



Zurich

A Handy Guide for New and Future Residents

Grüezi!



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Director of the Department
of Economy of the Canton
of Zurich

Dear Readers

Welcome to Zurich! – or as we say here: “Grüezi!” This handy brochure will introduce you to the Canton of Zurich – your new home.

However, even a thousand pages could not give a complete picture of the many faces of Switzerland or even of the canton and the city of Zurich so the information in this guide is really a general overview. We have focussed on the essentials to help you find your feet quickly at work or play, while searching for housing or just going about your daily business.

If you can't find what you want here you can either consult the Internet (see the following page) or ask one of your Swiss neighbours; remember there are over seven million of us to turn to! Just ask and you will experience how friendly people here really are and how willing they are to help!

Enjoy reading this brochure and enjoy your stay in Switzerland.

Rita Fuhrer

This brochure

Water under the bridge . . .

Nothing ages faster than information, so to ensure that the content of this brochure is not out of date even before printing it has been kept fairly general. Current information is available on the Internet, where it is simpler and quicker to update. Click on any of the Internet links to view more information on the topics this brochure covers. **This sign [www] or a reference to www.welcome.zh.ch on the following pages indicates that more up-to-date information is available on our website.**

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Part 1: Switzerland and Zurich

In the first part of this guide we focus on Switzerland, then on the Canton and the city of Zurich.

Oldest democracy in the world, four national languages, bank client confidentiality, clocks and watches, Matterhorn and the finest chocolate – Switzerland is a normal country but with a few special differences...

What makes Switzerland special?

Switzerland: both idiosyncratic and unique. What it lacks in size, it compensates for in variety and charm. How many other countries boast so many cultures, ethnic groups and languages living together in such a small, topographically diverse land? With an area of approximately 15,829 square miles (41,000 km²) it is one of Europe's smallest countries (133rd in the world).

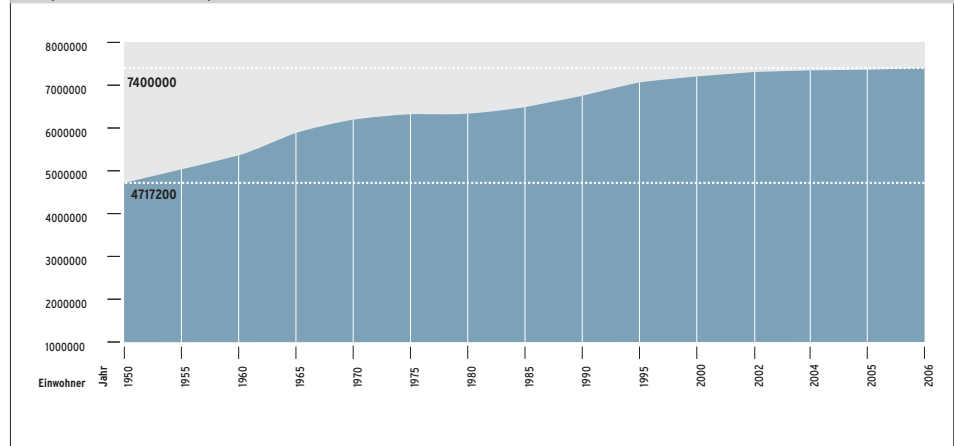
Switzerland is not only small, but much of the land is uninhabitable (because it is either lakes, mountains or forests) or is used for farming. Only 1,081 square miles (2,800 km²) are earmarked for habitation; with 7.4 million inhabitants this gives a population density of 6,660 persons per square mile (2,571

per km²). Land is in short supply and is densely populated – one of the reasons for Switzerland's land and property prices being so high in comparison with the rest of Europe.

Nevertheless, Switzerland offers the highest standard of living in the world (in the

Mercer quality of life studies Zurich regularly takes first place); contributory factors to this happy state of affairs are political stability, personal safety, the low crime rate, harmony between employers and employees, low unemployment and high wages.

Population development, statistics for 1950 to 2006



A multi-cultural society

Only 150 years ago Switzerland was bitterly poor and many Swiss people were compelled to leave their land and try their luck in the New World. Evidence of this emigration and of the homesickness experienced by the emigrants is seen today in all the names in the USA that have a Swiss connection; there are five towns called “Helvetia”, ten called “Berne”, and four called “Zurich”. Winterthur, the Canton of Zurich’s second largest town, has a counterpart in the State of Delaware.

Today the tide has turned and the country that formerly offered neither employment nor wages to its people has become an immigration country highly dependent on workers from other countries. Switzerland has been open to foreign skills and technology for more than 150 years. An average 20% of the population comes from other countries, with the proportion of foreigners in communities varying greatly from region to region.

The hub of Europe

Geographically Switzerland lies in the centre of Europe, more exactly between latitudes 48° and 46° north and longitudes 6° and 11° east. Switzerland’s present borders and those of the

Some myths about Switzerland and the Swiss

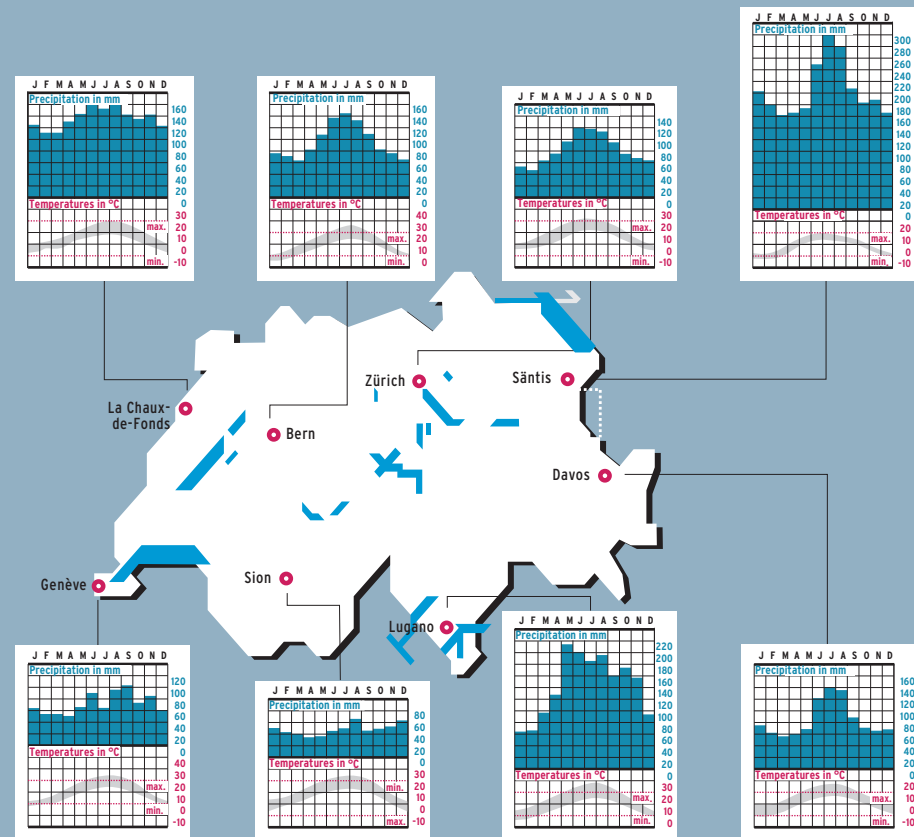
Myths have grown up about most countries and Switzerland is no exception.

Test your knowledge of Switzerland! (Tick the box if you think the statement is true.)

- 1: ☐ The Swiss eat more chocolate than any other nation.
- 2: ☐ Switzerland has more banks per inhabitant than any other country in the world.
- 3: ☐ Switzerland has produced more Nobel laureates than any other country.
- 4: ☐ Every Swiss man keeps a machine gun with ammunition under the stairs.
- 5: ☐ Switzerland has the highest per capita income in Europe.
- 6: ☐ The Swiss invented the Red Cross.
- 7: ☐ William Tell was one of Switzerland’s founding fathers.
- 8: ☐ Every Swiss man has a Swiss Army Knife in his trouser pocket.
- 9: ☐ There are more cows than people in Switzerland.

1: In 2003, each Swiss ate 11.3 kilos of chocolate – Switzerland does lead the world in chocolate consumption! 2: The Cayman Islands have more banks per inhabitant than any other country; Luxembourg has the highest ratio in Europe. 3: Sweden has the highest number of Nobel laureates per person, Switzerland comes second. 4: Every member of Switzerland’s militia has an automatic rifle at home (not a machine gun!). 5: Per capita income in the Principality of Monaco is 30% higher than Switzerland. 6: The Red Cross was founded in 1863 by Henri Dunant, a Swiss citizen. 7: The character of William Tell was created in 1805 by Friedrich Schiller. Switzerland was founded in 1291. 8: Check for yourself whether this statement is true or not – just look in the pockets of a few passers-by ... 9: In 2005, the Swiss cattle population was 699,000, only one tenth of the human population!

Switzerland's climate: precipitation and temperatures



five adjoining countries were agreed at the Congress of Vienna in 1815. The lengths of the adjoining borders are: Germany (208 miles / 334 km), Austria (102 miles / 164 km), Liechtenstein (27 miles / 44 km), Italy (462 miles / 740 km), and France (357 miles / 572 km). The central position and high mountains bring advantages and disadvantages, one of which is traffic. The few passable north-south routes over the Alps have been in use since Roman times (then, the Gotthard and San Bernardino were the most frequent passes). Today, continuous columns of lorries roll through the mountain valleys, the only routes between manufacturing centres in Italy and Germany. It is hoped that much of the goods transport can be transferred to rail when the new 35.6-mile (57-kilometre) Gotthard Base Tunnel is completed (its opening is planned for 2012).

Whether you go by road or rail, Switzerland has a clean and efficient public transport system with a dense network of connections. Over 12% of all passenger and almost 40% of freight traffic goes by rail. Zurich has an intercontinental airport with direct daily long-distance flights and there are also international airports in Basel and Geneva.



“Grüezi!” Do you speak Swiss German?

According to the most recent figures, 63.9% of the population of Switzerland speak German as their principal language. That statistic seems straightforward but actually requires clarification. Almost 64% count German their first foreign language – their mother tongue is Swiss German, which is very different to the language spoken in Germany (locally it is called “Schwiizerdüütsch”). In fact, the Swiss speak a dialect with accents and vocabularies that vary from region to region and in some cases even from village to village. For those who speak German, Swiss German can be difficult to follow – but only to begin with. Do not worry, however, because German-speaking Swiss learn what they call “real” German at school and sometimes even they have difficulty understanding the country’s other regional dialects.

The boundary between German- and French-speaking areas is irregular and even runs through the middle of towns (sometimes called the “Röstigraben” or “Rösti” divide) and much importance (too much) is often attached to it. Both the Romans (Swiss French) and the Ticinesi (Swiss Italians) can often be heard protesting about being domi-

nated by the Swiss Germans – but they certainly do not feel any less Swiss ...

To get to the Italian-speaking part of the country, you have to go over, or through, the Alps. Romansh, the fourth Swiss national language, is spoken by a minority of only 40,000 people (0.5% of the population), but is nevertheless of great cultural importance. As a result of these differing cultures each part of the country has very distinctive political leanings. Voters in French-speaking Switzer-

land are usually more progressive than in the German part; voting behaviour is also strongly influenced by whether people live in towns or in the country.

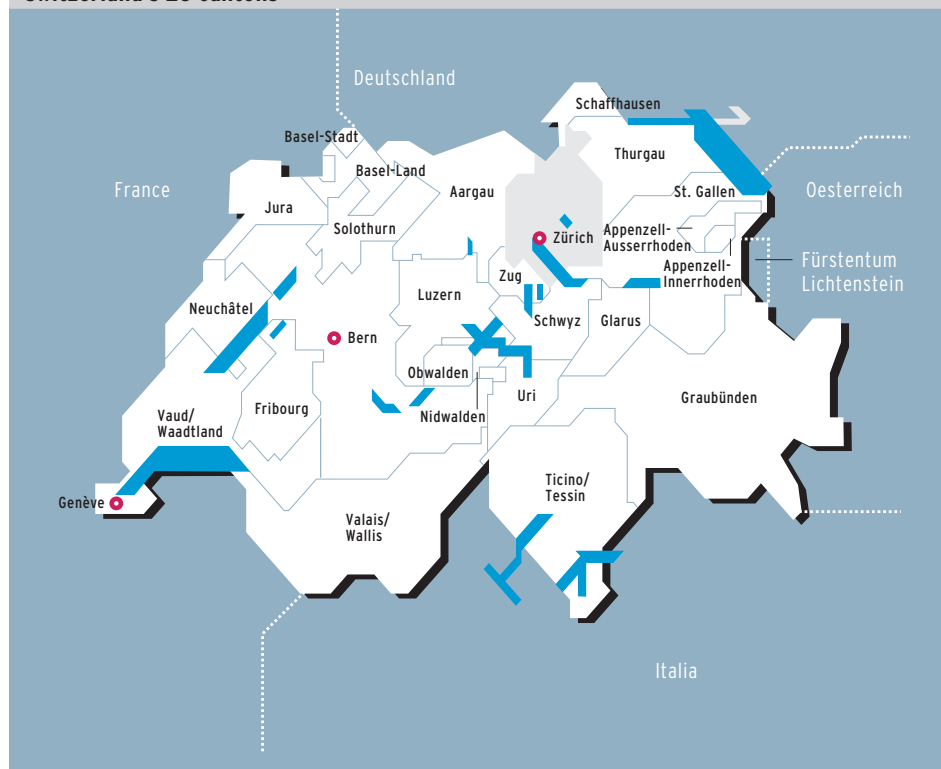
What if you cannot speak German, French, Italian or Romansh? No problem – English has become the unofficial fifth national language, so you will be able to make yourself understood in most towns and tourist centres.

Statistics on Switzerland

| | |
|----------------------------|---|
| Area: | 15,939 square miles (41,284.5 km ²) of which approx. 1,081 square miles (2,800 km ²) are habitable; |
| Highest peak: | Dufourspitze (15,203 ft [4,634 m] above sea level); |
| Lowest point: | Lake Maggiore (636 ft [193 m] above sea level); |
| Population: | approx. 7.4 million (approx. 80% Swiss citizens and 20% foreigners); |
| Life expectancy: | 80 years; |
| Languages (mother tongue): | 63.9% German, 19.5% French, 6.6% Italian, 0.5% Romansh, 9.5% other languages; |
| Religion: | 42% Catholic, 35% Protestant, 4.3% Muslim, 2% Eastern Orthodox, 0.2% Jewish, 11% no denomination, 5.5% others; |
| Political structure: | 26 cantons (six are half-cantons) each with a constitution, parliament and government, and 2740 municipalities (communes); |
| Gross Domestic Product: | CHF 447.3 billion, per capita: CHF 60,320; |
| Balance of trade: | imports CHF 123.8 billion, exports CHF 130.7 billion |

(statistics from 2006)

Switzerland's 26 cantons



Mountains, mountains and more mountains ...

Switzerland has no natural mineral resources of any consequence. But it does have plenty of water and beautiful and varied countryside. And in this case beauty means mountains, mountains and more mountains – the Alps cover 60% of the country. Nine of Europe's ten highest mountains are on Swiss territory, with only the very highest situated in sight of, but outside Switzerland; Mont Blanc, the highest at 15,771 ft (4,807 m), is located on the French-Italian border.

