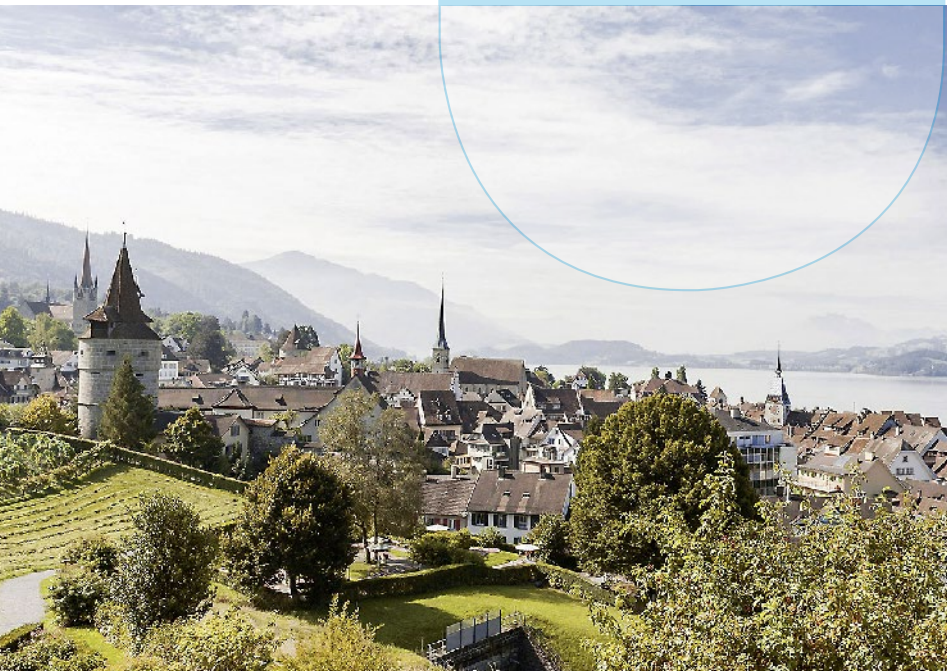
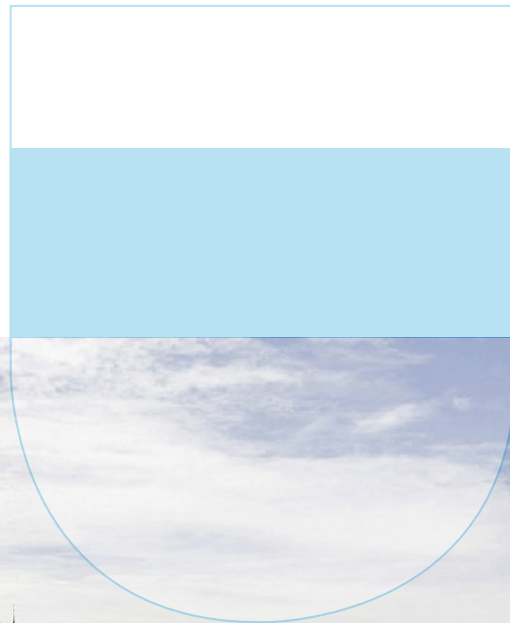


feeling at home

# Welcome to Zug, Lucerne and Central Switzerland. Settling-In Tips and Useful Information.



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CANTON ZUG



FLAG OF  
CANTON LUCERNE

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# General Information on Zug



ZUG BY NIGHT

Switzerland consists of 26 cantons and is proud of its four official languages: German, French, Italian and Romansch. The Country is split into different linguistic areas, the French area (in the west), the German area which is mostly in the north and the Italian area which forms the south east. Romansch is spoken in the southeastern Canton of Graubünden only.

## Zug

Canton Zug is located in central Switzerland and its capital is Zug. The setting is beautiful with wide open lake views and many snow-capped mountain peaks on the horizon. Zug is a safe, clean town, very easy to navigate.

On the one hand, Zug is a dynamic business town with international flair, which has grown considerably in recent years and on the other hand, it is a small provincial Canton in the centre of Switzerland that is home to some 130,000

inhabitants. The city of Zug itself has 31,000 inhabitants. The contrast between the buzzing business town and the remarkable natural beauty of the surroundings is incredible. The Canton offers its population a quality of life that once you have experienced, you won't want to leave...hopefully!

Zug is the smallest of all 26 Swiss Cantons in square metres, just 240 km<sup>2</sup> and so this means that everything is close by and long commutes are not necessary. The majority of the Canton's population are Swiss and one third are foreigners from more than 134 countries.

Zug lies half way between Zürich to the north and Lucerne to the



THE "ZYTURM"  
LANDMARK OF ZUG

# General Information on Zug

USEFUL LINKS  
ZUG.CH  
ZUG-TOURISMUS.CH  
STADTZUG.CH

TOURISM IN SWITZERLAND  
MYSWITZERLAND.COM



south which means that a variety of shopping and cultural activities are only half an hour's drive or a short train ride away.

The Zugerberg (1039m), the Wildspitz (1580m) and the Rigi (1797m) are Zug's local mountains and great places to enjoy walks and short hikes in every season of the year. Lake Zug is 13.8 kilometres long and 4.7 kilometres wide and is famous for the Rötél fish and diving.

## What else is Zug famous for?

Zug is a low tax region and is headquarters for a number of multinational enterprises. The Expat City Ranking, rated the quality of life in Zug highest among all cities in the survey.

The **“Zuger Kirschtorte”** (Zug's cherry cake) is known as THE speciality of Zug. Zuger Kirschtorte was invented by pastry chef Heinrich Höhn, who

settled in Zug when he was 20 years old. He saw the many cherry trees in the town and wanted to use the best-known cherry brandy in his baked product.

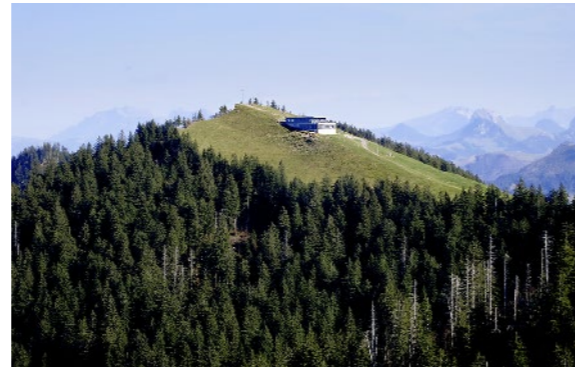
## Zug Hockey Town

EV Zug (Eissportverein Zug) is one of the top national teams in Switzerland and the biggest ice hockey club of the region Zug. The club was founded in the year 1967. In the 2021/22 season, EVZ celebrated its third national title in the club's history. The club plays its home games at Bossard Arena.



EVZ TEAM AT BOSSARD ARENA

WILDSPITZ, ZUG'S HIGHEST MOUNTAIN



OLD TOWN ZUG



THE FAMOUS ZUGER KIRSCHTORTE

# Map of Zug – City and Canton

**Zug** is situated exactly midway between Lucerne and Zürich, with a 20-minute car journey to both places. The canton is subdivided into eleven

municipalities: Steinhausen, Cham, Hünenberg, Rotkreuz, Risch, Walchwil, Unterägeri, Oberägeri, Menzingen, Baar, Neuheim.



# General Information on Lucerne

USEFUL LINKS  
LUZERN.COM  
STADTLUZERN.CH  
MYSWITZERLAND.COM  
SEARCH > LUCERNE



SWISSPORARENA HOME OF FC LUCERNE

## Lucerne

Canton Lucerne, home to around 400,000 inhabitants (in the city approximately 82,000), holds the distinction of being the largest city in Central Switzerland. Lucerne is a nexus of economics, transportation, culture, and media in the region. Owing to its location on the shores of Lake Lucerne (Vierwaldstättersee) and its outflow, the river Reuss, within sight of the mounts Pilatus and Rigi in the Swiss alps, Lucerne has long been a destination for tourists. The city center is compact with just a few key places to visit. The best things to do are to wander the old town, eat, drink, shop, and enjoy the views of the lake. The most famous landmark in Lucerne and one of the most photographed attractions in Switzerland is the Chapel bridge (German: Kapellbrücke), a wooden pedestrian bridge first erected in the 14th century that spans the river Reuss in the city. It is one of the oldest surviving truss bridges in the world and is considered a national treasure of Switzerland.

KAPELLBRÜCKE WITH MT. PILATUS IN THE BACKGROUND



## Sport

There are several football clubs throughout the city. FC Luzern, competing in Switzerland's top-tier football league (Swiss Super League), stands out as the most accomplished team among them. The club plays its home matches at the new Swissporarena, with a capacity of 16,800.

## What else is Lucerne famous for?

### Bürgenstock

A luxury resort located at 874m, partway along the shore of Lake Lucerne. The Bürgenstock is a popular holiday and conference destination.

### Lake Lucerne

In German Vierwaldstättersee, which refers to the four forest cantons of Uri, Schwyz, Unterwalden and Lucerne. This is the fourth largest lake in the country.

**Mt. Pilatus** (2128m) is a jagged mountain that overlooks Lucerne. Cable cars and a cogwheel railway whisk visitors to the top, where you can go hiking, ride Switzerland's longest summer toboggan run.

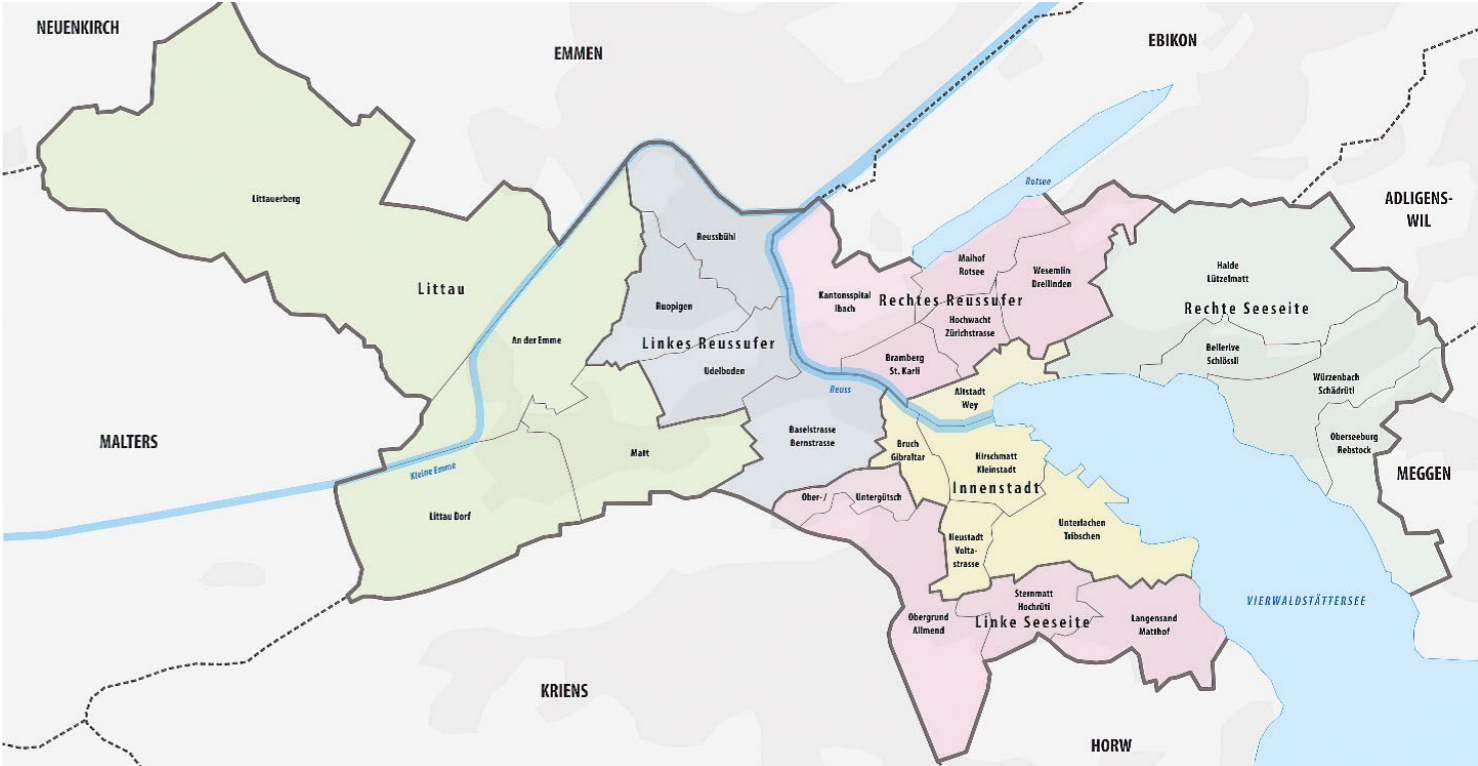


BÜRGENSTOCK

# Map of Lucerne – City and Canton

Lucerne is divided into 2 districts, 6 city districts, 26 quarters and 132 small quarters. The city districts 1 to 10 are located on the right bank, the city districts 11 to 19 on the left bank of the Lucerne Bay

(northwestern arm of the Kreuztrichter), as seen from the lake. The city district of Littau also includes the district of the same name, while the other five city districts are located in the district of Lucerne.



