Welcome to Zurich
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Swiss Politics
Switzerland’s existence as a modern federal state dates back to 1848. The government is made up of seven members, elected by the Federal Assembly. The government members take it in turns to act as president. The Swiss people can influence political affairs through the highly developed system of direct democracy.

Switzerland’s position as a neutral state allows it to play an important humanitarian role in world affairs and to act as mediator between conflicting parties.

The Cantons
Switzerland is divided into 26 cantons, six of which are divided into half-cantons. There are German-speaking and French-speaking cantons, one Italian-speaking canton and cantons in which both German and French are spoken. In one canton (Graubünden) German, Italian and Romanisch are spoken.

The cantons vary greatly as to size and character. The canton of Geneva is virtually made up of just one city. Some other cantons, like Uri, consist almost entirely of mountains and valleys. The cantons vary greatly in size and in population density. Basel-Town, with its 37 km² (14 square miles) has almost as many inhabitants (186,700) as the largest canton, Graubünden, whose 187,800 inhabitants are spread across 7,105 km² (2,743 square miles) and 150 valleys.

The canton of Zurich has over a million inhabitants, while the entire population of some other cantons would merely fill a small football stadium. Appenzell Inner-Rhodes, for example, has a total of 15,100. Not all the cantons are single territorial entities: some have small exclaves completely surrounded by the territory of other cantons.

Some of the cantons have deep historical roots as autonomous entities within Switzerland; others either joined later, or split off from existing cantons. The newest is the canton of Jura, which separated from the canton of Bern in 1979. Three of the cantons consist of two half-cantons.

The composition of Switzerland is not fixed in stone. For example, in 2002 the citizens of Geneva and Vaud were invited to vote on whether their cantons should merge - although they overwhelmingly rejected the move. The half-canton of Basel-County has spearheaded a movement to make each Basel a full canton, but this is opposed by a majority in the National Assembly because it would upset the federal balance.

Facts and Figures
Switzerland has an area of 41,285 square kilometres (15,940 square miles). The productive area - that is, the area without the lakes, rivers, unproductive vegetation and no vegetation at all - covers 30,753 square km (11,870 square miles).

It measures 220 kilometres (137 miles) from north to south and 350 km (217 miles) from east to west. The Jura, the Plateau and the Alps form the three main geographic regions of the country.
Switzerland has a population of 7.4 million. Population density is high, with 234 people per square km (606 per square mile) of the productive area in 2000. In the agglomerations, which cover about 20% of the total surface area, the density is 590 per square km (1528 per square mile).

Climate and Seasons
The seasons are clearly defined. In spring (March to May) the trees blossom and the meadows become green. In summer the temperature rises to 25-30 degrees (77-86 degrees Fahrenheit). In autumn (September to November) the fruits ripen, and then the leaves turn brown and fall. In winter the snow changes the landscape.

The Swiss Economy
Switzerland’s economy is based on a highly qualified labour force performing highly skilled work. The main areas include micro technology, high-tech, biotechnology and pharmaceuticals, as well as banking and insurance know-how. The service sector now employs the greatest number of people.

Most of the people working in Switzerland are employed by small and medium-sized enterprises, which play an extremely important role in the Swiss economy.

The Swiss are concerned that economic activity should have as little impact as possible on the environment. Switzerland’s energy and transport policies aim to be environmentally friendly.
Facts and Figures
Zurich is the largest city in Switzerland (population: 376,815 at the end of 2007; population of urban area is 1,007,972) and capital of the canton of Zürich. The city is Switzerland’s main commercial and cultural centre (the political capital of Switzerland being Bern), and is widely considered to be one of the world’s global cities. According to several surveys in 2006 and 2007, Zurich was named the city with the „best quality of life“ in the world.

In the 19th and 20th centuries in particular it attracted many notable writers, artists and composers. The Dada art movement was born in Zurich’s Cabinet Voltaire in 1916. Today it boasts not only many museums, theatres and concert halls, but some 500 bars, nightclubs and discos. The Bahnhofstrasse is one of Switzerland’s prime shopping streets.

The Neue Zürcher Zeitung („New Zurich Newspaper“) is Switzerland’s most prestigious newspaper. It was first published in 1780, and is one of the oldest German language newspapers still in existence.

The city is home both to Zurich University and to one of Switzerland’s two prestigious Federal Institutes of Technology, the ETHZ. Between 1975 and 2002 the ETHZ alone produced 7 Nobel science laureates.

Switzerland’s largest airport is in Kloten near Zurich. The city is also an important rail hub. As for urban transport, Zurich claims to have the best-served urban traffic network in the world.
History
Turicum, from which the name Zurich comes, was originally a Roman customs post and fort on the left bank of the Limmat. The settlement later spread to both sides of the river.

During the Middle Ages it developed as an economic, cultural and religious centre. In the course of the 13th century it gradually gained more rights of self-government, although it remained part of the German empire.

In 1351 it joined the Swiss Confederation, where it quickly became one of the leading members, along with Bern and Lucerne.

It has traditionally been at the forefront of new developments: it led the Protestant forces at the Reformation in the 16th century, its liberal politicians played a key role in establishing the modern federal state in 1848, and its entrepreneurs were the backbone of the industrial revolution in Switzerland in the 19th century.
Accommodation

General Information
In many areas of Switzerland, finding reasonably priced accommodation is becoming increasingly difficult (if not impossible) and finding accommodation at almost any price isn’t easy in the major cities. In Zurich there is an acute shortage of accommodation due to the lack of building land and high demand. House prices are high and rental prices can be astronomical.

Housing accounts for around 25 to 30 per cent of the average family budget, although it can easily amount to a third or more in high cost areas.

In general, washing machines and tumble dryers are in the cellar and are for communal use. There is normally a rota and one should enquire about the frequency. Not less important is: “the laundry facilities must be left very clean” in order not to ruin the friendship with the neighbours. More modern/expensive properties might have their own washing machine and dryer in the apartment. Each apartment usually has storage space in the cellar and some may have a separate room for bicycles.

Temporary accommodation
Aside from hotels, there are a number of temporary housing possibilities with fully furnished and equipped kitchens mainly in the city of Zurich. They can be any size from 1 room to 3 room apartments. Many of these places must be rented for a minimum of 1 month. Furnished places normally have a much higher rent than non furnished places, but are much more flexible in terms of moving in or out. Sgier and Partner are happy to assist with temporary housing.

We can also arrange to have temporary furniture rented while you are waiting for the arrival of your shipment.

Description of housing
The number of rooms advertised excludes the kitchen, bathroom and WC. Apartments are classified as follows:

| 1 room = Studio / bed sitting room |
| 2 room = Living room and 1 bedroom |
| 2.5 rooms = Living room, 1 bedroom and separate dining room |
| 3 rooms = Living room, 2 bedrooms, etc. |

Contracts and moving
When you have found an apartment, you must sign a contract with the landlord. A standard form is usually provided in most cantons and both spouses must sign the contract. Make sure you understand the fine print in the contract before signing.

A contract for an apartment is usually for a minimum of one year. Contracts for newly built buildings and houses tend to be longer and may even be up to 5 years. You will be required to put down a 1 to maximum of 3 months rent as a security deposit on the apartment. You will receive interest on deposit.

If you wish to terminate the contract on the lease of your apartment you must give at least 3 months notice. But this can vary depending on the terms of the contract. Notice must be in written form and sent with registered letter (if you are married both must sign the resignation letter). For example, if you wish to move on 31st August your letter must be in the hand of the landlord or real estate agency (not posted date / stamped date) by 31st May. Some contacts also specify that contract termination may only occur at certain times of the year e.g. end March and end September.
If you wish to leave before the contract expires, it will be your responsibility to find one other solvent tenant to take over the unexpired lease. This will discharge you from your responsibilities.

The rent is normally increased when the mortgage rates go up or when renovations are made to the property. You must be notified also 3 months in advance.

You are expected to leave the apartment spotlessly clean when you move out and you can also be insistence that it is handed over to you spotless as well. The landlord or real estate company will check every inch of the apartment and if not immaculate then he can deduct the re-cleaning price from your deposit or have you re-clean at your own expense. It is highly recommended that you get a professional cleaning company with "hand over guarantee". As it is very difficult to maintain the standard you will be expected to leave the apartment in.

You will have to pay for any damages incurred to the apartment outside the normal wear and tear. The deposit will be transferred back to you, the length this takes, depends on the state of how you leave the apartment.

**House rules**
All apartment blocks have house rules. You should receive a copy on moving into your apartment. If you do not understand them have them translated.

- A noise curfew after 10 PM and no loud noises on Sunday or public holidays
- Conditions for laundry usage including cleaning after use
- A requirement to inform your neighbours if you are having a party
- No pets without permission
- Restrictions regarding children e.g. playing times in the garden
- No leaving footwear outside the house door

**Moving in / out inspection (Inventory)**
Sgier und Partner GmbH will be present with you during the moving in/out inspection, where mandated.

You should be aware that, when concluding a lease, it is necessary for both parties to complete and sign a separate inventory document known as the inspection. This is a record of the overall condition including damage, excessive wear, leaking pipes, torn wallpaper, etc. in the accommodation, which is kept on file with the lease, and will be used when you depart from the accommodation.

Any additional defects you find upon occupation of the premises should be reported in writing to the real estate agency / owner within 10 days after completion of the inspection. This is essential as, if no record of the deficiencies / damage is kept, you could be held liable for these when moving out.

The accommodation must be delivered to you in good condition and clean, and should be returned in the same condition when you vacate at the end of the lease.

Please see Appendix A for checklist of what is expected of you when you move out.
Electricity Supply

The electricity supply in Switzerland is 220 V, alternating current 50 Hertz, for appliances and electrical equipment up to 2,200 watts. For bigger equipment like cookers, washers and dryers either a 1 x 380 V or 3 x 380 V supplies are necessary.

Appliances which use 110 V will require a transformer. Another problem with appliances is the frequency they operate on. Check the back of the appliance, which should list both current and frequency in the USA appliances are usually 60 Hz, while here in Switzerland they are 50 Hz.

Appliances marked 50/60 should be okay. There is no guarantee that American appliances will work here on a transformer because of the power and frequency differences. All appliances will need their plugs changed or the use of adapters as the Swiss use 2 or 3 pin plugs.

Keys

You will usually receive three keys to an apartment or house and two keys for the post box. The locks fitted to most apartments are of a high security type. Keys have individual numbers and copies cannot be cut at a lock smith. All keys must be returned on departure of your apartment. If some keys have been lost they cannot be replaced, a locksmith will install new locks at tenant's cost. This can be quite expensive so insure that this is covered in your house hold insurance. A “key finder” can be purchased at the post office for 30 CHF for 5 years running contract, should your keys get lost the finder can place them in any letter box and the post office will send them back to you by mail. A recommended service!

Construction standards, fittings and equipment

Construction standards are high in Switzerland where everything is built to last 300 years! This means best materials are used which further increases cost of accommodation and, subsequently, rental prices.

Standard fittings for rental are different from what you would expect overseas:

- No overhead lights (only what has been left by previous tenant)
- Mostly no curtain rails or curtains
- Wall to wall carpet is usually reserved for bedrooms
- Parquet or tile for living areas
- Several apartments have a fireplace built in
- Laundry areas or rooms in apartments are equipped with machines. In apartment buildings, there usually are communal laundries and a roster system for tenant's use
- Properties where the kitchen is equipped do not usually have a microwave oven. Fridges and freezers are smaller than those you may be used to
- No fly or mosquito screens and no air conditioning
- Phone connections are mostly analogue connections
- Garages and outside parking are mostly not included in the basic rent

Lease Contract (rights and responsibilities as a tenant)

Your responsibilities as a tenant are written down in a lease contract, including specific clauses relating to your particular situation.

In general, leases are drawn for a period of three years for houses and for a period of one year, renewable from year to year by tacit agreement, for apartments. Leases can start on the first or the fifteenth day of the month.
Sending a registered letter three months before the date on which the contract expires should do lease termination. If your lease is drawn in both your name and that of a co-tenant or your spouse, you should both sign the registered letter you send to the real estate agent / owner. In the case of one year leases, after the first year of rental, you can terminate your lease by giving a three month notice period for the next quarterly expiration date which is specified in your lease.

The advantage of securing a three year lease is that your rental is blocked for three years, unless the lease contract states otherwise (check for clauses related to indexation of rental). The disadvantage is that, if you leave before that date, you are still held responsible for the rental payments unless you can present to the owner, a replacement tenant who is financially solvent.

In Switzerland, exclusively the owner supports brokerage fees associated with securing rental accommodation.

A security deposit equivalent to three months rent is required for either furnished or unfurnished accommodation. It is held by the bank of your choice and refunded with interests accrued when the lease is terminated, provided everything is in order.

In addition to the lease, there are other responsibilities and practices issued by local authorities called Allgemeine Bedingungen / General Terms and Conditions, see Appendix B which vary from one canton to another.

You will usually be asked to sign a copy of these conditions along with your lease. A résumé of major responsibilities is presented on the next page.

• Excessive wear & tear. You will be expected to replace, repair and clean damaged, lost or soiled items
• Damage caused by leaking pipes (gas or water), frost
• Damage caused by pets
• Maintenance of household appliances equipment
• Drainage pipes, gutters (annual clean & removal of any leaves or refuse)
• Maintenance of the heating system (yearly check, keep all invoices for presentation to agent)
• Chimney sweep (yearly check, keep all invoices for presentation to agent). Failure to do so could mean your insurance does not cover you, in case of an accident or damage resulting from this
• Maintenance of garden including lawn, fruit trees, rose bushes and hedges, if any unless otherwise specified in the lease
• Parasites, rodents, wasps, etc. Advise your landlord immediately, if you have any problems. Your landlord is responsible for providing a specialist to deal with this problem and is likely to supervise any inspection of the premises to determine if you are responsible for the presence of these nuisances
• Garden: If a tree dies, advise the real estate agent / owner in writing so you are not held responsible. Lawn should be maintained, don’t let it turn to clover or dry out, as you will be held responsible for its replacement, which is extremely costly. Any garden equipment should be maintained and damage reported. Any garden refuse must be appropriately disposed off (check communal collection days or drop off areas).
Repairs in the apartment
If small repairs are to be carried out by outside contractors, you should ensure that you ask for a quotation, before committing yourself. Services can be much more expensive than expected here and this procedure will permit you to avoid surprises and keep a control over the contractor. A general rule of thumb is anything under 200 CHF the tenant must pay for.

In the case of an appliance breaking down, you should always call the real estate agent or landlord. They will select and send a repairman. You will be issued with a copy of the voucher and it is your responsibility to follow-up, if the repairman does not contact you.