Such scenic riches have produced two additional sources of income in mountain regions: hydroelectric power and tourism. The Swiss are proud of their beautiful country and it is no wonder they want to protect it; indeed, Switzerland is one of Europe's leading countries when it comes to environmental and landscape protection.

One interesting feature about Switzerland, reflecting the land's compactness, is that the country's highest peak (Dufourspitze, 15,203 ft [4,634 m] above sea level) is only 66 kilometres away from its lowest point (the shores of Lake Maggiore, 636 ft [193 m] above sea level). There is many a steep slope to climb but you have been misled if you believe the

The Swiss Confederation consists of 26 cantons (six are half-cantons – Basel-Stadt and Basel-Landschaft, Appenzell Inner Rhodes and Outer Rhodes, Nidwald and Obwald). Berne is the capital city, the seat of Parliament (United Federal Assembly), Government (Federal Council) and the majority of the state departments.

presence of mountains means an arctic climate. Of course, the winters in the Alps are very cold but January temperatures in the canton of Zurich fluctuate between –5 and 7 degrees Celsius (23 and 45 Fahrenheit); 30 degrees Celsius (86 Fahrenheit) is quite common in July. Ticino, south of the Alps, enjoys a Mediterranean climate with hot summers and mild winters.

A look at the historical past

Let's take a more serious look at Switzerland: the Swiss Confederation is Europe's oldest nation state; the CH used as an abbreviation comes from the country's Latin name, *Confoederatio Helvetica*. The Federal Charter, the state's first written document, declares that Switzerland was founded in 1291 «at the beginning of August» with the Oath on the Rütli, an event now shrouded in legend; 1 August is the National Holiday (more recent research seems to indicate that the Oath was taken on the Rütli in November 1307). The founding fathers were the three "Confederates" – representatives of Switzerland's central states (cantons) Uri, Schwyz and Unterwalden, who originally united to throw off the yoke of Habsburg oppression. As the years went by, more and more states or cantons

joined the Confederation (the canton of Zurich joined on 1 May 1351). In the process four national languages, different cultures and religious denominations were merged to form a nation of people determined to unite, even if things did not always go smoothly. In 1789, Napoleon invaded Switzerland bringing (a new) order and a modern state; the "Helvetic" era began. This ended in 1848 when the cantons united to form a Federal State (Confederation) and draw up a constitution that today still largely regulates Switzerland's internal political structure. The constitution was revised most recently in 2000.

Switzerland, the world ...

The old Confederate freedom fighters waged many wars and were not very scrupulous about the means used to achieve their ends. The last «major» battle they waged took place in 1515 in Marignano (Italy), resulting in defeat for the Confederates. Since then the Swiss have developed into a modern, peace-loving people intent on maintaining their independence and neutrality. They succeeded in avoiding embroilment in all the European wars of the 19th and 20th centuries and concentrated their energy on founding institutes

such as the Red Cross (1863). Switzerland joined the UN recently in 2002, but has hosted international organisations on its territory for years. The European head offices of the UN, the International Red Cross Committee (IRCC), and the World Trade Organization (WTO) are all based in Geneva. Both the International Olympic Committee (IOC) and the Union of European Football Associations (UEFA) have their offices in Lausanne, FIFA, the World Football Association, is based in Zurich, and the Bank for International Settlements (BIS) in Basel.

... and Europe

The Swiss voters' indecisiveness about joining the UN mirrored the country's traditional relationship with Europe, which has mainly been dominated by the neutrality issue. In a 1992 referendum, voters rejected the proposal to join the European Economic Area (EEA) although Switzerland is a member of the European Free Trade Association (EFTA) and the WTO. Because voters are still unlikely to favour joining the European Union – one of the Federal Council's stated goals – Switzerland has had to enter into Bilateral Agreements with the Community to regulate the country's traditionally close relationship.



The first of these Agreements came into force on 1 June 2002. The Agreements regulate the free movement of persons, air traffic, road and rail transport, research, agriculture, technical barriers to trade and public procurement. (For more information about the free movement of persons see page 38.) **[www]**

From politics ...

The Swiss Confederation consists of 26 cantons (six are half-cantons – Basel-Stadt and Basel-Landschaft, Appenzell Inner Rhodes and Outer Rhodes, Nidwald and Obwald).

Berne is the capital city, the seat of Parliament (United Federal Assembly), Government (Federal Council) and the majority of the state departments.

A characteristic of Switzerland is its federal system with political power allotted to the municipalities (communes), cantons and the state (often called the Confederation).

The constitution assigns specific governmental functions to the Confederation such as foreign policy, state security, the system of justice, and customs and monetary policy.

All other affairs are handled by the states within the federal state, the cantons. Each has its own constitution, parliament, ruling council and its own courts.

Cantons are made up of a number of municipalities (as at 2006, there were 2,740 in Switzerland); the municipalities also have considerable political autonomy in the areas of education and social welfare, local planning and taxation. This local autonomy is slowly being eroded by the municipalities' increasing financial dependence on the cantons.

The Swiss people are their own lord and master through the sovereign power granted to them by the constitution. Switzerland's system of direct democracy gives the people a greater say in politics than in most other countries – this enfranchisement also has a downside in the time and cost of holding numerous referendums and generally slow political processes.

Switzerland has a two-chamber Federal Assembly (legislature) whose members are directly elected in four-yearly national elections – the 220-member National Council represents the people and the 48-seat Council of States the cantons.

Executive government is in the hands of the Federal Council. Each member is elected every four years by the members of the National Council and the Council of States (Federal Assembly). The president of the Confed-

eration is elected annually by Parliament to act as first among equals for one year with each federal councillor taking office in rotation.

Decisions are made as a collegial body, a typically Swiss solution: all major political parties are represented at executive government, federal, cantonal or communal level. There is no real Opposition as such. Parliaments, both national and municipal, seek popular solutions to issues that are acceptable to the majority of citizens and parties. On the positive side, this usually leads to a broad consensus in the population, but the negative side is that it is difficult to gain acceptance for sweeping reforms or major projects.

... to the economy

Switzerland's business success is based on its political stability, excellent infrastructure, moderate taxes, and stable purchasing power due to low inflation and the low cost of capital, a quality-conscious, well-trained, productive workforce and a social partnership between trade unions and employers, who solve their differences by consensus rather than strikes and lockouts. The telecommunications' infrastructure is second to none, with the highest per capita investment in this field

in the world. Nearly three-quarters of all private homes are connected to the Internet (still increasing) and over 80% of the population has a mobile phone.

Switzerland's industry is geared for export. Foreign trade accounts for 35% of the Gross Domestic Product (GDP), one of the highest ratios among trading nations. The EU (62%), North America and Asia are the most important export markets. Switzerland's domestic market is very small. Because of this, major Swiss companies have always manufactured for export.

In recent decades the former industrial economy has undergone a radical change to become a service society. In the 1960s, 46% of the workforce was employed in industry, but today this figure is down to 24%. The service sector spearheads the economy employing 72% of the workforce; farming is a marginal industry at only 4%.

Swiss industry is dominated by small and medium-sized enterprises (SME). More than 99% of Swiss firms employ fewer than 250 workers. The most important sectors are chemicals, pharmaceuticals, machine tools, watches and clocks, electrical engineering, electronics and the food industry.

The service sector is dominated by finan-

cial services and information technology. Switzerland with its stock exchanges is a leading financial centre; banks in Switzerland manage about one third of the world's internationally invested wealth.

The Zurich Economic Area

Zurich and the surrounding regions are at the hub of Switzerland's economy.

Annually 1.5 million persons in approximately 140,000 companies in this area generate 170 billion Swiss francs. The Zurich Economic Area covers over 5,791 square miles (15,000 km²) with a population of 3 million; one third of Switzerland and 40% of its population. Zurich airport is only 60 minutes drive from most towns and villages.

In addition to the Canton of Zurich, the Zurich Economic Area includes in whole or in part the cantons of Aargau and Solothurn to the west, Lucerne, Schwyz and Zug to the south, Glarus and the Grisons to the southeast, Thurgau and St. Gallen to the east and Schaffhausen to the north. Seven cantons have united to form the "Greater Zurich Area", which is marketed abroad as a supra-regional economic zone. [www.welcome.zh.ch]

"Our international staff who live in the Greater Zurich Area are very happy. In addition to the economic benefits the quality of life is outstanding. They appreciate the safety and stability, the cultural programme, the overall family friendliness, general high quality, nearness to residential and recreational areas and the diversity of leisure activities."

Michael Ganser, Vice President and CEO of Cisco Systems
Germany, Hallbergmoos



The Canton of Zurich

The example of the Canton of Zurich proves that size doesn't matter when it comes to success in business ...

Its area of 667 square miles (1,729 km²) makes it only the seventh largest canton, but with nearly 1.3 million inhabitants it is the most densely populated, and what is more important, the heart of Switzerland's economy. Zurich is not large by world standards with a population of 367,000, but it is Switzerland's largest city and the economic and cultural centre for the canton. Winterthur (93,000 in-

habitants) is the second largest conurbation in the canton; Uster, Dübendorf and Dietikon all have populations of more than 20,000.

An economic and educational centre

The Canton of Zurich's economic significance is apparent from two statistics: first, 20% of Switzerland's GDP is generated in the canton and second, its per capita net product as a share of the GDP is one of the highest in Europe. Zurich is one of the world's leading financial centres; numerous banks, industrial enterprises and insurance companies have

their head offices in the Canton of Zurich.

Factors that have contributed to Zurich's success as a business location are the favourable state conditions for companies, moderate taxes, a highly qualified local workforce, optimum rail, road and air transport connections and excellent infrastructure. The proximity to internationally renowned universities (Swiss Federal Institute of Technology ETH, the University of Zurich) is a further advantage – a cluster of financial service, Life Sciences, and information and communications technology companies has developed



in the Zurich area, profiting from local expertise.

Political structure

The Canton of Zurich is made up of 171 communes divided into 12 districts, all governed by a 180-member Cantonal Parliament; the Executive Council has seven members, each of whom presides over the various departments. The city of Zurich is governed by a Communal Council with 125 members; executive authority is exercised by a nine-member Municipal Council. Councillors are elected to these bodies by voters every four years.

The countryside

The Canton of Zurich is divided into the following regions:

Pfannenstiel, Zimmerberg: The broad, open area of the Lake of Zurich lies between two ranges of hills – the Zimmerberg and Albis chain to the west and the Pfannenstiel to the east. Because the lake extends directly into the city centre, both shores are very popular residential and recreational areas. Wädenswil (in the Zimmerberg region) and Küsnacht (Pfannenstiel region) are the largest towns. *Zurich:* Switzerland's largest city and cantonal capital is located on the upper



reaches of the Lake of Zurich. The next chapter contains more information about the city.

Valley of the Limmat, Furttal: To the northwest the Lake of Zurich extends into both these valleys; from the end of the lake it is only 15 kilometres to the neighbouring Canton of Aargau. The river Limmat is the main outlet of the Lake of Zurich; it merges with the river Aare at Lauffohr (Brugg) in Aargau and joins the Rhine at Koblenz. Numerous industries and service companies have settled in the valley of the Limmat; Dietikon is the principal town in the valley.

Lowlands: A wide, well-watered plain bordered to the north by the Rhine and separated from the valley of the Limmat in the

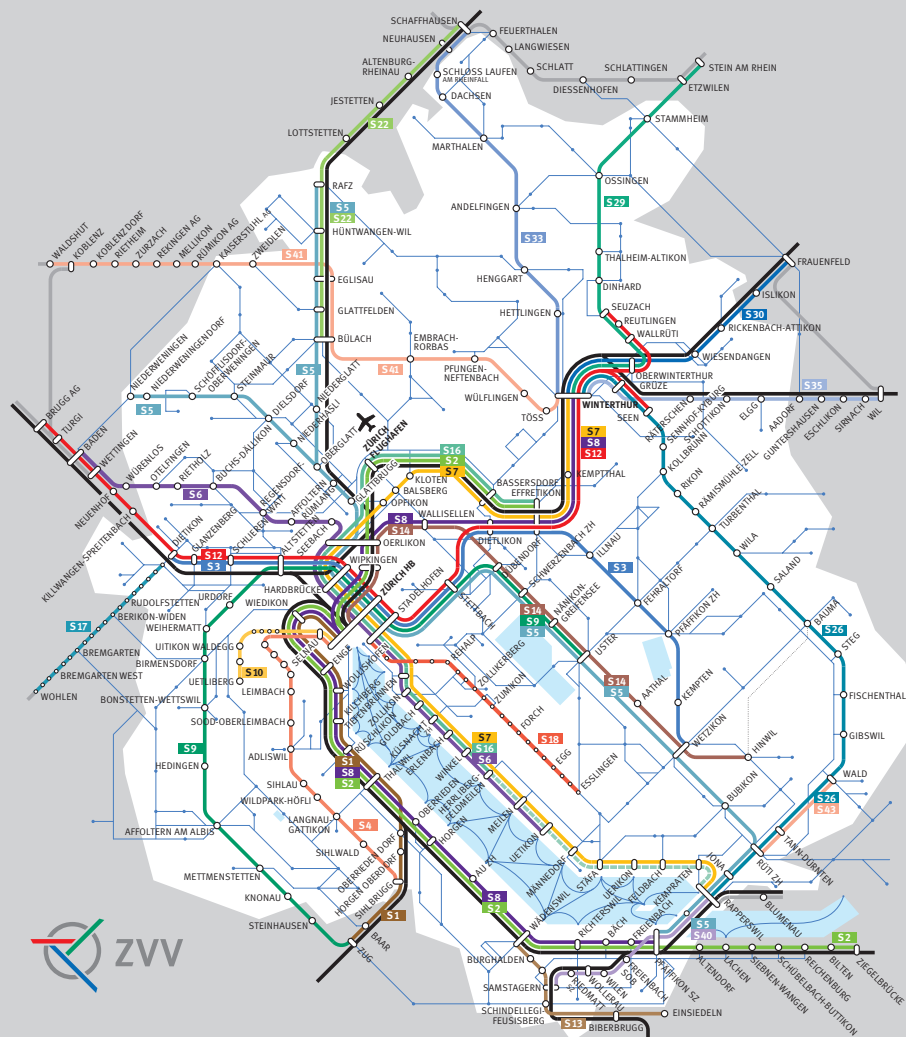
southwest by the Lägern hills (the eastern foothills of the Jura Mountains). The countryside here is unspoiled with many small, sleepy villages. Here you find the picturesque towns of Eglisau and Regensburg, both well worth a visit. Bülach is the largest municipality.

The Glatt valley: The region to the northwest of Zurich is gradually becoming a thriving economic zone – numerous manufacturing and service industries have become attracted to the area around Kloten and Dübendorf. Kloten is the largest municipality and home to the intercontinental airport Unique.

Weinland (Wine Land): As the name implies, one of the region's main products is

wine. The northern reaches of the canton extend into gently rolling, fertile countryside. Neat villages with timber-framed houses are a characteristic feature of the region. Agriculture and small trades predominate here in the Weinland, an area with little major industry compared to the canton's other regions. The Weinland ends in the north at the Rhinefalls, Europe's largest waterfall. Andelfingen is the largest municipality.