STADTKREIS	NR.	QUARTIER			
A RIGHT SIDE OF THE LAKE	01	OBERSEEBURG/REBSTOCK	D LEFT SIDE OF THE LAKE	13	OBER-/UNTERGÜTSCH
	02	WÜRZENBACH/SCHÄDRÜTI		15	OBERGRUND/ALLMEND
	03	BELLERIVE/SCHLÖSSLI		18	STERNMATT/HOCHRÜTI
	04	HALDE/LÜTZELMATT		19	LANGENSAND/MATTHOF
B RIGHT BANK OF THE REUSS	05	WESEMLIN/DREILINDEN	E LEFT BANK OF THE REUSS	11	BASEL-/BERNSTRASSE
	06	MAIHOF/ROTSEE		20	UDELBODEN
	07	HOCHWACHT/ZÜRICHSTRASSE		21	REUSSBÜHL
	09	BRAMBERG/ST. KARLI		22	RUOPIGEN
	10	KANTONSSPITAL/IBACH	F LITTAU	23	MATT
C CITY CENTRE	08	ALTSTADT/WEY		24	LITTAU DORF
	12	BRUCH/GIBALTAR		25	AN DER EMME
	14	HIRSCHMATT/KLEINSTADT		26	LITTAUERBERG
	16	NEUSTADT/VOLTASTRASSE		99	EXKLAVE BÜRGENSTOCK
	17	UNTERLACHEN/TRIBSCHEN			

# General Information about Switzerland

USEFUL LINKS  
MYSWITZERLAND.COM



## OVERVIEW OF PERMITS

B EU/EFTA  
PERMIT (RESIDENT FOREIGN  
NATIONALS)

C EU/EFTA  
PERMIT (SETTLED FOREIGN  
NATIONALS)

CI EU/ EFTA  
PERMIT (RESIDENT FOREIGN  
NATIONALS WITH GAINFUL  
EMPLOYMENT)

G EU/EFTA  
PERMIT (CROSSBORDER  
COMMUTERS)

L EU/ EFTA  
PERMIT (SHORTTERM  
RESIDENTS)

**Language** is crucial to settling in smoothly. German provides the basis for many aspects of everyday life – communicating with neighbours, going shopping or talking to people at school and at work. The cantons offers a wide range of German courses – from recognised language schools through to state-funded German courses directly on site in the municipalities.

### Climate and Seasons

The seasons in Switzerland are very well defined. In spring (March to May) you can witness the trees blossoming and the meadows turning green. In summer, air temperatures reach between 25–35 C (centigrade) and the water temperature of the lakes between 19–23 C degrees, which is perfect for swimming. From September to November Autumn shows itself through the leaves changing colours and falling off the trees. In winter (November to February), everything is blanketed in snow and the landscape changes dramatically again.

### Drinking water

The water distributed in Switzerland meets very high-quality standards. Eighty percent of the water comes from underground sources, the rest is taken from the lakes. The establishment of groundwater protection zones makes it possible to distribute half of this water without having to treat it. It can be drunk from every tap without posing a health hazard. Tap water in Switzerland also has a much better ecological balance than bottled mineral water. Source: Federal Food Safety and Veterinary Office FSVO.

### Telephone

If calling from Switzerland, you need to enter the international country code. For example, for Germany the international country code is «+49», for France «+33». The country code is followed by the area code (without the «0») as shown in the following example: «+49221123456». As a rule, the «+» sign appears if you press and hold the «0» key for a few seconds.

### Smoking policy

Smoking has been forbidden in Switzerland in enclosed areas when they are open to the public or serve as a workplace for more than one person. Hence, it is forbidden to smoke in restaurants, public buildings and offices. Smoking is also forbidden on public transport. Smoking is permitted in separate smoking rooms, outdoors and in private homes.

### Writing amounts/dates correctly

To avoid misunderstandings when writing payment orders, note that monetary amounts are written somewhat differently in Switzerland than in English-speaking areas. For example, one writes CHF19.80 for nineteen francs and eighty Rappen, and CHF 19'800.– for nineteen thousand eight hundred francs.

When writing the date, make sure to use the order day, month, year: DD/MM/YY. To avoid continual confusion with expressions like 5/6/05, you write out the month in full: 5. June, 2005.

### Time zone

During the winter, Central European Time (CET) applies in Switzerland. From the end of March to the end of October, Summer Time applies (CET +1 hour).

# Customs, Visas and Permits

## Customs Regulations

Here is some important information regarding Swiss customs. When importing goods from abroad, the duty-free limit is CHF 300 on the net value of your shopping. If it exceeds this amount then it is mandatory to pay the duty. It is forbidden to combine the duty free amount together with other people. Further information can be found under: [zoll.admin.ch](http://zoll.admin.ch)

If you buy goods outside of Switzerland and then bring your goods into Switzerland, you can get your foreign VaT refunded, make sure the sales person provides you with a form for a refund, which you can show at the border customs.

### Visas and Permits documents

To live and work in Switzerland, you require a residency permit, issued by the local cantonal authorities. For long-term assignments, it is advisable to bring important original documents with you, such as birth certificates, marriage certificates, insurance policies, medical prescriptions, employment information, academic certificates and entry permits.

Since some permits have to be applied for from your home country, you should start this process well in advance of your move to Switzerland. The agreement on the Free movement of Persons makes it easy for EU / EFTA nationals to enter and stay in Switzerland. The rules are more restrictive for people from other countries (third countries). The permit you require differs depending on the purpose and duration of your stay.

## EU and non-EU citizens' rights

As an EU citizen you have the right to settle in Switzerland and set up your own business, provided that you do so assuming full responsibility and at your own risk. Spouses and children under 21 may also settle and work in Switzerland as may other direct relatives. Non-EU nationals can only get a Swiss work permit if their future employer proves there is no Swiss, EU or EFTA State national available to do the job. As a rule, qualified, indispensable management staff are permitted to enter the country.

### Registration at the local district office

Registration needs to be completed within 14 days at the local district office as soon as you move into your house or apartment. Foreign nationals seeking registration are required to present themselves in person at the Register Office counter together with all family members. The following documents are required when you do so:

- an employment contract
- a tenancy agreement for your new apartment
- valid identity documents or passport
- health insurance certificate (show within 3 months)
- civil status documents such as a family booklet and marriage certificate, birth certificates of children

Whilst at the registration office you will be invited to make an appointment to have a biometric photo and fingerprints taken at the “Migrationsamt” for your new identity card. The card will then be sent to you by post, so it is important that your name is on the post box of the (temporary) apartment.

## USEFUL LINKS

[APPLY FOR A PERMIT ON-LINE ZG.CH](http://applyforapermit.on-line.zg.ch)

[MIGRATION.LU.CH/FORMULARE/ARBEITSBEWILLIGUNGFEDERAL](http://migration.lu.ch/formulare/arbeitsbewilligungfederal)

[OFFICE OF IMMIGRATION, INTEGRATION AND EMIGRATION SEM.ADMIN.CH](http://officeofimmigration.integrationandemigration.sem.admin.ch)

[VISA INFORMATION EDA.ADMIN.CH](http://visainformation.eda.admin.ch) > SEE MENU: ENTRY INTO SWITZERLAND AND RESIDENT

[FOREIGN EMBASSIES EDA.ADMIN.CH](http://foreignembassies.eda.admin.ch) > SEE MENU: TRAVEL ADVICE & REPRESENTATIONS

[SWISS CUSTOMS BAGZ.ADMIN.CH](http://swisscustoms.bagz.admin.ch)



TOWNHALL  
“STADTHAUS ZUG”

## Moving to and from Switzerland

The task of moving houses may appear to be an easy project on first sight, all you need to manage is packing your belongings and loading them on to a truck, and off you go. However, anybody who has managed a move on their own will have realised that there is a little more to it than that. Especially when you are planning an international move.

In Switzerland, you will find many domestic moving specialists who offer the transport of household goods, “one man and a truck” companies. In terms of pricing, you may be surprised at how the costs vary. However, if you are planning an international move, you will want to look out for a professional company with the necessary experience, knowledge and most of all a good partner network around the globe.

## Separate the apples from the oranges

Anybody who is involved with an international move will soon realise that there is much more to consider than the actual transport of your household goods. The expertise in law enforcements and customs regulations is crucial, and well-established partnerships within a network of worldwide partners are key for a successful and stress-free international move. You will also want to be sure that the company you choose has experienced and trained staff. They know the difference between packing for a domestic move, and meticulous preparation for an international move. Browse homepages, read customer reviews on Google and keep an eye out for the FAIM Certification, the highest quality certification for international moving companies – you will soon realise who the professionals are.

## Because moving is personal

Planning your move is all about making choices. Obtain quotations from international moving companies, and make sure that they offer you a professional survey at your residence on site or virtually by video – free of charge. Every move tells a different story, and every person will have a different household with valuable items and furniture – no matter if the value is in terms of cost, or sentimental reasons. Be sure to point out your favourites during the survey, and mention any items that you feel are worth the extra care and might require additional or tailored packaging. An experienced surveyor will also inform you about customs regulations in your destination country, and will point out any items that might be difficult or even restricted from importing.

## Eyes open for hidden charges

Based on the survey, you should receive a quotation tailored to your needs. Be sure to check the quotation for the specialities discussed during the survey! Also, when you are comparing quotations, pay close attention to the “not included” services. There could be hidden costs... for example, the port charges at destination, or the premiums for transport insurance, which can vary substantially. The bottom-line price will give you an idea for the budget, but you will definitely want to include the insurance premium for an adequate comparison.

## Do not underestimate your “gut feeling”.

The actual price for your move should not be the only decision criteria for the chosen company. Listen to your inner voice, and do not forget that the company you choose will be handling your

most private life. It is not just a move of goods; it is a move of emotions! You are leaving your current comfort zone to explore a new country, new home, new work place, and a new culture. You will have all kinds of emotions to deal with, and you will be more than happy to delegate the physical move. Someone who leaves you with a trustworthy impression – for your peace of mind!

## Kehrli + Oeler AG – we move lives...

Their expertise is based on a long tradition that goes back to 1904! This history of experience, combined with constant innovation, is the secret of their success. Their network of worldwide partners is handpicked, personally known, and based on long-term relationships. With Kehrli + Oeler, you can rest assured that your household goods and belongings will be moved anywhere in the world, efficiently and with the utmost care!



OVER 100 YEARS OF EXPERIENCE  
IN THE MOVING BUSINESS.  
ABOUT 500,000 SUCCESSFUL  
MOVINGS.  
Ø 4.7 TO 5 STARS ON ALL RATING  
WEBSITES.

# Importing

## Cars

In most cases, you can import your car into Switzerland tax-free as part of your household moving goods, if you have owned/used it for the last 6 months prior to your official entry date in Switzerland. Foreign licence plates may be used for up to one year after your arrival, provided that your foreign insurance remains valid. At the time of importation, present the completed application form (18.44 Household Effects) to the customs office at the border for importation. Once the car is imported, you need to register it at your canton's driver and vehicle licensing office (Strassenverkehrsamt).

### Importing from a non-EU country

If you are considering importing your car from outside the EU, it's important to get all the information first. It can be costly and complicated, and your current vehicle may need adapting for Swiss road conditions.

### Importing from an EU country

If you are bringing your car from a country within EU, you can simply drive the car across borders into Switzerland. However, official car import to Switzerland involves several steps and considerable paperwork.

In both cases **Autociel** is happy to assist you as follows:

#### Step 1

Once you get in touch with them, they provide a quote that includes the cost of importing and registering the car under Swiss license plates.

#### Step 2

Once you have submitted all your details, their experts investigate further and explore whether your car is eligible for tax free import.

#### Step 3

Autociel orders all required paperwork for the car.

#### Step 4

If the car is less than 6 months old, they arrange for a reduced CO<sub>2</sub> fee, that benefits you further.

#### Step 5

With all the paperwork in order, they organise the import process.

#### Step 6

They help you in getting an advantageous insurance quote from their partner insurances.

#### Step 7

Finally, they arrange the compulsory car testing by the government, get the car registered under Swiss license plates and deliver it to you, key in hand, ready to drive.

### Things to keep in mind

#### Right Hand Drive (RHD)

If you are moving from the UK, chances are that your car is a Right-Hand Drive (RHD). Please note that it is difficult to drive a RHD car in Switzerland and quite often the expatriates do not get used to it. If this is the case, please note, there is almost no market for a RHD car here in Switzerland. In most instances, you need to return it to the UK, in order to sell it. This is not the easiest thing! Therefore, we do not recommend to import your RHD car to Switzerland.

#### Insurance cover

If you qualify to import your car tax-free as a household moving good (you must have owned the car for more than 6 months), you have 12 months to register your car under Swiss license plates, after

your arrival in Switzerland. However, be careful, often the insurance company in your homeland does not cover your car in Switzerland. So, it is important for you to check with your insurance company whether they offer any cover in Switzerland once you settle in and if yes, then for how long they do so. Note that 99% of non-EU insurance companies (US, Canadian...) will refuse to cover your car in Switzerland or even in the EU. This means, it is wise to register it as soon as you arrive here.

### Non-EU cars

#### Satellite navigation

Often the SatNav fails to work properly or not at all in Switzerland. While it is possible to update it, this can be extremely complicated and costly.

#### Radio frequencies

If you are importing your car from outside of Europe, chances are only 50% all radio frequencies will work in Switzerland.

#### Servicing and repairing

As American cars are different from those in Europe, even those manufactured by European brands, there might be difficulties in servicing and repairing them in Switzerland, as well as in reselling them. We normally recommend selling them at 20% under the market price for comparable cars in Switzerland.

#### Contact Autociel

Since 2002, **Autociel** is the independent car expert in Switzerland. If you need help with your car or to lease one, you may contact them directly through

**jerome.chessex@autociel.ch** and have a look at their website **www.autociel.ch/expat/** for more information.

## Pets

Travelling with pets requires a great deal of preparation. Vaccinations, licences or other documents may be needed. Special regulations apply to travel with dogs, cats and ferrets because these pets can be affected by rabies. It is compulsory for all dogs to be registered in the ANIS database and they must be microchipped. The Animal Identity Service (ANIS) operates throughout Switzerland and provides an independent database for pets. Within 10 days of your arrival in Switzerland, dogs must be taken to a veterinary doctor. The vet takes care of registration with the ANIS (including microchip or tattoo number) and conducts a medical check-up of your pet. You will get an international health certificate verifying that they have been vaccinated against rabies. As a dog owner, you are required to register your animal(s) in your Swiss place of residence. Your dog should to be insured under your liability insurance. Check with your private insurance provider to make sure pet insurance is part of the package.