In the case of emergency during the night or weekend only, call the appropriate service direct (see list of emergency services), but do not forget to advise the real estate agent as soon as possible.

Please note you are not allowed to repaint or carry out any alterations to the premises without first seeking the written approval from the landlord. Any fixtures you install (apart from overhead lamps) become part of the rented property and should not be removed when you depart. This applies to any plantations you undertake in a garden.

Legal obligation to subscribe to Third Party Liability Insurance
You will be required by your real estate agent/owner to provide an attestation from your insurer that you have subscribed to third party liability insurance. It covers an entire family against all third party liability claims arising from every kind of event or accident except car accidents (this is covered separately).

Utilities
Wherever mandated, we will handle all your utilities connections either through the real estate or the state-owned agencies.

Utilities such as electricity, phone etc. are normally not included in the rental price of houses or apartments. “Nebenkosten/Side costs or extra costs are normally included in the rent. This generally includes: Water, heating, caretaker/cleaning of communal areas etc. Please note that the costs are mentioned as “akonto” in your contract, this means it is an estimated cost. Should the oil price go up then the real estate company/landlord will bill you normally 1st July when the meter is read according to what you have used.

You can expect to pay, on average, 10% of the monthly rent per month. At the end of the season, depending on hot water, fuel oil consumption, etc. for the building you may receive a rebate for any monies left over. A parking space is not usually included in the rent and will cost extra.

For houses, unless otherwise stated, no provisions are made and you will pay whatever you spend so be sure to get an indication of approximate costs and bear in mind your habits may vary from the previous tenants.
**Electricity (EWZ)**
You are billed on a monthly basis from the state-owned electricity company and may pay your bills automatically via bank or post office account. It is also possible to have the bills directly debited from your account.

Electrical heating is extremely costly. If at all possible, should your choice of housing involve a property with an electrical heating system, request to view the previous tenant’s invoices to determine what costs you will need to include in your budget.

**Gas**
Gas is piped from Germany, the Netherlands, and France to the major Swiss cities but isn’t used in many homes, although the use of gas is steadily rising and it now accounts for around 12 percent of the total energy consumption (mainly industrial). It is very seldom that you find apartments with gas cookers.

**Cable TV**
Most city apartments have already been connected to the TV network. The cost for this connection is usually included in your rental fee / side cost / Nebenkosten. Please be aware that this fee is only for the cooper cables to run to your apartment but not for any extra channels or provider services. Check with your real estate agency.

**Radio and TV licence taxes**
If you are staying in Switzerland for longer than 3 months and have a radio and or TV you have to register with a company called Billag (Tel. 0844 834 834) [www.billag.ch](http://www.billag.ch) This company has been commissioned by the Swiss government to collect the license fees on its behalf.

Every household and every business is subject to the license fee if radio and television programmes are received there. It does not depend on whether or to what extent the radio or television is being used.

Registration must be done within 14 days of import or purchasing a radio or TV. The fee is paid quarterly and covers any number of television set or radios owned irrespective of where they are located.

You will be fined if you do not have a license when the inspector calls.

<table>
<thead>
<tr>
<th>Radio and TV Fees in CHF</th>
<th>Month</th>
<th>Quarter</th>
<th>Year</th>
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<tr>
<td>Radio reception</td>
<td>14.10</td>
<td>42.25</td>
<td>168.95</td>
</tr>
<tr>
<td>TV reception</td>
<td>23.45</td>
<td>70.35</td>
<td>281.40</td>
</tr>
<tr>
<td>Radio &amp; TV reception</td>
<td>37.55</td>
<td>112.60</td>
<td>450.35</td>
</tr>
</tbody>
</table>
**Telephone**

Getting connected is often one of your highest priorities when moving to a new country. To obtain a telephone connection you need to go to a Swisscom office or call 0800 800 800.

There is a choice of providers for both fixed and mobile telephone services. They include Swisscom, Sunrise, Orange, Tele2 and Cablecom. The prices vary a lot, so it is wise to compare before selecting your provider.

Telephone lines are connected within 3 or 4 days after reception of the application. In new constructions, or if the apartment has been empty for a long time, a qualified electrician must be contacted at your cost and the connection-time will be considerably longer. In addition, please be aware that the cost of installing any additional telephone plugs you may require will not be the responsibility of the landlord and as fixtures become an integral part of the property upon your departure.

For new installations, the owner is responsible for bringing the line to the first outlet within the property. Pulling the line to other outlets will be at your cost unless otherwise negotiated before lease signature. A line installation fee is payable for first connections.

It is possible to obtain a digital line (ISDN). For one connection you will then benefit of 5 lines or 3 lines. Connection costs for this line are reasonable. The rental cost for a standard telephone will be an additional fee per month.

Telephone appliances must be conforming to Swisscom norms and can either be purchased or rented from Swisscom. Swisscom now accepts other brand telephones sold on the market, but these must have a label of conformity.

Billing is monthly. Bills are payable within 30 days.

If you are planning to bring your own phones, you will need to check whether they are conforming to Swisscom standards. If not, a qualified electrician is not allowed to install them.

**Internet Access**

**How to get your internet connection at home**

There is a wide range of ISPs (Internet Service Providers) in Switzerland. All universities and most schools have access to the internet.

Getting connected to the internet in Switzerland is fairly easy, options include: dial-up, ISDN, DSL and cable. Bear in mind that it may take a while to get high-speed access, such as DSL, installed.

**Dial-up access**

Most dial-up ISPs offer two types of access:

- a pay-as-you-go service, mainly on a per-minute basis
- a contract service where you pay a fixed amount per month for a unlimited access

Both analogue and ISDN lines can be used to access the Internet by dial up. ISDN will offer you faster access at 64 kbps (or 128 kbps, if you use both lines at the same time). The monthly fee for an ISDN line is a little more expensive you will need a special ISDN modem. Access rates vary considerably, so it is wise to shop around. Many providers do not even require any sign-up or commitment – simply calling a designated number to make the connection is enough.
**High Speed Access (DSL)**
If you wish to have a higher speed Internet connection you might want to get a DSL (Digital Subscriber Line) connection. This provides an Internet connection up to 30 times faster than a standard analogue service.

DSL is an exchange-side upgrade to your phone line and usually requires no changes to cabling into your home.

**TV**

**American**
To receive American TV you require a sling box it costs less than 200$, but the catch is that you have to have a cable/satellite connection in the US. For more information go to www.slingmedia.com

**Watching TV in the original language**
A good thing to know is that if you have a newer TV you can watch most US Series or movies on the Swiss channels i.e. SF 1, SF 2, TSR 1 and RSI by pressing the dual channel button I/II or and A/B button.

This does not cost anything extra, it does not work for all TV shows. Normally you should see a I/II sign on the screen if you can change the language.

**Bluewin TV**
Bluewin TV is the option that Swisscom offers. To receive Bluewin TV you need a DSL-line from Swisscom. Should you not already have a DSL line then you can order it the same time as you order Bluewin TV. As soon as you have a DSL-line you do not require any further cable connections as you are now watching TV over the internet line.

Bluewin TV works with most TV's, which either have a SCART-, S-video, composite- or a HDMI-connection.

To receive Bluewin TV you need certain specifications they are not always available in remote areas in Switzerland. It is necessary to check if Bluewin is available in your area. For further details and promotion go to www.bluewin.ch.

**Cablecom TV**
Generally speaking Cablecom is less expensive than Swisscom i.e. Bluewin TV but the reports are mixed. Some prefer Swisscom as the service is better. Cablecom also offer a large variety of approx 110 TV channels

**Watching TV online**
You can watch over 70 TV channels online with a programme called ZATTOO. All you have to do is sign on at http://zattoo.com/ and download the programme it is for free.

**Waste & Recycling**
Garbage must be placed in specially marked bags. These are usually marked with the community of residence. In Zurich City the white “Züri Sack” can be bought at any supermarket and comes in 4 sizes and carry a tax depending on the bag size. As a rule the approved bags will have to be bought at the cashier, as they cannot be found on the shelves. Garbage deposited in other bags will not be collected and there is a fine for using a non-approved bag.

Bottles should be placed in special collection bins provided in each community sorted by colour. Paper and cardboard should be tied with string and placed outside for collection on specially allotted days. Plastic PET bottles can be returned to any supermarket. Batteries can also be returned to any supermarket. Aluminium tins can be recycled normally at the same place you return the bottles. Other things which may be recycled include oils, old clothes and metal.
Special collection bins are provided for these.

The ERZ (Entsorgung + Recycling Zurich, Tel. 044 645 77 77) print a waste and disposal and recycling plan which lists dates for collection of household garbage for the city of Zurich. An English version is also available. In communities outside the city, collection rules vary and the local plan can be obtained from the community hall.

Pets

Due to the shortage of apartments in Zurich the landlord/owner can normally choose who they want as tenants. Should you own a dog this can increase the problem of getting your first choice apartment. As landlords do not always like dogs in flats. You will be required to get an additional insurance for the properties should the dogs do any damage. Dogs are generally widely accepted in Switzerland and it should normally not be a problem to bring them to restaurants. Ask when you make the reservation.

According to the Swiss law the city police “Stadtpolizei” are required to have a database with all the dogs in the city of Zurich. Every dog older than six months must be registered by the owner. CHF 135.– Should you live outside the city then the dogs has to be registered at the community hall i.e. “Gemeinde”.

As of 2007 all dogs older than 3 months also have to be entered into the ANIS (Animal Identity Service AG, Morgenstrasse 123, 3018 Bern, Tel. 031 371 35 30, info@anis.ch) database. This assists investigations should somebody get bitten by a dog or be deserted by their owner.

The address where you can register your dog:
Stadtpolizei Kommissariat
Polizeibewilligungen Wirtschaft
Gartenstrasse 14, 8002 Zurich
Tel. 044 411 73 73

For other pets such as cats you will also need approval by the landlord to have them in the apartment. Other pets such as fish, birds etc. you normally do not need special permission.
Map of Zurich Area

“Westumfahrung”
If you live on the left bank of Zurich there is a tunnel (A3) which will allow you to avoid going through town to get to the areas north and west of the city.
Expatriates Preferred Residential Areas Zurich

An Overview with Facts and Statistics

Area A
The communities on the East lakeside, from Zollikon through to Stäfa, better known as the “Gold Coast”. The region includes communities such as Küsnacht, Erlenbach, Herrliberg, Meilen, Männedorf and Uetikon am See. On top of the hill are the communities of Zumikon, Forch, Aesch and Egg, which are situated on to the East. Stäfa being furthest away is located about 20 kilometres from the centre of Zurich-City.

Public transport
Excellent bus and train connections (combined with the city tram network). Most connections lead to the main train station in Zurich-City. There are train stations in all communities along the lake, with a regular schedule.

Using a car
Most of the areas are reachable within 10–30 minutes drive from the main station Zurich. Depending on the time of day though, traffic could slow you down up to 30 minutes plus. North routes best access Stäfa, Männedorf and the communities on the hill.
**Housing types**
Apartments and condominiums. Those areas offer very nice semi-detached, freestanding houses and apartments in different price ranges. Properties with a view to the lake are generally more expensive.

Furnished accommodation, particularly furnished apartments are not easily available. Most properties are carpeted and have a fully equipped kitchen. A big percentage of the properties have wooden, tiled floors. Lights and lamps are mostly not fitted. Connections for electrical appliances and telephone (analogue lines) are usually fitted.

**Housing prices**
The following table gives you an estimated idea on the average price range on different properties. The prices quoted, are based on a standard rent/lease contract (min. one year, with one month’s rent as deposit). All prices quoted throughout this survey pertain to unfurnished accommodation.

<table>
<thead>
<tr>
<th>Area A</th>
<th>Low</th>
<th>Medium</th>
<th>High</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Apartments</strong> (in Swiss Francs, per month excluding extras *)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 bedrooms</td>
<td>CHF 2.000</td>
<td>CHF 2.700</td>
<td>CHF 3.800</td>
</tr>
<tr>
<td>3 bedrooms</td>
<td>CHF 2.400</td>
<td>CHF 3.500</td>
<td>CHF 4.900</td>
</tr>
<tr>
<td>4 bedrooms</td>
<td>CHF 3.300</td>
<td>CHF 4.400</td>
<td>CHF 6.000</td>
</tr>
<tr>
<td><strong>Semi-detached / terraces houses</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3 bedrooms</td>
<td>CHF 2.800</td>
<td>CHF 4.000</td>
<td>CHF 4.800 +</td>
</tr>
<tr>
<td>4 bedrooms</td>
<td>CHF 3.600</td>
<td>CHF 4.800</td>
<td>CHF 6.000 +</td>
</tr>
<tr>
<td><strong>Free-standing houses</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3 bedrooms</td>
<td>CHF 3.800</td>
<td>CHF 5.400</td>
<td>CHF 8.000 +</td>
</tr>
<tr>
<td>4 bedrooms</td>
<td>CHF 4.400</td>
<td>CHF 6.000</td>
<td>CHF 10.000 +</td>
</tr>
</tbody>
</table>

**Availability:** Fair, depending upon the time of year. Tightest market situation on apartments are around the 1st April and 1st October, these times being the Swiss official moving dates. Availability of freestanding houses for rent is quite tight, compared to earlier years.

**Explanation:** 2 bedrooms are being offered as 3.5 room apartments in the local media, i.e. 3 bedrooms = 4.5 room apartment.

The “Gold Coast” is a low tax region and therefore properties in those communities are usually offered 10-30% higher than in other communities.

* **Extras:** Mainly cost of heating, miscellaneous costs as cleaning of staircases and lifts if applicable, garden service, chimney sweep, refuse and rubbish collection. Most apartments have a park space allocated but are not included in the rent/lease. Garages and parking spaces are mostly subject to a supplementary contract.
Area B

The communities on the West lakeside, from Kilchberg through to Richterswil. The communities include Rüschlikon, Thalwil, Oberrieden, Horgen and Wädenswil. Also included are the communities of Adliswil, Langnau am Albis which are situated on the hill Zimmerberg flanking the lake to the West. Richterswil, being furthest away is located about 30 kms from the centre of Zürich-City.

School(s)

The Zurich International School ZIS (Nidelbadstrasse 49, 8802 Kilchberg, Tel. +41 044 715 27 95). The School accepts children from ages 12 to 19. The International Primary School of Zürich is also located in Kilchberg, Horgen and Au, which are about 5 km apart. Other international Schools are located about 20 to 30 km direction Zug (via Hirzel Pass).

Public transport

Good. Excellent bus and train connections (combined with the city tram network). Most connections lead to the main train station in Zürich-City. There are rapid S-Bahn stations in all communities along the lake. Langnau a. A. and Adliswil are well connected to Zürich-City with the Sihltal Bahn.