Uplands of Zurich: To the east of Zurich lie hills and mountains and the Schnebelhorn, at 1,291 m the highest point in the canton. In the 18th and 19th centuries Switzerland's industrial revolution began here in the uplands of Zurich. Today the region, with its



towns Uster and Wetzikon, is popular as a residential and recreational area for people who work in the city. Zurich and Winterthur are within easy reach thanks to good «S-Bahn» connections (the region's suburban railway service).

Knonaeramt: This area of countryside between the Albis chain and the river Reuss is mainly farmland. The country character of the villages is enhanced by their characteristic timber-framed farmhouses. Rare plants and animals are found in the moorland and reed beds along the river Reuss. High population growth is anticipated in Knonaeramt because Zurich's western bypass (free to traffic by 2010) cuts through it. The largest municipality is Affoltern am Albis.

Winterthur: The canton's second-largest city with 93,000 inhabitants. The city is historically the centre of Switzerland's heavy industry and the birthplace of famous companies such as Sulzer, Rieter and SLM (Swiss Locomotive and Machine Works); today Winterthur is developing into a modern centre for services and high-tech businesses. The region around Winterthur is also a popular res-

Zurich Transport Association's public transport network



idential zone within easy reach of Zurich Airport.

More information about Winterthur can be found from page 34.

Transport

The Canton of Zurich, as already mentioned, has outstanding infrastructure and facilities for private and public transport. There is an intercontinental airport at Zurich-Kloten, only 11 kilometres from the city centre.

Public transport: A dense rail network guarantees time spent on local or long-distance journeys is kept to a minimum. The Swiss Federal Railways (SBB) provide regular hourly services from Zurich's Main Railway

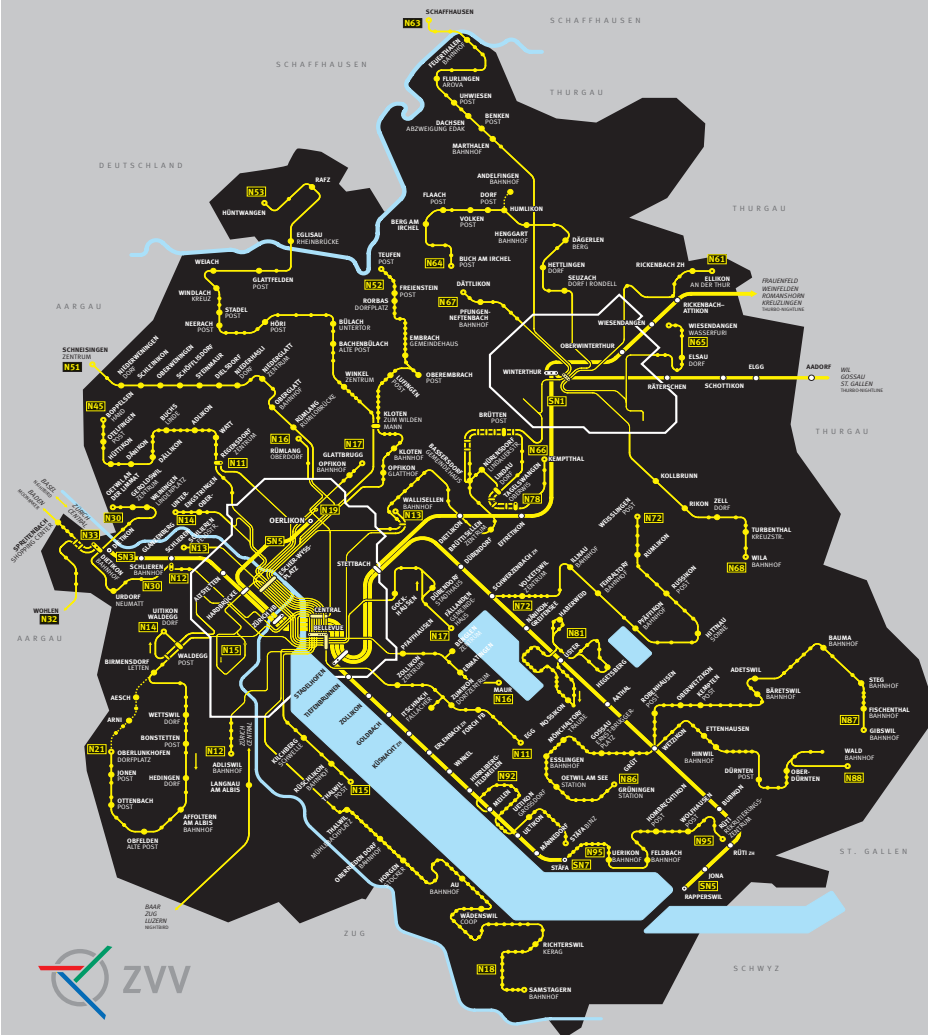
Station to numerous European destinations with trains to most Swiss cities at hourly and half-hourly intervals.

ZVV (Zurich Transport Association) services cover the whole of the canton; the "S-Bahn" (suburban railway), buses, ships and trams all run at regular intervals with good connections available everywhere. Commuters in London and New York are accustomed to travelling 90 minutes in each direction; in contrast, it only takes from 10 to 35 minutes to commute to Zurich from outlying towns, depending on where you live – making it easy to live in the country and work in the city.

The city of Zurich has a dense network of

tram and bus lines with services running at six-minute intervals during the rush hour; S-Bahn trains and local buses run throughout the agglomeration at 12-, 15- and 30-minute intervals. Night buses and trains run at week-ends from 01:00 on Friday night, ensuring that those enjoying city night life arrive home safely in the suburbs.

Both the SBB and ZVV offer a wide variety of tickets with substantial savings, ranging from single tickets to season tickets, day-tickets or multiple-journey tickets. Ticket information can be obtained at the Travel Centre in Zurich's Main Railway Station, all local stations and on the Internet [www.welcome.zh.ch].



Private transport: Rush-hour traffic in Zurich is no different from that in most modern cities with traffic jams on arterial roads and correspondingly long waiting times. Zurich has provided 268,162 open and covered parking spaces for the public, which at first glance might seem to suffice, but finding a parking space in the city centre during business hours can be a trying experience. The city traffic guidance system is one help, with strategically placed electronic indicator boards showing how many parking spaces are available in the various multi-storey car parks. Blue zones are reserved for short-term parking and for residents who are entitled to purchase an annual parking permit issued by the traffic department; this permits them to park in the blue zone for an unlimited period. The gist of the matter is – if you really don't need the car, use public transport ...

[www.welcome.zh.ch]

Numerous links to further information are on the website.

Zurich Transport Association's
late-night public transport network

Zurich - The world's smallest metropolis

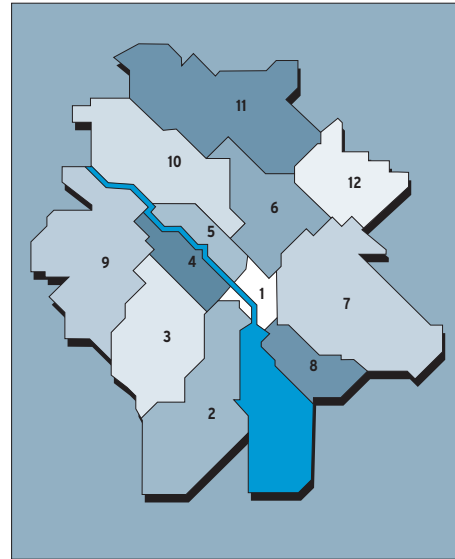
“Downtown Switzerland”, as the city’s advertisers like to call the “world’s smallest metropolis”, has much to offer – for example, the highest quality of life in the world.

Zurich, Switzerland’s business and cultural metropolis, is a lively, cosmopolitan city. “Only” 367,000 citizens actually dwell within the city boundaries, but counting the suburbs and surrounding towns this figure grows to one million people with origins in 173 countries. As you would expect from a cosmopolitan city there are numerous theatres, museums, art galleries, cinemas, concerts, exhibitions, clubs and restaurants. You are not likely to suffer from boredom here.

Mercer International Inc. publishes regular quality-of-life reports on the world’s cities. In the last six years Zurich was rated the world’s top city. The criteria evaluated were employment, housing, recreational facilities, education, personal safety, transport and medical care.

Get to know Zurich’s districts

The city of Zurich is organised into twelve municipal districts, each with its very own character. Let’s visit them one at a time: The heart of the city is the old town (1st Dis-



Zurich's twelve municipal districts

trict), which extends on both sides of the river Limmat from the end of the lake (Bellevue/Bürkliplatz) to the Main Railway Station. Bahnhofstrasse, perhaps Zurich’s most famous thoroughfare, is located in this district in the midst of a maze of narrow lanes concealing old churches, dwellings and guild houses. All the places of cultural interest are in or near the 1st District, including the Kunsthaus (art museum), the Opera House, the Tonhalle, the Schauspielhaus theatre and the Swiss National Museum.

On the left bank of the lake, the 2nd District (Enge/Wollishofen) is a popular residential area with many stately houses situated in splendid parks. The Rietberg Museum and Zurich’s Succulent Collection are also located here.

Wiedikon (3rd District), adjacent to the Üetliberg, is a traditional residential area where there is still reasonably priced accommodation. “Sihlcity”, a giant complex on the site of the old Sihl Paper Factory is being constructed here. A mix of uses is planned at this location all of which will be





“Zurich is not just any old town. Zurich is a world metropolis. Decisions are taken in Zurich. It’s a high-category centre of power. At the same time it’s a place where you can be in the country in 5 minutes ... If I look out of my office window, just take a glance over the waters of the lake; that in itself is recreational value of the highest quality. Then I often think: ‘The world can’t be so bad after all!’”

Alexander Pereira, Director of Zurich’s Opera House

easy to find. The character of this formerly relatively lifeless district will be markedly changed by the anticipated crowds of visitors.

Aussersihl, in the 4th Municipal District, is a former working-class area; today nearly all the nationalities living in Zurich are represented in a veritable multicultural melting pot.

The 5th District (in the west of the city, a former industrial area) has undergone the most far-reaching changes. After heavy industry moved out, a colourful mix of small businesses, designers’ and artists’ studios, galleries, clubs and restaurants took over. One of the most popular venues is the

Schiffbau arts centre: here, in an old industrial warehouse, Zurich’s Schauspielhaus has established a second production location ideal for staging controversial modern plays. A landmark in the 5th District is the Hardturm football stadium.

The 6th District (Unterstrass and Oberstrass) lies at the foot of Zurichberg, the location of the faculties of the University of Zurich and the ETH (Swiss Federal Institute of Technology).

The 7th District (Hottingen, Hirslanden, Witikon) comprises formerly autonomous municipalities and is a preferred residential district; the villas on the Zurichberg are much in demand (although not exactly low-priced).

Dwellings in Seefeld (8th District), on the right shore of the lake, are also much sought-after. The city Botanical Garden is situated here and in summer people flock to the lake promenade and parks, the Chinese Garden, the open-air swimming pools, restaurants and cafes.

Altstetten and Albisrieden in the southwest, both formerly autonomous municipalities, form the 9th District. Zurich’s second principal sports stadium Letzigrund is located in this otherwise typically residential area. The stadium, home of FC Zurich, is widely known through the “World Class in Zurich” athletics meeting.

Höngg, the 10th District, is another pre-





"I don't want to go just anywhere out in the prairie, I'd rather be somewhere nice."

Theo Müller, Müller Milk

ferred residential area. Further ETH facilities are located on the Hönggerberg where the ETH is realising its Science City project: this combines a university campus and a residential district in one. A lively and inviting district is to be created in place of a mono-functional research location uniting everyday life and work as a new model for the universities of the 21st Century.

In 1931 the electorate voted to incorporate the Glatt valley towns of Oerlikon, Affoltern, Seebach and Schwamendingen into Zurich; in 1934 they became the 11th and 12th Districts.

Oerlikon has remained industrial, and the former village of Schwamendingen ac-

commodates people working in local industry, with many new apartments still under construction.

What's on in Zurich?

Zurich plays host to numerous major international events and hardly a month goes by without a significant event.

Every February, the CSI Zurich attracts the world's best showjumpers who compete for the highest prize money in the sport.

The "Zurich Marathon" in April is a new event but one that will soon find its place in the city marathon series.

Another much older event takes place in April – "Sechseläuten", the historical spring

festival of Zurich's trade guilds; it climaxes dramatically and noisily with the burning of the "Böögg" on the Sechseläutenwiese near Bellevue.

"Zurich Festival" begins in June; international stars of opera, the concert hall and theatre present a festive programme of classical music and stage productions. Starting in July and continuing throughout August there are open-air cinemas at six different locations.

Three major events are programmed for August: First the "Street Parade", the world's largest open-air Techno party, attracting up to one million ravers to the streets of Zurich and making the whole lake area pulse with



Techno sound. Also in August, records are broken regularly when international stars of track and field compete at the “World Class Zurich” meeting. The month concludes with the “Theatre Spectacle” held on the Landiwiese on the left bank of the lake – modern theatre and dance are the focus of this international gathering of independent theatre groups. Zurich’s oldest traditional celebration “Knabenschiessen” takes place in September (Boys’ Shooting Competition). This traditional shooting contest was originally for boys from the ages of 12 to 17, but girls are now also admitted. The Monday afternoon of “Knabenschiessen” is also a public holiday in the city of Zurich. Also in

September, “freestyle.ch”, a trend sport event, is held on the Landiwiese.

In October the world’s best women tennis players come to Zurich to play in the “Swisscom Challenge” tournament.

The annual calendar of events is rounded off on the last day of December with the “Silvesterlauf” (New Year’s Eve Race) – over 10,000 men, women and children from Switzerland and abroad participate in this traditional city race under the Christmas decorations and lights. ■

Chapter 1: Zurich – A city worth living in

According to international comparisons the Canton of Zurich and the city of Zurich in particular provide the highest quality of life in the world. Here you find Zwingli's industriousness mixed with discreet joy of living.

1. Shopping in Zurich

The city of Zurich is a paradise for shoppers, with stores catering to every taste and budget. Bahnhofstrasse in particular, Zurich's "mile of luxury", between the railway station and the lake, offers everything the heart may desire. The department stores Globus, Jelmoli and St. Annahof are much frequented by city dwellers, partly because of their popular delicatessen departments. Expensive shops specialising in jewellery and luxury goods are grouped round Paradeplatz; in the old town on both banks of the river Limmat you will find numerous antiquarians, second-hand dealers, design-

er furniture shops, jewellery designers and countless boutiques, both inexpensive and expensive. You will find small designer shops with local brands and innovative products for individualists in the 5th District.

Food and everyday items: In Switzerland the retail market is dominated by two supermarket chains, Coop and Migros; both have supermarkets in nearly every large town. Larger branches (Migros designates them MM and MMM) sell clothes, furniture, sporting goods, house and garden plants, electronic goods and computers, and also have comprehensive do-it-yourself departments. Migros sells neither tobacco nor alcohol in any form. Both Migros and Coop carry an assortment of vegetables, meat and dairy products from organic farms. Cigarettes, alcoholic beverages and cut-price foods are sold by the Denner discount chain. Volg, SPAR and Aldi serve country areas, as do local butchers, bakers and suppliers of other goods. Delicatessens are mainly to be found in the city and in bigger municipalities.