If you plan to take your pet on trips: Dogs, cats and ferrets need at least a pet passport, a microchip and a valid rabies vaccination. The exact requirements are determined by the country to which you are travelling. The conditions for re-entry must be met if you wish to return to Switzerland. Some dog breeds are not accepted in Switzerland or certain cantons. Owners should contact vet authorities in their canton for more information.



THE MOST FAMOUS DOG IN SWITZERLAND "BARRY", ACCORDING TO A LEGEND, HE HELPED TO SAVE OVER 40 HUMAN LIVES.



# Accommodation

Accommodation in Switzerland can be hard to find and is expensive, especially when compared to other European countries. Zug is certainly one of the most expensive and Lucerne one of the least expensive areas. Zug, Zürich and Geneva have the highest rental prices in Switzerland. The rental system here can appear complicated and it is advisable to have someone on your side to advise you of your rights and to represent you with the local landlord and agents.



## Description of Housing

### 2.5 rooms

1 bedroom, open plan living room and dining room count as 1.5 rooms

### 3 rooms

Possibly 1-2 bedrooms plus a smaller living room and separate dining or study

### 4.5 rooms

3 bedrooms, open plan living room and dining room count as 1.5 rooms

## Property Size

Generally the indicated number of rooms in the apartment or house does not include the kitchen and bathroom. Usually an open kitchen, dining room and living room counts as one-and-a-half rooms. Below you will see an example of a 3.5 room apartment which features two bedrooms and an open plan living/dining/kitchen area which is typical of accommodation here.

## What you can find

Houses are hard to find as they are in short supply; it is more common to find apartments with a small balcony or terraced apartments with large



terraces. When applying for a property, you rarely deal with the actual owner, more commonly a real estate agent will be coordinating the rental/purchase. (Expats mostly decide to rent properties first and buy later. In fact, 75 % of the Swiss live in rented accommodation and are not home owners). Apartments are usually let unfurnished, but they come with complete kitchens, including a dishwasher, oven and stove. Some apartments are equipped with their own Washing machine and tumble dryer, others are shared in a common laundry room. Furnished accommodation is more difficult to find and is expensive.

Properties in Switzerland never come with curtains and rarely come with light fittings, these need to be purchased by the tenant. They do, however, come fitted with shutters and/or blinds.

## Electricity

The electric current in Switzerland is AC 220 – 240 volts, frequency 50 hz. If you are coming from the United States, you will require a step-down transformer, which can be purchased at an electrical store, but it is advisable to leave your US appliances at home and buy new ones here for safety reasons. Most sockets are for three-pin plugs.



## How to rent a property

Making a good impression with the application form is essential. When deciding on an apartment, you will need to be fairly, quick and flexible as to when you would like the contract to begin. Leases may start on 1st or 16th of each month and are usually open ended but one year minimum. A deposit of between one and three months rent have to be paid into a security holding account, before you can get the keys. The deposit amount will be refunded back to you along with any accrued interest at the end of the rental period. The cost for possible damages in the apartment will be deducted. Rent should be paid monthly in advance.

THE OLD TOWN OF ZUG.



# Accommodation

## Housing in Zug

The rental market in Zug is quick and fluid with less choice and movement in the winter months. Finding the right place involves careful preparation and knowing where you want to live. Zug offers some fabulous modern apartment blocks with stunning lake and mountain views, but this luxury comes with a price tag. Sometimes you find more reasonable priced apartments on the outskirts of Zug in the surrounding towns and villages.

## General House Rules in Switzerland

### Consideration

In order to establish a good relationship among all tenants, everybody in an apartment building is committed to mutual consideration. Every member of the household should follow the house rules, which you will receive from the landlord/ agency in writing.

### Noise

Loud noise is to be avoided, especially at night. Playing musical instruments is not allowed before 8am and after 9pm. Noise should be kept to a minimum so as not to disturb others. Do not mow the lawn during lunch and dinner times as well as after 5pm on Saturdays and all day Sundays and public holidays. In some apartment blocks washing is not permitted on Sundays because of the noise created by the washing machines.

### Cleanliness

Tenants are asked to keep the stairs, entrance and other common rooms free of obstacles and tidy. Unless a caretaker is in charge of the cleaning of

common areas such as staircase, cellar aisles, the tenants should take care of it themselves. Each tenant should clean his/her part of the staircase (including windows). Rubbish bags are to be properly tied and put in the bins provided. Bikes, mopeds, prams, children's bicycles etc., need to be stored in the designated areas.

### Common shared rooms

Unless arranged otherwise, shared laundry rooms and their appliances are to be used according to a schedule provided by the landlord. Each tenant is entitled to sole use of such rooms during the appointed times (Usually on weekdays between 7am and 10pm). After use, the rooms and appliances should be cleaned by the user. The laundry should be dried in the designated areas such as a laundry room, drying room or outside.

### Heating

During the winter months, no heating in any room is to be turned off completely. The living room and other rooms should be aired only briefly (10 minutes a day). Cellar and attic windows must be closed if temperatures fall to below freezing point. In apartments with floor heating only suitable carpets are to be installed, otherwise the landlord will not take responsibility for insufficient heating.

### Miscellaneous

The main door of the apartment block should remain locked after 8pm unless otherwise specified. Security regulations displayed in the elevators are to be observed. Any operational

disorders are to be reported immediately to the caretaker or landlord. The elevator is to be handled with the necessary care. Sun blinds and shutters are not to remain extended during wind, rain or hail. Please pull them in when you go out to avoid them becoming damaged.

When barbecuing on balconies or in gardens, tenants are to be considerate towards neighbours. Shaking out and beating of containers, covers

etc., from windows or balconies is to be avoided as well as the beating of carpets before 7am and after 8pm and during lunch times as well as on Sundays and public holidays. Satellite dishes are only permitted if authorised by the landlord. Parking is only permitted in the visitor areas for a limited period of time. Please park your car in the designated area.



UPTOWN BUILDING IN ZUG



THE OLD TOWN OF LUCERNE



TEMPORARY LIVING

my nest

SERVICED APARTMENTS IN SWITZERLAND

NEST  
HOME IS WHERE YOUR WIFI  
CONNECTS AUTOMATICALLY.

mynest.ch

## Furniture Rental

### Pisler Furniture Rental

For more than 20 years, Pisler Furniture Rental has been providing exceptional services to expatriates coming to Switzerland. The key to their success is the awareness of the importance of their clients' expectations.

### Short term rental

You have decided to move your furniture to your new place in Switzerland and your container will arrive within the next few weeks. Pisler Furniture Rental furnishes and equips your new home with light and easy to maintain furniture. You select exactly what you need and they provide the furniture and household items requested in a few hours.

You don't waste money paying for a hotel stay or time looking for an expensive furnished accommodation.

### Long term rental

You prefer leaving your furniture in your country and avoid the hassle of shipping your furniture back and forth. You find your new place and Pisler help you to tailor your home down to the smallest details. Pisler Furniture Rental has solid connections with European suppliers which allows them to provide your new home with bespoke home furnishings. You have the option to select materials, fabrics, colours, sizes and shapes of furniture to ideally match your new home. Furthermore, they provide made to measure curtains.

By working closely with their customers, they meet your personal preferences which they then align to your monthly budget and desires.

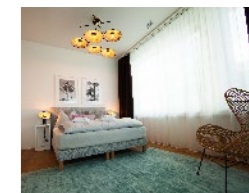
### Sustainability

Pisler Furniture Rental is increasingly conscious of how the furniture they buy can impact the planet. Therefore, they select suppliers that can supply sustainable products; furniture made from recycled materials, responsibly sourced and with reusable components. In concrete terms, they buy solid wood dining tables that last forever instead of veneer that can't be repaired. They also suggest removable fabric covers for the dining chairs, the sofas and armchairs that can be cleaned and replaced if necessary. Furthermore, they propose several fabrics made from recyclable plastic bottles. And to make life easier and to increase the lifetime of the furniture, they have in their catalogue easy water cleaned, virus protected and even pet friendly fabrics for the sofas, dining chairs, armchairs and rugs.

PISLER  
FURNITURE  
RENTAL

YOUR CONTACT AT PISLER  
FURNITURE RENTAL GMBH  
ERIC PISLER  
MOBILE + 41 (0)78 746 59 86  
ERICPISLER@EXPAT-  
FURNITURE.CH

USEFUL LINK  
EXPAT-FURNITURE.CH



# Cost of Living

The cost of living in Switzerland is amongst the highest in the world. On average, people spend about one third of their income on rent and about 5% on insurance.

Average monthly expenditure of an individual in Switzerland. Amount in CHF		
<b>Fixed costs:</b>		
Housing	1,000.-	
Health insurance	315.-	
Household contents		
private liability insurance	30.-	
Internet / Mobile / Serafe	145.-	
Heating / Electricity / Water	198.-	
Public transport	100.-	
<b>Food, household, personal expenses:</b>		
Food	500.-	
Clothes, shoes, hairdresser, leisure time	400.-	
Cleaning products, personal hygiene, waste disposal	40.-	
<b>Provisions:</b>		
Dentist, doctor, optician, medicines, gifts, repairs, small purchases	200.-	
<b>Total</b>	<b>2,928.-</b>	

### Utility Costs

#### Billed by the landlord as part of the rent:

Utilities or ancillary costs refer to the actual expenditure you incur for additional costs on top of rent and can include the following: heating, water, electricity (common areas), maintenance of common areas of house, caretaker costs, gardener, lift maintenance, sewerage costs and management fees. The costs for utilities are paid on a monthly basis, together with the rent and are either settled as the same amount every month or according to use. Akonto is the difference between what you have paid in advance and the actual costs. This amount will then be refunded to you or you will be billed, if the costs are higher. Utility costs represent an average of 10% of your monthly rent.

#### Billed separately by the respective providers:

##### Electricity

Personal electricity is billed directly by the electricity company and is to be paid in addition to the utility costs unless specified differently in your rental agreement.

##### Telephone, Internet, TV and radio licence fee

Those are separate costs in addition to the rent.

##### TV / Radio Serafe

This is a radio and TV license fee for each household. All households in Switzerland must pay the fee. Each household will automatically receive an invoice from Serafe, if they have registered in the local community.



Serafe TV & Radio fee in CHF incl. VAT	
	Yearly
Private household (private)	335.-
Collective household (business)	670.-

#### TV / Internet and landline package

Before moving into your new apartment/house you need to ask your real estate agency or landlord what connection with which providers are possible and recommended for the particular building and area. It is recommended you compare several offerings and prices.

### Welcome to Swisscom: Innovator of Trust

As soon as you arrive in Switzerland, you'll find that there's no shortage of postcards to choose from. Snow-capped mountains are followed by picturesque valleys and magnificent lakeside towns.

#### Welcome to the Alps

To connect this rugged country to state-of-the-art technologies, Swisscom invests heavily in modern networks and makes it a point of honor to provide the best possible service to its inhabitants, allowing optimal connection comfort over 99.9% of the territory and access to the latest innovations, while guaranteeing maximum security and protection for your data. Swisscom stays close to their customers and support them whenever they need it, their hotline is available 24/7, and their online channels are also highly developed.



SOURCE  
EXPATICA.COM/CH  
> SEARCH:  
COST OF LIVING



USEFUL LINKS  
SWISSCOM.CH  
PROVIDER COMPARISON  
COMPARIS.CH  
TV/RADIO FEES  
SERAFE.CH

## Cost of Living



Aware of our country's specific administrative requirements, Swisscom has set up a special service for expatriates. So, when you settle in, you'll benefit from personalized assistance from one of their experts with extensive experience in the field. They offer you a smooth arrival, with simplified procedures and a dedicated contact who will advise you as closely as possible on your needs. He or she can work directly with you or in collaboration with your relocation agency.

At Swisscom, they offer a complete range of products and services. You'll find all the basics, including high-speed home connections and mobile connections on the 5G network. In addition, they offer an extremely popular and modern digital TV solution, with the ability to connect directly to your various streaming services.

Among the most popular are their antivirus, live sports channels, multiple SIM cards and roaming packages for comfortable travel. They do all this while remaining conscious of their impact on the environment.

They are working hard to achieve carbon neutrality. Through offsetting measures, clean energy production and the use of renewable energies. Thanks to innovative cooling systems for their central offices, they're getting there. In fact, World Finance named them the world's most sustainable company in 2022, a year in which we saved 1,590,772 tons of CO<sub>2</sub>.

As a market leader, pioneer and innovator, they're always looking for ways to strengthen their brand. Brand Finance's global report ranked them third among the world's strongest brands.

With over 10 years' experience in the relocation business and thousands of expats they've already helped settle in, they're confident they can offer you a quality experience from the moment you arrive until you leave, where they will also take care of any cancellation fees. So when you move in, everything will already be up and running! What's more, to activate a mobile subscription, all they need is a copy of your passport or those of your family members. Plus, they will make sure you benefit from the best current promotions.

Welcome to Switzerland, welcome to your new home.

Contact them directly:  
[Service.expats@swisscom.com](mailto:Service.expats@swisscom.com)



## Waste Disposal and Recycling System

### Chargeable Rubbish Bags

Switzerland has one of the highest rates of waste recycling in the world. Recycling is mandatory, and failure to do so can result in fines, which could go up to CHF 300. Waste is only collected in bags that have a payment sticker attached. You have to pay for the official bags required by the government for waste disposal. These special trash bags can be bought either in supermarkets, post offices or other grocery stores. The bags come in different sizes (17, 35, 60, 110 litres) – try out what suits you best – the normal size is 35 litres. They are rather expensive (approx. CHF 25 for 10 x 35l bags), which caused people to frequently steal them. For this reason, you may not find them on special shelves and, usually, you have to ask for them at the check out. The aim is to make you think about what you're throwing away, so fill them carefully and maximise their potential! Recycling can be done either through a door-to-door collection or recycling centres such as collection spots near you which can be checked using the Recycling-map.

### Recycling Centres

There are several recycling centres in and around the city where you can bring your recycling, which must be separated into paper, cardboard, plastic, glass, tins, aluminium, batteries, light bulbs, books, metal, old clothes and PET bottles to name a few. Visit the website of your domicile to find out where the nearest recycling station is located and its opening hours. The rule is that when something breaks, don't throw it away, take it to the recycling point first.