Housing types

Apartments and condominiums. Those areas offer very nice semi-detached, freestanding houses and apartments in different price ranges. Properties with a view to the lake are generally more expensive. The West side of the lake also has a vast amount of Swiss Chalet style houses. Many freestanding houses are rebuilt farmhouses. Langnau a. A. has a lot of old factory buildings, which have been and are being converted into studios and lofts.

Furnished accommodation, particularly furnished apartments are not easily available. Most properties are carpeted and have a fully equipped kitchen. A big percentage of the properties have wooden, tiled floors. Lights and lamps are mostly not fitted. Connections for electrical appliances and telephone (analogue lines) are usually fitted.

<table>
<thead>
<tr>
<th>Area B</th>
<th>Low</th>
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<tr>
<td>2 bedrooms</td>
<td>CHF 1.750</td>
<td>CHF 2.400</td>
<td>CHF 3.300</td>
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<td>3 bedrooms</td>
<td>CHF 2.100</td>
<td>CHF 3.000</td>
<td>CHF 4.500</td>
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<tr>
<td>4 bedrooms</td>
<td>CHF 2.700</td>
<td>CHF 3.800</td>
<td>CHF 5.500</td>
</tr>
<tr>
<td><strong>Semi-detached / terraces houses</strong></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>3 bedrooms</td>
<td>CHF 2.700</td>
<td>CHF 3.400</td>
<td>CHF 4.200</td>
</tr>
<tr>
<td>4 bedrooms</td>
<td>CHF 3.200</td>
<td>CHF 4.000</td>
<td>CHF 5.500</td>
</tr>
<tr>
<td><strong>Free-standing houses</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3 bedrooms</td>
<td>CHF 3.500</td>
<td>CHF 4.800</td>
<td>CHF 7.000</td>
</tr>
<tr>
<td>4 bedrooms</td>
<td>CHF 3.750</td>
<td>CHF 6.000</td>
<td>CHF 9.000</td>
</tr>
</tbody>
</table>

**Availability:** Fair, depending upon the time of year. Tightest market situation on apartments are around the 1st April and 1st October, these times being the Swiss official moving dates. Availability of freestanding houses for rent is quite tight, compared to earlier years. The areas around Adliswil and Langnau a. A. are considered classic residential suburbs and therefore it is quite difficult to find the right property there, within a short time.

* **Extras:** Mainly cost of heating, miscellaneous costs as cleaning of staircases and lifts if applicable, garden service, chimney sweep, refuse and rubbish collection. Most apartments have a park space allocated but are not included in the rent/lease. Garages and parking spaces are mostly subject to a supplementary contract.
City

The city of Zurich is divided into twelve different sections. These are called “Kreis” the direct translation means “circle” i.e. area of town.

Kreis 1
Old town and downtown, banking sector, shops and main train station. “Zürich Hauptbahnhof” short Zürich HB. It is very difficult to find properties here which are reasonably priced. Most properties are for commercial use. But in the old town you sometimes can find properties, parking is generally the problem in town area. You cannot access most of the old town by car, as it is a pedestrian zone.

Kreis 2
Enge, Wollishofen, and Leimbach; located by the lake and has its own train station (Bahnhof Enge, Bahnhof Wollishofen). There are some substantial and very beautiful properties in this Kreis. The closer the property to the lake, with a view the more expensive it will be.

Kreis 3
Wiedikon, a relatively mixed culture area and you will see a lot of Jewish families here. It borders the forest to the Uetliberg. The area has a lot of smaller apartments but also has a variety of semi-detached houses and freestanding buildings to offer. Prices in this area are adequate to moderate. Unfortunately availability of properties in this area is also scarce. It is popular for young people and students.

Kreis 4
This sector stretches from the Aussersihl to the Langstrasse. The Langstrasse is famous for its nightlife action. The Langstrasse is the red light district of Zurich. But if you leave the Langstrasse there are some nice streets with good apartments, but are also difficult to find. The area around the Aussersihl has become popular again since the new tunnel has opened. “Westumfahrung”. If lucky, one can find beautiful properties in this area with small gardens to the inside of its complex. Parking is an issue in this Kreis.

Kreis 5
This area used to be the industrial area of Zurich with low income housing. Over the last decade it has changed radically and has been experiencing a real estate boom with a lot of new buildings have been built. The old factories have been fully renovated to loft style apartment and been put on the market at high rates. Popular with architects, designers, people in IT and advertising. It is very lively with lots of club and restaurants.

Kreis 6
Unterstrasse / Oberstrasse. This is where the University and the University Hospital are located. There are a lot of nice apartments and flats in this area. Most are Art Deco style with high ceilings, large windows and newly renovated.
This is considered prime location in Zurich. This area is very popular and prices are high and places are difficult to find. Again parking normally does not come with the apartment and is difficult to find.

**Kreis 7**
Hottingen / Zürichberg / Wìtkon. This Kreis has the highest prices per square meter and is prime location. The Hottingen area resembles the Unterstrasse very much. The Zürichberg is full of free-standing properties, which were built back in the late 19th century. Many of these houses are now being modernised and rented or sold at incredible prices. The compensation though, is the quietness and safety of the area.

**Kreis 8**
Riesbach / Seefeld. This is a lively area with good access to the lake and parks alongside the lake. One finds many little shops, restaurants and parks in this Kreis. This is also prime location. It is very popular for the DINKS generation and it is nearly impossible to find properties here especially under 3000 CHF. There are lots of restaurants and bars located here.

**Kreis 9**
Altstetten / Albrisrieden. The area has a lot of properties. There are just as many apartments as there are houses. The houses in this area are small, being the remainder of the area’s past industrial history. The biggest concern here is traffic.

**Kreis 10**
Höngg / Wipkingen The area borders the Hönggerberg on one side and parts of Seebach on the other. There are not many properties available in this area, due to the fact that it is the location of the “Eidgenössische Technische Hochschule”.

**Kreis 11**
Oerlikon / Affoltern / Seebach. This is the most populated area in Zürich. The Kreis offers the most vacant properties and in the past years the whole area has been upgraded. There are a lot of new buildings being built. It is nicknamed the

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**City**

<table>
<thead>
<tr>
<th>Kreis</th>
<th>Low</th>
<th>Medium</th>
<th>High</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kreis 3 / 4 / 12</td>
<td>5 / 6 / 8 / 9 / 10 / 11</td>
<td>1 / 2 / 7</td>
<td></td>
</tr>
</tbody>
</table>

**Apartments** *(in Swiss Francs, per month excluding extras*)

- 2 bedrooms: CHF 1.500 – 2.400 – 3.300
- 3 bedrooms: CHF 2.000 – 3.000 – 4.500
- 4 bedrooms: CHF 2.500 – 3.800 – 5.500

**Semi-detached / terraces houses**

- 3 bedrooms: CHF 2.800 – 3.500 – 4.300 +
- 4 bedrooms: CHF 3.200 – 3.800 +

**Free-standing houses**

- 3 bedrooms: CHF 3.800 +
- 4 bedrooms: CHF 4.600 +

**Availability:** In general, properties in Zurich-City and suburbs are subject to patience. Availability is dependable on market situation.

**Extras:** Mainly cost of heating, miscellaneous costs as cleaning of staircases and lifts if applicable, garden service, chimney sweep, refuse and rubbish collection. Most apartments have a park space allocated but are not included in the rent/lease. Garages and parking spaces are mostly subject to a supplementary contract.

*Electricity consumption and phone are charged separately, monthly or periodically.*

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worker's quarter. Most offered apartments have access to some green areas and the freestanding houses are mostly built of red brick stones. Some major international companies have their premises in this Kreis.

**Kreis 12**  
Schwamendingen. This Kreis has the most shopping centres. There are a variety of cute little houses in this area and even more apartments. The area is generally considered middle class standard and is also being upgraded.

**School(s)**  
Each Kreis has its own Swiss school. Each school has a primary section (some Kreis' have separate buildings for the primary and secondary classes). Kindergartens have a waiting list and are mostly overbooked months in advance.

**Public transport**  
Excellent. Bus connections within Zurich-City are brilliant. There are many tram stops all over the city centre.

**Housing types**  
Apartments, condominiums, lofts, semi-detached and freestanding houses. Properties with a view to the lake are generally more expensive.

Furnished accommodation, particularly furnished apartments are not easily available. There are quite a few hotels, banks and insurance companies that offer furnished rooms and apartments on monthly base.

Most properties are carpeted and have a fully equipped kitchen. A big percentage of the properties have wooden, tiled floors. Lights and lamps are mostly not fitted. Connections for electrical appliances and telephone (analogue and ISDN lines) are usually fitted. A lot of properties in Zürich are connected to the cable network for TV (not included in the rent).
Zurich Housing Market

Types of accommodation

Most of the available housing comprises apartments in the “residential” class in the Zurich city centre and houses in the Zurich suburbs and countryside. A good number of apartments are on offer in the suburbs.

The majority of rental properties (approx. 95%) are offered unfurnished. In older apartments at the lower end of the rental market, kitchens may be from the 1980 and without a dishwasher. It is not common that equipped kitchens come with a microwave these can be bought at a hardware store for approx. 200–300 CHF. It is becoming more and more common that kitchens are being equipped with steamers.

A number of hotels and furnished residences offer short-term serviced accommodation. The standards of furnishings vary from one property to another. Usually bed, table linen are supplied as well as crockery.

Real estate agencies also offer furnished rentals for minimum periods of 1 month to longer periods at a time.

There are no homogenous styles of housing. Some areas downtown have pretty turn of the century-buildings. The majority of apartments are often located in multiple-story buildings built in the 1940's to 1960's, which are functional but by no means aesthetic. In the suburbs, apartment buildings tend to be lower with a maximum of three stories. Houses both freestanding and/or semi-detached or terraced houses vary significantly in style.
Family house with garden (Forch)

Different houses in Areas A and B

Family house in Area B
Modern apartment building

Family friendly apartments

Standard wooden tiled floor, apartment

Bathroom

Sample kitchen
Important considerations when selecting accommodation in the canton of Zurich

**Airport and other noise nuisances**
Areas surrounding Kloten (areas such as Oerlikon, Glattbrugg, Dübendorf, Wallisellen, Gockhausen and Zumikon) are affected by airport noise. For these areas we recommend you take the time to visit during time of Aircraft arrival and departure hours. Therefore, several visits may be necessary to determine exactly what can be expected.

**School selection**
Your choice of school will certainly determine your area of home search. There are few English-speaking or international schools and, although they usually have a school pick-up system, this is both expensive and not open to very young children. You will most likely wish to live on the side of the lake on which your children’s school is located or at any rate, no more than 30 minutes’ travelling time from school. If you plan for your children to attend a local school, be aware that they will be required to register in the commune in which you live.

**Traffic flow problems**
It is highly recommended that you reside and work on the same lake side, if at all possible, as the main traffic axes and bridges crossing the city are heavily congested during peak hours, substantial delays are to be expected (depending on distance travelled: from 25 to 35 minutes and more). This is not always possible, however, as the choice of school and/or limited housing on offer can impact your choice of housing location.

**Choosing where and how you will live**
This raises a number of issues, for instance:
- City or suburban life
- House or apartment
- Family needs and preferences
- Commuting time
- Transportation options
- School options
- Proximity of:
  - Churches
  - Hospitals
  - Libraries
  - Recreational activities
  - Shopping areas
  - Sports facilities

For many families, the move to Zurich represents the first opportunity to seriously consider apartment living.
Insurance and medical

**Accident insurance**
Accident insurance is compulsory and covers both work and non-work accidents. Non-work accidents are those which take place outside of work i.e. they occur between home and work or during leisure time. All employees are covered by accident insurance which is usually provided by the employer. Should family members not be employed they must be covered separately through private insurance. This can be included as part of the health insurance.

**Social Security**
Swiss social security is based on a 3 pillar system, a threefold system of public, occupational and private insurance. Pension insurance (AHV) and disability insurance (IV) are compulsory and make up the first pillar. This provides for retirees with the aim of ensuring a decent standard of living for its beneficiaries. Employees contribute 5.05% of their gross income, employers contribute the same amount.

The second pillar is the companies pension fund (BVG) which is compulsory for all jobholders above the age of 25 years old, but is optional for self-employed people. The amount paid varies from 5.5% to 11% of the gross salary. Together with the first pillar, this generates approximately 60% of the beneficiary’s final salary.

The third pillar is a voluntary pension provision which is tax deductible. There is a cap to the amount that can be transferred tax free into the third pillar these figures vary slightly every year approx. 6000-7000 CHF.

*(source: www.securtie-sociale-ch-ue.ch)*

**Health Insurance**
Basic health insurance (Krankenversicherung) is compulsory for everyone living in Switzerland. Foreigners must obtain health insurance within 3 months of arriving in Switzerland. Applications must also be made for the spouse and children as they are not automatically insured.

You can take out insurance with a health fund (Krankenkasse) or with a private health insurance company (Krankenversicherung). The basic cover is compulsory and must cover:

- Doctors visits
- Medications
- Hospital costs, general ward
- Maternity

Supplementary insurance called “Private Zusatzversicherung” offers the choice of hospital treatment in a half private (2 bedroom) semi-private or fully private (single room) and also coverage for additional treatment not insured in the basic treatment.

You can choose to pay a deductible (franchise) ranging form 230 CHF to 2500 CHF per year which reduces the monthly premiums. Additionally you will pay 10% of the costs over and above the franchise for non-hospital costs. Insurance premiums are also lower if you choose the HMO option which restricts your choice of doctor and hospital. Premiums vary depending on insurance.
When choosing a health insurance you might want to consider the following points:

- After what period does the cover of hospitalization start?
- Are all medications prescribed by the doctor covered up to 90% or are there restrictions?
- Is treatment resulting from a car accident included?
- What is covered when travelling abroad?
- Are emergency transport costs to the hospital covered?
- What costs are covered for eye glasses and contact lenses?
- Are the costs of prenatal examination in pregnancy covered?
- What is the cover for newborn infants in hospital?

**Medical Care**

Switzerland offers an excellent medical care but the prices are quite high. Usually you can choose your own doctor and dentists (with the exception if you have chosen HMO insurance). Make sure that when you are visiting the doctor for the first time you have your health insurance information on you. When going to the dentist it is wise to ask for a quote beforehand for the treatment to avoid the shock when you get the bill. Medications can only be obtained from the doctor himself or from a pharmacy (Apotheke). There is a 24 hour pharmacy at Bellevue square. It is quite common to receive the bill from the doctor one to two months after your initial consultation.

