## Integration schemes run by your local authority

You should make enquiries with your local authority about integration schemes in your area. Many of these schemes are aimed specifically at children and families. It is important for you and your children to be quickly exposed to the local language.

## Working life ↗

### Bank accounts

In Switzerland, wages are paid directly into your bank account. You can open an account either with a bank or with the post office. To do so, you will need a form of identification and your residence permit.

### Recognition of foreign qualifications

Foreign qualifications can be recognised by an authority or institution. Different authorities are responsible for recognition of different professional qualifications.

### Career choices for young people

Careers advisers help school children to make decisions about their future careers. Young people need to register with their local further education and training centre (Bildungszentrum, biz for one-to-one advice).

## Health ↗

### Emergencies

In the event of an emergency, you can call an ambulance or go directly to a hospital's accident and emergency department.

- Police 117
- Fire brigade 118
- Ambulance 144
- Poisons 145

### Health insurance

Every resident of Switzerland must take out health insurance. Over 80 health insurance companies operate in Switzerland, all offering the same basic insurance services. You should take out a policy as soon as possible, because the premium payments will be backdated to the month you arrived, even if the insurance policy is taken out later. You have to submit proof of health insurance to your local Residents' Registration Office (Einwohneramt) within three months of moving to Switzerland. People on low incomes receive support in paying their health insurance premiums.

### Accident insurance

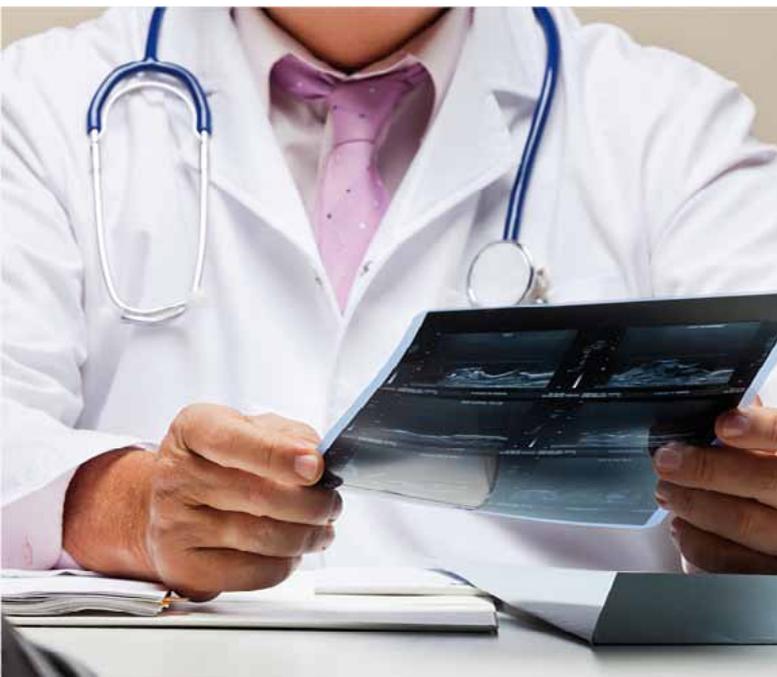
In Switzerland, employees who work at least eight hours per week are automatically insured by their employer against occupational and non-occupational accidents. Self-employed and unemployed residents (e.g. full-time parents, children, students and retired people) have to take out accident insurance as part of their compulsory health insurance.

### Pharmacies

Pharmacists ('Apotheker') are well-trained professionals who can offer advice, recommend medicines, or refer you to a doctor if you become ill.

### GPs / Health Maintenance Organisation (HMO) centres

As a general rule, GPs should be the first point of call for basic medical care in the event of illness or an accident. Depending on the type of health insurance you have taken out, you may have to first ring your health insurer's telephone helpline, or visit your insurer's HMO centre. HMO is a health insurance model according to which, in the event of illness, the insured undertakes to always consult a specific doctor or the insurer's HMO centre first.



# Information for newly arrived foreign nationals

## Leisure activities ↗

### Company events

You might ask your colleagues about their hobbies and leisure activities, as well as attending any leisure activities or events organised by your employer.

### Clubs and associations

Your area may offer a library, or a family or cultural centre. These are good places to meet people living in your area. Another way of meeting people and becoming integrated into your local community is to join a sports club or cultural association. You can ask your local authority for a list of clubs and associations. You can also join clubs in areas other than your own.



## Getting around ↗

### Customs clearance for cars

Vehicles count as a household effect and duty does not have to be paid on them. At the Customs office you will need to present your vehicle registration document, residence documents and application form '18.44 Übersiedlungsgut' to obtain clearance for your car.