The "brockenhaus" will also take items which you no longer require, provided that these items are in good working order and condition and can be re-sold.

### Recycling- and Waste Disposal Plan

The waste disposal poster is called "Abfallplan" and can be obtained at your local Council House or "Gemeinde", it shows all of the various timetables for rubbish collection and the various recycling options. Most areas have regular door-to-door collections of paper and cardboard. These should be stacked neatly into 20cm bundles, tied with string like a parcel.

### Electrical appliances

Defective televisions, computers, radios, refrigerators, etc. should if possible be returned to the original supplier or taken to a shop selling new appliances. Retailers are obliged to take these appliances back free of charge. Alternatively, they may be brought to the waste collection centre.

### Green/Compost Recycling

You can save all of your edible peelings in the green or compost kitchen bin provided. Usually the bin is kept under your kitchen sink – it shouldn't smell especially if you empty it regularly and always wash it out after use. You can buy biodegradable bags to line the bin in any grocery store, if you find that more hygienic. The bin is usually emptied once a week, along with any other compost garden bins you may have.

USEFUL LINKS  
[BROCKIZUG.CH](http://BROCKIZUG.CH)  
[BROCKISEARCH.CH](http://BROCKISEARCH.CH)



CHARGEABLE WASTE BAG FROM ZUG



CHARGEABLE WASTE BAG FROM LUCERNE



KNOW HOW  
[ZEITUNGSBINDER.CH](http://ZEITUNGSBINDER.CH)

HOW TO RECYCLE  
>> [YOUTUBE VIDEO](#)



WASTE DISPOSAL CALENDAR AND APP

LUCERNE  
[STADTLUZERN.CH/DIENSTLEISTUNGENINFORMATION/54875](http://STADTLUZERN.CH/DIENSTLEISTUNGENINFORMATION/54875)  
ZUG  
[STADTZUG.CH/DIENSTLEISTUNGEN/3303](http://STADTZUG.CH/DIENSTLEISTUNGEN/3303)

# Schooling and Education

## Public school vs. international school

When coming to Switzerland with school-aged children, you may be faced with a dilemma: Swiss public school or an international school? All of Switzerland's schools, both public and international, have a very good reputation. Education is one of Switzerland's major strengths and is the country's main asset to uphold its position in the top flight of the scientific and economic world.

There is an excellent variety of public, semi-private, private and international schools in Switzerland.

Choosing the right school for your children requires you to be well informed, organised and open-minded. There are many important factors which require your consideration in order to make the right decision;

- Age of your child
- Your child's personality
- Prior school experience
- Languages spoken
- How long you are planning to stay in Switzerland
- Where you are going next – are entrance exams required?
- Where do you believe/want your child's future be based?
- Do you have private school tuition support?

## Public School System

The public schools are highly respected. 95% of Swiss parents, regardless of income or education, choose to send their children to a local school. Class sizes are small (between 20 to 25 children).

The state gymnasiums offer a rigorous programme, resulting at age 18 in a Matura or in some cases an IB (International Baccalaureate).

At first glance using the local system can seem daunting to foreigners. However, the Schwyz region welcomes international families. All newcomers to the region's schools receive free German support (DAZ = Deutsch als Zweitsprache / German as a second language) either in a special integration class or a regular class.

Schools are assigned by the authorities on the basis of the home address. If a nearby school is full or cannot offer a German integration programme, children may have to travel further.

The system is very child-centred and young children up to the end of primary (age 12) attend school every morning and one to three afternoons a week. Wednesday afternoon is left free for the children to pursue their interests e.g. a sports team, playing a musical instrument. However, for working parents many schools now offer a "Tagesstruktur" (after-school programme) and "Mittagstisch" (lunch time supervision). These programmes are reasonably priced but often oversubscribed. Their alternatives are a "Tagesmutter" (nanny) or a "Kinderkrippe" (day-care).

Switzerland has no federal education authority or national curriculum. This can make moving between different cantons with children a frustrating experience, not only with regard to the language of instruction.



Depending on the canton, the main language spoken in the classroom is German (as it is in Canton Zug), French or Italian. Traditionally, the second language would be one of the remaining two official languages of Switzerland. In recent years, however, there has been a trend towards teaching English as the first foreign language at school.

Public schools include 2 years of kindergarten, 6 years of primary and 3 years of secondary school followed by the highly respected apprenticeship system or 4 years gymnasium (6 years if already started after primary school). Gymnasium students leaving with the Matura have a high level in their languages and maths. The Matura is becoming an increasingly portable qualification, recognised as valuable by universities such as Oxford and Cambridge in Great Britain as well as MIT in the United States.

The school year in Switzerland runs from mid August until the beginning of July. Private international schools operate from the end of August to the end of June.

## Child Care

Should you have little children and seek a child-care option, then there are a number of different day-care centres available. From English-speaking day centres to German or even bilingual establishments. We can provide more details on request.

## Private Schools

While local schools offer an excellent level of education and one of the best routes to long-term integration, they are not for everyone. We

are fortunate in Cantons Zug & Lucerne to have a selection of private international and bilingual schooling solutions with diverse curricula. For families who are only planning a short stay in Switzerland, there are several International School options.

## Private Schools

### International School of Zug and Lucerne

🌐 iszl.ch

Language: English

### Institut Montana Zugerberg

🌐 montana-zug.ch

Bilingual, German / English

### SIS Swiss International School

swissinternationalschool.ch

Bilingual, German / English

### Four Forest School

🌐 four-forestschool.ch

Bilingual: German / English

### Stepping stones

🌐 steppingstones.ch/en

Bilingual: German / English



THE INTERNATIONAL SCHOOL OF ZUG AND LUCERNE (ISZL)



# Schooling and Education

If you would like to learn some German, improve your English or learn any other new languages whilst in Switzerland, here is a list of possible language schools. Check out their websites and then choose one that meets your needs.

## Berlitz

Bundesplatz 2, 6300 Zug, Tel 041 560 00 16  
also in Lucerne  
🌐 [berlitz.ch](http://berlitz.ch)

## Castle’s Language Institute

Baarerstrasse 63, 6300 Zug, Tel 041 710 55 70  
also in Thalwil and Lucerne.  
🌐 [castles.ch](http://castles.ch)

## Deutsch Lernen in der Gemeinde – learn German in your local community

Check with your Gemeinde for courses & places.

## Academia Language

Alpenstrasse 16, 6300 Zug  
Tel 058 440 90 60  
🌐 [academia-languages.ch](http://academia-languages.ch)



## Klubschule Migros Zug

Industriestrasse 15B, 6300 Zug  
Tel 041 418 66 66  
🌐 [klubschule.ch](http://klubschule.ch)

## Helvetic institute

Baarerstrasse 71, 6300 Zug  
Tel 044 586 21 61  
🌐 [helveticinstitute.ch](http://helveticinstitute.ch)

## Soft Landing language school

Lättichstrasse 8c, 6340 Baar  
Tel 041 740 11 44.  
🌐 [softlanding.ch](http://softlanding.ch)

## The Learning Place

Baarerstrasse 27, 6300 Zug  
Tel 041 710 97 14  
🌐 [thelearningplace.ch](http://thelearningplace.ch)

## Till Sprachenschule Zug

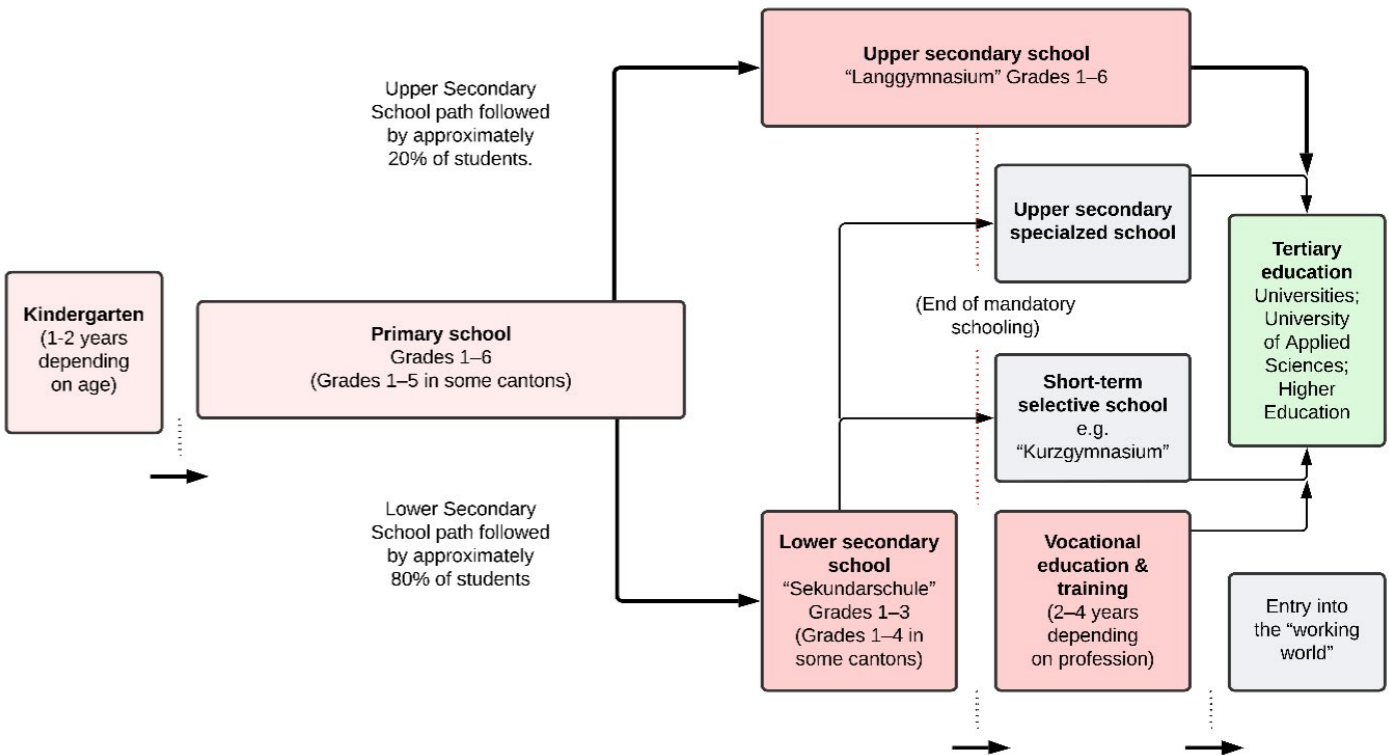
Schmidgasse 10, 6300 Zug  
Tel 041 710 42 40.  
🌐 [till-sprachen.ch](http://till-sprachen.ch)

## Inlingua

Badenerstrasse 15, 8004 Zürich  
Tel 044 291 51 51.  
🌐 [inlingua.ch](http://inlingua.ch)

## Swiss Education System

USEFUL LINK  
[EDK.CH/EN/EDUCATION-SYSTEM-CH](http://EDK.CH/EN/EDUCATION-SYSTEM-CH)



## Special needs education

These children and young people benefit from special measures for their education (from birth to their 20th birthday). They have a right to special schooling and support from specialists in early

childhood special needs education, scholastic special needs education, language therapy or psychomotor therapy.

Switzerland is well known for its thriving banking and financial sector. As a leader in banking services, you can be sure to get excellent banking service whilst living here in Switzerland. Above all, the banking system scores extremely well on security and efficiency. Bank clients are offered services tailored to meet their particular requirements, be it simply opening a bank account with credit and debit cards and e-banking or more sophisticated investment advice. The key to choosing a good bank is to match offerings and client relationship personnel to your own banking needs.

**Opening a bank account** First of all, you don't need to worry about the language barrier when applying to open a bank account in Switzerland: front-office employees in most major Swiss banks speak English and a few of them even have English versions of their brochures, such as UBS.

**Therefore Prime Relocation and UBS are pleased to offer you a comprehensive package of services and financial solutions at preferential terms and conditions.**

Opening an account in Switzerland, or anywhere in the world, for that matter, is subject to various regulations, so the first thing you need to know is that the application process can vary depending on your nationality and place of residence. But for your application, there are three things you will need regardless:

- An ID card or passport
- A valid Swiss residence and work permit (or a residence permit plus a Swiss employment contract)
- Yourself

The last point is as important as the first two, because you cannot open a bank account over the phone or send your partner or even your lawyer to

open one for you. Swiss laws require banks to verify a potential client's source of income and confirm his or her identity. At UBS, however, you also have the option of opening an account digitally via the UBS Banking App. You can download the "UBS & UBS key4" app for a digital experience. You will then be guided through the account opening process in just a few steps.

**Debit cards** (Debit Mastercard or Visa Debit) Cheque books are not used in Switzerland. The most common card in Switzerland is the debit card linked to your bank account; simply type in your PIN code and authorise the transaction in any shop both in Switzerland and across the borders worldwide. However for foreign payments/transactions we recommend credit cards. For sums lower than CHF 80 you don't even need a PIN.

**Credit cards** (Mastercard or Visa) Buy now – pay later. An application form usually requires details of the applicant's salary to receive a credit card with a given limit. With the contactless payment function, it is very convenient to use a credit card even for small amounts – sums lower than CHF 80 don't even need your PIN or signature. This card offers better exchange rates abroad or in foreign currency (especially with key4 card).

**Paying bills** Pay your bills with payment slips or "Einzahlungsscheine". You can easily pay your bills in your digital banking on the computer or on the phone by simply scanning the QR-Code. Alternatively, you may prefer to pay regular monthly bills by standing order or direct debit. The new QR-bills can easily be paid, by UBS e- or mobilebanking.