Would you rather shop at an open-air market? In Zurich there are fresh fruit and vegetable markets on Bürkliplatz, Helvetiaplatz and near Milchbuck (Tuesdays and Fridays) and in Oerlikon (near Oerlikon station on Wednesdays and Saturdays). In addition there is a delicatessen market in Zurich's Main Railway Station (Wednesday, 11:00 to 20:00) and local markets at Lindenplatz in Altstetten (Wednesday, Saturday) and on the Rathausbrücke (Saturday). Practically all of the towns around Zurich have weekly fresh fruit and vegetable markets where other goods are also sold – get the times and dates from your local municipality office. In Winterthur there is a weekly fresh food market on Tuesday and Friday mornings; an arts and crafts market is held on two Saturdays in the month.

The flea market on Zurich's Bürkliplatz is well worth a visit (May to October, Saturdays from 06:00 to 15:30). A word of advice: come early, before the dealers snap up the best articles cheaply for resale (at a profit) on their own stands, or come after 15:00, when the





What I love about Zurich ...

"Andi Stutz's Fabric Frontline"

Vivienne Westwood, Fashion-Designer

prices fall again for articles that are not worth packing and transporting ...

Clothing: In addition to the city centre boutiques there are numerous shops offering a wide selection of clothing for men, women and children in every municipality in the canton and in all of Zurich's districts.

Furniture: Möbel Pfister is a major supplier carrying a full range of furniture in varying styles and price categories. Modern and inexpensive furniture, textiles and everyday items can be purchased at Interio and Ikea (in Dietlikon and Spreitenbach respectively); in many cases furniture is ready-packed for immediate transport, but both Ikea and Interio deliver if desired. Both Coop

and Migros have furniture departments in their larger stores. Brands by international designers are sold in exclusive boutiques, such as Neumarkt 17, Colombo or Wohnbedarf (all in Zurich).

Bookshops: Orell-Füssli, Switzerland's largest bookshop, has branches on the Bahnhofstrasse, in the Niederdorf and at Stadelhofen railway station. The English Bookshop and Librairie Payot stock English and French books (both are located on Bahnhofstrasse).

Shopping malls: If you like to do all your shopping under one roof, visit one of the many malls or shopping centres; these are situated in the city centre (Brunaupark and Letzipark) and in the environs (Glatt Center

near the airport or Shopping Center Spreitenbach and Tivoli at Spreitenbach). Sihlcity, which opened in March 2007, is more than just a shopping mall. It is almost a new suburb with areas set aside for dwellings and businesses, a hotel and wellness centre, cinemas, bars, restaurants and a cultural centre.

2. Sport and leisure

There are facilities for most modern sports throughout the canton. You will also find clubs or associations that promote the sport of your choice. If you require more information about sport and recreational facilities, please contact the local municipality of-



fices or surf our website, where you will find links to major sports and the city and cantonal sport departments. [www.welcome.zh.ch]

Aquatic sports: You can bathe safely in all the lakes and rivers in the canton of Zurich in summer because the water is clean. There are countless areas reserved for swimmers on lakes and rivers (“Badi” in Swiss German) in addition to the traditional open-air and indoor pools. If you prefer sailing, rowing, surfing, swimming, water polo, diving and canoeing, join one of the many clubs.

Football (soccer): Switzerland’s most popular sport. Both Zurich clubs Grasshopper Club (GC) and FC Zurich play in the top Swiss league (“Super League”). Most places in the

region have a local football club, usually with a junior section. Although American football is less popular the local team, “Zurich Renegades”, has won the Swiss championship four times in the last twenty years.

Tennis: Because of the upsurge of interest in tennis, clubs have been formed and courts established in most of the larger municipalities.

Golf: Golf is not as popular in Switzerland as it is in the USA and Britain, but nevertheless the canton of Zurich has 19 golf clubs with beautifully tended greens.

Baseball, basketball: Baseball is a minority sport here; basketball is played in schools and there are numerous basketball clubs.

Jogging, walking, hiking, mountain climbing: Fitness trails, called “Vita Parours”, have been laid out in many woods and are equipped with elementary fitness and exercise apparatus. Well-signposted “Wanderwege” (hiking paths) crisscross the countryside; there are many books available with suggested routes in the canton of Zurich; you can also find suggestions on the Internet. Climbers and alpinists are within easy distance of beautiful Alpine cliffs and peaks; indoor and outdoor practice walls are even nearer.

Cycling, mountain biking Although still warm work, cycling is a pleasure on the region’s sprawling network of well-signposted



cycle paths and on cycle lanes and main roads in the towns. You will find mountain biking in the mountains and hills above the Lake of Zurich an exhilarating experience. And while you are out and about, why not visit Winterthur, a traditional cyclists' town?

Athletics: Athletics is not exactly a mass sport, but there are nevertheless numerous clubs with ample training facilities that also arrange meets.

Winter sports If only for the winter sports it would be worth moving to Zurich. Switzerland's most popular sports are skiing, snowboarding, cross-country skiing, ice skating, curling and sledging, and there is ample op-

portunity to engage in them without traveling too far. The nearest ski slopes are at Hoch Ybrig (45 minutes by car), major resorts in the Grisons such as Laax-Flims, Lenzerheide, Arosa, Klosters and Davos are about one and a half to two hours by car, and they are also easy to reach by public transport. The slopes of Elm (in the canton of Glarus) and Toggenburg (canton of St. Gallen) are also only one hour away.

Billiards, ten-pin bowling, skittles: Passionate pool, snooker and carambole players will find opportunities to play at many leisure clubs. Zurich Seebach boasts a genuine ten-pin bowling alley and Swiss skittle alleys can be found in many restaurants

3. A night out?

We guarantee you will never be bored in Zurich – such is the variety (and quality) of the exhibitions and entertainment presented by museums, theatres and concert halls. Zurich's gastronomic scene and night life certainly compare well with other cities. In fact, the choice is so great (and changes so quickly) that it is impossible to deal with in any real detail so the following list must be viewed as subjective and incomplete.

Every Thursday you can get "NZZ Ticket" and "Züritipp", up-to-date weekly event programmes published as supplements to the city papers the "Neue Zürcher Zeitung" and the "Tages-

“I wake up happy every morning, I live in a great city and the quality of life is fantastic. In New York I commuted for three hours every day. Here I get up at five, take a short walk, have breakfast, look at the lake and I’m still in the office before seven. When I want to play a round of golf, I only drive a short distance and I’m right in the heart of the countryside. I appreciate music, the opera, the friends I’ve made, Bad Ragaz, Ticino – I really like the multicultural way of life here.”

James J. Schiro, Chief Executive Officer, Zurich Financial Services

Anzeiger”. However, the best plan is to explore Zurich yourself and discover what you like best.

Opera and theatres: The Schauspielhaus was designated Europe’s Theatre of the Year in 2001 and 2002; traditional productions are staged at the “Pfaen” theatre while contemporary works are performed at the Schiffbau theatre near Escher-Wyss-Platz. Numerous smaller theatres in the city and in the regions (for example the Neumarkt theatre or the Theater an der Winkelwiese) cover all aspects of the world of the stage. In Winterthur the new Casinotheater presents a broad spectrum of plays, cabarets and revues. Zurich’s Opera House needs no introduction to lovers of top-class opera and bal-

let. If you are fond of English humour we recommend you book a seat at one of the productions staged by the English Comedy Club Zurich.

Live music: If your taste is classical, visit the Tonhalle, home to the Tonhalle Orchestra and Zurich Chamber Orchestra, or in Winterthur go to the “Kyburgiade”. Jazz and rock fans can hear live artists daily in the many clubs (for example “Moods” and the “Widder-Bar” in Zurich or the “Albani” in Winterthur) and they also perform at regular concerts in the region. Both Zurich and Winterthur have musical theatres for those who love this genre.

Dancing: In Zurich dance addicts will

find a huge choice of clubs, pubs, bars and parties featuring all music streams from House through Techno to Latino – there are over 300 night spots open till 03:00 at weekends. And in summer the “Street Parade”, the world’s biggest Techno rave, attracts over one million participants to the city.

Museums and galleries: Switzerland has more museums per inhabitant than any other country in the world – there are over 100 in the canton of Zurich alone. The most famous of these are Zurich’s Kunsthaus (a European leader in the fields of modern and contemporary art) and the Swiss National Museum situated behind the Main Railway Station (Switzerland’s largest exhibition of

“Zurich has replaced Berlin as Europe’s hippest centre when it comes to music, bars or clubbing.”

Haig Simonian, Financial Times

cultural objects). The Migros Museum for Contemporary Art and the numerous galleries in the Löwenbräu area also have significant collections of interest to art lovers. Well worth visiting in Winterthur are the world-renowned Reinhart Collection housed in the Villa Römerholz (Old Masters including Goya and Rubens, and Impressionist paintings), the Museum of Photography (German-speaking Switzerland’s only photography museum) and the Technorama with exhibits that explain technology and physics in simple terms. Or if you prefer something out of the ordinary, there are the Dinosaur Museum at Aathal, the Aviation Museum at Dübendorf and the University of

Zurich’s Moulage Collection, an unusual exhibition of dermatological conditions modelled in wax.

Libraries: The Central Library, the Libraries of the University and of the Swiss Federal Institute of Technology ETH, the Max Frisch Archive, the James Joyce Foundation and the Thomas Mann Archive all deserve special mention. Every district in Zurich has its own Pestalozzi Library. By the way: readings are very popular in Zurich, with the spectrum ranging from simply interesting to quite bizarre. Switzerland’s principal literature event – the “Literature Days” – takes place in Solothurn.

Cinema: All the latest English films and a





broad selection of cultural films are screened in approximately 60 cinemas in Zurich; they are usually shown in the original language with German subtitles. The open-air cinema by the lake is a popular attraction in summer – the programme usually consists of classical films and advance screenings. Book well in advance! In summer there is also a major film festival in Locarno (Ticino).

Food and drink: Every culinary taste is catered for in restaurants in Zurich and its environs, whether you prefer a nouvelle cuisine meal at a restaurant with 18 GaultMillau points or traditional Swiss specialities such as “Rösti” or fondue, or Italian, Spanish, Portuguese, Chinese, Thai, Japanese,

Mexican, American, Russian or Australian food. All five continents are represented gastronomically, with menus for every budget served in surroundings varying from a cosy pub or homely restaurant to a stylish eatery. We name no names for lack of space.

[www.welcome.zh.ch]

Chapter 2: Working and living in the Canton of Zurich

What you need to know about permits, contracts, searching for accommodation and jobs.

1. Residency and work permits

If you want to live and work in Switzerland you will need a residency permit. It is issued by the local cantonal authorities.

Residence permits for citizens of EU/EFTA states

The Agreement on the Free Movement of Persons between Switzerland and the EU, which went into force on 1 June 2002, has led to many simplifications. Citizens of EU and EFTA states now have similar rights to bearers of Swiss passports; they have full freedom of movement within Switzerland and can live and work where they please. Spouses and children under 21 may also settle and work in Switzerland as may other di-

rect relatives. Individuals with no gainful employment who are citizens of EU/EFTA states (for example pensioners) may settle in Switzerland if they have sufficient financial resources and are insured for sickness and accident. Residence permits are issued to students from EU/EFTA states for the duration of their studies.

On 1 June 2004, the rule of priority for Swiss nationals was abolished so EU citizens no longer require work permits (special conditions apply to citizens of the new EU Member States that joined after 2004). However, to be able to work in Switzerland such citizens still require a residence permit for the purpose of taking up gainful employment. This permit is issued by the Immigration Office. The only prerequisite for issuing permits is a confirmation of employment given by an employer. You are entitled to remain in the Canton of Zurich for three months without a residence permit while searching for a job. Your local resident's control office should be notified about this. If needed, you may obtain a short-term resi-

dence permit that lets you remain for a further three months. Switzerland issues the following types of residence permits:

Short-term residence permit L: This permit is issued on presentation of an employment contract lasting less than twelve months; it can be extended for a further twelve months if the holder submits a new employment contract. Family reunification is permitted.

Long-term residence permit B: Valid for five years; this permit is issued if you have an unlimited employment contract or one running for more than twelve months. The permit is automatically renewed after five years if you remain with the same employer. Family reunification is permitted.

Cross-border commuter permit G: Valid for five years; this permit is issued if you submit an unlimited employment contract or one lasting more than twelve months. Cross-border commuters are able to return home once each week to their place of residence, which means they are registered as weekly commuters in Switzerland. The border zone arrangement – for areas up to 50 km from the





Swiss border – was completely abolished at the end of 2007.

Settlement permit C: The holder of this permit is entitled to remain in Switzerland for an indefinite period and it is issued as a rule after you have lived continuously in the country for five years; it is renewable every five years.

Self-employment: If you want to work in Switzerland on a self-employed basis you will be issued a short-term residence permit valid for six months. To be registered as self-employed apply to the local social insurance office. Link:

www.svazurich.ch/pdf/ak3001.pdf

If after this time you register a business in

the commercial gazette or apply for a Value Added Tax number, you will be issued a residence permit valid for five years.

Work and residence permits for relatives from non-EU/EFTA states and new EU states

The Federal Foreigners Act of 16 December 2005 grants priority on the labour market to both nationals and citizens of states with which Switzerland has concluded an agreement on the free movement of persons. Before an employer can obtain a work and residence permit for you, he must be able to prove that he has been unable to find a qualified person in Switzerland or in an EU/EFTA

country. As a rule qualified, indispensable management staff are permitted to enter the country. The residence permits issued are identical to those available in EU/EFTA countries with the following differences:

Short-term residence permit L: valid for three to twelve months. It is issued to management staff for short-term stays, e.g. individuals on project or students here for short periods of training or education may be issued a permit valid for up to four months. Permits issued to citizens of non-EU- and non-EFTA states will be valid for periods of four to twelve months and may be extended for a maximum duration of two years. The holder of this type of permit is not en-

“One of the advantages of Zurich is that we have no problem recruiting foreign specialists because it is a very attractive location”.

Walter B. Kielholz, Chairman of the Board of Directors, Credit Suisse Group



titled to change job or profession or move to another canton.

Annual residence permit B: Staff posting: According to the WTO Agreement on the Exchange of Services (GATS) managers on transfer, indispensable staff and highly qualified specialists working at companies' Swiss branches are permitted to stay for three years with the possibility of extending the permit for a maximum of four years.

Registration for short terms of employment by citizens of non-EU and non-EFTA states: No permits are needed for brief periods of work, such as the following, but you are obliged to notify the authorities that you are working here: Postings for a limited period of time

from an EU/EFTA state to Switzerland, providing services in a self-employed capacity for up to 90 days per calendar year and taking up temporary employment with a Swiss company for less than three months. The registration procedure for new Member States applies to individuals on a posting or to self-employed service providers. Registration takes place simply and free of charge using electronic post or by normal post (a fee is charged) to the Office for Economy and Labor.

On www.arbeitsbewilligungen.zh.ch you can apply for a permit and get a decision on your application online.