**Medical Emergency Numbers:**

- Ambulance: 144
- Emergency Doctors Dentists and Chemists: 044 269 69 69
- Poison Emergencies Service: 044 251 51 51
- 24 hour Pharmacy Bellevue: 044 266 62 22
- 24 hour Pharmacy main train station: 044 225 42 42

**Hospitals:**

- Children’s Hospital: 044 266 62 22
- University Hospital: 044 255 11 11
- Winterthur General Hospital: 052 266 21 21
Education

Decision concerning the education of one’s own child is very personal. One should collect as much information as possible about all options available and listen to all advice offered. You can benefit from the experience of other expatriates but always remember that they will be subjective then objective.

Consider the following points before you make a decision.

• How long are you going to be in Switzerland?
• How old are the children now?
• How old will they be when you leave Switzerland?
• Does the family know where they will move next? This must be considered to ensure some continuity e.g. language or system of education.
• The amount of schooling that the children have received already has to be considered with respect to slotting them in the appropriate level for ability and knowledge.
• Which academic level is compatible with the child’s own ability and knowledge
• Which languages do the children speak now and which one we beneficial later?
• Keep in mind that the choice of a permanent residence may affect the choice of school.

Swiss Schools
In Switzerland schools are the responsibility of the cantons. This means that each canton has its own individual school system. State schools refer to non-fee paying schools which are funded by the canton. State schooling officially starts at the age of seven years and is compulsory for nine school years. The start of the school year in Switzerland is between mid-August and mid-September. Most Swiss school still have a lunch break and the children are expected to return home for lunch.

Kindergarten
For children aged 5 and 6, the Swiss authorities offer a program to prepare the children for primary school. Attendance is voluntary and free of charge. In general, children attend Kindergarten for a couple of hours in the morning or in the afternoon. Classes may be held on Saturday morning as well. The language of communication is Swiss German.

Primary School
Primary school is for children between the ages of six and seven. In Zurich the children have six years of primary education. Continuous assessment is used to assess the children’s work. Reports are sent out twice a year and must be signed by the parent. Advancement to the next level depends on having received a satisfactory report. If the report is unsatisfactory it is graded “provisional”. If the next report is still unsatisfactory the child may have to repeat the year. This is common in Switzerland and not usually seen as a stigma.

For further information contact your local community. “Schulgemeinde”
Secondary School
When pupils enter the second state of their compulsory schooling they split up into different types of schools according to their ability and their career intentions. Children typically spend between three and six years at the second educational level.

1. Lower level where the emphasis is on general education and manual trades
2. Middle level which prepares the student for more demanding commercial and technical professions
3. Higher level which prepares the student for university. The school is sometimes divided into lower and upper schools (Pre-gymnasium and Gymnasium).

Following compulsory schooling, young people have the chance of completing their general education or entering a trade school (apprenticeship). The schools providing a more general education include a type that leads to higher vocational schools (e.g. nursery schools, teacher's college, school for social worker etc) without leading to university; and the Gymnasium which leads to the higher School Graduation Certificate (Matura) and gives access to universities.

Matura
The curriculum for the Maturity schools of the Swiss Conference of Cantonal Ministers of Education (EDK, www.edk.ch) comprises the fields of languages, humanities, social science and economic science, mathematics and natural science, visual arts and music, together with sport.

Pupils attend lessons in seven core subjects, one in-depth subject (choice of eights subjects), and one supplementary subject (choice of thirteen subjects).

The following is a diagram overview of the state schooling system in Switzerland. This might vary between cantons.
Private Schools
Generally speaking it is very difficult to get a space in the International Schools as there is a high demand and a restricted number of pupils that are accepted. It is essential that you sign up your children as soon as you know you will be transferred to Switzerland.

Switzerland offers a large variety of private schools. The Swiss Federation of private schools has 250 schools and approximately 100,000 students attend private schools, fees for schools vary depending on quality, reputation and location of the school.

The canton of Zurich has a number of international primary and secondary day schools where lessons are usually conducted in English. There are also a number of bilingual schools teaching in English and German.

Below are some criteria to help you select an appropriate and reputable school.

- Does the school have a good reputation and can it give you references?
- Does it belong to a school association?
- What are the contract conditions? Contract should be clear and cover things like admission condition, syllabus, duration of courses, fees, extras etc.
- What are the physical conditions of the school like? Is it possible to take a tour of the buildings and classes?
- How does it compare to other schools on your short list.

You can find a details list of the schools at: www.swiss-schools.ch Here a short summary.

ENGLISH

Inter-Community School of Zumikon
Strubenacher 3, 8126 Zumikon
Tel. 044 919 83 00, www.icsz.ch

ICS, Inter-Community School Zurich, is an international day school with 820 students between the ages of 3 and 18. Located on an outstanding purpose-built campus in the village of Zumikon on the outskirts of Zurich, the school provides a world-class education for students from over 40 nations, using English as the language of instruction. All students follow the International Baccalaureate programme, culminating in the IB Diploma. Nursery – Grade 12.

International School Winterthur
Hegifeldstrasse 10, 8404 Winterthur
Tel. 052 203 50 00, www.iswinterthur.ch

This school follows the International Baccalaureate Organisation Program. It is a Primary Years IBO authorized school and anticipate IBO authorization for the Middle Years Program.

The Zurich International School
Steinacherstr. 140, 8820 Wädenswil
Tel. 058 750 25 00, www.zis.ch

Zurich International School is non-profit day school, offering a comprehensive education program for students aged 2 to 18 in the greater Zurich and Baden areas. Over 1,300 students from more than 45 countries attend one of the school’s five campuses (Early Childhood Centre in Kilchberg for students aged 2 to 5; Lower School in Wädenswil for stu-
dents aged 5 to 11; Middle School in Kilchberg for students aged 11 to 14; Upper School in Adliswil for students aged 14 to 18; and ZIS Baden for students aged 2 to 12).
ZIS is an International Baccalaureate (IB) Organisation World School and is accredited by both the Council of International Schools and the New England Association of Schools and Colleges in the U.S.

Lakeside Bilingual Day School Zurich
Seestrasse 5, 8700 Küsnacht
Tel. 044 914 20 40
www.lakesideschool.ch

Together with the Freie Gymnasium Zürich (FGZ), they offer a bilingual education in both German and English from preschool (playgroup) to the Swiss Bilingual Matura. On the campus of the FGZ, in a joint venture with Lakeside School, is the Bilingual Middle School of Zürich for grades 7 and 8. The levels gymnasial and progymnasial are offered. The goal of our bilingual education is to offer English and German speaking children and adolescents equal opportunities.

Terra Nova Bilingual School of Zurich
Florastrasse 18a, 8700 Küsnacht
Tel. 044 910 43 00
www.terra-nova.ch

Member of the European Council of International Schools www.ecis.org. Teaching is consistently bilingual. For each class there are two teachers who work in their mother tongue. The school’s program incorporates the Zurich canton curriculum and components of the American and British curricula. Music, art and theatre are also an integral part of the school.

Bilingual Day School Zimmerberg,
Alte Landstrasse 33-35, 8810 Horgen
Tel. 043 244 00 70, www.taz-horgen.ch

The bilingual school Zimmerberg offers pre-school (3 years of age) and primary school education, grade 1-6. An In-School Day Care is available too. Bilingual instruction integrated into the full curriculum of a Day School is the pillar of the educational concept.

The International School of Zug and Luzern
Zug Campus (Main Office), Walterswil,
6340 Baar
Tel. 041 768 11 88, www.iszl.ch

The campus serves the educational needs of students between the ages of 3 and 14 years, offering a Primary School (Pre-school to Grade 5) and Middle School (Grade 6 to Grade 8). They are an authorized International Baccalaureate (IB) World School, our philosophies and teaching and learning program are underpinned by the Primary Years Programme (PYP) and the Middle Years Programme (MYP).

The International School of Central Switzerland
Lorzenparkstrasse 8, 6330 Cham
Tel. 041 781 44 44, www.isocs.ch

Offers Education for students aged 5-11 year. It is internationally renowned and transferable curriculum in English.

International School Solothurn
Zuchwilerstrasse 79, 4500 Solothurn
Tel. 032 621 26 32, www.is-so.ch
TRILINGUAL SCHOOLS

Institution Trilingual Day School
Seestrasse 356, 8038 Zürich
Tel. 077 418 18 56

Tandam Pre-School
Alte Landstrasse 88, 8702 Zollikon
Tel. 044 380 88 88
www.tandempreschool.ch

The tandem pre-school offers bilingual and trilingual i.e. German, English and French. They are a day care pre-school based on the IBO programme. Tandam pre-school has three schools one in Zürich, Zollikon and are also offering baby care in Uetikon am See.

ITALIAN

Instituto Scolastico Casa d’Italia
Erismannstr. 6, 8004 Zurich
Tel: 044 291 11 20
www.scolaitaliana.ch

The Instituto Scolastico offers with the Scuola elementare statale a primary years program grades 1 – 5, followed by the 3 year middle program of the Scuola media E. Fermi.

FRENCH

Lycée Français Marie Curie de Zurich
Im Tobelacker 22
8044 Zurich-Gockhausen
Tel. 043 355 20 80, www.lfz.ch

The Lycée Français is a French school belonging to the Ministry of Foreign Affairs in France and offers French education from ages 3-18 years of age.

Please note that this is only a short summary of the school in the greater Zurich Area. For a specific needs to meet you child requirement please contact Sgier and Partner.

Should you be staying in Switzerland long term the Swiss local school could be a good option. The education system is of a high quality and would help a child integrate into Switzerland make good friends in the neighbourhood.

CHILD CARE

Tammy’s English Day Care Centre
Säntisstrasse 5, 8008 Zürich
Tel. 044 382 10 12
www.tammysdaycare.ch

English speaking day care centre. Should you wish a few hours shopping alone or a few hours time off this could work for you. You can drop your child off here anytime between 7.30 and 6 pm for 16 CHF an hour or 85 CHF a day.
Summary of National Holidays

New Year day 01.01.

Green (Maundy) Thursday, Good Friday, Easter, Easter Monday
day varies depending on year

Sechseläuten this is ½ a day (afternoon) off in the city of Zurich. It normally falls in mid April, but can vary depending on the year. This is a tradition only in Zurich when a paper mash “larger then life” snowman is set alight on the Bellevue square. The less time it takes for the snowman to burn the better the coming summer will be!

Labour Day 1st May.

Pentecost / Whitsunday / Whit Monday
depend on the year, fall mid May beginning June

1st August Swiss National Day

Knabenschiessen, this is also ½ day holiday falling mid September. The day varies depending on the year, solely in the city of Zurich. This is a traditional day where young boys between the ages of 13 – 17 can shoot at targets to obtain the title of “Champion of Shooting”. Since 1991 girls are also allowed to participate. There is a big fun fair at Alibisgütli on this day.

St. Nikolaus 6th December
On this day the Swiss children normally go to a hut in the forest to meet St. Nikolaus whom they would have to say a rhyme to and get mandarins and peanuts in return. Should they not have been well behaved then “Schmutzli” a black/brown version of St. Nikolaus would put the children in his bag.

Christmas Eve: 24th December is the day the Swiss celebrate Christmas. Traditionally the family would have a celebratory dinner of a meat fondue or a roast.

Christmas day 25th December

Stephens's day 26th December

Swiss School holidays

Swiss school holidays vary from canton to canton and can be checked on: www.edk.ch/dyn/15213.php
Shopping

The shopping in Switzerland is quite good but considered slightly more expensive then in other countries. We do not really have a “mall culture” as you might be used to. The closest we have to a mall is most likely the new shopping area called Sihlcity www.sihlcity.ch This shopping area includes cinemas, a child care centre, hotel, spa and the opening times are 09.00–20.00 Mon–Sat.

In the city of Zurich you will find larger department stores such as Jemoli, Globus and Manor. You can buy almost everything in these department stores. On the ground level floors in Jemoli and Globus there are good delicatessens for food specialities. These department stores might be a lot smaller then what you are accustomed to. Opening times: Mon–Fri 09.00–20.00, Sat 09.00–18.00. www.jemoli.ch, www.globus.ch www.manor.ch

An exclusive clothing shop is Grieder located on the Bahnhofstrasse www.bongenie-grieder.ch

The Bahnhofstrasse in Zurich is the main shopping street in Zurich and you can purchase most clothing brands in the stores on this street. The old town of Zurich Niederdorfstrasse offers more reasonable priced clothing shops. Most shops have good sales in January and July where you can get really good bargains.

Grocery / Food shopping

In Switzerland we have two major supermarket chains. Migros and Coop. Migros does not sell alcohol or tobacco and is know for having lots of its own brand products which are good quality. Migros is, in general a little less expensive then Coop. Coop has more brands and sells alcohol and tobacco. Both Migros and Coop offer online shopping which is very convenient especially when shopping for drinks.

Migros: www.leshop.ch
Coop: www.coopathome.ch

Denner is a discount food shop where you can buy alcoholic beverages at good prices.

Denner: www.denner.ch

You will see people carrying their own shopping bags. This is common in Switzerland as bags are not provided free of charge, but you can purchase carrier bags at the shop for CHF 0.30. You must also pack your own purchases at the food shops.

Food shopping hours are generally: Mon–Fri 08.00–12.30 and 14.00–19.00. Sat 08.30–17.00 this can vary according to where you live.

Underneath the main train station in Zurich there are many different kind of shops which have longer opening hours. Also Coop at the train station Stadelhofen or the Migros at the train station Enge is open longer.