## Exclusively for UBS Relocation Clients

They speak your language and dedicate themselves to support you in every aspect of banking:

- Pay and Save – Everything you need for your daily banking
- Online Service – 24 / 7 access to your banking with the device of your choice
- Pension – Optimizing your taxes and saving for retirement
- Financing – Advising on and financing your dream-property
- Investments – Optimizing your assets and generating returns

UBS offers you a Banking Package that has everything you need for your daily banking business. The first six months they even offer the whole bundle of banking products for you free of charge. The Package includes a savings and personal account, a UBS Debit Card, UBS Credit Cards (in various currencies), UBS e-banking and the UBS Mobile Banking app. Whether it is asset, account or card information, payments, securities trading, notifications or changes of address, UBS e-banking and the UBS Mobile Banking App make all your banking transactions simple and convenient. UBS also offers you banking solutions for your children, which are free of charge.

For receiving the cost saving benefits for relocation customers, for scheduling an appointment and for further information about account opening and benefit services from UBS please contact the following shared UBS-mailbox:

**relocation@ubs.com**

## Banking Hours

Typical banking hours are 9am to 12 noon and 2pm to 5pm although many banks in the centre of town stay open over lunchtime. Banks are closed on Saturdays and Sundays and bank holidays.

## American Citizens

American and green card holding clients are required by the US Government to observe special regulations in all banking business while residing in Switzerland. Please ask your bank advisor to direct you to the proper member of the bank team authorised to work with such cases.

## Currency

The currency is Swiss franc, CHF. The Swiss franc comes in the following denominations: Coins: 5, 10, 20, 50 (Rappen) and 1, 2, 5 francs. Notes: 10, 20, 50, 100, 200 and 1000 francs.

## Choosing a Bank – Main Bank

UBS – is the market leader in retail and commercial banking in Switzerland.

### YOUR CONTACT AT UBS

**UBS ZUG**  
BAARERSTRASSE 14A  
6300 ZUG

CÉLINE LENDI  
TEL. +41 41 727 33 25  
CELINE.LENDI@UBS.COM

DANIEL STÜSSI  
TEL. +41 41 727 30 31  
DANIEL.STUESSI@UBS.COM

**UBS LUCERNE**  
BAHNHOFPLATZ 2  
6002 LUCERNE

RAFAEL LOPES-LOUREIRO  
TEL. +41 41 208 24 16  
RAFAEL.LOPES-LOUREIRO@UBS.COM

RAMON SCHÄRLI  
TEL. +41 41 208 17 51  
RAMON.SCHAERLI@UBS.COM

**UBS.COM**  
RELOCATION@UBS.COM



# Insurance



**Helvetia** explains which insurances are compulsory and which are optional but strongly recommended in their respective segments: general insurance and health/accident insurance. Switzerland is an expensive country; make sure you have the appropriate cover.

**Compulsory insurance:** Basic health, accident, motor vehicle and social security insurance.

**Optional insurance, that everyone should have: Personal liability insurance**

This is one of the most important types of insurances to have. It protects you and your family against major financial consequences if you cause damage to other people or their property. If you scratch the parquet floor of your rented apartment. If you collide with and injure another person while on your bicycle or skiing or if you spill wine on your friends' sofa or your children break the neighbour's window while playing football. The cover is worldwide.

**Household contents insurance**

Whether it be water damage, a fire in the home or a break-in – household contents insurance covers you for the loss incurred. Worldwide cover also applies to stolen items outside your home, such as your mobile phone, bike or watch.

**Accident insurance**

All employees are covered by accident insurance which is provided by the employer by law. Should family members not be employed they must be covered separately through private insurance. This can be included as part of the health insurance.

**Social insurance – the 3-pillar principle**

The purpose of the Swiss pension system with its three pillars is to ensure financial security for people in Switzerland in their old age or in the event of disability. In addition, dependents are covered in the event of death. In Switzerland, provision for retirement is based on three pillars which complement each other:

**1st pillar:** state provision: old age and survivors' insurance (OASI) – Swiss people usually refer to it by its German abbreviation AHV.

**2nd pillar:** occupational pension scheme organized by your employer (LOB), also referred to as "pension funds".

**3rd pillar:** voluntary private pension provision. In the third pillar, the investments are in your name and this provision is voluntary. It is used to cover gaps for old-age provision, risk protection or simply to optimize taxes.

**Basic and Supplementary Healthcare Insurance: Mandatory Healthcare Insurance (KVG)**

Swiss residents must have mandatory healthcare insurance (basic insurance) with a Swiss health insurer, unless they work for a foreign employer or receive a pension abroad. Their health insurance will cover them against the financial risks of illness, maternity and, depending on their work situation, also against accident.

**Benefits**

- Outpatient medical treatment
- Medicines in accordance with statutory lists of medicines if prescribed by a doctor (within the indication)
- Hospital treatment in the general ward in line with the base rate in the canton of residence or

hospital treatment in the general ward of hospitals in the directories of the canton of residence

- Abroad: Emergency treatment at up to twice the rate of the canton of residence or as per bilateral agreements with EU and EFTA countries

**Supplementary Insurance under the Insurance Contract Act (VVG)**

With supplementary insurance you can extend your cover to suit your needs and receive attractive contributions towards health promotion and preventive healthcare.

**Benefits**

- Medication not covered by mandatory health insurance if prescribed by a doctor (within the indication)
- Complementary medical benefits
- Vaccinations, medical check-ups, health promotion
- Dental/orthodontic treatment
- Emergency treatment abroad including return transport to Switzerland
- Emergency transport
- Elective outpatient treatment worldwide
- Private room, two-bed room or multi-bed room worldwide
- Free choice of doctor/hospital worldwide

**Helvetia expat services**

Specialized consultants with good English knowledge. Many years of experience within the expats segment. 24/7 support in case of claims. Excellent customer rating.

**Feel free to contact them:** [prime@helvetia.ch](mailto:prime@helvetia.ch)





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# Legal, Tax and Compliance



## Working in Switzerland – Know your compliance responsibilities.

### Immigration

Depending on your situation, you may need to secure a work permit, demonstrate financial stability, or familiarize yourself with the different permit categories, and the requirements associated with each, to ensure a successful relocation. One of BDO's core competencies is the assistance in immigration topics. They can assist you with the granting or extension of your work permit. Their specialists are there to help and answer your questions.

### Taxation

Switzerland's tax system is known for its favorable rates and financial stability. Learn about the different types of taxes (ordinary taxes, payroll taxes, capital gain taxes on the sale of a property, etc.), deductions and filing obligations based on your residency status and personal situation. The most important part in understanding the Swiss tax system is always to understand your tax residency position, as from there your tax filing obligations are determined. The BDO tax teams are happy to guide you through all such topics and take away the burden of doing the paperwork yourself.

### Social Security

In Switzerland, we have an exceptionally complex social security system with different levels of coverage in the event of illness, accident and family obligations – as well as disability and old age in the long term.

Make yourself familiar with mandatory and voluntary options. We recommend that you understand the social security system, including pension plans and other benefits to secure well-being for you and your family. BDO is keen to give you an overview and advise you on solutions that are optimally tailored to your needs.

### Employment Law

Being an employee of a Swiss based company or thinking about working for a foreign based employer while living and working in Switzerland could lead to various legal topics which should be considered. Swiss employment law includes a range of regulations and legal provisions that govern the relationship between employers and employees. These laws are designed to protect the rights and interests of both parties, ensuring fair treatment, safe working conditions and appropriate compensation. BDO's legal advisors would be pleased to assist in your knowledge and understanding.

### Payroll

Managing payroll and understanding social benefits are crucial aspects of working in Switzerland. Payroll is not only the transferring of funds to a bank account on time, but also complying with salary structures and withholding tax deadlines along with social contributions. The payroll specialists of BDO will make sure that employers are compliant and can support using digital HR processes.

# Medical

## In general

No vaccinations are required to enter Switzerland. It is however important to bring any previous medical certificates or records with you from your home country. Swiss medical facilities are among the best in the world and of a very high standard. However, health care is expensive and it is recommended that you obtain adequate health insurance soon after arrival.

## Doctors

Once here, you should set up a general practitioner (Hausarzt) to refer to in case of illness – it is simply a matter of going along and trying them out until you find one that suits you best. The general practitioner will then refer you to a specialist or hospital if needed. Generally, it is common to have a separate doctor for children, a paediatrician who is specialized in treating children and women usually need to locate a gynaecologist for an annual check-up.

## Listing of all doctors and dentists in Switzerland.

🌐 doctor.ch

## Pharmacies

Pharmacies in Switzerland are marked with the green pharmacy sign. In every neighbourhood you will find pharmacies. They are generally open from 8:00-18:30 (Monday to Friday) and 8:00-16:00/17:00 (Saturday). Swiss supermarkets do not sell any medications. For over-the-counter medications, such as painkillers and cough syrups, you need to go to a pharmacy.

Some pharmacies (often in train stations and airports) are open longer and on Sunday.



REGA  
"SCHWEIZERISCHE  
RETTUNGSFLUGWACHT"  
ONE OF THE AIRBUS  
HELICOPTERS

## Hospitals

Zuger Kantonsspital  
Landhausstrasse 11, 6340 Baar  
Tel: 041 399 11 11  
🌐 zgks.ch

Luzerner Kantonsspital  
Spitalstrasse, 6000 Luzern 1  
Tel: 041 205 11 11  
🌐 luks.ch

Hirslanden AndreasKlinik Cham Zug  
Rigistrasse 1, 6330 Cham  
Tel: 041 784 07 84  
🌐 hirslanden.ch

Kinderspital Luzern (Children's Hospital)  
Spitalstrasse / Haus 33, 6000 Luzern 16  
Tel: 041 205 31 66  
🌐 luks.ch.

## Emergency Calls

Police	117
Fire	118
Ambulance	144
Swiss Rescue	1414
European emergency number	112

Addresses and phone numbers can be looked simply online at 🌐 local.ch



## USEFUL LINKS

PHARMACY  
ACHILLEA.CH



# Post Office



POST.CH



THE OLD SWISS POST STAMP "BASLERDYBLI" FROM 1845 IS WORTH ABOUT 100,000.-

HOW TO SEND MAIL



Switzerland has a very efficient postal system. Opening hours of your local post office vary according to branch, but generally they are closed from 12pm to 2pm for lunch and at 11am on Saturdays. Post offices in city centres are usually open during lunch time.

Post offices offer a diverse selection of things to buy including stationary, magazines, confectionery, mobile phones and gift cards for all kinds of shops and institutions.

### Parcel Collection Notice

Should you receive a parcel and not be at home, the postman will put a yellow slip of paper in your letterbox and ask you to go and collect it from your post office (always take proof of identification with you). As a rule, the post will keep the parcel for a week and then return it to the sender if you do not pick it up in time.

Mail in Switzerland is sent by either A or B post. With A post, delivery is promised for the next day or B post within 2-3 working days.

### Swisspost App

Write: TIMBRE and send SMS to 414. Receive one time code to write on your letter then post.

### Postage for standard letters (CHF)

25 x 17.6 x 2cm and up to 20g is as follows:

	A	B
Switzerland	1.20	1.00
Europe	1.80	-
Overseas	2.30	-

### Change of Address

When you move you have to inform the post office who will forward your mail to your new address within Switzerland. You may do so at the counter or online under [post.ch](https://post.ch).

### Temporary Mail Stop

Should you be planning to go away for a short break, you can get your post forwarded to your holiday address or cancel the post for a week or two for holidays and get it sent to you in your letterbox on your return. Fill out a form at the post office or do it online. This saves the rather small letter boxes from overflowing.

### Post Finance

You can open a "Postscheckkonto" at your local post office. This enables you to pay your bills as well as make cash withdrawals using the postfinance card. You may also make payments in many shops using this card - similar to an EC card from other banks.

[postfinance.ch](https://postfinance.ch)



# Public Transport

Public transport in Switzerland is extremely efficient and runs very smoothly - everything is timed to perfection. Lots of places can be reached through a network of trains, buses, boats and cable cars. Buses play an important role too - the Swiss "Postbus" links smaller more remote villages with the nearest train station. Swiss railways, the SBB, have a great website and APP which will help you when you plan a journey [www.sbb.ch](https://www.sbb.ch) - this gives you access to timetables of the trains, boats and buses which enables you to plan a journey from Zürich to Rome and shows all of the train changes necessary plus platform details.

### Useful public transport apps

- SBB Mobile
- Moovit
- FAIRTIQ (Begin and end your journey in the app that's it! No more tariff zone chaos)

### Tickets and season tickets

If you want to use the train, you must buy a ticket before the journey. Tickets cannot be bought on the train. This is regulated differently on buses. There are ticket machines at every railway station and at most bus stops, and in larger stations there are also staffed ticket offices. Tickets can also be bought online or by mobile phone. For people who travel a lot, there are various season tickets. These are available for individual routes, individual areas or the entire Swiss transport network (general season ticket).



### Various Abonnements

Children under six years of age travel free. Purchase a junior card or "Juniorkarte" for 6-16 year olds who can then travel for free if accompanied by a parent - it costs approx. CHF 30 and lasts for a year. The third child receives his/her card free when you buy cards for the first two kids!

### SwissPass

The SwissPass is more than just a Half-Fare travelcard or GA travelcard as it offers you access to partner services from Mobility Carsharing, PubliBike, SwissMobile and ski resorts. Thanks to the SwissPass you no longer have to think about renewing your travel card and so you automatically stay mobile. Your SwissPass Card is valid for several years and will be automatically renewed. SBB reminds you of the optional cancellation deadline in good time prior to the automatic travelcard renewal.

### Half-Fare travelcard

It is advisable for adults to buy the Half-Fare travel card or "Halbtax" to get a reduced fee for train and bus travel and is also valid for certain mountain cable cars and trains. It costs CHF 185 (in the first year) and CHF 165 in the following years.



VINTAGE POSTER OF THE ZUGERBERG RAILWAY



SBB RAILWAY WAGON WITH CHILDREN'S PLAYGROUND

# Public Transport

USEFUL LINKS

ZVB.CH  
SBB.CH  
POSTAUTO.CH  
VBL.CH

TRANSPORTATION TIMETABLE

ZUG



LUCERNE



HERE YOU FIND EVERYTHING ABOUT PRICES AND TICKETS

ZUG  
TARIFVERBUND-ZUG.CH

LUCERNE  
PASSEPARTOUT.CH

## GA travelcard (General Abonnement)

A GA Travelcard covers all public transport in Switzerland. It costs for an adult in second class CHF 4,080 for one year. Various partner and family price reductions are offered.