2. How do I find a job?

If you are an EU/EFTA citizen you are entitled to remain in the Canton of Zurich for three months without a permit while looking for a job. There are a number of ways to find employment:

- Consult employment agencies and exchanges and the regional employment centres (RAV) (www.treffpunkt-arbeit.ch, see EURES – The European Job Mobility Portal).
- Consult the job advertisements published in nearly all the newspapers in the canton; the main papers are the “Neue Zürcher Zeitung” (Wednesday and Saturday and the “NZZ am Sonntag”), the “Tages-Anzeiger” (job ads on Tuesdays and Thursdays, more in the “Al-



pha” managerial market on Sa-turdays and Sundays in the “SonntagsZeitung”); Winterthur has a local paper with job adverts called “Der Landbote”.

- Online using www.jobsuchmaschine.ch or www.stellenlinks.ch; these link you to Switzerland’s largest employment gateways. All aspects of the employer-employee relationship are regulated by an *employment contract*. As a minimum the contract should define the wages you will receive, your working hours, holidays, the length of any agreed probationary period, when your employment begins and ends and the period of notice to be served on severance of the contract. In Switzerland it is practice to pay either a thir-

teenth monthly wage or a bonus at year-end – this detail should also be covered by the contract and it should also stipulate whether you will receive a proportion of this sum for the time worked if you change employment in the course of a year. Depending on the company, the branch or global labour contract, working hours range from 40 to 42.5 hours per week. Some industries work a little longer each day throughout the year to allow for more free time between Christmas and New Year and other public holidays. Legally you are entitled to a minimum of four weeks’ or 20 working days’ holiday; men retire at the age of 65 and women at 64.

Switzerland’s *pensions and social security*

system is based on a combination of state, occupational and private pension schemes designated the “three pillars”.

The *first pillar* is the state old age and survivors’ insurance, known as the AHV/IV; more details are available in the chapter “Insurance” on page 64.

All employees with an annual income of over CHF 19,890.- contribute to the obligatory occupational scheme, the *second pillar* (BVG) (the figure stated is subject to change. Please ask your occupational pension scheme about the current amount).

You are obliged to join your employer’s superannuation/pension fund scheme. You pay half the premiums, the other half being

“The history of Winterthur’s art museums is being perpetuated. The recently founded photo museum, discreetly sponsored by Georg and Andreas Reinhardt, is already one of Europe’s outstanding museums.”

Rudolf Maria Bergmann, *Frankfurter Allgemeine Zeitung*



paid by the employer. The premiums due depend on the insured benefits and the employee’s age, and range from 7 to 23% of gross earned income. If you change employment the accumulated capital (your contributions and those of your employer) is transferred to your account with your new employer. The accumulated capital can be paid out before you reach retirement if you leave Switzerland, become self-employed or cease employment prematurely.

The *third pillar* in the system is provided by banks and insurance companies that offer tax-relieved private pension schemes to supplement the state old-age pension. Employed individuals may pay CHF 6,192 an-

nually into such private pension schemes while the self-employed may pay in 20% of their income up to a limit of CHF 30,960. (as in 2006) *Accident insurance*: Employees are insured under an obligatory scheme for occupational and non-occupational accidents; more details can be found in the chapter “Insurance”.

Since 1 July 2005 conditions for maternity leave in Switzerland have been regulated on the federal level. Under these conditions mothers are entitled to fourteen weeks’ maternity leave; work is prohibited for eight weeks of this leave period. If you wish you can extend your leave for a further two weeks if you take them unpaid, and if you are breastfeeding,

you can extend the leave period even further. You may also begin working again before the fourteen week period ends, however if you do so you will have no further claim to maternity payments.

If you are incapable of work due to illness or accident your wages will still be paid and you cannot be given notice – this protection exists for 30 days in the first year of employment after any probationary period has elapsed and increases to 90 days after five years; thereafter it applies for 180 days after incapacity for work is diagnosed. If you are given notice and become incapable of work during the notice period the period of notice ceases.



Coordination of social security systems

To avoid disadvantages to citizens through double insurance or gaps in insurance, EU states have coordinated their social security systems. Switzerland participates in this arrangement. The place of employment principle is applied so you are subject to the compulsory insurance legislation in the land where you mainly work. If an employer posts you to another state (EU, EFTA, Switzerland) for less than a year, you are subject to the current legislation in your home country.

[\[www.welcome.zh.ch\]](http://www.welcome.zh.ch)

3. Where am I going to live?

There are two important factors which may very well influence this decision as you will see from the chapter on “Taxation”; choosing where to live is not only a matter of the quality of life but also of the amount of tax you will have to pay. Property prices and rents are usually higher in municipalities with lower taxes.

Accommodation is in short supply in the city of Zurich. Apartments for rent larger than 167.5 sq ft (140 m²) in area are either hard to find or very expensive. Most of the apartments in the city have one to three

rooms; family accommodation is easier to find outside the city.

The “Gold Coast” (the right side of the lake between Zollikon and Meilen) and the left shore between Kilchberg and Wädenswil are two very attractive residential areas. You can find more information about the various regions in the canton of Zurich on page 19.

There are property adverts in most of the regional newspapers but the widest choice is found in the “Tages-Anzeiger”, “Neue Zürcher Zeitung”, “Der Landbote” and the “Zürichsee-Zeitung”.

[www] Numerous links to property gateways can be found on our website.



“Zurich is ideally situated geographically, the city offers a high living standard, has a favourable attitude to investors, offers high wages and uncomplicated structures for requesting visas. Proximity to a university of the quality of the ETH is important to a technology company. However, this alone was not the reason for choosing to settle in Zurich, rather the combination of advantages was what made us come.”

Urs Hölzle, Vice-president of Google

4. Most people are tenants...

Seventy-five percent of the population of Switzerland live in rented apartments – as a result, the interior standard of apartments for let ranges from good to excellent. In contrast to other countries, apartments in Switzerland are usually let unfurnished, but fitted with complete kitchens and all radio, TV and telephone connections. The apartment may be equipped with a washing machine / tumble drier or there will be a shared washing machine and drying area in the building. The indicated size of the apartment does not usually include the kitchen or bathroom/WC, and

a large corridor or dining alcove is counted as half a room.

The *tenancy agreement* defines the rent to be paid, incidental costs (heating, water), the advance deposit, when the lease begins and how to terminate it. You will usually receive a separate contract for a garage or parking space let with your apartment. The tenancy agreement should also state whether you are permitted to keep a dog or cat. The *house rules* are also part of the tenancy agreement – in the interests of maintaining peace with your neighbours you should observe them. The landlord is entitled to request an *advance deposit* limited to three months rent. The money is deposited into an account in your

name and is returned with interest when the tenancy ends.

Normally, regular dates are set on which you can *terminate your lease* (end of March, June or September) and you usually have to observe a three-month period of notice. Outside these dates you may be able to give up your tenancy if you find another person willing to take over the lease who is acceptable to the landlord.

When you receive the *keys to the apartment* you and the landlord inspect the apartment together and make a list of any obvious defects and both then sign it. When your lease ends, the landlord is entitled to charge you for the cost of repairing any defects not not-



“We chose Zurich for three reasons:
ease of doing
business – talents – taxes.”

Karl Mayr, President & CEO AXIS Re Europe

ed on the form. Make sure you list any interior damage on the form and make some notes about the general condition of the apartment. If you detect any damage or defects after you move in you may also notify the landlord of these as long as you do so by registered letter within 14 days. Make a copy of this form (and any additional letter) and file it away carefully because it will be consulted if any dispute arises.

The *incidental costs* costs are the actual expenditure for heating, water, electricity used in the building, the caretaker and any other incidental costs. These are usually paid monthly in advance and then settled annually when the landlord submits a bill for the

actual costs incurred. The difference between what you have paid in advance and the actual cost will be refunded, or you will be billed if the heating costs are higher than expected.

The electricity company will bill you directly for electricity used in your apartment.

The *water* supplied to homes throughout the canton is first-class drinking water.

The *mains current* is 230 volts. Most small two-pole plugs fit into Swiss three-pole sockets. You will need an adapter for apparatus with shockproof plugs and a transformer for American devices requiring a 110-volt supply; both can be obtained at your local electrical supplier.

Switzerland's *waste disposal system* is de-

signed to be sustainable, with the emphasis on recycling; nowhere in the world are so many materials recycled as here. The local municipality publishes a calendar of collection dates for household waste, compostable waste, paper, cardboard and toxic substances, or you can consult the Internet (for the city of Zurich: www.erz.ch). You pay directly to have household garbage and compostable waste collected, so in most municipalities you will have to buy special waste bags or stickers at the local shop or from the municipal offices. You may only use the specific bags or stickers approved and sold for your municipality. Paper and cardboard are collected free. Glass and tin cans should be deposited in the special containers



found in all municipalities. Plastic (PET) bottles can be returned to the local shop. Special arrangements are also made for disposing of bulky goods, batteries, chemicals and cooking oil, so consult your municipality for further information.

Switzerland has an excellent telecommunications infrastructure.

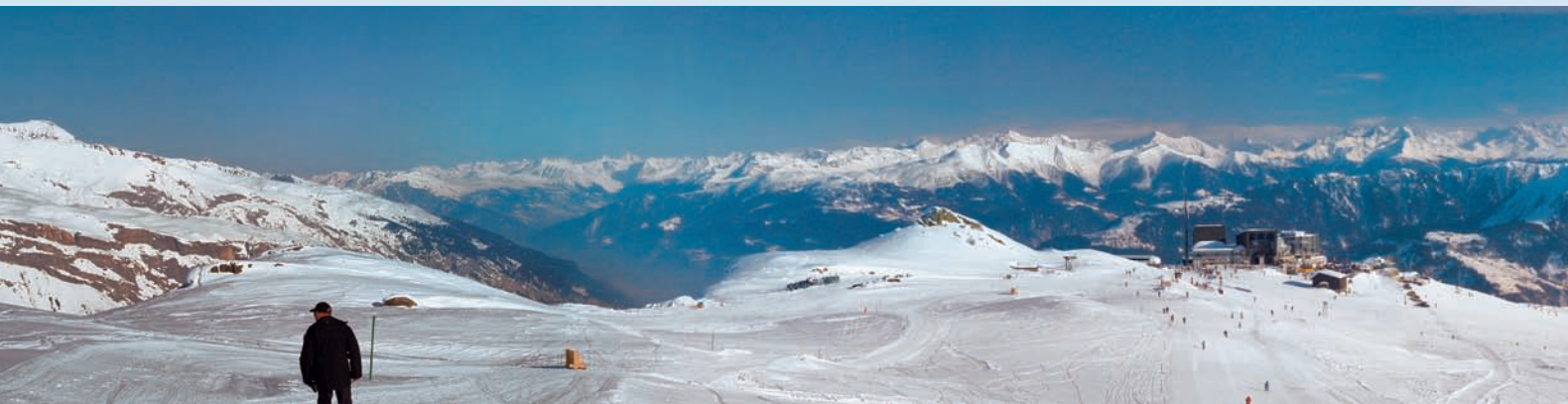
Phones: Swisscom phone connections are installed in every apartment but it is your responsibility to notify Swisscom that you have moved in and wish to use the phone (this can also be done online). Swisscom requires a deposit of CHF 500 to connect phones for citizens of EU/EFTA states who do not yet have a “C” residence permit; if all bills have been

paid, after six months you can request that the deposit be refunded. Phones can be rented from Swisscom or purchased from other specialist suppliers. Phone services are provided by a number of telephone companies the largest being Swisscom, Sunrise and Tele2.

Mobile phones: 99,7 percent of the populated area can be reached by mobile phone (“Natel”) on the GSM networks maintained by Swisscom, Sunrise and Orange; there is no reception in some mountainous regions.

Internet: More and more providers offer broadband ADSL services as an alternative to the earlier ISDN access, and if you have a cable TV connection, another alternative is to surf on the Cablecom network.

Radio/TV: Most houses and apartments in the canton of Zurich have cable TV connections. You can receive between 40 and 50 TV channels and 30 to 50 national and international radio stations. The TV standard used in Switzerland is PAL/SECAM. Radio and TV reception are not free, and both services together cost CHF 108 quarterly. You are obliged to notify Billag, the collecting agent, that you have moved in and wish to use the TV/radio connection. Depending on where you live and whom you rent from, in addition to paying for public radio and TV you may also have to pay for the cable connection; this is usually included as part of the incidental costs for the apartment. [www]



[www] You will find a link to a site comparing the providers' charges and services.

5. Purchasing property

You do not require special authorisation to buy property or land if you are a citizen of a EU/EFTA state and your main domicile is in Switzerland or if you come from a non-EU/EFTA country and are a holder of a "C" residence permit.

If you are a citizen of a EU/EFTA state you may purchase property at your Swiss domicile for your own use, but you are not entitled to let the property to others. If you change domicile you can let the accommodation or

use it as a second apartment and buy another property at your new domicile. Cross-border workers from the EU may buy their own home in the region where they work; they are obliged to use the accommodation themselves (it may not be let to others) while they work in the region. **[www]** Information sheet «Purchase of Real Estate by Persons Who Live Abroad».

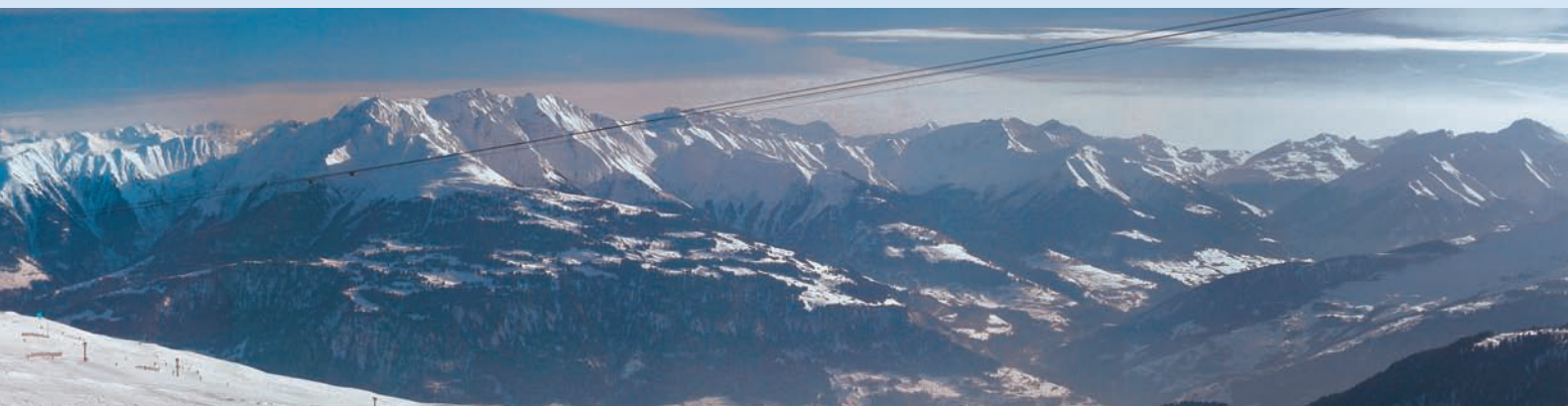
Consult a trustee company or a bank for information on how to finance a property purchase and for information about tax relief for mortgages and building maintenance costs. Property purchases must be notarised and recorded in the municipality's land register. Such purchases are mainly financed with a

bank mortgage and as a rule purchasers must deposit 20% of the purchase price.

