



## ***Top 5 Things to Know When Coming to Switzerland***

1. Have you registered at the near by "Kreisbüro" registration office or in smaller towns called "Gemeinde"? Only necessary when you have a contract for more than 3 months?  
Go there with your passport and a copy of your rent contract to register yourself, ask for a confirmation paper. Sometimes it takes quite long until you receive your permit, then you have something in your hand to prove that you have registered.
2. Health insurance is a private matter in Switzerland. You have to register with one of the various health insurance companies on the market. Ask your employer – perhaps they have a special offer, which can be deducted directly from your salary. Also try [comparis.ch](http://comparis.ch) which is a website that compares all different types of insurance policies. You have 3 months to select a health insurance company, otherwise some cantons like Zürich will force you to join one. Then you no longer have a choice.
3. We also recommend you take third liability insurance; you will need it when you rent an apartment and if you cause any damage to a third person you are covered. It's the second and last insurance which you really need to consider if you stay here longer. All other necessary insurance policies will be part of your employment.
4. If you have just moved in, quickly say hello to your neighbours and introduce yourself! Swiss people know their neighbours.
5. As a foreigner you are taxed at source in Switzerland, you will see the monthly deduction on your payslip. Be aware that if you earn over CHF 120'000- you may receive a tax return to fill out.