### Driving licence

You must convert your foreign driving licence into a Swiss driving licence within a year. You can take your completed application form, your foreign driving licence, and your residence permit to your local driver and vehicle licensing office (Strassenverkehrsamt) or Residents' Registration Office (Einwohneramt). Enquire as to whether you will need to take a driving test. All EU citizens are exempt from the test.

### Car licence plates

You must change your licence plates within a year. Contact your local driver and vehicle licensing office for the car to be inspected before you change your plates. You will also need your original vehicle registration document and proof of Swiss motor insurance.

### Motor insurance

All vehicles registered in Switzerland must have third-party liability insurance.

### Road safety

The speed limit on the motorway (Autobahn) is 120 km/h, it's 100 km/h on A roads (Autostrassen), on smaller main roads/B roads (Hauptstrassen) and side roads (Nebenstrassen) outside built-up areas, it's 80 km/h, and in built-up areas the limit is 50 km/h. Traffic drives on the right regardless of the type of road. At roundabouts, priority is given to the vehicle already on the roundabout. You must observe the traffic regulations and speed limits. Police carry out frequent checks.

### Motorway toll sticker

You need a motorway toll sticker (Autobahnvignette) to drive on the motorway. These cost 40 Swiss francs per year and an up-to-date sticker must be displayed on the windscreen by 31 January at the latest each year.

### Public transport

Every day Swiss Federal Railways, SBB, carries over a million travellers on its railway network. The Zurich transport network, Zürcher Verkehrsverbund ZVV, brings together all the public transport service providers in the canton of Zurich. The area covered by ZVV is divided up into zones. You can use any form of public transport within the zones and for the time period covered by your ticket.

# Information for newly arrived foreign nationals

## Social insurance ↗

The Swiss social insurance system is based upon three pillars. The first covers old age and survivors insurance (AHV) and invalidity insurance (IV). The AHV replaces a part of the earned income when an employee becomes elderly or dies. The invalidity insurance, IV, provides a pension in case of a reduction in income due to poor health or injury. The second pillar is the occupational pension fund, or BVG. All employees with a minimum yearly income of 21,060 Swiss francs (as of 1 January 2013) are subject to compulsory insurance. Along with the AHV, the occupational pension is supposed to enable the elderly, survivors and the disabled to maintain their standard of living. With the third pillar, private pensions, you can opt to save for retirement in your own pension plan. Private plans serve to maintain the standard of living you have enjoyed until now.



## Taxes ↗

### Withholding tax

Tax is deducted directly from wages for foreign national employees with a B permit. This is known as 'withholding tax' (Quellensteuer). If your annual income exceeds 120,000 Swiss francs gross, you must also file a tax return. The withholding tax which you have already paid will be taken into account. Helpful information can be found online in several languages.

## History, culture & politics ↗

The languages spoken in Switzerland are German, Italian, French and Romansh. The inhabitants of different parts of the country not only speak different languages, they also have different mentalities. In Switzerland, great importance is placed on order and punctuality. Many things are confirmed in writing and it is important to keep your documents safely organised. Politeness and respect are qualities which the Swiss hold dear. Rules and regulations are followed so that people can successfully live together. Switzerland is a semi-direct democracy and is divided into 26 cantons.

All details are without guarantee.

# Information for newly arrived foreign nationals



## Checklist after immigrating to Switzerland

### Immediately after immigration

- Enrol for German lessons
- Register your address with the local Residents' Registration Office (Einwohneramt)
- Obtain Customs clearance for household and personal effects
- Enrol children in school
- Take out health and accident insurance
- Open a bank or post office account

### Within the first few months

- Provide the Residents' Registration Office with a copy of your Swiss health insurance certificate
- Find out whether you can apply for child allowance for children living abroad
- Subscribe to telephone, TV, Internet and mobile phone services
- Register for TV and radio licence fees

### Within the first year

- Convert your driving licence to a Swiss licence
- Take out car insurance
- Prüfung Fahrzeug
- Umtausch Autokennzeichen

### Recommended

- Take out household contents insurance
- Take out personal liability insurance
- Take out legal expenses insurance
- Find out whether you are entitled to a premium reduction

Details can be found in this brochure and on the website

[www.integration.zh.ch](http://www.integration.zh.ch)

### Cantonal Integration Office

Neumühlequai 10  
Postfach  
8090 Zurich

Telephone + 41 (0) 43 259 25 31  
E-mail [integration@ji.zh.ch](mailto:integration@ji.zh.ch)  
[www.integration.zh.ch](http://www.integration.zh.ch)

[www.integration.zh.ch](http://www.integration.zh.ch)