6. Moving to Switzerland

Of course you can do the whole removal yourself, but the best idea is to enlist the help of an international removal specialist with a branch or agent in Switzerland. It is also advisable to consult one of the many relocation agencies before you enter Switzerland.

[www] You will find a list of addresses and links on the website. Relocation agencies can help you in many ways - from finding an apartment to selecting a school for your children, whatever you need.



If you are a citizen of an EU/EFTA state you can import a *vehicle* (car, motorcycle) into Switzerland and drive with foreign number plates for 12 months. After 12 months you are required to register the vehicle in Switzerland. If you import a vehicle from a non-EU/EFTA country (e.g. the USA) customs duty will be charged and the vehicle may have to be modified before it can be registered in Switzerland. More information is provided in the chapter on “Vehicles”.

Do you have a *pet*? You can import your dog or cat without a permit if it has been vaccinated against rabies within the last 12 months (not later than 30 days before you entered Switzerland); you must have a certifi-

cate of vaccination for your pet. There are no vaccination requirements for birds, hamsters and similar small animals. Snakes, tortoises, parrots and other exotic animals listed in the Washington Agreement on the Protection of Endangered Species can only be imported if a permit is issued by the Swiss Federal Veterinary Office. Please apply for a permit *before you enter the country*. You will find a link to the Swiss Federal Veterinary Office and further information on importing exotic pets on our website.

Your *household* staff have to meet the same requirements as you to qualify for a residence permit and a work permit (see page 38). You need a permit for an au pair and their stay is

limited to 18 months. Switzerland only admits au pairs from EU/EFTA countries and North America (USA and Canada).

Registration after entering the country

Within eight days of entering the country you are obliged to register with the municipal population control office near your new home, or if you live in Zurich at the appropriate district office. If you come from an EU/EFTA country you will need to bring a valid passport or identity card, two passport photos and confirmation that you are renting accommodation (tenancy agreement). You will also need to bring your work permit if you come from a non-EU/EFTA country (see page 38). ■

Chapter 3: Education and training

Education is a number one priority in Switzerland.

The education system

Switzerland's state education system has a good reputation and justifiably so when you consider the curriculum in the state schools. Kindergarten, elementary and grammar school (high school) education are provided free. In the Canton of Zurich today children benefit from nine years' compulsory education, six at primary school (lower and middle grades) and three at secondary school. Children can transfer to a grammar school (high school) after the sixth primary class or after the IInd or IIIrd secondary class ("Kurzzeitgymnasium", short grammar school). A number of educational institutes provide a supplementary (voluntary) tenth year prior to commencing professional training.

The scholastic year begins in August with classes held both mornings and afternoons.

Many towns and municipalities provide further supervision such as over lunchtime or at day-nurseries. Zurich and some of the municipalities also have day schools for your children, but places are limited. The local education office or the secretariat of the local school will be pleased to enrol your child for kindergarten or primary school; in Zurich, the district education office takes care of enrolment. In June 2005, Zurich's voters approved new legislation on education. Implementation of the reforms will involve numerous changes to the state school system; the reforms will all be introduced throughout the canton by the beginning of the 2010/11 term. Some of the most significant changes include the following: establishment of standard hours of instruction in all schools, creation of day-care facilities in all municipalities to be paid for by parents, introduction of a school management for each school in the canton and obligatory kindergarten in place of voluntary attendance. The actual state of implementation of reforms differs from municipality to municipality.

[www.welcome.zh.ch] You will find more information on the education system in the Canton of Zurich on our website

Kindergarten: Currently attendance at kindergarten is voluntary. Two years before they commence primary school, children aged five and over may begin attending kindergarten for five days per week. Kindergarten becomes obligatory in the 2008/09 term as a result of revised educational legislation.

Primary school: Children receive a basic education during six years of primary school; beginning in 2006, this will include English lessons from the second class and French from the fifth. Compulsory education: The law states "The Canton of Zurich requires every child who reaches the end of its sixth year before 30 April to attend school from the beginning of the following year." After completing the sixth class, children commence secondary school or enter a grammar school (high school, "Langgymnasium", long grammar school).



Education system in the canton of Zurich

| Age > | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 |
|---|-------------------|--------------------------------|-----------------------------------|---|---------------------------------|----|----|------------------|----|----|----------------|--|---------|----|----|
| | Kinder- garten | | | | | | | | | | | | | | |
| 1st – 3rd class | | Primary school/ Lower grade | | | | | | | | | | | | | |
| 4th – 6th class | | | | | Primary school/ Middle grade | | | | | | | | | | |
| Secondary classes I-III | | | | | | | | Secondary school | | | | | | | |
| From the 6th class | | | | | | | | Grammar school | | | | | | | |
| From secondary class II | | | | | | | | | | | Grammar school | | | | |
| From secondary class II | | | | | | | | | | | | Secondary school with leaving certificate | | | |
| 1st – 6th class Secondary classes I-III | | | Special classes and home teaching | | | | | | | | | | | | |
| Year for choice of vocation/Continued education | | | | | | | | | | | | Year for choice of vocation/ continued education | | | |
| Basic vocational training | | | | | | | | | | | | | College | | |

Secondary school: Secondary school provides children with a broad education and builds up pupils' independence and self-motivation. If they pass an examination after the IInd or IIIrd class they may enter grammar school (high school, "Kurzzeitgymnasium", short grammar school). After completing nine years of compulsory education young people enter level II of secondary education. Now they can choose either of two routes, continue with academic education (grammar/secondary school with certificate) or professional education (basic vocational training, full-time vocational schooling) or a tenth year at school.

Secondary and grammar schools: Sec-



ondary education lasts from four to six years depending on when pupils start; on completion of their schooling successful students are awarded a leaving certificate, the first requirement for university. Five different types of leaving certificate are awarded in the canton's 21 secondary schools. Classical languages (A – languages including Latin and/or Greek; the principal subject is a language); Modern languages (N – only modern languages; the principal subject is a language); Mathematics and science (MN – the principal subjects are “Biology and chemistry” or “Physics and applied mathematics”); Economics and legal (WR – the principal subject is “Economics and

law”); Music (M – the principal subject is “Artistic design” or “Music”).

Some grammar schools offer a bilingual leaving certificate course with teaching in German and English and one art college offers a bicultural certificate course in German and Italian. Another school provides art and sport classes (K+S) to cater for talented young musicians, dancers and sportsmen and women. [www.welcome.zh.ch]

Basic vocational training

Apprenticeship: Most young people begin vocational training after completing level I of secondary school. Most trades or professions require a two to four year apprenticeship; on

completion of a two-year course the Federal Vocational Certificate is issued and for a three to four year course the Federal Certificate of Qualification. An apprenticeship combines on-the-job training and school subjects. Apprenticeships are offered in trades and professions from commercial training to nursing and technical trades. Talented young people can enrol for further education at a vocational school; this is a condition for entry to a university of applied sciences.

Universities of Applied Sciences: There are a number of Universities of Applied Sciences to choose from in the Canton of Zurich. The Zurich University of Applied Sciences Winterthur has the broadest range of courses in



Switzerland; in Zurich there are the School of Applied Psychology (HAP), the School for Social Work (HSSAZ), the Zurich School of Music, Drama and Dance (HMT), the University of Design and Art (HGKZ), the University of Applied Sciences for Business Administration Zurich (HWZ) or the Hotelfachschule (School of Hotel Management) Belvoirpark (HF).

Higher vocational training: Switzerland has a complete vocational training system based on higher technical colleges with professional examinations and higher qualifying examinations. At higher technical colleges individuals with a trade can increase their general knowledge, be brought up to date with developments in their own field and

qualify to take organisational and managerial responsibility. These colleges also offer theoretical and practical courses for middle management. Basic education in such fields as health care, social work and graphic design is provided by the higher technical colleges.

Universities and the ETH: There are cantonal Universities in Zurich, Basel, Berne, St. Gallen, Lucerne, Lugano, Fribourg, Neuchâtel, Lausanne and Geneva; the Federal Institute of Technology is located at Zurich (ETHZ) and Lausanne (EPFL).

The University of Zurich: Zurich's university, which was founded in 1833, is the largest in Switzerland, with 20,000 students and the broadest range of study courses. The insti-

tutes for brain research, neuroscience, virology and neurology, the clinic for heart surgery and the children's hospital are world-renowned.

ETH Zurich: The ETHZ also has a large campus with 12,700 enrolled students and 83 institutes and laboratories. Undergraduate courses are offered in core subjects such as mathematics, architecture and engineering, environmental studies and sports science. The departments for nano- and biotechnology, information technology and materials science do cutting-edge research.

Private, international and boarding schools

You may also enrol your child in any of the

Zurich's Nobel Laureates since 1970

| | | |
|------|-----------|---|
| 1975 | Chemistry | Vladimir Prelog (ETH) |
| 1978 | Medicine | Werner Arber (ETH) |
| 1986 | Physics | Heinrich Rohrer and Gerd Binnig (ETH, IBM) |
| 1987 | Physics | Georg Bednorz and Karl Alexander Müller (Uni ZH, IBM) |
| 1991 | Chemistry | Richard Ernst (ETH) |
| 1996 | Medicine | Rolf Zinkernagel (Uni ZH) |
| 2002 | Chemistry | Kurt Wüthrich (ETH) |



privately run, state-approved schools. Unlike the state schools, their services are not free and fees have to be paid for each child. In addition to private schools where teaching takes place in German, there are about 2,000 places available at private international schools. Five scholastic institutes (Inter-Community School Zurich, Zurich International School, Swiss International School-Zurich North, the International School Winterthur and the Swiss International School at the Minerva Institute) conduct classes in English and have an international curriculum. This means pupils will have no difficulty transferring to another international school or going on to university anywhere in the world. There are

even schools for Italian-speaking, French-speaking and Japanese-speaking children – Liceo Artistico, Lycée Français de Zurich and Zurich Japanese School in Uster.

The canton also has four bilingual schools. These adhere to the same curriculum as Zurich's state schools while taking international curricula into account; classes are held in German and English. The schools are Terra Nova, Lernstudio Junior, Bilingual Day-school Zimmerberg and the Lakeside Bilingual Dayschool Zurich. After attending this type of school children can easily transfer to a state school or to a similar school in another country. **[www]** You will find a complete list of addresses on our website.

German lessons for children and teenagers

At state schools classes are held in German. Beginners' classes in German are provided for children who speak other languages and supplementary German lessons are given to enable them to keep up in class. Children can also attend courses dealing with their mother tongue and culture: voluntary classes are arranged during which children are taught in their mother tongue for two to four hours per week. Classes are held in 14 languages including Albanian, Chinese, Italian, Portuguese and Hungarian. Children attending the city of Zurich's schools who speak other languages can benefit from introductory classes lasting a year or more en-



abling them to learn German and find their feet in society. Young people aged from 14 to 29 can also take a full-time, one-year integration course.

Why not learn German yourself? Consult the daily newspapers and the Yellow Pages and you will find numerous language schools throughout the region teaching German and other languages. Information is also available from the municipality or the Integration Office in Zurich.

Music, ballet and dancing lessons

At Zurich's Jugendmusikschule (Youth Music School) young people under 20 years of age receive modern tuition in keeping with

their age. There are also many ballet and dancing schools.

Further education

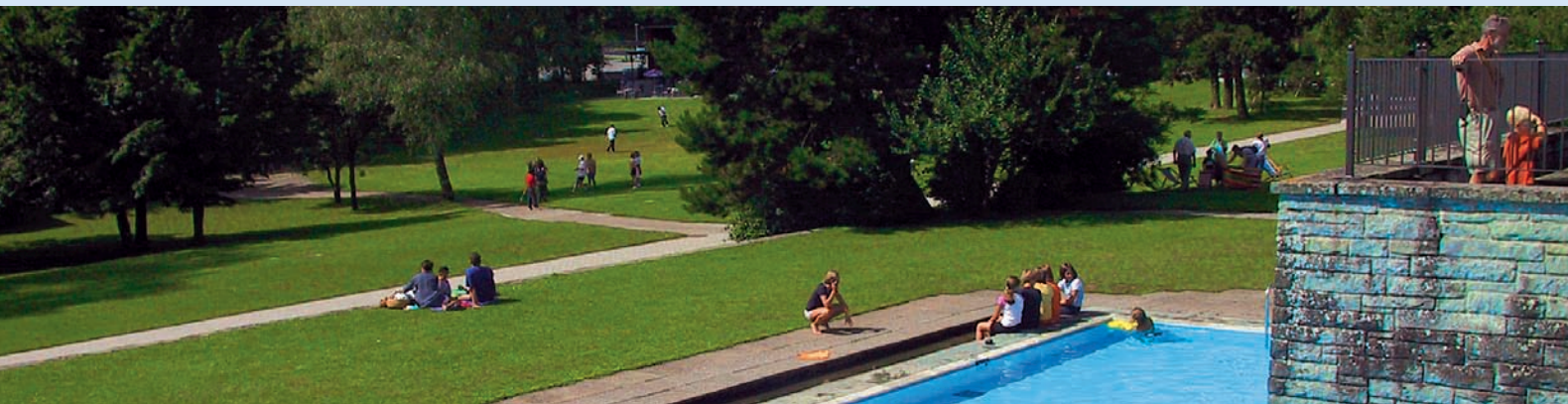
You will find a number of further education platforms on our website [\[www\]](#); current courses are advertised in the newspapers or in the Yellow Pages.

Recognition of diplomas and certificates

Mutual recognition of academic and professional qualifications has been guaranteed since the Agreement on the Free Movement of Persons between Switzerland and the EU came into force. ■

State school or private school?

Really this is a question of how long you will be staying in Switzerland. The longer you intend staying, the more realistic it becomes to let your child attend a state school both for reasons of integration and for the sake of the German language. Of course, if you already intend leaving Switzerland within a few years, it would be better to send your child to a school with an international curriculum with lessons in the child's mother tongue.



Chapter 4: Children and the family

Special arrangements to make you feel at home and help you and your family settle in quickly.

Various child-minding services are available in each region and these usually include *day nurseries, after-school care, day-care child-minders or babysitters*. Inquire at the local municipality offices, or, if you live in the city of Zurich, you can consult the Social Department's information office for details of the nearest day nursery in your district.

[www.welcome.zh.ch] You will find links to information of offices and agencies for day nurseries and individuals and families offering day-care on our website.

Your children will soon get to know their new home and integrate easily by participating in the various sport weeks (for skiing for example) and school camps arranged by schools, the Scouts and similar organisations. Most schools arrange supervised winter and summer camps. The cities of Zurich and Winterthur arrange special events and leisure activities for children during school

holidays; the programme of events appears in “Züritipp”, the events calendar supplement to Thursday's issue of the “Tages-Anzeiger”.

[www.welcome.zh.ch] Suggestions for excursions can be found in the list of links on our website.

Another helpful annual publication is the “Kids Agenda”, which is full of helpful ideas. It is available free of charge at the Main Railway Station Tourist Information Office. ■



Chapter 5: Taxation

An unfortunate subject to have to discuss – with the small consolation that taxes are relatively low in comparison with other countries.