## One day GA ticket

If you are planning a longer trip within Switzerland, you can buy a day pass (Gemeindetageskarte) at a reduced price in many municipalities. The offer is limited, you have to reserve the ticket early enough. Information on this is available from the municipal administrations.

## Further information

Dogs and cats travel free if you carry them in a basket, otherwise you must purchase a half price ticket for them. If you want to take a bicycle on the train or bus, you need a special ticket for it. It is not always possible to take a bicycle everywhere. Sometimes a reservation on the train must be done in advance. It is easy to travel with push chairs and you can just wheel your pram on. Choose the carriages with the pram sign and it is usually possible to lift the first set of seats and fit the buggy in.



THE ZUGERSEE HAS BOAT TRIPS OFFERED  
WITH FINE DINING AVAILABLE ON BOARD  
WWW.ZUGERSEE-SCHIFFFAHRT.CH



LAKE LUCERNE CRUISE  
EXPERIENCE  
LAKELUCERNE.CH

## Canton Zug – Zugerpass

If you use public transport every day, it is possible to buy a ticket for the whole of Canton Zug called the “Zuger Pass Plus”. It covers all zones and allows you to have unlimited access to Zug’s public transport network. Please ask at the counter in the train station or check at [tarifverbund-zug.ch](https://tarifverbund-zug.ch)

It is possible to buy a card for several journeys or “Mehrfahrtenkarte” should you always use the same number of zones or journey at a cheaper price than paying for the trip every time – ask at the counter and with this option you receive one journey for free.

## Canton Lucerne – Passepartout tariff association

Within the canton of Lucerne, the Passepartout tariff association offers special fares for tickets, season tickets and day passes. The area is divided into several zones. The tickets or season tickets are valid on trains or buses within the zones purchased. Anyone travelling outside the area needs a separate ticket.

## Night fee

All connections after 1:00 am (Zürich–Zug–Lucerne) are subject to an additional night surcharge of CHF 5. This is based on the train departure times from Zürich HB (main railway station) or Lucerne.

# Driving

Under Swiss law you need to carry a few things with you in your car at all times:

- a red breakdown triangle and bright yellow vest
- your driver’s licence
- the vehicle’s registration papers
- the car’s exhaust test certificate
- insurance documents
- plus a European Accident Report to be filled out in case you have an accident, supplied by your insurance company.

If not regulated otherwise by traffic signs, priority to the right applies. buses, trams, ambulance and police cars always have priority! If you have or cause an accident because you didn’t give way to cars coming from the right, you will be liable.

When driving uphill, the car driving UP has priority, so if you meet a car and you cannot pass, the one descending the hill should back up.

## Driver’s licence

Your foreign driving licence is valid for one year. After that, you are required to have a Swiss licence. You need to exchange your foreign licence for a Swiss licence; this is still possible after the 12-month grace period, but you may have to pay a fine. The procedures vary depending on which country issued the foreign licence. In any case, you must produce the original driving licence and take an eye test. For more information about your specific situation, contact your canton’s driver and vehicle licensing office (Strassenverkehrsamt).

Traffic rules are very important to drivers in Switzerland. The fines are very high compared to

other countries. Serious violations of the rules can result in the revocation of the driver’s licence.

## Some important rules:

Maximum speed in towns	50 km/h
outside towns	80 km/h
motorway	120 km/h

It is possible to **pass on the right**, left, or middle lane in the event of a traffic jam, slow-moving column traffic, or an accident. However, this should not be confused with **overtaking** on the right, as such overtaking maneuvers remain prohibited.

**Lights** must also be switched on during the day. All persons in a car must wear a **seat belt**. Children must be seated in a **child seat** (up to 12 years or a height of 150 centimetres).

While driving, **telephoning** is only permitted with a hands-free system Driving under the influence of **alcohol or drugs** is a punishable offence (bloodalcohol limit 0.5mg / L blood-alcohol level) Pedestrians on the **pedestrian crossing** always have the right of way (except when crossing is regulated by traffic lights).

Speeding cameras are prevalent throughout Switzerland. There are set fines for low over speeding, and percentage fines on your gross income on high over speeding.

## Winter

It is highly recommended to use winter tyres to cope with the wintry conditions we enjoy in Switzerland. Aim to change your tyres from summer to winter tyres around mid-October and back again to summer tyres around April. You will be liable if you have an accident in wintry conditions and you haven’t



CAR SHARING  
MOBILITY.CH

ROAD TRAFFIC OFFICE  
ZUG



ROAD TRAFFIC OFFICE  
LUCERNE



# Driving

got the correct tyres. If you are driving to the mountains, it is advisable to carry snow chains in the vehicle, unless you have a four-wheel drive. Those can be rented or purchased. Chains are relatively inexpensive but are invaluable if you are caught in bad weather. Before the trip, read the instructions and do a trial run of putting them on. Keep a pair of gloves with the chains; hands get cold very quickly. You may want to join the TCS or “Touring Club Suisse” which is the Swiss rescue service for breakdowns. Membership isn’t expensive and it may well be worth it – see their website on [tcs.ch](http://tcs.ch).

## Motorway tax / Road Tolls

Roads are financed by the federal government, cantons and municipalities. The use of roads is free of charge. The motorways are an exception: If you want to use the motorways, you have to buy a vignette every year. This is stuck to the windscreen and costs CHF 40. Buy your new one by the end of January each year. It is available at petrol stations, post offices, and at custom offices at the border. You can also get it online – (e-vignette) via: [e-vignette.ch](http://e-vignette.ch).

## What to do if you have an accident

If you are involved in a minor accident where police assistance is not needed, note the registration numbers, names and addresses of all parties and witnesses. Complete the European Accident Report, have it signed and send it to the insurance company even if it was not your fault. It is advisable to report any minor accident to the police within 24 hrs to avoid any repercussions or problems with your insurance claim later on. If you witness an accident you must stop by law, offer assistance and provide evidence. Call the police 117 and the ambulance 144 if needed.

## Parking

Only park where you are allowed in clearly marked areas. Official parking places in Switzerland are all marked and in most cases chargeable. Do not renew your time in the same parking space, as you will risk getting a fine. Marked areas may be white, blue or yellow. White is free, yellow is private and blue is for parking with a parking disc. To park in a blue area, set your parking disc to your arrival time and check how long you can stay – usually it is 1 hour for free.

## Finding a used / new car?

As an expatriate, your requirements may differ from the ones of a regular car buyer in Switzerland. Autociel, they understand that completely. Instead of selling you a particular brand or model of car, they focus on understanding your requirements and finding you the car you need. So, whether or not you have a clear idea about your dream car, their experts offer friendly consultation on which car will serve you and your family the best. With a huge range of brands and models on offer, they get your dream car in a completely hassle-free manner.

## Leasing a car

Leasing a car in Switzerland as an expat can be a complicated process. However, paying a hefty down payment and sky-high credit rates are not your only options. Autociel, they ensure that you get to lease a car at a reasonable price and contract terms. Thanks to their extensive experience of working with expats, they can offer you a hassle-free car leasing service if you have a valid work permit even with an L residency permit.

[autociel.ch/expat](http://autociel.ch/expat)



## Komoot

The bike and hike tour planner for Switzerland.

[komoot.com](http://komoot.com)

## Bicycles

A well-developed network of cycle paths makes cycling in Canton Zug and Lucerne very pleasant. Many working people use the bicycle to get to work. There are special hiking trails for pedestrians or hikers. Bikes may be rented at main railway stations or bike shops.

## Rules for cyclists

To ride a bicycle in Switzerland, you do not need a special pass or a test. In general, the same traffic rules apply as for car drivers. If there are special cycle paths or lanes, these must be used. The bicycle must be roadworthy (two good brakes, bell, reflectors front and rear and on pedals, lights front and rear). There is no obligation to wear a helmet, but a helmet is recommended. Cyclists should in any case take out personal liability insurance, as they are liable for damage (to persons or objects).



BICYCLES TO RENT  
AT THE SBB STATION  
[SBB.CH](http://SBB.CH)



GENEVA INTERNATIONAL  
MOTOR SHOW AT PALEXPO.  
[GENEVAMOTORSHOW.COM](http://GENEVAMOTORSHOW.COM)



THE PARKING DISC YOU WILL  
NEED A LOT IN THE CITY, FOR  
THE BLUE PARKING ZONE.



# Shopping

## USEFUL LINKS

JUCKERFARM.CH  
LIDL.CH  
ALDI.CH  
DENNER.CH  
GALAXUS.CH  
COOP.CH  
MIGROS.CH



CUSTOMER CARDS  
FROM THE TWO  
LARGEST RETAILERS  
COOP AND MIGROS.

Shopping in Switzerland is considered to be more expensive than in other European countries and restricted in choice. However, there is now a great variety of supermarkets (the largest being Migros and Coop and the smaller, cheaper ones are Lidl, Aldi, Denner) that offer fresh local produce. All of your other shopping requirements will be met quite easily in your high streets. Switzerland does not have a great culture of “mall” shopping which you may be used to from home, but there are a few larger shopping centres that are well worth a visit.

## Supermarkets

Opening hours are more restricted here than in either the UK or US. In general, most stores are open Monday through Friday between 9:00 a.m. and 6:30 p.m. and on Saturday from 9:00 a.m. to 5:00 p.m.

Many stores are closed on Sundays. However, stores are open at train stations, airports and gas stations.

The two main supermarket chains are “Migros” and “Coop”. Migros mostly sell their own branded food and don’t sell alcohol or tobacco, which Coop does! Both stores offer loyalty cards – Migros has the “Cumulus Karte” and Coop the “Supercard” which are well worth having. With the Cumulus card you are awarded vouchers which you can then use as cash to pay in the shop and with the Supercard from Coop you can shop at Coop City and pay with your points or choose something from their catalogue or even turn your points into air miles. Application forms are available from the customer services desks.

## Online Shopping

Migros and Coop both offer an online shopping and home delivery service.

Galaxus is the largest online department store in Switzerland and carries a constantly growing assortment for almost all needs. Always at low prices and free delivery.

Should you run out of something out of shopping hours try:

- petrol stations – mostly open 7 days a week
- Railway station shops
- Zürich airport shops

## Organic Food

Organic food in Switzerland is called “Bio”. There are specialised shops selling Bio as well as the farm shops. The “Reformhaus” is the major organic food store. The farm shops are also well worth a visit and found everywhere. Specialty foods can be bought in the gourmet shops like Globus, Jelmoli and Manor Food. There are also a number of ethnic shops available.

## Clothes Shopping

Generally the shops in the high street are open from 9am till 7pm during the week. Zug has a good selection of shops, but is smaller than either Zürich or Lucerne – so if you feel in need of more variety then head to Zürich or Lucerne.

## Alcohol and tobacco

Alcohol is sold in supermarkets. The age limit for the purchase of wine and beer is 16 years, and 18 years for high-proof alcohol. There is no

nationwide minimum age for the purchase of tobacco in Switzerland. Depending on the canton, the minimum age is either 16 or 18.

## Shopping Centres

There are bigger shopping centres around, which may just be a short train ride or car journey away.

- **Metalli** – Zug’s main shopping area is in the heart of the city, inside half a square kilometer, and is designed to provide pedestrians with safe, comfortable shopping. Never mind where you start from, you will easily find your way back. In the Metalli Center, situated between the railway station and the Baarerstrasse, you will find a great variety of shops and restaurants. Strolling through the oldtown (Altstadt) from the main railway station to the Casino along the lake, you will find fashion shops, elegant boutiques, jewelers, banks, confectioners, and many sidewalk cafés with outdoor terraces in the summer. This historic part of Zug is traffic free, and consequently a real paradise for pedestrians.
- **Zugerland, Steinhausen** welcomes you to the largest Migros in Central Switzerland and 50 other stores under one roof.
- **The Old Town in Lucern** is lovely! Many attractions and shops, easy walking. Lots of restaurants in the town and along the water.
- **Emmen Center** – Fashion, events & Gastro - the shopping center for all generations. Over 80 stores and many restaurants await you.
- **Shoppi Tivoli, Spreitenbach** – Over 150 stores & restaurants, exciting events, attractive offers, current trends.
- **Sihlcity, Zürich** welcomes visitors with a shopping center, several movie theaters in the “Arena Cinemas”, a

wellness center, several restaurants and bars as well as the concert location “Papiersaal”.

- **Pilatusmarkt Kriens, Lucerne** includes, in addition to around 40 specialist stores, a large supermarket (Coop Megastore), a DIY store (Jumbo), a department store (Coop City) and three restaurants.
- **Mythen Center Schwyz** offers, with 56 specialty stores under one roof, everything for daily life and is young, fresh, trendy, modern.
- **Mall of Switzerland, Ebikon** The newest and most modern shopping center and leisure building in Switzerland offers shopping pleasure in Lucerne on more than 65,000 m2.

## Markets

There are a number of local markets that are well worth visiting if you enjoy fresh, local products or organic food. The “Zug Old Town Market”, takes place every Saturday morning (08am – 12pm). Lucerne has a fantastic market on Tuesdays and Saturdays along by the river. Zürich also has an excellent market on Tuesdays and Fridays (06am – 11am) on the “Bürkliplatz”.

## Furniture Shopping

There are abundance of places to buy furniture. For and around Lucerne, Zug and Zürich try:

- **“Wohncenter Emmen”** – just off the motorway to

## FOREIGN ONLINE SHOPPING

BOFROST.CH  
BRITSHOP.CH  
MYEXPATSHOP.COM  
DUTCHSTORE.CH  
THE-BRITISH-SHOP.CH



METALLI ARCADE IN ZUG

SHOPPING CENTRE  
“ZUGERLAND”



# Shopping

Lucerne which is Switzerland’s largest home center, offers you five leading furniture and interior design stores under one roof. Such as Möbel Pfister, Micasa, Livique and a Lummimart for lights.