Fruit and vegetables bought at the supermarket are sometimes pre-packed and priced. But more recently produce needs to be weighed at the weighing machines provided. The produce will have a numbered button on the weighing machine. Place your item on the machine, press the corresponding number and a price ticket will be printed which must be stuck onto the item. Check the price tags of the items carefully as these are often quoted for 100 grams.
SPECIALITY SHOPS

Furniture
A lot of Swiss people choose to shop for designer furniture in Germany as the taxes in Germany 21% can be deducted and the Swiss VAT is added 7.6%. For large purchases this can be worthwhile. www.seipp.de

Pfister
Walcheplatz 10, 8001 Zurich
www.pfister.ch

Ligne Roset
Dreikönigstrasse 21, 8002 Zurich
www.ligneroset.ch

Interio
Neugutstrasse 79, 8600 Dübendorf
www.interio.ch

Ikea
Bahnhofstrasse 4, 8957 Spreitenbach
www.ikea.ch

Conforama,
Neue Winterthurstrasse 80, 8304 Winterthur

Temp-Furniture (rental furniture)
www.temp-furniture.ch

Lights

Lumimart
Ringstrasse 16, 8600 Dübendorf

Electrical goods

Media Markt
Riedstrasse 5, 8953 Dietikon

Fust AG Dipl.-Ing
Sihlcity, Kalanderplatz 1, 8045 Zurich

Interdiscount
in the main train station, Zurich

Books

Orell Füssli, English Bookshop
Bahnhofstrasse 70, 8001 Zurich
www.books.ch

Librairie Payot, English, French Bookshop
Bahnhofstrasse 9, 8001 Zurich
www.payot.ch
Health Food / Organic Food
Organic Food in Switzerland is called Bio and is marked with this symbol. You can purchase these organic foods in Migros and Coop or at special “Reformhaus”

Reformhaus Egil
Hauptbahnhof underneath the main train station in Zurich

Reformhaus Müller
on Rennweg 15, 8001 Zurich
www.reformhaus.ch

Reformhaus Müller
on the corner of Kreuzplatz in Zurich

Musik Instruments / CDs

Jecklin Musikhaus
Rämistrasse 30/42, 8001 Zurich
www.jecklin.ch

Musik Hug
Linmatquai 28/30, 8001 Zurich
www.musikhug.ch

Giannini Swiss Drums
Aergertenstrasse 8, 8003 Zurich
www.giannini-drums.ch

Toys

Kids town Franz Carl Weber
Bahnhofstrasse 62/Rennweg 43, 8001 Zurich, www.fcw.ch

Toys “R” Us,
Industriestr. 29, 8305 Dietlikon
www.toysrus.ch

Markets

Bürkliplatz Flea Market and Flower and Vegetable Market
Flea market takes on Bürkliplatz only on Saturdays from May to October. Vegetable market every Tuesday and Friday morning.

Fresh Produce Market
Zurich main train station every Wednesday, February to mid June, mid August to mid November.

Rosenhof Market
Shop in a unique atmosphere. From March to December the “Rosenhof” comes to life. A small world arises in which artists and traders from all over the world show their treasures. Young and old meet here in the Old Town of Zürich to observe this colourful spectacle. Located in the old town of Zürich tram number 4 or 15 between the tram stop between Rathaus and Rudolfbrun Brücke
www.rosenhof.ch
BANKING

Banking Services in Switzerland

Switzerland is recognized as the world capital for private banking and Zurich, in particular, is renowned worldwide as a major financial centre. In addition to the two largest banks, UBS and Credit Suisse, there are many smaller regional and cantonal banks. Migros and Coop also have their own bank and the post office (die Post) also offers banking services. The smaller the banks usually have lower fees then the big banks and usually provide a more personal service. However, they may not offer the range of services available in a major bank. The major banks are more likely to have staff that speak good English and can provide bank statements and other documents in English.

Banking in Switzerland differs from most countries because personal cheques drawn on a private current account are not common practice. There are, however, other similar means by which payments may be effected. This short list is a guideline for private individuals and depicts the most important services offered in the payment sector.

**Eurocheque (EC) card**
With the Eurocheque card, cash can be withdrawn from cash dispensers throughout Switzerland and other countries throughout the world up to a maximum amount of the personal limit per day set by you. This card can be used for buying petrol and purchases at many supermarkets and stores. Look for the EC direct sign.

**Credit cards**
In addition to the EC card, credit cards such as Visa and MasterCard can be obtained from banks although these may not be so readily accepted by small businesses. It is not common practice that amounts under 100 CHF are paid by credit card. Most department stores also offer their own brand of credit cards e.g. Globus, Jelmoli.

**Payment facilities available to account holder.** All bills can be paid through your bank. Alternatively, you may pay bills at the post office.

**Dauerauftrag DA**
This is a standing order for regular payments, the amounts of which do not vary e.g. rent. These are paid out automatically providing you have sufficient funds in your account.

**Payment Order / Zahlungsauftrag**
This is a very convenient way to make payments. Most bills in Switzerland are paid by means of an “Einzahlungsschein” payment slip. You can instruct your bank to make payment on your behalf by completing a covering form, available from your bank on which you fill out the total amount and the number of payment slips attached. The completed form is sent to the bank that will then make the payments. No queuing at the post office to pay bills in cash.

**Lastschriftverfahren (LSV)**
This is a direct debit system for regular payments e.g. insurance telephone etc. Payments are automatically debited to the account until the authority is revoked by the account holder.

**Bank Draft**
Payments can also be made by means of a bank draft. This is especially useful in making international payments when
the recipient requires a bank guarantee. These drafts can be issued in most currencies. The advantage of this type of payment is that it may be sent by the applicant for the draft himself and can be enclosed in a letter.

**Payment of bills in Switzerland**

In Switzerland most costs are charged via invoice. Together with the invoice you will receive a payment slip in orange, pink or rarely blue (“Einzahlungsschein”), such as the below example.

### Payment slip pink

You might be requested to fill out the information in blue by yourself.

The invoice will give you the information as by when the payment needs to be handled. Mostly this is within a 30 days limit (“Zahlbar innert 30 Tagen.”) starting from the date the invoice was issued.

We recommend payments are done on time. If not you will receive a reminder (“Mahnung”/“Zahlungserinnerung”/“Kontoauszug”) and might be asked to pay an additional fee for the delayed payment or your services might be cancelled. If a debt is not paid after three reminders, the case can be forwarded to the debt collection office (“Betreibungssamt”), for legal action.

**Payment via post office:**

You can go by any post office with the amount in cash and pay this at the counter. As a receipt or proof of payment they will stamp the small part of the payment slip (“Empfangsschein”) and will hand this back to you.

**Manual payment via bank**

You can do a manual order for payment via your bank. For this please ask your bank for the appropriate form. This form varies from bank to bank. **With the major banks it is namely:**

- **UBS:** UBS Easy
- **Credit Suisse:** Multi Zahlungsauftrag
- **Zürcher Kantonalbank:** Quick Pay

The form is handed in together with the larger part (“Einzahlung Giro”) of the payment slips. You can hand in several payment slips with one form. On most forms you are requested to fill out the following information:
- Current date, payment date and execution date
- Amount of payment slips attached
- Total amount of all payments attached
- Signature

**Online payment via bank**

Order for payments via bank can also be done online. For this you need to apply for the Online Banking Service from your bank. Please contact your bank for this.

The Online Banking Service varies from bank to bank. However, mostly the user logs in, clicks on the icon for payments and then gets to choose the colour of the payment slip (red/pink, orange or blue). In most cases the program then shows a payment slip or a similar form. All the information on the payment slip received with the invoice needs to be filled in accordingly. Once completed, the payment order can be confirmed and the bank will proceed the payment.
Post Office

Switzerland has a very efficient postal system. Post office opening times vary, but usually they are from Monday to Friday from 8.00 – 11.30 and from 14.00 – 18.00. Saturday from 08.30 – 12.00. The post offices in the city are normally open over lunch. The post office next to the main station Sihlpost, address Kasernenstrasse 95, has extended opening hours and is open until 22.30.

The post office has become more diverse and nowadays it also sells magazines, books, telephones, rubbish bags etc. Should you receive a registered letter and you are not at home, the post official will put a white/yellow slip in your letter box asking you to go the post office with the slip and identification to collect the parcel or letter. As a rule, they will hold it for 5 days otherwise, the letter / parcel will be returned to the sender.

Within Switzerland, mail is sent by A-Post which promises delivery within the next working day, or B-Post delivery within 2-3 working days.

<table>
<thead>
<tr>
<th>Weight</th>
<th>A-Post</th>
<th>B-Post</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 100 g</td>
<td>CHF 1.00</td>
<td>CHF 0.85</td>
</tr>
<tr>
<td>Up to 250 g</td>
<td>CHF 1.30</td>
<td>CHF 1.10</td>
</tr>
</tbody>
</table>

Change of address
When you move you must inform the post office, who will forward your mail for you to your new address within Switzerland. This service costs CHF 15 and is valid for 12 months.

The going rate for forwarding your mail to Europe costs CHF 40.– and to all other countries CHF 70.– for 12 months.

Temporary change of address or mail delivery stop
When going on holiday there are special forms for forwarding your mail to the holiday address or holding your mail at the post office. The charge for holding mail is CHF 8.00 for a maximum of 2 months. If requested they will deliver the withheld mail to your home address at no extra charge.

Post office cheque account (Postcheckkonto)
You can open a “Postcheckkonto” at your local Post Office. This enables you to pay your bills with a “Postcheck” as well as making cash withdrawals using the post-card (similar to a credit card). You may also make payments in many shops with the post-card, place standing orders and also withdraw cash at ATMs in most European countries.
Culture & Leisure activities

Switzerland offers a large variety of leisure activities for both tourist and those who live here. Most destinations can be reached quite easily for day or weekend excursions.

Information regarding events and entertainment are available from tourist offices and local newspapers. The Tages-Anzeiger has a supplement called “ZüriTipp” which is published on Thursday where you can find most events going on in the region.

Another source of information is the Swiss News a monthly English language journal. www.swissnews.ch

PLACES OF INTEREST

Museums and Art Galleries
For detailed exhibition information for museums check: www.musee-suisse.ch

Landesmuseum
(National Museum) located behind the main railway station. Permanent display of regional history, plus occasional special exhibitions. Tuesday to Sunday 10.30-17.00

Museum Rietberg
Gablerstrasse 15, 8002 Zurich with Tram 7 Asian and African art. Tuesday to Sunday 10.00-17.00

Kunsthalle Zurich
Limmatstrasse 270, 8005 Zurich. Exhibition and collections of international contemporary art.

Zoological Museum Zurich
A fun place to go with children is the interactive Zoological Museum of the University of Zurich. The entrance is free of charge.
Karl Schmid-Strasse 4, CH-8006 Zürich
Tel. 044 634 38 38, www.zm.uzh.ch
Opening times: Tuesday–Friday 9.00–17.00 h, Saturday/Sunday 10.00–17.00 h, closed on Mondays

Parks and Zoos

Belvoir Park
Seestrasse 125, 8002 Zurich, the city’s largest self contained park

Chinese Garden
Bellerivestrasse close to Zurichhorn. Was a present from Zurich twin city of Kunming and one of the largest Chinese gardens outside China.

Uetliberg
Zurich Local Mountain at 871 meters above sea level. Offers walking, picnicking and restaurant facilities.

Zoo Zürich
Zürichbergstrasse 221, 8044 Zürich Over 2000 animals from all over the world.

Knie’s Children’s Zoo
Knie’s Kinderzoo Rapperswil, Oberseestrasse 8640 Rapperswil, over 300 animals from all over the world.
Concerts / Movies and Plays
Zurich has many excellent theatres and concert venues. There are a number of amateur English theatre companies which occasionally stage performances around town. For example, The English Comedy club: www.zcc.ch

Zurich also has its own Opera House where both operas and ballets are staged. www.opernhaus.ch
The Tonhalle in Zurich offers a wide variety of classical concerts. www.tonhalle-orchester.ch
Tickets for most concerts including Rock and Pop can be purchased over from TicketCorner, Tel. 0800 80 08 00. www.ticketcorner.com and a newsletter is available at the tourist office in Zurich.

There are over 20 cinemas in Zurich city. Movies are usually shown in the original language with German and French subtitles. Should you look at the programme the capital letter indicates the spoken language and the low case letters will give the subtitle. i.e. E/d/f spoken language English subtitles German and French. It is recommended to check this before purchasing tickets. Often entry on Monday nights is less expensive. There is a CineCard which entitles holders to special benefits.

Libraries
Zurich city has a central library (Zentralbibliothek) which is open to the public Monday to Saturday.

Zentralbibliothek
Zähringerplatz 6, 8001 Zürich
Tel 044 268 31 00
www.zb.uzh.ch
This library is not recommended for children. Some Gemeinde/Communities offer libraries where books, videos and DVDs are made available to be lent out to the public such as

Gemeindebibliothek Horgen
Alte Landstrasse 26, 8810 Horgen
Tel. 044 725 35 68

Gemeindebibliothek Meilen
Kirchgasse 50, 8706 Meilen
Tel. 01 923 55 86, Fax 01 923 56 77
bibliothek@meilen.zh.ch

All libraries in Zurich can be found on www.bibliothek.ch

Sports
Switzerland offers a wealth of sporting activities and facilities are excellent. Among the sports on offer are skiing, hiking, biking, wakeboarding, wind surfing, and paragliding to name but a few. Participation in some sports can be expensive although costs can be reduced by purchasing season tickets or joining a club.

Ski passes and special skiing offers can be bought at any train station “snow&rail”.

For more information on sports clubs, contact Sports Department of Zurich Tel. 044 206 93 93.
Clubs and Organisations

American Club of Zurich
Tel. 079 243 56 81, www.acz.ch

American Women's club of Zurich
Schöntalstrasse 8, 8004 Zürich
Tel. 044 240 44 55, www.awcz.ch

Asian Ladies Club of Switzerland
Uznacherstrasse 7, 8725 Ernetswil
www.alc-swiss.ch

British Club Zurich
Sonnenbergstrasse 45, 8134 Adliswil
Tel. 044 710 92 39
Email: jimorganti@bluewin.ch

British Business Luncheon Club
John Gysin, Tel. 044 984 00 20
Email: john.gysin@bluewin.ch

Danish Parent Group in Switzerland
Im WulI 5, 8536 Hüttwilen
Tel. 052 740 02 50
Email: inger_wieland@web.de
www.dk-mor.ch

Harvard Club of Switzerland
Tel. 044 267 67 80
Email: cps@bellevue.ch

Hash House Harries running club
www.zh3.ch

The International Ski Club of Zurich
Postfach 8, 8904 Asech www.iscz.ch

Maple Leaf Club of Zurich
Pfaffensteinstrasse 23, 8118 Pfaffhausen, Tel. 044 825 48 75

Skandinavisk Club Zurich
Postfach 2760, 8022 Zurich
Annemarie Brattt, Tel. 044 940 01 29

Stitch‘N'Bitch
http://home.datacomm.ch/stitchnbitch/
Zürich is a small group of hip stitchers living in Zürich, Switzerland and the surrounding area. Every month crafty gals and guys get together for some Alpine artistry and coffee to boot. All needle workers are welcome (quilters, crocheters, knitters, needle pointers, etc.)

Swiss American Chamber of Commerce
Talacker 41, 8001 Zurich
Tel. 043 443 72 00

Temasek Club for Singaporeans
Email: temasekclub@mail.com
www.clubtemasek.tripod.com
Temasek Club Switzerland is a non-profit, non-government organisation run by Singaporeans living in Switzerland. And it is supported by Permanent Mission of Singapore (PMoS), Singapore International Foundation (SIF), Contact Singapore (CS) and Singapore Tourism Board (STB).