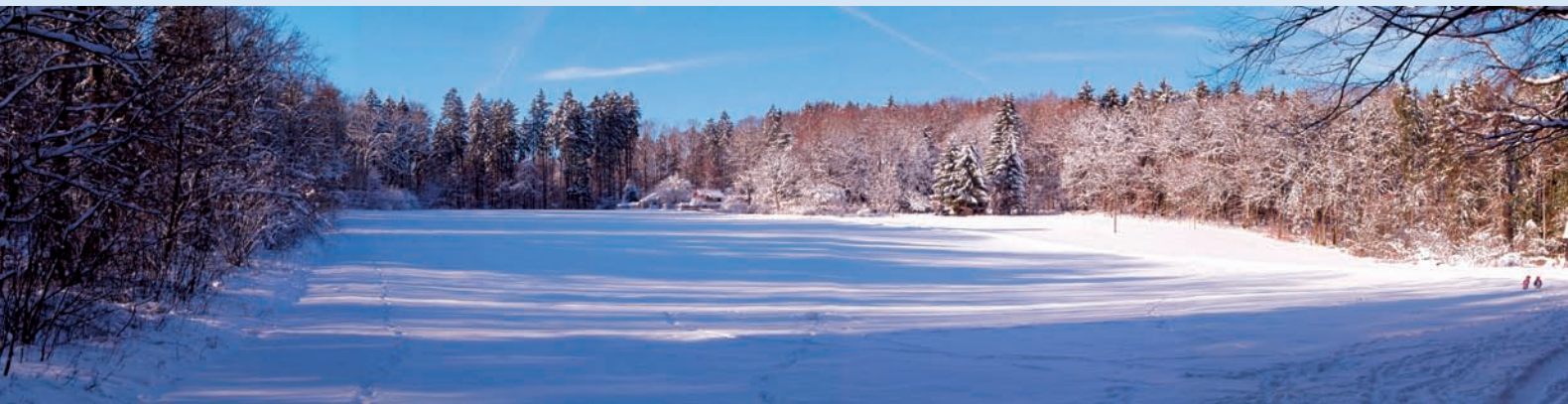
As you have probably already gathered, Switzerland's tax system is a bit different: for example, under the federal system each municipality is entitled to determine its own rate of taxation. The rate of federal taxes (which are collected by the cantons) also varies, which confuses things further; the only tax for which the same rate is charged

throughout the country is the federal tax paid to the Confederation. As a result, municipalities and cantons compete with each other by offering lower taxes. By choosing where you live carefully you can influence to a certain extent how much tax you will have to pay. There is also a broad spectrum to choose from – in relation to the cantonal taxes, the base rate (the multiplier for the basic state tax) for municipal taxes in the Canton of Zurich varies from 72% to 123%; at present the base rate for the Canton of Zurich is 100% (2006). (However, rents are

very often higher in low-tax municipalities and vice versa, which shows how the market and the federal system combine to achieve a measure of justice ...)

Different scales of income tax, wealth tax, and church tax are applied to single persons and married couples.

If you are not liable for taxation at source, then taxes are due at your original domicile until 31 December of the year of the move when moving from one municipality in the canton to another. If you move to another canton, taxes are payable to the new canton



for the whole tax period in which the move takes place, the only exception being for tax on capital payments. To avoid double taxation of income, capital wealth or inheritance, agreements have been concluded with approximately 80 states including all EU countries; in some instances reduced federal withholding tax is charged.

Income tax

The Confederation, cantons and municipalities tax incomes at progressive rates with progression ceasing once the top rates for federal and state taxes are reached. Taxes are due for each calendar year. You fill in an annual tax return on which you may claim de-

ductions (professional expenses, maintenance costs, support payments or payments to third-pillar pension funds [personal pension plans]). The annual tax form can be downloaded (free) or is available on a CD-ROM (complete instructions; a fee is charged) making it easy to fill out.

Example: A married couple with no children living in Zurich (Küsnacht) with a taxable income (less than the gross income) of CHF 100,000 and assets of CHF 150,000 pay approximately CHF 13,650 in tax (Küsnacht: CHF 11,350) to the Confederation, canton and municipality; with a gross annual income of CHF 200,000 and assets of CHF 350,000, about

CHF 45,650 would be paid in taxes (Küsnacht: CHF 39,150).

Tax at source

If you are employed in Switzerland and have a “B” permit (not a “C” settlement permit) you are liable for taxation at source. Tax at source is charged instead of paying federal, state and municipal taxes annually, and is deducted directly from salaries by the employer. A normal tax assessment is made if taxable income reaches CHF 120,000. A useful hint: ask your employer to pay out your thirteenth wage in 12 monthly instalments and you will pay a little less tax – if you have two wages



What I love about Zurich ... "Zurich is anything but provincial."

Tyler Brulé, founder of Wallpaper magazine

in December you come into a higher bracket and pay more.

Example:

Assuming you are single, childless and employed, you will pay approximately 10 % tax at source on a gross income of CHF 100,000.

Wealth tax

Wealth tax on total wealth and material assets is imposed by cantons and municipalities; liabilities can be deducted from taxable assets. Wealth tax is a progressive tax with a ceiling of 6.8 per mille.

Church tax

If you notify the municipality that you are

a member of one of the two national churches you will pay church tax. In most municipalities this tax is about 10 % to 15 % of the basic state tax.

Withholding tax

This is another form of taxation at source: 35% withholding tax is charged on deposit interest paid by Swiss banks and on earnings from Swiss securities. Banks deduct withholding tax directly from interest and you may claim it back by declaring the deducted amounts on your tax return form.

Additional taxes

Value added tax: At present 7.6% value added

tax (VAT) is charged on all goods and services; the VAT (in German: Mehrwertsteuer MWST) is always indicated separately on bills.

Vehicle taxes: Taxes for cars and motorcycles are calculated on the basis of the vehicle's cubic capacity and are collected by the Cantonal Road Traffic Licensing Department. The annual road tax for a car with a two-litre engine is about CHF 400; for a 750 cc motorcycle, CHF 112. ■



Chapter 6: Good health!

Zurich's medical facilities are among the best in the world.

Modern, well-equipped hospitals and the high quality of medical training guarantee optimum care everywhere in the region, although, it has to be said, at a cost. (More information on health insurance can be found in the chapter on "Insurance".)

Hospitals

You will find general hospitals, specialised

clinics and private clinics in the canton of Zurich, all providing emergency services and high-quality medical care. Zurich's University Hospital is the largest hospital in the canton with no fewer than 42 affiliated clinics and institutes employing 6,100 staff. There are no waiting lists to enter hospital.

[www.welcome.zh.ch]

Doctors

There is no shortage of general practitioners and specialists; you will find them in the phone book under the heading "Aerzte"

(doctors). Use the website www.doktor.ch to find an English-speaking doctor.

[www.welcome.zh.ch]

Pharmacies

There are plenty of pharmacies in the urban areas of the canton. At night and over weekends one pharmacy remains open in each region to provide an emergency service; if you telephone 1811 you can inquire which is currently open.

Normally pharmacies are open till 18:30 but the pharmacy in the Main Railway Sta-



tion remains open till midnight and the Bellevue Pharmacy (Bellevue-Apotheke) in Zurich is open all the time (365/24). The pharmacy in Winterthur's main station is likewise open the whole year round.

Drugs prescribed by a doctor are paid by the health insurance, so show your health insurance card when you collect them.

Emergency services

To contact **emergency ambulance services** in emergencies and critical health situations dial 144 (Sanitäts-Notruf 144).

The «**Permanence**» (you will see the large green cross sign) in Zurich's Main Railway

Station treats patients without any prior appointment from 07:00 to 22:00.

Dial the **medical services** number 044 421 21 21 (Ärztefon) if you need a general practitioner, paediatrician, gynaecologist, dentist or psychiatrist in an emergency.

Outside the city of Zurich dial 144 (Sanitäts-Notruf), contact the emergency ward of the nearest hospital or dial 1811 and inquire about local emergency medical services.

You will find additional emergency phone numbers listed on page 73.

Vaccinations

In the Canton of Zurich it is recommended

that all residents over the age of six be vaccinated against early summer meningoencephalitis (ESME), a tick-borne illness. Regular vaccinations, including that for ESME, are given by your family doctor. If you require a vaccination urgently to travel abroad consult Zurich University's Centre for Travel Medicine (phone 044 634 64 36, www.ispmz.ch/impfzentrum.cfm).

[www.welcome.zh.ch] You will find a link on our website to further information on this topic.



What I love about Zurich ...
"Its intimacy"

Cecilia Bartoli, mezzo-soprano

Chapter 7: Insurance

The Swiss are very safety-conscious, one reason why they are the best-insured people in the world.

There are basically two types of insurance, which need to be clearly differentiated: obligatory insurance, which is compulsory for everyone, and voluntary insurance that you take out to cover specific risks.

1. Obligatory insurance

Obligatory insurance: health and accident insurance, insurance for motor vehicles and bicycles, insurance for loss of earnings (EO on your payslip) and disability (IV), and old age and survivors insurance (AHV).

Health insurance

All residents of Switzerland regardless of their age are subject to the health insurance law

(KVG in German). Under this legislation everyone has to take out *obligatory health insurance* for basic medical treatment, drugs and cover for inpatient treatment in a general hospital ward. Citizens of other countries who remain in Switzerland for more than three months or settle here are also subject to this condition. You must take out health insurance within three months of entering Switzerland; newborn babies also need to be insured within this period. All health insurers provide the same benefits under the obligatory insurance plans, but not for the same premiums, so compare the premiums you are offered and change insurance as you see fit.



What I love about Zurich ... “The vain swans”

Yves Netzhammer, artist from Zurich



If you require more than just basic treatment you will need to take out *supplementary insurance* to cover the cost – you may wish to have cover for the private ward or for dental treatment, both of which, in contrast to Germany, are not covered by obligatory insurance.

Accident insurance

Employers are obliged to insure their employees against occupational and non-occupational accidents. Employers pay the premiums for occupational accidents; employees pay those (maximum 2% of their wages) for non-occupational accidents. Children and individuals who are not gainfully em-

ployed can get accident cover included in their health insurance or take out separate accident insurance.

Vehicle insurance

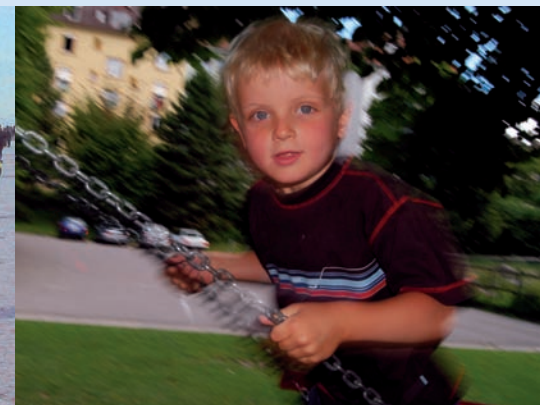
You must have third-party insurance for all motorised vehicles. It is your choice whether to insure against fire and theft or to take out comprehensive insurance.

Bicycle insurance

You will also need third-party insurance for any bicycles. The insurance sticker (“Velo-Vignette”), that has to be attached to the bicycle, costs CHF 5 every year. It is sold at post offices and retailers (bicycle shops, Migros).

Old age and survivors' insurance (AHV)

The AHV is a general state insurance, compulsory for all individuals resident or employed in Switzerland. Contributions are payable from 1 January of the year after your twentieth birthday to retirement age. Individuals who are gainfully employed before their twentieth birthday are obliged to pay contributions from 1 January of the year following their seventeenth birthday. Contributions are split 50:50 between employee and employer and amount to 8.4% of your salary. Self-employed persons pay 7.8% of their income directly to their local compensation fund.



Invalidity insurance (IV)

The Swiss Invalidity Insurance (IV) is a further compulsory nationwide insurance. The insurance assists disabled people with rehabilitation or provides subsistence payments. Contributions to the IV amount to 1.4% of wages and are divided equally between you and your employer.

Income substitution scheme (EO)

The income substitution scheme is a compulsory insurance for all individuals in Switzerland. If you serve in the Swiss Army or do alternative civilian service this scheme indemnifies you for loss of earnings. Both employers and employees contribute 0.3% of wages to the EO.

Unemployment insurance (ALV)

Employees are compulsorily insured against loss of income through unemployment. Again, both you and your employer share in paying 2% of your salary; the payment is deducted directly from your wages. Self-employed persons have to take out private unemployment insurance.

Agreement with the EU on freedom of movement

Switzerland has concluded a specific social insurance agreement with each EU member state. These contracts are based on the principle of equal treatment for all. AHV and IV pensions for which contributions were paid

in Switzerland are paid out abroad to citizens of EU states. Persons who were insured in a number of states receive a partial pension from each state. As long as contributions have been paid for at least one year individuals are entitled to claim an AHV or IV pension. However, even the smallest claim cannot be paid out as a once and for all lump sum payment. Persons in gainful employment are only subject to the social insurance system of one country even if their work takes them to various countries. More detailed information can be obtained from the Federal Office for Social Insurance or on the website.

[www.welcome.zh.ch]



2. Voluntary insurance

At least two voluntary insurances seem so worthwhile having that they could be considered a must.

Private public liability insurance

Public liability insurance covers claims brought against you for any damage or injury you (or your pets) may cause to other persons. It also covers damage to rented apartments. Such insurance costs between CHF 100 and CHF 150 yearly for a maximum cover of CHF 5 million and can usually be combined with a household effects policy.

Household effects insurance

The household effects insurance covers losses through burglary and theft and damage to your property by fire, water and other external influences. Please note: When you apply for the insurance, enter the correct value of your household effects and from time to time re-estimate their value and update your policy; if you do suffer a loss and are underinsured you may pay dearly for it. The insurer will reduce the payment by the percentage by which you are underinsured. Example: The contents of your household are insured for CHF 300,000, but their actual value is CHF 360,000; a 20% difference. What happens now if you have a fire and lose everything?

The insurer will subtract 20% from the insurance payment, meaning you receive CHF 240,000 instead of CHF 300,000!

Comparing insurances pays off

The scope of benefits and the premiums vary dramatically from one insurance company to another, including health insurers. You can compare insurance premiums on the website www.comparis.ch and make sure you are not paying too much for your peace of mind.



Chapter 8: Vehicles

All you need to know about two-wheeled or four-wheeled transport.

Driving licence

In Switzerland you can drive for one year with a driving licence issued by another country, and then you have to apply to the local Road Traffic Office for a Swiss driving licence. If you are employed as a lorry or coach driver in the road transport industry you will have to obtain the appropriate Swiss licence before you start work. If you have a EU or EFTA country licence you will be issued a Swiss

licence without any fuss. If your licence was issued by another country you will have to take a practical test (exceptions: USA, Canada, Japan and some other countries), and to work professionally as a taxi, lorry or coach driver you will need to pass a supplementary traffic theory test.

Importing vehicles

Provided you have owned the vehicle at least six months before importing it to Switzerland there is no import duty to pay. You are entitled to drive in Switzerland with foreign

plates for twelve months if your insurance is valid and if the vehicle is permitted in traffic in your home country. After this time, you are required to register the vehicle in Switzerland. The same applies to motorcycles. Cars and motorcycles should be registered at the Road Traffic Office (see box).