The alternative is to drive to **Tivoli Spreitenbach** near Zürich. There is an IKEA and along the road in the shopping centre there is a Möbel Pfister and Micasa. There is also a Migros DIY and an abundance of other shops. You will find everything you need around here. Go for the day and take your time. If you prefer not to drive so far, try **Möbel Gallati** or **Wohnhalle** in Baar-Sihlbrugg – both offer furniture of a very modern style.

The **Livique** in Cham is good for the odd piece you may need. There is also the Migros furniture shop in the Zugerland shopping centre Micasa which offers furniture at very reasonable prices.

## Furniture

**Möbel Pfister**  
Wohncenter Emmen  
Seetalstr. 50, 6020 Emmenbrücke  
Tel: 041 418 68 68  
🌐 pfister.ch

**Möbel Gallati**  
Sihlbruggstrasse 154  
6340 Baar-Sihlbrugg  
Tel: 041 766 11 66  
🌐 moebel-gallati.ch

**Livique**  
Hinterbergstrasse 8, 6330 Cham  
Tel: 041 747 20 10  
🌐 livique.ch

**Micasa**  
Einkaufscenter Zugerland  
Hinterbergstrasse 40, 6312 Steinhausen  
Tel: 041 748 69 30  
🌐 micasa.ch

**IKEA**  
Wahligenstrasse 6 (Lucerne)  
6023 Rothenburg  
Tel: 058 515 03 86  
🌐 ikea.com

**XXXLutz**  
Luzernstrasse 101  
6274 Eschenbach/Lucerne  
Tel: 041 562 81 00  
🌐 xxxlutz.ch

## Electrical Goods

**Media Markt**  
Industriestrasse 15, 6010 Kriens  
Tel: 041 349 66 66  
🌐 mediamarkt.ch

**Fust**  
in Coop City building  
Bundesplatz 11, 6300 Zug  
Tel: 041 726 70 30  
🌐 fust.ch

**Interdiscount**  
Metalli shopping centre, Zug  
Baarerstrasse 22, 6300 Zug  
Tel: 041 711 34 30  
🌐 interdiscount.ch

## Lighting

**Lumimart**  
Nidfeldstrasse 12  
6010 Kriens  
Tel: 041 367 09 10  
🌐 lumimart.ch

## Curtains & Deko

**Doswald**  
Gotthardstrasse 20, 6300 Zug  
Tel: 041 711 33 53  
🌐 doswald-ag.ch

**Deko Wohnatelier**  
Seeblick 1, 6330 Cham  
Tel. 041 781 43 03  
🌐 deko-wohnatelier.ch

## DIY Stores

**Jumbo** (Coop)  
🌐 jumbo.ch

**DO IT + Garden** (Migros)  
🌐 doitgarden.ch

**OBI**  
🌐 obi.ch

**Hornbach**  
🌐 hornbach.ch



# International Clubs and Societies

Ask your local council for a list of the clubs or Vereine in your town if you would like to get to know some people either locals or expats. Many clubs of various interest groups can be found in larger cities close by, especially in Zürich. Here are a few of the main ones.

**Zug International Women’s Club**  
🌐 ziwc.ch

**Toastmasters Zug and Zürich**  
🌐 toastmasters.org

**International Parents and Kids Club**  
🌐 ipkc.ch

**International Men’s Club of Zug**  
🌐 imcz.com

**English Theatre Group of Zug**  
🌐 etgz.ch

**English-Speaking Club of Zürich**  
🌐 escz.ch

**Anglo-Swiss Club Lucerne**  
🌐 asc-lucerne.ch

**American Women’s Club of Zürich**  
🌐 awczurich.org

**American international Club of Zürich**  
🌐 aicz.ch

**British Residents’ Association of Switzerland**  
🌐 britishresidents.ch

**Zürich International Women’s Association**  
🌐 ziwa.com

**International Ski Club of Zürich**  
🌐 iscz.org

**Swiss American Society, Lucerne**  
🌐 sasl.swiss.ch

**Zürich English-Speaking Theatre**  
🌐 thezest.ch

**Professional Women’s Group, Zürich**  
🌐 pwg-zh.com

**International Women’s Club of Lucerne**  
🌐 iwcl.net

**Harvard Club of Switzerland**  
🌐 hcswitzerland.clubs.harvard.edu

**Rugby Club**  
🌐 suisseerugby.com

**Rugby Club Zug**  
🌐 zugrugby.ch

**Rugby Club Lucerne**  
🌐 rcl.ch

**Women’s Activity Club**  
🌐 wac.ch



# Festivities in and around Zug and Lucerne



THE LUCERNE FASNACHT, IS THE LARGEST ANNUAL EVENT IN THE CITY OF LUCERNE AND CENTRAL SWITZERLAND.

"GÜDIS" MONDAY. CARNEVAL PARADE IN THE CITY OF ZUG.



KLAUSENJAGEN IN KÜSSNACHT

USEFUL LINKS  
LUZERNER-FASNACHT.CH  
KLAUSJAGEN.CH  
ZUG-TOURISMUS.CH

## Stierenmarkt / Bull Market

Happy bulls from all over Switzerland are bought and sold. The "Stierenstallungen" are located in Zug-West. Named after the bull market in September.

## Public holidays

Public holidays are regulated in the Labour Code and are legally equal to Sundays. 1 August (bank holidays) is a public holiday throughout Switzerland. In addition, each canton can set eight other official public holidays. In the Canton Lucerne and Zug, the following days are considered public holidays:

- New Year's Day (1 January)
- Good Friday (Friday before Easter)
- Ascension Day (Thursday 40 days after Easter Sunday)
- Corpus Christi (2nd Thursday after Pentecost)
- National Day (1 August)
- Assumption Day (15 August)
- All Saints' Day (1 November)
- Christmas Day (25 December)
- St. Stephen's Day (26 December)

However, there are other days in the year when shops remain closed and many employees do not have to work (e.g. Monday after Easter or Whitsun, carnival days or other religious holidays). This is regulated differently depending on the municipality and employer.

For information about regional holidays please refer to your HR department or your school's office or see more at [feiertagskalender.ch](https://www.feiertagskalender.ch)



STIERENMARKT IN ZUG

# Places of Interest

## Introduction

Zug and Lucerne offers a wide variety of leisure activities for beautiful sunny days as well as rainy days. There are also many options for winter activities, such as skiing, snowshoe walking and much more.

## The Wildspitz Mountain

Spend the day hiking up to the highest point in Canton Zug (1580m). Hike from either Unterägeri (drive to Restaurant Halsegg), Walchwil or Steinerberg. There is no cable car, but you can drive up quite far from Steinerberg, park the car and walk the rest of the way, but the hike from Halsegg is easier and less steep. There is a very large, modern restaurant at the top and amazing panoramic views of surrounding area. [wildspitz.ch](https://www.wildspitz.ch)

## Mount Pilatus

Take the world's steepest cogwheel railway from Alpnachstad (near Lucerne) or the cable car from Krienseregg to the Pilatus Kulm (2132m). Enjoy the panoramic views, restaurant at the top. At Fräkmüntegg (1416m) there is a summer sledge run for the kids – longest in Europe – and a playground, as well as a picnic area. [pilatus.ch](https://www.pilatus.ch)

## Sattel Hochstuckli

Take the rotating cable car up to the top to "Mostelberg" and let the kids run around. There is a great children's play area in summer – buy a ticket at the bottom – for the "Stuckli Jump" with bouncy castle and trampolines galore. Alternatively, take the panoramic hike to "Engelstock" and have a barbecue at one of the barbecue spots. In winter you can, of course, ski here. [sattel-hochstuckli.ch](https://www.sattel-hochstuckli.ch)

## Tierpark Goldau

A lovely animal park where you can feed the free-roaming Deer. It is possible to take a picnic or having a BBQ at one of the well-equipped barbecue areas. There is also a café and a nice playground for the kids. Kids always love it here and it is great at all times of the year. [tierpark.ch](https://www.tierpark.ch)

## Tierpark Langenberg, Langnau am Albis (ZH)

This is a zoo with no entrance charge. You don't see a huge amount of animals, but it is still worth a visit and you can have a relaxing walk around the grounds and let the kids play in the wonderful playground. There are deer, bears and wolves to name a few. You can either take a picnic, grill sausages at an appointed barbecue spot or have lunch in the café. [wildnispark.ch](https://www.wildnispark.ch)

## Mount Rigi

This is an absolute must – the views from Rigi are epic! Don't go on a foggy day! Take the train from "Goldau" to "Rigi Kulm" (1800m) and you'll be nearly at the summit. There is a hotel and restaurant up there and you can walk down to the next station to "Rigi Kaltbad" and then either take the same train back down to "Goldau" or take the cable car down to "Weggis" and then the boat to Lucerne (summer only). Book your ticket for this at the train station. Whatever you choose, you'll have a great day. [rigi.ch](https://www.rigi.ch)

## Freiruum

A market hall with numerous food stalls, a roastery, a large bar offer, workshop possibilities and much more which is open 7 days a week. The associated

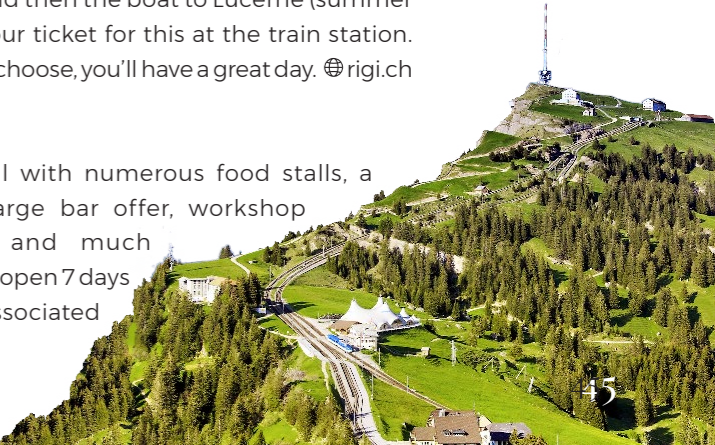


PILATUS-BAHN THE STEEPEST COG TRAIN IN THE WORLD.



FREIRUUM

MOUNT RIGI RIGI KULM



# Places of Interest

sports hall for young and old offers a breathtaking trampoline park, a parkour zone and one of the largest bouldering halls in Switzerland.

🌐 freiruum.ch

**Strandbad Zug** Lake resort with access to Lake Zug.

- Free entrance
- Sandy beach
- Children's paddling pool
- 1, 3, 5m diving board and raft in the lake
- Sunbathing lawns
- Checkrooms, changing rooms with lockers and toilets.

🌐 strandbad-zug.ch

## Rapperswil

This is actually one of our favourite little towns in Switzerland. If the weather is nice, take the boat from Zürich and return by train. If arriving by car, simply park in one of the car parks in town and stroll around the old town and harbour. Visit the castle on top of the hill and maybe have an ice-cream or lunch in one of the many quaint little cafés. Rapperswil has a very mediterranean atmosphere – it's just like being in Italy! 🌐 rapperswil.ch

## Knie's Kids Zoo, Rapperswil

Just 5 minutes away from town there is a great children's zoo – it is run by the Knie family who are a famous circus family here in Switzerland. It's not too big, so great for small kids – there are lots of animals to see – a fantastic seal show, horse rides, elephant rides and playgrounds all around, as well as a café for lunch. 🌐 knieskinderzoo.ch

## Landesmuseum, Zürich

Presents the most important stages in the history on the territory of present-day Switzerland. Animated projections and interactive research stations invite children and families on a fascinating journey into the past. Children and teenagers up to 16 years of age have free admission to the museum.

🌐 landesmuseum.ch

## Weggis

"The most charming place..." according to American travel writer and author Mark Twain in 1897. The small, idyllic resort of Weggis lies at 435m on the shores of Lake Lucerne and at the feet of the famous Rigi. Weggis offers peace and relaxation in front of a beautiful lake and mountain panorama.

🌐 weggis.ch

## Zürich Zoo

Take tram number 5 or 6 straight up the Zürichberg to the zoo. A great family day out and don't forget to visit the new Masoala Hall – a rain forest treat. There are wonderful playgrounds and a café for lunch.

🌐 zoo.ch

## Glass Factory, Hergiswil

This is excellent fun if your kids are a bit older – not ideal for toddlers. There is a museum explaining the history of glass blowing in Switzerland – ask for the English tape – and then you can visit the factory floor itself. 🌐 glasi.ch

## Höllgrotten Caves, Baar

Here you will find some of the most amazing caves. You can walk through the caves on your own and admire the wonderful stalagmites and stalactites.

There is a lower and a higher cave. Afterwards you can have a walk along the Lorze river or have a drink in the café nearby. A great trip for the entire family. 🌐 hoellgrotten.ch

## Lindt Home of Chocolate, Kilchberg

Discover the chocolate museum with audioguide. Experience the world of chocolate with all your senses: from its creation and cultural significance to unlimited chocolate tasting. Buy your ticket in advance. 🌐 lindt-home-of-chocolate.com

## For Rainy days

## Lättich Swimmingpool, Baar

This is a modern swimming complex. Take the kids for a swim and enable them to let off steam. There are 4 indoor pools, a steam room, a whirlpool, a diving pool as well as a restaurant for afterwards and in the summer there are three outdoor pools and a slide. 🌐 lättich-baar.ch

## Swiss Holiday Park, Morschach

This is a fantastic sports complex with a lovely swimming area. The swimming area has got indoor pools and a heated outdoor pool. There is a new baby play area just for the little ones and a slide for the more adventurous kids. You can play badminton, tennis, squash, billiards & snooker, table tennis, minigolf, do indoor climbing or bowling. 🌐 swissholidaypark.ch

## IMAX Cinema, Verkehrshaus Lucerne

Go and watch a 3D film on a big screen at 🌐 imax.ch

## Cinema, Zug, Zürich or Lucerne

The Seehof cinema in Zug shows kids films in the afternoon especially to entertain the children – although they are mostly in German! If you prefer a kids film in English check out the cinemas in Lucerne or Zürich.