Toastmasters International Club Zurich
www.toastmaster.ch

Women’s Activity Club
Wintherthurerstrasse 18, 8610 Uster
Tel. 043 305 92 50, www.wac.ch
For more information on clubs and other helpful information visit
www.xpatxchange.ch
Places of Worship

**Christian**

**St. Andrews Anglican and Episcopalian Church**
Promenadengasse 9, 8001 Zurich,
Tel. 044 252 60 24

**International Baptist Church**
Gheistrasse 33, 8803 Rüschlikon,
Tel. 044 724 44 38

**Protestant Church of Zurich, in the French reformed Church**
Zeltweg 20, 8032 Zurich,
Tel. 044 262 55 25

**Catholic Mission of Zurich**
Neptunstrasse 60, 8032 Zurich,
Tel. 044 382 02 06

**International Christian Fellowship**
Maag Areal, Bahnhof Hardbrücke,
8005 Zurich, Tel. 044 366 76 76

**Orthodox, IRG,**
Synagogue, Freigutstrasse 37,
8002 Zurich, Tel. 044 201 49 98

**Chabad Lebawitsch Schweiz,**
Rudigerstrasse 10, 8045 Zurich,
Tel. 044 289 70 50

**Reform or Chadash,**
Hallwylerstrasse 78, 8004 Zurich,
Tel. 043 382 03 14

**Jewish**

**Modern Orthodox, Israelitische Cultusgemeinde Zürich**
Synagogue, Löwenstrasse 10,
8001 Zurich, Tel. 044 283 22 44

**Other persuasions**

**Shivasubramanya Swamy Temple**
Sihlweg 3, 8134 Adliswil,
Tel. 044 709 06 30

**Buddhistisches Zentrum der Karma Kagyü Linie Zürich**
Hammerstrasse 9, 8008 Zurich
Tel. 044 382 08 75

**Moschee Mahmud**
Forchstrasse 323, 8008 Zurich,
Tel. 044 381 55 70
Restaurants

There is a good restaurant guide for Zurich which is issued every year entitled “Zürich Geht Aus” it can be purchased at any Kiosk. Zurich offers a wide variety of restaurants serving all types of local and international cuisine of very good quality. This normally comes at a price. A good meal for two can cost anything between 80 –150 CHF. Asian restaurants tend to be more expensive than in other countries. You are not obliged to leave a tip as it is included in the bill. However, it is customary and of course appreciated by the service personal to leave 5 –10 CHF tip depending on the standard of restaurant. If you are a large group, tip approx. 10% of the bill.

For more reasonably priced restaurants you can visit “Kreis 4 and Kreis 5” these areas have become the real culinary gems and worth a try. Even though you can find lots of restaurants in the old town of Zurich the quality is often not that good. There are also a number of tourist traps which for culinary delights are to be avoided.

Brunch is becoming more popular and now there are some interesting restaurants offering Brunch. It is wise to reserve all restaurants well in advance as places are also fairly full, especially at weekends.

BRUNCH

Restaurant Bohemia . Think Coffee
Kreuzplatz, 8032 Zürich
Tel. 044 383 70 60, www.bohemia.ch

Chäsalp
Toblerhofstrasse 236, 8044 Zürich
Tel. 044 260 75 75, www.chaesalp.ch
A speciality of the house is a good fondue. Good for children.

Restaurant Rüsterei
Einkaufszentrum Sihlcity
Kalanderplatz 6, 8045 Zürich
Tel. 044 317 19 19, www.ruesterei.ch

COFFEE BARS/SHOPS

There are many Starbucks coffee houses located all over the city. Starbucks in normally more expensive then Swiss coffee shops. Equally good coffee can be had in all Swiss coffee shops.

Manta Bar
Bahnhofstrasse 42, 8001 Zurich
Tel. 044 344 85 00, www.manta-bar.ch

Café Annabelle
Nägelihof 1, 8001 Zurich
Tel. 044 250 55 80, www.commercio.ch

Café Odeon
Limmatquai 2, 8001 Zurich
Tel. 044 251 16 50, www.odeon.ch

Café Mühlebach
Mühlebachstrasse 43, 8008 Zurich
Tel. 044 251 19 40

Teecafé Schwarzenbach
Münstergasse 19, 8001 Zurich
Tel. 044 261 13 80, www.schwarzenbach.ch

Confiserie Sprüngli
Bahnhofstrasse 21, 8001 Zurich,
Tel. 044 224 46 46, www.spruengli.ch

RESTAURANTS

Swiss

Zeughaus Keller
Bahnhofstrasse 28a, 8001 Zurich
Tel. 044 211 25 26 90, www.zeughauskeller.ch

Oepfelchammer
Rindermarkt 12, 8001 Zurich
Tel. 044 251 23 36
www.oepfelchammer.ch
Neumarkt
Neumarkt 12, 8001 Zurich
Tel. 044 252 79 39
www.wirtschaft-neumarkt.ch

Kronenhalle
Rämistrasse 4, 8001 Zurich
Tel. 044 262 99 00
www.kronenhalle.com

Adlers’ Swiss Chuchi
Rosengasse 10, 8001 Zurich
Tel. 044 266 96 66, www.hotel-adler.ch

Terroir
Rämistrasse 32, 8001 Zurich
Tel. 044 262 04 44

Spanish

Madrid
Froschaugasse 15, 8001 Zurich
Tel. 044 251 13 33

Juan Cost
Bleicherweg 47, 8002 Zurich
Tel. 044 286 51 15, www.juancosta.ch

Bodega Espanola
Münstergasse 15, 8001 Zurich
Tel. 044 251 23 10

French

Mère Catherine
Nägelihof 3, 8001 Zurich
Tel. 044 250 59 40, www.commercio.ch

Restaurant Lumière
Widdergasse 5, 8001 Zurich
Tel. 044 211 56 65
www.restaurant-lumiere.ch

Lyonnais
Konradstrasse 39, 8005 Zurich
Tel. 043 366 60 00

Italian

L’Osteria Mamma Leone
Rotwandstrasse 49, 8004 Zurich
Tel. 044 241 62 04

Latino Restaurant
Seegartenstrasse 14, 8008 Zürich
Tel. 044 388 37 77
www.restaurant-latino.ch

Restaurant Toto
Seefeldstrasse 124, 8008 Zurich
Tel. 043 443 00 80
www.ristorante-toto.ch

Asian

Tao’s Restaurant, Lounge, Bar
Augustinergasse 3, 8001 Zurich
Tel. 044 448 11 22, www.taos-lounge.ch

Blue Monkey Cocostin
Stüssihofstatt 3, 8001 Zurich
Tel. 044 261 76 18
www.kramergastronomie.ch

Tiffins
Seefeldstrasse 61, 8008 Zurich
Tel. 044 382 18 88, www.tiffins.ch

Sala of Tokyo
Limmatstrasse 29, 8005 Zurich
Tel. 044 271 52 90, www.sala-of-tokyo.ch

Angkor
Giessereistrasse 18, 8005 Zurich
Tel. 043 205 28 88
www.restaurant-angkor.ch

International

Caduff’s Wine Loft
Kanzeleistrasse 126, 8004 Zurich
Tel. 044 240 22 55, www.wineloft.ch

Blau Ente
Seefeldstrasse 223, Tiefenbrunnen, 8008 Zurich
Tel. 044 388 68 40, www.blau-ente.ch

Restaurant Kindli
Pfalzgasse 1, 8001 Zurich
Tel. 043 888 76 78, www.kindli.ch

Pubs

Lions Pub
Uraniastrasse 9, 8001 Zurich
Tel. 043 888 66 66

Oliver Twist
Rindermarkt 6, 8001 Zurich
Tel. 044 252 47 10, www.pickwick.ch

Bars

Kaufleuten
Pelikanplatz, 8001 Zurich
Tel. 044 225 33 00, www.kaufleuten.ch

0815
Kreuzstrasse 26, 8008 Zurich
Tel. 044 242 08 15, www.0815.dj

ACQUA Seerestaurant
Mythenquai 61 8002 Zürich
Tel. 044 201 51 61, www.acqua.ch

Almodòbar
Bleicherweg 68, 8002 Zurich
Tel. 043 844 44 88, www.almodobar.com

Night clubs

Saint Germain
on top of the Bally shoes shop
Bahnhofstrasse 66, 8001 Zurich
Tel. 044 215 90 00, www.saintgermain.ch

Indochine
Limmatstrasse 275, 8005 Zurich
Tel. 044 448 11 11
www.club-indochine.com

Kaufleuten
Pelikanplatz, 8001 Zurich
Tel. 044 225 33 00, www.kaufleuten.ch

Purpur
Seefeldstrasse 9, 8008 Zurich
Tel. 044 419 20 66, www.purpurzurich.ch

LABOR
Schiffbaustrasse 3, 8005 Zurich
Tel. 044 272 44 02, www.laborbar.ch
Public Transport

Train Transport

Public Transport services in Switzerland are excellent and provide a frequent, convenient and inexpensive service to every corner of the country. Schweizerische Bundesbahnen SBB / The Swiss Federal Railways (SFR) is highly efficient, completely integrated, clean and usually punctual to the minute. Clocks in all railway stations clocks in all Switzerland are radio controlled which, we are told, is one of the reasons why all trains are very punctual.

The company offers a variety of different individual tickets and rail passes according to the customer’s needs. All public transport users must carry a valid ticket, rail pass or a season ticket. Passengers found without a ticket have to pay a fine or surcharge. Please note that dogs must also have a ticket. More details, train schedule and general information can be found on the web site (also in English) www.rail.ch

In the canton of Zurich, the local transport network falls under the umbrella of the “Zürcher Verkehrsvorbund”. Included in this area, are trains, trams, city buses, post buses and boats.

If you will be using the Swiss transport system it is recommended that you get a yearly pass for the “zones” you will be travelling in. This is likely the best deal. In addition, you might want to purchase the ½ fare card should you travelling anywhere else then your normal commute.
Half-Fare Card
(Halbtax Abonnement)
With the Half-Fare Card, you can get double the enjoyment from your journeys by train, bus and boat, as you pay only half the ordinary ticket fare. This card is valid on most private rail networks and mountain railways, and applies to both 1st and 2nd class. You can choose the length of validity that best suits your needs: one, two or three years.
For your initial order from the railway station you need a valid passport photo, passport or an identity card. Your half-fare credit card format is delivered to by post.

**Prices for Half-Fare Card**

<table>
<thead>
<tr>
<th>Types</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>For 1 year</td>
<td>CHF 150.–</td>
</tr>
<tr>
<td>For 2 years</td>
<td>CHF 250.–</td>
</tr>
<tr>
<td>For 3 years</td>
<td>CHF 350.–</td>
</tr>
</tbody>
</table>

General Abonnement – GA
(Rail pass)
This is also a personal card and with the General Abonnement (GA), you can hop aboard the next train and enjoy unlimited travel on SBB’s network as well as on most privately operated railways. The card also entitles you to free travel on post buses, lake and river boats and on trams and buses in numerous Swiss cities and urban networks – totally over 23’500 kilometres of public transport. And many mountain railways and cableways grant special discounts for GA holders.
You can obtain further information about the GA and limitless mobility from your station or from our GA Service Centre by telephone 0848 44 66 88*.

* Normal rate CHF 0.12/min., cheap rate CHF 0.10/min., night rate CHF 0.0625/min.

**General Abonnement SBB**

<table>
<thead>
<tr>
<th>Type</th>
<th>Age</th>
<th>2nd class</th>
<th>1st class train only</th>
<th>2nd class</th>
<th>1st class train only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adult GA</td>
<td>25–65</td>
<td>CHF 275.–</td>
<td>CHF 415.–</td>
<td>CHF 2990.–</td>
<td>CHF 4700.–</td>
</tr>
<tr>
<td>Senior GA</td>
<td>62/65</td>
<td>CHF 210.–</td>
<td>CHF 320.–</td>
<td>CHF 2250.–</td>
<td>CHF 3550.–</td>
</tr>
<tr>
<td>Junior GA</td>
<td>16–25</td>
<td>CHF 205.–</td>
<td>CHF 310.–</td>
<td>CHF 2200.–</td>
<td>CHF 3450.–</td>
</tr>
<tr>
<td>Handicapped GA</td>
<td></td>
<td>CHF 200.–</td>
<td>CHF 305.–</td>
<td>CHF 2150.–</td>
<td>CHF 3400.–</td>
</tr>
<tr>
<td>Childs GA</td>
<td>6–16</td>
<td>CHF 145.–</td>
<td>CHF 230.–</td>
<td>CHF 1500.–</td>
<td>CHF 2500.–</td>
</tr>
</tbody>
</table>
Train, tram and bus schedules are available at any station. SBB and ZVV give out detailed maps like this.
Ticket Machine

1. Find the destination in the list of place names and enter the appropriate code.
2. Ticket price and validity appear in the display.
3. Select ticket type button for 1st class button for One Day Passes (valid for 24 hours or reduced tariff (children from 6 to 16 years; holders of a Half-Fare Card; dogs).
   If you do not press any of these buttons, a full price, 2nd class Single Fare Ticket will automatically be printed.
4. Insert money.
5. Take ticket and change.
6. Validate Multiple Day Passes or Zurich CARD.
7. Direct selection buttons for city and local networks:
   Yellow button: Short distance (see the list)
   Blue button: Single Fare Ticket city network (valid 1 hour)
   Green button: One Day Pass city network (valid 24 hours)
   Red button: Ticket as per specified destination
   Orange button: Local network (see the list)
8. List of stops in the short distance and local network area.
9. Special codes for ZVV One Day Passes covering all zones, Albis Day Passes, 9 o’clock Day Pass, Add-on Tickets, Change of Class Tickets, Cycle Tickets etc.

