

Adventure: Moving Abroad

Checklist for Swiss citizens emigrating

Swiss people living abroad are often referred to as the Fifth Switzerland. Will you soon be one of them? There are all sorts of reasons why people move abroad, however one dream remains the same – a successful start in their new country. The checklist below should help you to identify what you need to consider when moving abroad and which stages we recommend planning in advance.

Formalities

Residence permit/entry documents

Get in touch with the embassy or consulate of the new country of residence at an early stage to find out what kind of entry visa or residence permit you will need. Depending on the country, to get a residence permit you will need various documents such as a passport, an identity card, passport photos, criminal record extract, doctor's certificate and bank statements. It is possible that the documents may need to be translated and notarised.

Vaccinations

Many countries require certain vaccinations. Therefore, it is recommended to consult your doctor about which additional vaccinations are required in your new country of residence and record them in your WHO vaccination certificate.

Deregistering

If you go abroad and do not intend to return to Switzerland in the foreseeable future, you need to deregister with your local municipality. This may be compulsory even if you are only planning on being away for three or twelve months.

Customs

Find out about the relevant customs regulations as e.g. for household goods, pets and vehicles. Which airlines allow pets on board and under what conditions? Are there important restrictions and quarantine requirements in place in your destination country? You can find more information on the website of the Federal Office for Customs and Border Security.

[↗ Leaving Switzerland with personal goods \(admin.ch\)](#)

Driving licence

You may need an international driving licence to drive a vehicle abroad. Find out whether your driving licence will be accepted in your new country or whether you need an additional document. The relevant road traffic authority in your canton will be happy to provide you with assistance here.

Changes of address and forwarding mail

Register your move with the Swiss Post along with your new address for mail to be forwarded.

Insurance

Health insurance and accident insurance

When you move abroad, the statutory obligation to have minimum health and accident insurance will cease to apply. Inform yourself about the various options available to you with Swiss and international health insurance providers. Please note that in most cases, contracts with Swiss health insurance providers must be signed in Switzerland.

Personal liability insurance

Your liability insurance becomes invalid once you no longer have a permanent address in Switzerland. Not all countries offer equivalent personal liability insurance.

Finance

Budget/financial planning

After moving to a different country your living costs may also change. Be generous when calculating how much start-up money you will need and make a rough financial plan. The links below (only available in German) may be of assistance:

➤ [zkb.ch › Private › Konten und Karten › Rechner und Hilfsmittel](#)

➤ [Finanzplanung Budget: Einnahmen und Ausgaben im Überblick](#)

Banking details

Does your bank maintain business relationships with Swiss people living abroad, no matter where they reside? Find out about the options available to you and the relevant terms and conditions before you leave. It may be the case that some contracts must be signed in Switzerland.

Feel free to get in touch with us for a non-binding discussion. We look forward to [hearing from you](#).

Real estate

Do you own a property in Switzerland that is mortgaged? If you want to keep the mortgage going, enquire with the bank to find out whether this is possible.

Retirement savings (2nd and 3rd pillar)

As a Swiss person living abroad, you are generally not allowed to pay into the Swiss pension fund. However, there are some exceptions to this rule e.g. for Swiss citizens who work for a Swiss employer abroad. Under certain circumstances it is also possible to withdraw a lump sum from the Swiss pension fund. Consult your pension fund provider or financial advisor to check your options and the potential tax implications. Likewise, you can withdraw your pillar 3a savings when you move abroad. Be aware that your insurance company can only suggest solutions while you are registered as a resident in Switzerland. Plan early and think of how you are going to provide for your old age.

➤ [Substitute Occupational Benefit Institution LOB \(aeis.ch\)](#)

Social security

Is there a social security system in the country you are moving to? Ask your social security office whether and how you can remain covered.

➤ [Information Center OASI/DI \(ahv-iv.ch\)](#)

Taxes

As a Swiss person living abroad, you will generally be subject to the tax regulations of your new country. However, in certain cases you will remain liable to pay tax in Switzerland, for example if you own a property in Switzerland. Likewise, Switzerland has a double taxation agreement with several countries. The FTA is available to you if you require any further information.

➤ [Contact | ESTV \(admin.ch\)](#)

Tips

- Be in general generous when making calculations. Dealing with bureaucratic issues in particular may be more expensive than expected.
- Stay informed about the issues affecting local people in your new country as well as how they may affect you. Make a note of local events or holidays to make it easier to become a part of your community and to get an awareness as well sensitivity of the cultural differences.
- If you live abroad for more than 12 months, be aware of the latest rules regarding your military service where applicable.
- Find out about the possibilities of continuing to pay into the social security system in Switzerland in order to avoid receiving a lower pension when you retire.
- You don't want to cut all ties with home? There is no need to travel back to Switzerland just to take part in elections and referendums. Submit a request to the Swiss consulate to remain on the electoral roll so you can cast your vote.

➤ [SwissCommunity: Applying for a vote](#)

Further useful information can be found on the website of the Federal Department of Foreign Affairs

➤ [FDFA](#).