Periodical vehicle testing

The Road Traffic Office will notify when you have to bring the vehicle in for testing – yearly to every four years depending on the vehicle's age and category. If your vehicle has to



be tested the best idea is to get it checked by a garage first.

Exhaust emissions have to be checked regularly; if your vehicle has a catalytic converter, emissions must be checked every two years. Your garage checks the vehicle and adjusts the settings to the manufacturer's specifications and the emission data are recorded in an emission document. This document must be carried in the vehicle at all times.

Buying a car

Usually when you buy a new or second-hand car the garage registers it for you and obtains the number plates. You need to submit confirmation that you have third-party insur-

ance (see the chapter "Insurance") and the vehicle registration document. The canton issues the licence plates in your name, and you should remove them if you sell the vehicle. If you move to another canton, you have 14 days in which to swap number plates; this is done by the Road Traffic Office in your new canton of residence. A word about licence plates: If you have two vehicles that are not on the road simultaneously you can save substantially on tax and insurance by requesting one set of swappable licence plates for use on both vehicles.

The most important rules of the road

Unless otherwise indicated, the top speeds

are 50 km/h (sometimes 30 km/h) in urban areas, 80 km/h on country roads and 120 km/h on motorways or highways. It pays to keep to the limits because of the many speed controls and the draconian fines for minor infringements of the limits.

You need an "Autobahnvignette" (wind-screen sticker) to drive on Swiss motorways; it costs CHF 40 for cars and motorcycles and is valid for one calendar year. It is sold at post offices, filling stations, garages and customs posts. If you are caught without one it is much more expensive because the fine for not displaying the sticker is CHF 100.

Priority on roads: Pedestrians on pedestrian crossings always have priority unless traf-



fic at the crossing is regulated by traffic lights. If there are no signs, priority is given to traffic coming from the right. Priority should also be given to police cars, the fire brigade and ambulances (with siren and blue light), and trams and buses.

Drinking and driving: The maximum permissible blood-alcohol level is 0.5 gram/litre, as in the EU.

Don't use your mobile phone while you are at the wheel: You may only use a *mobile phone* in the vehicle if you have a hands-free system installed.

Wearing *seat belts* in the front and back seats of cars is compulsory and protects you and your passengers; wearing a helmet on a

motorcycle is also compulsory.

Children under 7 may only travel in vehicles fitted with suitable ECE tested *children's seats*; children between 7 and 12 years of age must travel in a child's seat or wear a seat belt. ■

Road Licensing Department Zurich: 058 811 30 00
Road Licensing Department Winterthur: 058 811 20 00
E-mail for both offices: info@stva.zh.ch



What I love about Zurich ... «Sprüngli's confectionery»

Eric Gaskins, fashion designer from New York



Chapter 9: How high is the cost of living in Switzerland?

Switzerland is generally viewed as an expensive country but it's not quite as expensive as some think – in some ways life is cheaper in Switzerland than in some EU counterparts.

Compare these food prices and see for yourself (Migros, www.leshop.ch, August 2006)

Bread, 500 gram CHF 3.40

Rice, 1 kg CHF 1.80

Potatoes, 1 kg CHF 1.90

Bananas, 1 kg CHF 3.90

Beef (rib of beef), 1 kg CHF 68.-

Coffee, 1 kg CHF 14.90

Milk, 1 litre CHF 1.55

Butter, 1 kg CHF 13.70

Cooking oil, 1 litre CHF 4.90

Mineral water, 1 litre CHF 0.90

Coca-Cola, 1 litre CHF 1.50

Swiss Beer, 1 litre CHF 4.60

Housing in the Canton of Zurich

Compared to the rest of Europe fewer people own their own homes and there are fewer properties on the market. Perhaps this is because apartments and houses in Switzerland

are very expensive? Rents in the Canton of Zurich compare favourably to those throughout Europe. The price of building land varies greatly from one municipality to another and rents are higher or lower as a result. Basically, the further you live from the city of Zurich and the higher the local rate of taxation, the lower the rent. ■

* The price spread takes into account the two most extreme values in the canton – the 10% quantile in the Weinland and the 90% quantile in the city of Zurich.

*Average rents in the Canton of Zurich



a) Apartments for rent (unfurnished, normal standard)

| Apartment with ... | Net monthly rental in CHF |
|------------------------|---------------------------|
| ... 1 oder 1 1/2 rooms | 410 to 1170 |
| ... 2 oder 2 1/2 rooms | 610 to 1770 |
| ... 3 oder 3 1/2 rooms | 770 to 2190 |
| ... 4 oder 4 1/2 rooms | 990 to 2820 |
| ... 5 oder 5 1/2 rooms | 1,230 to 3,540 |

b) Apartments for sale (normal standard)

| Apartment with ... | Purchase price in CHF |
|------------------------|-----------------------|
| ... 3 oder 3 1/2 rooms | 272,000 to 916,000 |
| ... 4 oder 4 1/2 rooms | 337,000 to 1,135,000 |
| ... 5 oder 5 1/2 rooms | 416,000 to 1,427,000 |

c) Houses for sale (normal standard)

| House with ... | Purchase price in CHF |
|------------------------|-----------------------|
| ... 4 oder 4 1/2 rooms | 291,000 to 1,334,000 |
| ... 5 oder 5 1/2 rooms | 349,000 to 1,588,000 |
| ... 6 oder 6 1/2 rooms | 406,000 to 1,857,000 |

(Source: W&P Immo-Monitoring 2006)



What I love about Zurich ...

“Being in Zurich is like being on holiday”

Edita Gruberova, Soprano

Chapter 10: The media

Where and how can I get information in Zurich?

Switzerland's media are centred in Zurich. The major TV stations (SF DRS and Tele Züri) and the largest newspaper and magazine publishers (Tamedia, Ringier, NZZ) have their editorial offices in the city; Switzerland's leading newspapers and magazines are printed in Zurich.

The “Neue Zürcher Zeitung” (NZZ) is noted for foreign news and financial and stock exchange reporting. The “Tages-Anzeiger” (“Tagi”) has the largest circulation in the re-

gion, “20 Minuten”, a free commuter paper, has the largest distribution among the free advertisers, and the tabloid “Blick” is Switzerland's most-read paper. Other newspapers published in the region are “Der Landbote” (Winterthur), the “Zürichsee-Zeitung”, the “Zürcher Oberländer” and its counterpart the “Zürcher Unterländer”.

SRG, the public radio and television corporation, runs two German-language TV channels and three radio stations that broadcast to the German part of the country; there are also some privately run local stations and

regional TV stations. The majority of apartments and houses have cable TV and radio connections that pipe in a huge variety of programmes, many broadcast by foreign stations in a diversity of languages. ■



Chapter 11: Important emergency phone numbers

What if you have a kitchen fire?
 What if someone has an accident?
 What if you are in despair?
 Here are the services you need and
 how to contact them.

| | |
|---|----------------------|
| Police | 117 |
| Fire brigade | 118 |
| Ambulance | 144 |
| Breakdown service | 140 |
| Spiritual guidance¹ | 143 |
| Help for children and young people² | 147 |
| Rega Schweiz Rescue helicopter service | 1414 |
| Zurich Children's Hospital | 044 266 71 11 |
| Cases of poisoning³ | 145 |
| Emergency medical services | |
| Emergency dental services | 044 421 21 21 |
| Emergency veterinary services⁴ | 044 635 81 11 |

| | |
|---|----------------------|
| Lost-property office, VBZ and City of Zurich | 044 412 25 50 |
| SBB Railservice, notification of loss (CHF 1.19 / Min.) | 0900 300 300 |
| Frauenhaus Zürich | 044 350 04 04 |
| Zürcher AIDS-Hilfe | 044 455 59 00 |

¹ "Die dargebotene Hand" (Samaritans)

² Pro Juventute

³ The Toxicological Centre Zurich

⁴ Tierspital Zürich

Chapter 12: Miscellaneous information

In this section you will find out what you've always wanted to know about the Canton of Zurich, but didn't know who to ask ...

Opening hours: Control of opening hours was abolished by the 2000 referendum, so in theory retailers could remain open round the clock on weekdays, but most don't. Most shops or department stores open at 09:00 and close at 18:30; in towns many close later at either 19:00 or 20:00, while shops in the country often close over the lunch break.

In "ShopVille" at the Main Railway Stations in Zurich and Winterthur and at the airport, you will find many shops are open seven days a week till 20:00. Filling stations too (the larger ones) are open round the clock and also sell food.

Post offices are usually open Mondays to Fridays from 07:30 to 18:00 without a lunch break. City post offices open on Saturday mornings; in the country on weekdays they close over the lunch break. The Sihlpst near Zurich's Main Railway Station is open for urgent postal business (not cash transactions)

on weekdays from 06:30 to 22:30, Saturdays till 20:00 and Sundays from 10:00 to 22:30.

Tipping: At the hairdresser's, in a taxi, restaurant or hotel: where tipping is customary, 15% has already been added to what you pay in lieu of a tip. You are still free to give an additional tip if you feel you have had good service, a gesture that will no doubt be appreciated.

Do I have to pay customs duty? Although Switzerland lies in the centre of Europe, it is not a full member of the EU. This becomes apparent at the latest when you are asked at the border to show your passport or identity card. Free of customs duty you may import two litres of beer and wine, one litre of spirits, 200 cigarettes, 50 cigars or 250 grammes of tobacco in addition to personal goods with a maximum value of CHF 300.

Postal services: In addition to reliable delivery of letters and newspapers the Swiss Post will take care of all your financial transactions including payment of bills and transferring money (within Switzerland and abroad). As soon as you register with the municipality

you will receive a brochure from Swiss Post containing information about services and what they cost.

Public holidays: In the Canton of Zurich the following days are public holidays: 1 and 2 January, Good Friday and Easter Monday, Ascension, Whitsun, 1 May, 1 August (National Holiday) and 25 and 26 December. In the city of Zurich the Monday afternoons of Sechseläuten and Knabenschiessen are public holidays; in Winterthur Carnival Monday is also a day off. ■

Chapter 13: Further reading

Would you like to know more about Zurich? Here is some recommended reading:



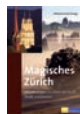
“MERIAN live! Zürich” by Eva Gerberding, Daniel Karasek (Travel House Media, CHF 14.70). This guidebook provides you with the best accommodation and restaurant addresses. The atlas and tour planner help you get your bearings quickly and simply. Detailed sketches are given of suggested walks.



“KIDS – Kinderland Schweiz” (KIDS – Childrens’ Country Switzerland) by Béatrice Aklin and other authors (Editions Plus Sarl, CHF 49.50). 1,001 places to visit as a family. The funniest, most exciting, relaxing and memorable attractions on more than 600 pages. www.kids-schweiz.ch



“Zürich geht aus” (Zurich Goes Out) by Wolfram Meister (Überblick-Verlag, CHF 18.80). The author has tested 222 restaurants and made a clear and concise list of the most outstanding, the most pleasant and the trendiest of them all. Marvellous photos and some spicy stories about Zurich’s gastronomy scene. Now has a complete index of all Zurich’s restaurants!



“Magisches Zürich” (Magical Zurich) by Barbara Hutzl-Ronge (AT Verlag, CHF 39.90). The authoress takes readers along on 24 hikes, leading them to sources of power, mystical countryside and legendary places to better acquaint them with the early traces of our culture. This guidebook successfully opens up the reader’s eyes to less noticeable places pertaining to an ancient, rich culture.



“Zurich for Newcomers” by Barbara Milne (Orell Fuessli Verlag, CHF 39.00). This manual answers the questions new residents ask. How do I find a job, an apartment, insurance? An indispensable source of information for all newcomers who want to settle quickly and fuss-free in Zurich.



“Zürich zum Nulltarif” (Zurich for Free) by Hannes Maurer (NZZ Libro, CHF 28.00). This unique city guide lists a broad pallet of free leisure activities all available in Zurich. Use it to make discoveries, as amusing reading and further education, and not least, to save money. Whets the appetite for Zurich.



“Zürich wird gebaut” (Zurich Under Construction) by Roderick Honig (Verlag Hochparterre, CHF 29.00). For a long time architecturally speaking Zurich was overshadowed by Basel. This architectural guide documents 75 remarkable buildings and projects by younger architects such as Pool and EM2N as well as by established names like Gigon Guyer, Santiago Calatrava and Nicholas Grimshaw.



“Canetti in Zürich” by Werner Morlang (publisher) (Nagel & Kimche Verlag, CHF 36.00). When in 1921 the young Elias Canetti was forced to leave Zurich where he was attending grammar school he felt as if he were being expelled from paradise. Fifty years later he returned to the “city which he loved dearly” and lived there until his death in 1994.



Regional and municipal economic development in the Canton of Zurich

Mr Domenico Alexakis
Standortförderung Wirtschaftsraum
Zimmerberg / Sihltal
Postfach 108
8810 Horgen
Tel. 044 687 21 21
www.zimmerberg-sihltal.ch
www.zurichparkside.ch

Mr Dieter U. Bachmann
Stadtmarketing Winterthur
Im Hauptbahnhof, Postfach
8401 Winterthur
Tel. 052 267 67 97
www.stadtmarketing.ch

Mr Benno Seiler
Wirtschaftsförderung Stadt Zürich
Standortmarketing
Stadthaus / Stadthausquai 17
8022 Zürich
Tel. 044 412 36 33
www.zurichlocation.ch
www.zuerichstandort.ch

Ms Sandra Frauenfelder
Leiterin Stadtmarketing & Wirtschaftsförderung
Bremgartnerstrasse 22
8953 Dietikon
Tel. 044 744 37 77
www.dietikon.ch

Mr Kurt Gutknecht
Delegierter für Standortfragen
Schulstrasse 8
8902 Urdorf
Tel. 044 777 26 11
www.urdorf.ch

Mr Charles Höhn
Standortförderung Knonaueramt
Postfach 704
8910 Affoltern am Albis
Tel. 043 333 55 66
www.knonauer-amt.ch

Mr Christoph Lang
Standortförderung glow.das Glattal
Europastr. 19
8162 Glattbrugg
Tel. 044 809 21 16
www.glow.ch

Mr Christian Mühlethaler
Standortförderung Züri-Unterland
Marktgasse 28
8180 Bülach
Tel. 044 863 11 22
www.buelach.ch

Mr Michel Geelhaar
Wirtschaftsförderung Uster
Bankstrasse 8
8610 Uster 1
Tel. 044 940 03 48
www.wirtschaftsfoerderung-uster.ch

Mr Albert Schweizer
Standort- und Wirtschaftsförderung Schlieren
Stadthaus
Freiestrasse 6
8952 Schlieren
Tel. 044 738 15 06
www.schlieren.ch

Mr François With
Regionalmarketing Zürcher Oberland
Geschäftsstelle Regionalkonferenz
Bankstrasse 8, Postfach 27
8610 Uster 1
Tel. 044 905 40 60
www.wrzo.ch

Zürich Tourismus
Stampfenbachstr. 52
Postfach
8023 Zürich
Tel. 044 215 40 00
www.zuerich.com

Greater Zurich Area AG
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8001 Zürich
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www.greaterzuricharea.ch



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