Ticket validation
If you have a Multi-Pass ticket, make sure to validate your ticket before starting your first journey. Push the ticket into the validation slot of the ticket machine. This is at the bottom left of the machine. The ticket is only valid if the ticket bears an imprint showing stop, date and time. The tickets can also be validated on the orange-coloured validator machines on all railway platforms.
## Tickets

### ZVV Tickets

<table>
<thead>
<tr>
<th>Ticket area of validity</th>
<th>Zones</th>
<th>Prices CHF</th>
<th>Valid</th>
<th>Ticket machine¹</th>
<th>Machine</th>
<th>Machine</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>adults</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Airport-City</td>
<td>10 / 21</td>
<td>5.80</td>
<td>2.90</td>
<td>1 hour</td>
<td>red button</td>
<td></td>
</tr>
<tr>
<td>Airport-City</td>
<td>10 / 21</td>
<td>11.60</td>
<td>5.80</td>
<td>24 hours</td>
<td>Red button + Return</td>
<td></td>
</tr>
<tr>
<td>Zurich City</td>
<td>10</td>
<td>3.80</td>
<td>2.60</td>
<td>1 hour</td>
<td>Blue button</td>
<td></td>
</tr>
<tr>
<td>Zurich City</td>
<td>10</td>
<td>7.60</td>
<td>5.20</td>
<td>24 hours</td>
<td>Green button</td>
<td></td>
</tr>
<tr>
<td>ZurichCARD</td>
<td></td>
<td>15.00</td>
<td>10.00</td>
<td>24 hours</td>
<td>Sales points</td>
<td></td>
</tr>
<tr>
<td>ZurichCARD</td>
<td></td>
<td>30.00</td>
<td>20.00</td>
<td>72 hours</td>
<td>Sales points</td>
<td></td>
</tr>
<tr>
<td>9-o’clock-Day Pass</td>
<td>All</td>
<td>22.00</td>
<td>11.00</td>
<td>after 9 o’clock</td>
<td>Code *141</td>
<td></td>
</tr>
</tbody>
</table>

¹ All tickets are available on the sales points too.

### International package tickets

<table>
<thead>
<tr>
<th>Package</th>
<th>Valid Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Swiss Card / Swiss Pass</td>
<td>Valid on all ZVV routes.</td>
</tr>
<tr>
<td>Eurailpass / Europass</td>
<td>Valid on S-Bahn trains as well as on boat cruises on Lake Zurich.</td>
</tr>
<tr>
<td>Inter Rail</td>
<td>Clear run on all SBB and SOB routes. Reduction on all other routes as well as on boat cruises on Lake Zurich.</td>
</tr>
</tbody>
</table>
Motoring

Swiss regulations
It is possible to drive on a non Swiss license for one year. After that you must apply for the Swiss driving license. You should apply for this when you are in a permanent accommodation.

If you are in possession of a valid driving license or a valid international driving license, it is not a problem to get a Swiss license depending on the country where your license has been issued.

A test drive (Kontrollfahrt) is mandatory if your license has been issued in a non-EU or non-EFTA country. We recommend to take a few driving lessons beforehand should you have to do a test drive.

A Handbook of Traffic Regulations is available in English at bookstores “Driving Today”.

When applying for a Swiss Driver’s License you need to take the following with you:

- Residence Permit “Ausländerausweis”
- Valid driving license issued where you passed your driving test
- One passport photograph
- Eye test

Forms for the change over of your drivers’ license can be downloaded from the cantonal vehicle licensing authority. Strassenverkehrsamt des Kantons Zürich www.stva.zh.ch

Uetlibergstrasse 301, 8045 Zürich
Tel. 058 811 30 00

Taggenbergstrasse 1, 8408 Wintherthur
Tel. 058 811 20 00

Riedhofstrasse 192, 8105 Regensdorf
Tel. 058 811 50 00

Car Testing (Fahrzeugprüfung)
All cars are subject to a periodic examination for service ability. A car owner will be notified in writing when the test has been arranged. The car must be clean inside and outside underneath. It may be advisable to arrange have your garage pre check the car.

Exhaust Emission Control (Abgaskontrolle)
All cars must be tested annually at an approved garage. If the car is fitted with a catalytic converter the test has to be done every 2 years. The costs vary depending on whether car uses diesel 70-100 CHF petrol 50-120 CHF.
Motorway Tax (Vignette)
All cars using Swiss motorways must display this sticker on the front windscreen. This can be purchased at any post office, filling station, and costs 40 CHF a year. Should you drive on the motorway without it, you will be fined 100 CHF.

Importing cars
If you are thinking of importing a car into Switzerland make sure you are aware of the latest regulations. Check with the cantonal vehicle licensing authority.

In general you may bring a car into Switzerland tax free if you have owned it for at least 6 months and plan to re-export it within the 2 years. Foreign license plates may be used for one year.

The following offices can be of assistance:

C.A.R. Logistics
Brunnmattstrasse 5, 3174 Thörishaus
www.car-logistics.com

Buying a second hand car

How to find a second-hand car
Best is to check out the internet on the following sites:
www.autosout.ch (only in German)
www.car4you.ch

There are also large second hand car dealers in the whole of Switzerland.

What points are important when buying a used car?
• Has the car ever been in an accident?
• How old is the car?
• How many kilometres has it been driven?
• Has the car been checked by the “Prüfungsstation” within the last 12 months?
• Does the frame number correspond with the registration papers?
• Will there be a guarantee and how long will it last?
• Are the coupons in the service booklet stamped?
• Does the price correspond with the “Euro tax” tariff?
• Do you feel comfortable driving the car?
Parking
Parking is available off-street and also in multi storey car parks or on the street. You will find many multi storey car parks in and around Zurich. A sign saying FREI at the entrance of the car park means there are still vacant spaces it does not mean that the parking is free of charge. BESETZT means that the parking garage is full. In multi storey car parks, you pay before collecting your car. You can not pay at the exit.

The following on street parking also exists.

Blue zone parking spaces  (parking spaces with a blue line around them) These require the use of a parking disk (Parkscheibe) which should be displayed clearly on the dashboard inside your car. The disk must show your time of arrival and simultaneously indicates the time you must depart, as parking is limited to 90min. These disks are available from the local police station, kiosks, and garages.

Special parking permits can be purchased for resident for 240 CHF a year which allows you to park in your postal code for an unlimited amount of time.

White parking spaces free parking unless otherwise stated.

Parking meters Parking period vary as do costs. Re-feeding the meter is forbidden and you must leave the space once time is up. Meters accept 50 Rp, 1 CHF, 2 CHF and 5 CHF.

Parking is forbidden
- Wherever a “No parking” sign specifies
- On main roads outside built-up areas and where insufficient room would be left to allow two cars to pass
- On cycling paths and on the road adjoining
- Near level crossing (outside built-up areas 50m, in built up areas 20m)
- On bridges
- In front of entrances to private land and buildings
- On pavements

Stopping is forbidden
- Wherever a “No stopping” parking sign specifies

Park and Ride (P+R) Park and Ride is a very good option should you not want to take your car into town and is much less expensive then parking in the city. This opportunity is available at over 115 Train and Forchbahn stations in Zurich. A daily pass for 5 CHF can be purchased at the train station. You can get a reduced monthly card should you be commuting on this route on a daily basis.
Back in 1987, two small neighbourhood carpools where combined to form an association which is known today as mobility or “CarSharing” which offers 1750 vehicles at 1000 locations in Switzerland 24 hours a day. Cars are located at most train stations and also at many other places.

What makes Mobility CarSharing so special is its all-inclusive pricing system. You pay one rate per hour and one rate per kilometre, depending on the class of vehicle and number of kilometres you drive. These rates include fuel, service and repair costs, third-party, comprehensive and passenger insurance, motor vehicle tax and administration fees. In other words you only pay for the hours you use the car and for the kilometres you drive! For detailed information go to

Mobility CarSharing Switzerland
Gütschstrasse 2, Postfach
6003 Lucerne 7
24 h-Service Centre: 0848 824 812
Fax 041 248 22 35
E-Mail: business-carsharing@mobility.ch
www.mobility.ch

Cycling an alternative?
Zurich is good when it comes to cycling. There are special yellow bicycle paths all over the city. It is recommended to wear a helmet, but not mandatory. Should you have a bicycle it is mandatory to get “a vignette” this is a sticker you can place on the little number plates on the back of your bicycle. This is a third party liability insurance, which insures you against damages that could accrue should you ride into something or somebody.

Free bikes in Zurich
You can even get good quality city bike for a deposit of an ID and 20 CHF free of charge for a day. Available from May to October at the below mentioned locations opening times from 08.00–21.30
• The Main station close to Landesmuseum
• Globus City
• Bürkliplatz
• Oerlikon Swissôtel
• The Enge train Station

Address:
Züri rollt
Robert-Maillart-Strasse 16, 8001 Zürich
Tel. +41 (0)43 288 34 45
info@zuerirollt.ch, www.zuerirollt.ch

Cycling in Switzerland

Taxis
Taxis in Switzerland are very expensive. The initial charge is CHF 6 plus 3.50 CHF per kilometre. There are also charges for luggage. A service charge is included in the fare, so tipping is not obligatory. Taxis are available at ranks. It is not usual to hail taxis on streets. Here a few number of companies in Zurich

Zürich Taxi 044 222 22 22
Taxi 444 044 444 44 44
Alpha Tax 044 777 77 77

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Swiss Tax System

Switzerland’s tax structure has been shaped by 3 levels of government: federal, cantonal and municipal. Two distinct taxes are levied: by the federal government as well as by the 26 cantons with their numerous municipalities / communities. The Swiss federal tax law is uniform throughout Switzerland, whereas each of the 26 cantons has a separate law for cantonal taxes. Community taxes are levied as a multiple of cantonal taxes.

Tax laws vary considerably from canton to canton and from community to community. There are different rules and exemptions for every canton and different tax rates for every canton as for every community. The careful choice of a canton and a community within a canton is an important element of tax planning.

In addition to the income tax, individuals in Switzerland are subject to taxation on their net wealth net assets. Such tax is levied only at the cantonal level (therefore including community level.)

Individuals are deemed resident and therefore liable to Swiss taxes if they take up legal residence or have the intention to stay in Switzerland for at least thirty days. In such cases individuals are subject to taxes on their worldwide income and asset, with the exception of real estate and permanent establishments (places of business) located outside of Switzerland. Nevertheless, the exempt income and wealth must be properly recorded on a Swiss tax return to determine the overall tax rates.

Married couples are considered a sole tax subject and therefore must file a joint tax return. Individuals are subject to Swiss income and wealth taxes from the first day residency until they officially leave the country.

Income taxes are levied on a calendar year basis i.e. Taxes are calculated by the reference to the income actually received in the current year. The wealth taxes are calculated by reference to the net assets at the end of the year. Both taxes are assessed in the following year after filing a tax return.

Foreign nationals have their tax deducted directly from their salary (payroll or at source tax). However, such a payroll tax is considered only if the annual gross compensation exceeds CHF 120’000. If the annual figure exceeds that amount, or if you have a foreign employer, your final Swiss tax liability is determined based on the information reported in the ordinary income tax return.

We strongly recommend you consult a tax specialist before completing your tax return as they will be qualified to competently answer all your questions.
Registering at the community

Upon 8 days of your arrival in Switzerland it is mandatory that you register with the community. In order to do this you need to bring a copy (that they can keep) of your work contact, your apartment lease contract, a passport picture (must be Swiss norm, no teeth showing) and your passport. The cost is 85.- CHF for Europeans and 120 CHF for non Europeans. The authorities will ask you your religion, as if you have a religion you must pay church tax.

In order to register, you need the following:
- Passports
- Marriage certificate
- Family book and birth certificate of all children
- One passport picture
- Work contract, must be a copy of the work contract that the authorities can keep
- Rental contract of your apartment
- Cash
Useful numbers and addresses

**Emergency Numbers**

- 117 Police emergency line
- 118 Fire brigade
- 144 Paramedics
- 145 Poisoning emergency line
- 1414 Air rescue

| Emergency Doctors, Dentists and Chemists | 044 269 69 69 |
| Children’s Hospital | 044 466 11 11 |
| University Hospital Zurich | 044 255 11 11 |
| Winterthur General Hospital | 052 266 21 21 |

**Embassies & consulates in Zurich**

**American Centre / U.S. Consular Agency**
Dufourstrasse 101, 8008 Zurich
Tel. 043 499 29 60

**Austrian Consulate**
Seestrasse 161, 8002 Zurich
Tel. 044 283 27 00

**Brazilian Consulate**
Stampfenbachstrasse 138, 8006 Zurich
Tel. 044 206 90 20

**British Consulate**
Gämsenstrasse 3, 8006 Zurich
Tel. 044 383 65 60

**Danish Consulate**
Wasserwerkstrasse 12, 8006 Zurich
Tel. 044 368 74 99

**German Consulate**
Witikonerstrasse 15, 8032 Zurich
Tel. 044 201 72 22

**Italian Consulate**
Tödistrasse 67, 8002 Zurich
Tel. 044 286 61 11

**Swedish Consulate**
Stadelhoferstrasse 40, 8001 Zurich
Tel. 043 343 10 50

**Language Schools**

**Alpha Sprachstudio**
Stadelhoferstrasse 10, 8001 Zürich
Tel. 044 268 87 87
www.alphasprachstudio.ch

**Benedict**
Militärstrasse 106, 8004 Zürich
Tel. 044 242 12 60, www.benedict.ch

**Berlitz**
Theaterstrasse 12, 8001 Zürich
Tel. 044 254 20 70, www.berlitz.ch

**Inlingua**
Badenerstrasse 15, 8004 Zürich
Tel. 044 291 51 51, www.inlingua.ch

**Language Studies International**
Kreuzstrasse 36, 8008 Zürich
Tel. 044 251 58 25, www.lsizh.ch

**Migros Klubschule**
Limmatstrasse 152, 8005 Zürich
Tel. 044 317 54 54, www.klubschule.ch
Appendix A
Checklist when moving out of rental apartment

What needs to be done? 
All windows, glass doors and mirrors have to be speckles (shutters to be shut after cleaning).
Property should be cleaned of all cobwebs, floor dusted and vacuum or washed, wall-to-wall carpets shampooed.

Bath /shower and guest toilet
• Tub, bidet, WC, taps and shower hosepipe must be cleaned of calcareous deposits,
• Floor and tiled walls must be washed (traces of soap and calcareous deposits not tolerated),
• Pharmacy cabinet and/or other furniture must be washed inside and on top as well,
• Fan and/or ventilation cover must be dusted/washed

Kitchen
• Fridge and deep freezer must be empty, clean, switched off and left open,
• Oven ventilation filters must be washed or changed,
• Oven(s) must be speckles (outside and inside),
• Hot plates must be carefully cleaned,
• Dishwasher (incl. the door) must be clean and the filter emptied

Maintenance contracts
Annual service contracts for the heating system, fireplace, gardening, pool or other equipment have to be taken. Be prepared to present invoices as evidence of having complied with this requirement.

Wall to wall carpets
Should be shampooed before moving out (professional cleaners are recommended).

Garage, basement and cellars
Must be cleared of used bags, newspapers or any other refuse (except for spare tiles/carpeting left by owner) and dusted.

Heating oil
If the tank is full or partially full at the entry inspection, it should be at the same level at the exit inspection or you should be prepared to pay for replacement of any oil you have used.

Holes from hanging picture nails or curtain rails
All holes have to be properly filled in and paint touch ups made in matching colours, where appropriate.

Fireplace
Hearth should be emptied and carefully cleaned; Firewood may be left but must be piled up neatly, Chimney sweeping must to be done yearly (by chimney-sweep assigned to your commune).

