

First steps



Housing

Registration required

To live or work in Switzerland for more than three months, a permit is required. There are short-stay permits (L permit, up to one year), residence permits (B permit, limited stay), settlement permits (C permit, unlimited stay) and cross-border commuter permits (G permit).



Housing

Looking for a flat

People who move to Valais usually rent a flat. Newspapers and the Internet provide valuable services in the search for suitable rental properties. For example, some larger municipalities display available properties in a “housing market” on their websites. Smaller municipalities may be able to provide verbal information about vacant flats.



Health

Health insurance

All Swiss residents must take out their own basic health insurance plan. New arrivals in Switzerland have three months to take out a policy. If you fall ill during this time, the costs are covered retroactively. Basic health insurance is offered by numerous private health insurance providers.



Money & taxes

Opening an account

In Switzerland, your salary is usually transferred into your bank account. For private individuals, there are various offerings available from the numerous banks and Swiss Post. Fees, interest and benefits vary, which is why it is worth comparing them in advance. It is usually free to open an account.



Mobility

Driving licence

Anyone who moves to Switzerland and already has a driving licence from another country must have it converted into a Swiss driving licence within 12 months. The canton is the responsible authority. In Valais, the application must be submitted to the Cantonal Office for Road Traffic and Shipping.



Working

Social benefits

Social insurance is financed by the inhabitants of Switzerland and are usually compulsory. Contributions are deducted directly from the employee's salary. In general, the deductions amount to around 12–18% of the gross income. Employers, the self-employed and those not currently in work also make financial contributions.



Work permits

The conditions for obtaining a work permit depend on your country of origin. EU citizens benefit from bilateral agreements that enable them to enter Switzerland and change their employer or place of residence. All foreign nationals must have a residence and work permit before starting work. You can apply for this at the residents' registration office (Einwohnerkontrolle) of your municipality.

Taxes

Taxes are levied at three levels: municipal, cantonal and federal. A distinction is made between direct and indirect taxes. Direct taxes are relatively low by international standards, although social insurance contributions are not collected through the tax system, but through other channels. Your primary residence is used as the place of reference for direct taxes.



Personal liability insurance

Liability insurance is not compulsory. Nevertheless, it is strongly recommended that you take out personal liability insurance. This is because you are liable for any damage caused intentionally or unintentionally, or if persons, animals or property for which you are responsible cause damage to third parties.



Living

Opening hours

In Valais, shops are free to organise their own opening hours as long as they comply with the specified closing times. Many shops are open until 6.30pm on weekdays and until 5pm on Saturdays. Shops in petrol stations, railway stations or in large tourist resorts (seasonal), which are normally open seven days a week and usually open earlier and close later.



Housing

Moving

In principle, if you move to Switzerland, you can take your household effects, collections, pets and car with you duty-free. Any items you bring must have been in use for six months before the move, and you must continue to use them afterwards. Many removal companies also take care of customs clearance.



Insurance

Accident insurance

Employees who work more than eight hours a week are automatically insured by their employer against accidents in their work and leisure time. Employees who work less than this are not insured against accidents in their leisure time and must take out their own accident insurance.