🌐 kinozug.ch 🌐 kinoluzern.ch 🌐 kinozürich.ch

## The outdoor ICE rink of the BOSSARD Arena

provides the best opportunities for beginners and more advanced skaters alike. 🌐 bossard-arena.ch

## White Line Bowling, Meierskappel

This is a bowling centre and perfect for children as it has side walls that appear automatically to enable the kids to bowl and then disappear again when it is an adult's turn – this means that the whole family can bowl together. 🌐 bowling-whiteline.ch

## Cherry Bowl, Sihlbrugg

This is a bigger bowling centre with many lanes and they provide walls for the kids for birthday parties only. 🌐 cherry-bowl.ch

## Glacier Garden, Lucerne

This is a geologic natural monument, museum and tourist attraction rolled into one. Learn about geology, glaciers, history and the ice age. Children love the mirror maze. 🌐 gletschergarten.ch

## Curling Club Zug

Venture an individual curling taster course or plan a curling fun for your group. 🌐 cczug.ch

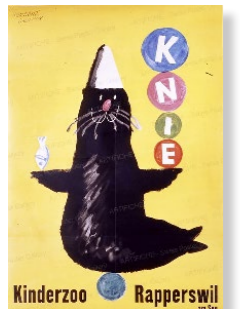
WEATHER CHECK  
METEOSCHWEIZ.ADMIN.CH



STRANDBAD ZUG LIDO



GLASS FACTORY, HERGISWIL  
"BLOW YOUR OWN GLASS"



"DISCO BOWLING NIGHT"  
AT WHITE LINE



THE FAMOUS OLD LOCOMOTIVE  
"KROKODIL" FOR THE  
GOTTHARD RAILWAY LINE AT  
THE MUSEUM OF TRANSPORT  
"VERKEHRSHAUS" IN LUCERNE.

# Places of Interest

## Verkehrshaus, Lucerne

This is a favourite on a rainy day – go and have a look at the transport museum full of cars, planes, trains. There is also a planet room and much more. [🌐 verkehrshaus.ch](http://verkehrshaus.ch)

## Trampolino, Dietikon

An indoor play hall for kids from the age of two. Sheer kids’ paradise! [🌐 trampolino.info](http://trampolino.info)



MUSEUM IN DER BURG

## Museum in der Burg, Zug

The castle in the old town of Zug houses a very interesting museum about the town. It is well worth a visit and there are drawing and crafts available for children. [🌐 burgzug.ch](http://burgzug.ch)

## Kids arena

An indoor play area in Emmen, for kids aged 0 to 8 years. [🌐 kids-arena.ch](http://kids-arena.ch)

## Technorama, Winterthur

This is a science museum for all ages. [🌐 technorama.ch](http://technorama.ch).

## Saurier Museum, Aathal

With a giant whale fossil and huge dinosaur footprints, this museum is great fun for the children to get a feel for the Jurassic period. [🌐 sauriemuseum.ch](http://sauriemuseum.ch).



THE RHEINFALL

## English Stand-up Comedy, Zug

This comedy night show takes place at the theatre casino in Zug. [🌐 theatercasino.ch/en/program](http://theatercasino.ch/en/program)

## Alpamare, Pfäffikon

This is a suitable destination for older kids. There are some gentle and some breathtakingly wild water slides, heated outdoor pools to relax in (for the adults) a wave pool and a wellness area. [🌐 alpamare.ch](http://alpamare.ch)

**If you feel like a day out further afield, here are our suggestions.**

## Lake Klöntal, Canton Glarus

It is a breathtaking mountain lake – turquoise in colour – but rather cold! You can leave your car in the town of Glarus and take the post bus from the train station up to the Klöntal – every kid should experience a ride on a Swiss post bus because of its beeping horns (Dee Da Doh Postauto!). It is an enchanting place – nature at its very best. [🌐 kloental.com](http://kloental.com)

## Braunwald, Canton Glarus

This is a car-free mountain village. Take the cable train up to the village. You can ski here in the winter and in the summer you can go for many lovely hikes. [🌐 braunwald.ch](http://braunwald.ch)

## The Rheinfall, Schaffhausen

This is one of Switzerland’s magnificent sites – cascading waterfalls. You can even take a boat ride to beneath the waterfalls themselves. Schaffhausen town is well worth a visit, too. [🌐 schaffhausen.ch](http://schaffhausen.ch)

## Mount Titlis, Engelberg

This is an all-year-round destination. You can even ski here on the glacier in the summer. The trip to the summit takes about 40 minutes – first you take

a gondola, then change to a rotating cable-car to the summit at 3020m. The panoramic views are truly exhilarating. [🌐 titlis.ch](http://titlis.ch)

## Constance, Bodensee “Lake Constance”

If you feel like a day out in Germany, then drive to Constance. It is a beautiful southern German town, just across the border and the lake is the largest in Europe. Don’t forget to take your passports with you. There is also a Sealife Centre in the town for the children, so a nice place to spend the day or treat yourselves to a weekend away. [🌐 konstanz.de](http://konstanz.de)

## Swiss Miniatur, Melide Ticino

This is Switzerland’s largest open-air miniature museum. Located in Melide, on the shores of Lake Lugano, the park is surrounded by majestic mountains. [🌐 swissminiatur.ch](http://swissminiatur.ch)

## Europapark, Rust Germany

Germany’s largest theme park. [🌐 europapark.de](http://europapark.de)

## Skiing

There is no shortage of ski stations in Switzerland. Winter is one of the most beautiful times of the year, when the mountains come alive with skiers, snowboarders and sledgers. Fun can be had by all ages. It is advisable to invest in some decent skiing clothing, which is relatively cheap here as it is readily available. It can be very cold in the mountains so buy some proper thermal skiing underwear (eg. ODLO) and feel the difference. It is important to be warm. Don’t forget protection for your skin and eyes too, always take your sunglasses

or goggles for the kids with UV protection and use suncream.

Skis for children or adults can be rented for the whole season at most larger sports shops from October onwards. If you have a few children, it may well pay to buy the equipment and pass it down the line – this way you can get slightly better quality skis and boots. If you are already a good skier and you want to buy some new skis – look for shops or possibilities to test run a pair of skis before you buy them – for example the shops at most larger ski stations offer this facility.

## Where to buy skiing equipment.

**Ochsner Sport**, Metalli shopping center Zug  
**SportXX**, Hinterbergstr 40, 6312 Steinhausen.  
**Decathlon**, Baar  
**Ottos**, Baar  
**Sportfabrik**, Regensdorf or Volketswi (Zürich)

**Here are a few of the closest ski stations for you to try – check out their websites for more detailed info:**

## Sattel-Hochstuckli, Canton Schwyz

[🌐 sattel-hochstuckli.ch](http://sattel-hochstuckli.ch)

## Stoos, Canton Schwyz

A family ski resort very close to Zug where you can either go for the day or take advantage of the morning only or afternoon only cards. [🌐 stoos.ch](http://stoos.ch)

## Handgruebi, Canton Schwyz

Excellent for small kids – 2 or 3 lifts with a good selection of runs for an afternoon of fun. [🌐 handgruobi.ch](http://handgruobi.ch)

**TITLIS “ROTAIR”**  
THE WORLD’S FIRST  
AERIAL CABLEWAY  
WITH ROTATING  
CONDOLAS.



# Places of Interest



KLEWENALP  
FAMILY SKIING AREA

**Engelberg, Canton Lucerne**  
For the more advanced skier. [titlis.ch](https://www.titlis.ch)

**Braunwald, Canton Glarus**  
A family skiing resort accessible by a cog train only.  
[braunwald.ch](https://www.braunwald.ch)

**Elm, Canton Glarus**  
A small family ski resort.  
[elm.ch](https://www.elm.ch)

**Flumserberg**  
An excellent selection of runs. [flumserberg.ch](https://www.flumserberg.ch)

**Klosters, Canton Graubünden**  
The Parsenn skiing area is one of the largest in Switzerland. [klosters.ch](https://www.klosters.ch)

**Flims/Laax/Falera**  
There is a glacier here, so you can ski all year round and a large variety of pistes for all abilities  
[flimslaax.com](https://www.flimslaax.com)

**Pizol**  
A family skiing area. [pizol.ch](https://www.pizol.ch)

**Melchseefrutt**  
A family ski resort – with a fun sledge run too!  
[melchseefrutt.ch](https://www.melchseefrutt.ch)

**Andermatt, Canton Uri**  
With 180 kilometres of pistes and 33 lifts at up to 3,000 metres above sea level.  
Andermatt, Sedrun and Disentis is the largest ski area in Central Switzerland.  
[anderstatt.ch](https://www.anderstatt.ch)

MELCHSEEFRUTT



ANDERMATT, SNOW SHOE WALKING

# Public Holidays

Public holidays in Switzerland are defined on a cantonal basis and therefore differ slightly from canton to canton. The more catholic cantons (such as Schwyz, Zug & Lucerne) get a few more holidays than protestant cantons (i.e. Zürich)! For information about regional holidays please refer to your HR department or your school's office.

USEFUL LINK  
[FEIERTAGSKALENDER.CH](https://www.feiertagskalender.ch)

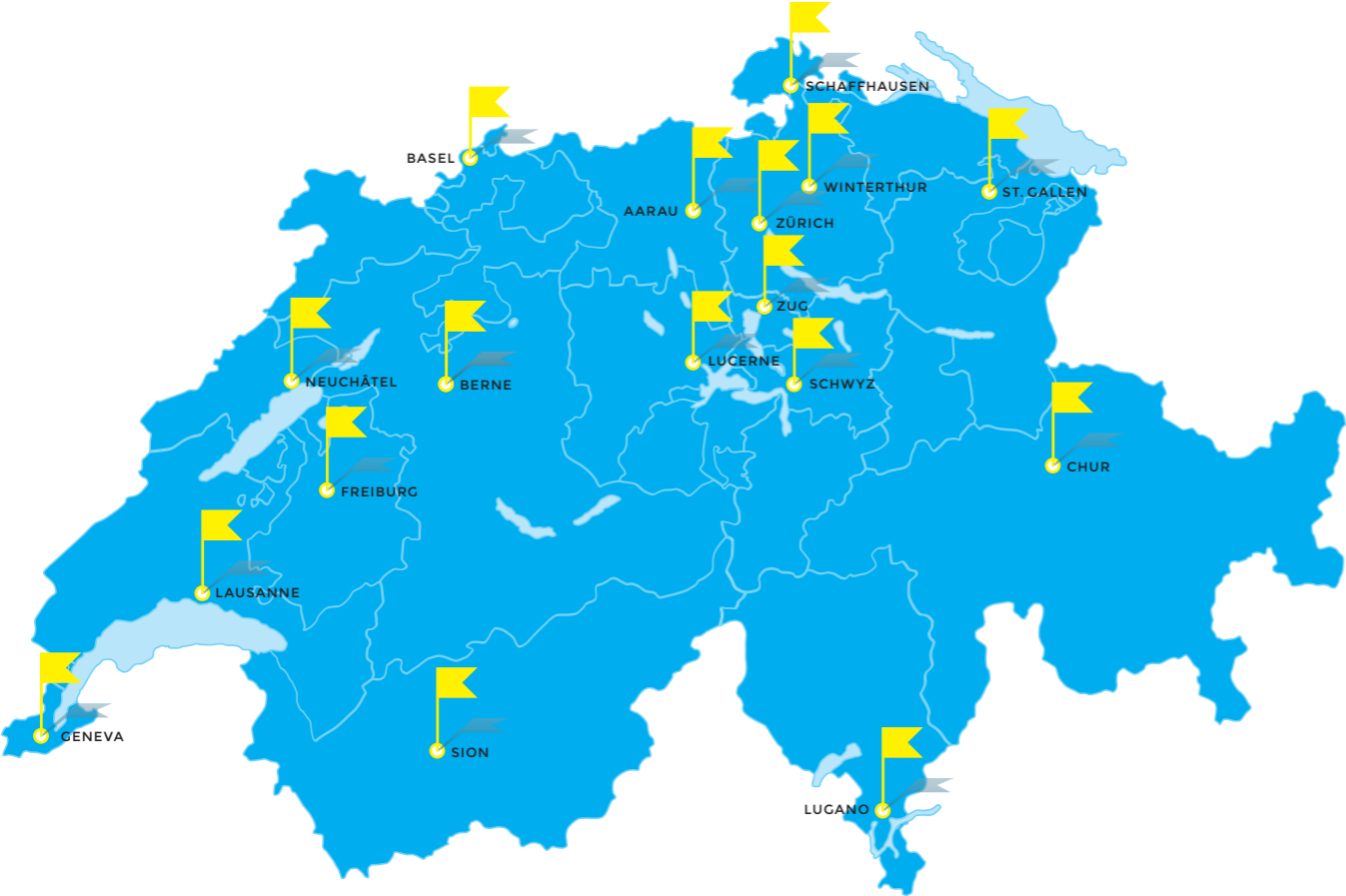
January 1	New Year's Day	Neujahrstag
January 6	Three Kings Day	Dreikönigstag
March 19	St. Joseph's Day	St. Joseph Tag
March 30	Good Friday	Karfreitag
April 2	Easter Monday	Ostermontag
April 16	Spring Festival (ZH only)	Sechseläuten
May 1	Labour Day	Tag der Arbeit
May 10	Ascension Day	Auffahrt
May 21	Whit Monday	Pfingstmontag
August 1	Swiss National Day	Nationalfeiertag
August 15	Assumption Day	Maria Himmelfahrt
September 16	Swiss Federal Fast	Betttag
December 8	Immaculate Conception	Maria Empfängnis
December 25	Christmas Day	Weihnachten
December 26	St Stephens Day	St. Stephan



DREIKÖNIGSKUCHEN  
THREE KINGS DAY CAKE



# Switzerland-wide Coverage by Prime Relocation



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FEELING AT HOME  
IN ZUG AND LUCERNE

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