Garden
• Lawn, bushes and trees should be left in a good condition.
• Barbecue area, if any, should be swept and grid cleaned. Garden sheds should be cleared of any refuse
Appendix B
General Conditions applicable to a residential lease

Published jointly by: Zurich Cantonal Union of Property Owners Associations (HEV), Swiss Union of Property Trustees (SVIT), Zurich Section, and Association of Zurich Real Estate Companies (VZI). 2007 edition

For simplicity, the terms “lessor” and “tenant” as used in this agreement denote persons of both sexes.

1. Handover of premises

The owner/landlord shall hand over the rented premises mentioned in the agreement to the tenant at the agreed time, clean and in good order. No entitlement exists to the rented premises or rented fixtures and fittings which are taken over being in “as new” condition.

The hand over has to take place – if not agreed differently – on the day the rent starts before 12 Noon. In case the renting start is a Saturday, Sunday or holiday the take over gets postponed to the following local workday.

On the occasion of the hand over the preparation of an inventory is recommended. Additional discovered deficiencies which are not listed in the inventory have to be submitted to the owner/landlord in writing within 14 days of taking over the rented premises. If nothing is noted it shall be assumed that the premises were handed over in the condition stated in the inventory.

The tenant shall pay the cost of preparing uniform name plates on the door bell, letter box, lift, apartment door etc.

2. Keys

A list of keys shall be made when the accommodation is handed over.

Additional keys can only be cut with written permission of the owner/landlord and have to be handed back to the owner/landlord when moving out without refund of the costs.

Keys which are lost during the rental period shall be replaced by the tenant at his own expense no later than at the end of the rental term. The owner/landlord shall be entitled in such cases, if necessary, to have the lock and keys changed or replaced at the tenant’s expense. With a secured master key plan the master key system can also be replaced at the tenant’s expense.

3. Use of the rented premises

The tenant shall use the rented premises for the contractually agreed purpose only. Any change, in particular an increase in the number of persons agreed in the contract (with the exception of new members of family) shall require the written consent of the owner/landlord.

The tenant is required to respect the other tenants, to make careful use of the rented property and to protect it against damage. The rented property shall be ventilated regularly. During the heating period the heating shall not be switched off completely in any room. The tenant shall be liable for any damages incurred to the property outside the normal wear and tear.

4. Maintenance of the rented property

A. Maintenance obligation of the owner/landlord

The owner/landlord shall be required to keep the rented property in a reasonable state of maintenance and to remedy defects. Defects shall be reported to the owner by the tenant. Exempted are smaller defects which shall be remedied by the tenant (see paragraph B). Damages which have to be taken care of by the lessor shall be submitted in writing by the tenant immediately. If he fails to do so, the tenant shall be liable for consequential damage.

In the event of urgent repairs and measures (emergencies), which bears no delay, the tenant shall be required to inform the caretaker or the lessor respectively his deputy. In case they are absent the tenant shall take essential measures if possible and reasonable to avoid consequential damage or to cause them to be duly taken care of. If he fails to do so, he shall be liable for consequential damage.

Work which is essential to maintain the property and cannot be postponed shall be tolerated by the tenant at all times. If he declines to give tradesmen access to the rented premises, he may be held liable for such additional costs and consequential damage as may be incurred.

B. Maintenance obligation of the tenant

The tenant shall clean the rental property on a regular basis including windows, window’s frames, blinds, jalousies, balconies, terraces etc. as well as drains.

The maintenance of the planting on the patio, balcony and terrace which belongs to the rental property is the tenant’s responsibility. Especially he shall avoid excessive plant growth.

The tenant shall be responsible to equally exchange broken window glasses if there is no proof a third party or a stress crack has damaged it.

The tenant shall be responsible to clean the sun blinds’ fabric or to replace it equally if they are contaminated or damaged because they were exposed to bad weather.

The tenant shall be responsible for minor repairs (known as minor maintenance) which are necessary for the ordinary use of the rented property. Minor maintenance work shall be performed expertly.

Minor maintenance includes disregarding any invoice amount, in particular:
- Maintenance of the installations, fittings and appliances in the kitchen and bathroom (replacement of defective kitchen plates and grids, refrigerator fittings, dish washer fittings, mirrors, shower hoses and heads, WC seat and cover, dental glasses and soap dishes, plugs of bath and wash basins, sealing of taps, toilet tank, dish washer, oven, refrigerator etc, ceramic stove tops, hot plates and blowers for gas stoves);
- Replacement of electrical switches and sockets, fuses which belong to the accommodation, lamps and lampshades;
- Exchange of roller blind and sun blind belts, cords or tapes for venetian blinds etc.;
• oiling and maintenance of door and cupboard hinges and locks;
• Regular descaling of boilers fitted in the accommodation, cleaning chimneys and self contained central heating units, unblocking waste water pipes up to the main pipe;
• All other minor repairs and maintenance work which do not exceed 1 % of the net annual rent in each individual case.

5. Renewal work and structural alterations by the lessor

Renewal work and structural alterations to the rented property are only permitted, without the agreement of the tenant, if they are reasonable for the tenant and the tenancy has not been terminated. Such work is allowed during a tenancy even without the agreement of the tenant; this without prejudice to claims of the tenant to a reduction of the rent and to compensation.

Reconstruction, renovation and reinstallation – especially considerable intervention which impair the use of the rented property or result in a change of the contractual conditions (for example an increase in the rent) shall be notified in a timely manner.

The tenant shall grant access to his rented property to the tradesmen and suppliers until the building work has been completed and defects remedied under guarantee.

While this work is being performed, due consideration shall be taken of the tenant. No work may be performed on Sundays and public holidays and as a general rule during normal hours of rest.

6. Changes to the rented premises by the tenant

Renewals and changes to the rented premises shall require the written consent of the owner/landlords beforehand. The same applies for the installation of fixtures and devices outside the rented premises (e.g. blinds, name plates, posters, display cabinets, antennas, parabolic reflectors etc.) and changes to existing fixtures and devices.

If the rental property gains a considerable surplus value due to a renovation or change to the rented premise conducted and paid by the tenant based on a written agreement from the lessor, the lessor can take those over by compensating the tenant with the surplus value. Generally no claim for compensation against the lessor exists. By request of the lessor the previous state has to be re-established at the tenant's expenses.

Maintenance and repair of all changes made by the tenant shall be his responsibility during the tenancy. If the modification generates additional costs, e.g. additional premiums for the building insurance, the tenant has to bear them.

In the case of substantial changes to the rented premises the tenant shall indemnify the amount of the presumed costs before the work starts (secured/blocked account or bank guarantee). If the tenant does not indemnify the appropriate amount and a tradesman acquaints the right of lien of building tradesmen, the tenant is bound to immediate indemnification. In case the tenant fails to redeem the right of building tradesmen within a month the lessor shall be allowed to terminate the tenancy not awaiting a due date.

7. Private appliances

The use of private appliances with a water supply connection in the accommodation (washing machines, tumbler drier, dish washers etc.) shall be permitted only with the written consent of the lessor. The installation has to be accomplished by a concessionary installer.

The same provision shall apply to private appliances (deepfreeze cabinets, refrigerator cabinets etc.) cellar or pavement compartment shall be permitted only with the written consent of the lessor. The installation has to be accomplished by a concessionary installer.

The lessor shall be authorised to charge the tenant with a monthly fee for water respectively electricity in addition to the agreed rental fee.

8. Viewing and access right by the lessor

The lessor or his agent shall be entitled to inspect the premises after giving forty eight hours advance notice in order to preserve rights of ownership and to arrange such repairs and renovation work as fall within his responsibility. They shall also be entitled to visit the premises between 8 am and 5 pm on Monday to Friday and on Saturday mornings for the purpose of sale or rental negotiations with interested parties. The viewing shall be confined to the necessary minimum.

If the tenant intends to leave the premises unused for a lengthy period (more than 3 weeks) he shall be required to designate a person who shall keep the keys available. In the case of short absences, it will be sufficient to leave the key within the building.

9. Sublet

The tenant may sublet the property in whole or in part with the consent of the lessor.

The lessor may only withhold assent if:
• the tenant refuses to notify the subletting conditions to the lessor;
• the conditions of the subletting appear to be abusive by comparison with those of the main rental agreement;
• the lessor suffers substantial prejudice by reason of the subletting.

The tenant shall notify the lessor in advance of the intended conditions of contract and of the personal particulars of the subtenant. A copy of the sublet agreement shall be sent to the lessor as soon as it is signed. The lessor shall be informed immediately of any changes of those conditions during the contract period.

The tenant is liable to the lessor for making sure that the subtenant does not make use of the property other than that which he himself is permitted to make. The lessor may require the subtenant directly to comply with that requirement.

The unpaid abandonment of the rented premises also requires the written consent of the lessor.

10. Domestic animals

Small animals such as hamsters, canaries and ornamental fish may be kept in the accommodation without the assent of the lessor in so far as the number of such animals remains within the normal limits. The tenant shall hold the pets appropriate to the species considering the hygiene of the accommodation. Rodents have to be kept in a cage at all times; to run it wild in the rental premises is prohibited.

Keeping larger pets (e.g. cats, rabbits, dogs, parrots, reptiles) as well as setting up large aquariums (300 litres or more) shall require the written consent of the lessor.

Authorization to keep pets may be revoked for important reasons and after giving two written warnings by registered letter and allowing a period of three months notice.

In case of holding domestic animals the tenant shall contract an insurance which covers damages caused by the respective animal. This applies also for water damages when having an aquarium.
11. Adjustment of the rent and other alterations of the contract

A. Contracts without fixed contractual duration

The lessor shall be allowed to adjustments of the rent and other alterations of the contract at each period to which notice of termination may be given. He must notify the tenant of the accordant adjustment not less than ten days before the start of the period of notice in prescribed form.

B. Contracts with minimum or fixed duration

If the rental agreement has been concluded for the minimum duration of five years or if the lessor can not terminate the contract within at least five years, the rent shall be regarded as being indexed. According to this the rental fee can be changed once a year in compliance with the national index of the consumer prices:

\[
\text{Rent increase in } \% = \frac{\text{new index} - \text{index on signing of agreement}}{\text{index on signing of agreement}} \times 100
\]

Increases in the rent in respect of additional services provided by the lessor may also be made during the fixed contractual duration. The same applies for the introduction of new ancillary costs as well as for the adjustment of ancillary cost allowances or payment on account.

Such adjustments of the rent or ancillary cost shall be notified to the other contracting party in the designated form with one month’s period of advance notice to the beginning (the first) of the month.

12. Ancillary costs

A. General

Ancillary costs mean payment for official taxes and costs actually incurred by the lessor or by a third party relating to the use of the rented premises, such as heating, hot water and running costs.

Ancillary costs which are invoiced directly by a works or an office (including cable networks) to the tenant and are not specified in the agreement, shall be paid directly by the tenant. Ancillary costs shall be due only to the extent that they have been expressly agreed, otherwise the relevant costs are contained in the net rent.

If ancillary costs are charged separately, the tenant shall be entitled to have sight of the corresponding documents held by the lessor (no records or receipts shall be mailed).

B. Lump sums

Lump sums in respect of ancillary costs shall correspond to the presumed expenditure. No statement will be drawn up.

C. Contributions on account

The tenant shall pay a fixed amount paid to account in advance in respect of the ancillary costs and a detailed statement shall later be drawn up after the end of the accounting period. Any outstanding sums shall be paid and refunds made within thirty days after acceptance of the billing.

D. Invoicing

The ancillary costs shall be invoiced by the lessor at the date stipulated in the rental agreement.

The account in respect of the contractually agreed ancillary costs shall be regarded as having been approved in so far as the tenant does not make a written objection to the lessor within thirty days of receipt of the account. If the tenant asks to see the documents within these thirty days, he shall be allowed to view those receipts within the next thirty days. The thirty day period shall begin to run from the date on which he has inspected all the ant documents, at the latest after the inspection period.

If the tenant leaves the rented premises during the accounting period, he shall not be entitled to the preparation of an interim statement. He will receive a statement based on the common usance pro rata at the date stipulated in the rental agreement.

E. Distribution of ancillary cost

The distribution of the ancillary costs shall occur using a distribution scale based on the specific real estate.

The heating and hot water costs for unlet residential and business premises shall be borne by the lessor. If no devices have been installed to measure the heat consumption of the individual consumers and if unlet residential and business premises have demonstrably only been heated to the extent necessary to prevent frost damage, the lessor must only take over part of the heating costs which would normally be imputable to the residential and business premises by application of the normal distribution scale. That part will generally be 1/3 for buildings with two to three apartments, 2/3 for buildings with four to eight apartments, 2/3 for larger buildings and for office and commercial buildings.

For the economical use of the heating by the tenant no reduction on the heating costs can be granted.

F. Imputable ancillary cost

F1. Heating and hot water

The heating and hot water costs include in particular the following expenditure:

- fuels and energy actually used;
- electricity to operate burners and pumps; operating costs for alternative energies; cleaning of the heating system and chimney, scraping out, burning out and oiling the heating boiler and disposal of waste materials and slag; periodic overhaul of the heating system including the oil tank and descaling of the hot water system, boilers and pipe work;
- measurement of consumption and the invoicing service for the heating cost statement which is dependent on consumption and for maintenance of the necessary apparatus;
- maintenance;
- Insurance premiums in so far as they relate solely to the heating system and tanks;
- administrative work (see F3).

The cost of maintenance and administration may be charged on the basis of the costs actually incurred or at the usual rates.

If the lessor obtains heating energy or warm water from an outside, not to the property belonging station, he can charge actually incurred costs.

If a heating system covering one floor is used, all incidental costs are to the tenant's expense. The operation and the provision of the fuel is in that case the tenant's responsibility.

F2. Operating expenses

Other cost elements which are listed separately under the title operating expenses shall be charged on a time and material basis.
F3. Administrative expenses for heating, hot water and operating costs

The lessor shall be allowed to add to the ancillary cost invoice the expenses for administrative work (e.g. purchase, control, accounting etc.) in connection with heating, hot water and administrative costs either in percentages to the total billing amount or in the actual spent hours.

13. Termination

The rental contract shall be terminated in the prescribed form and respecting the contractually agreed period or date of notice. By request the termination has to be established. The period of notice is granted if the termination reaches the other party at the latest the day before the period of notice starts or is ready for pick up at the post office.

If the rental agreement is of fixed duration, the tenancy ends without termination after expiration of the contract. In case the tenancy is continued under tacit assumption the rental contract shall be considered automatically a rental agreement without fixed contractual duration.

A. Special provisions for family accommodation units

If a married or registered couple lives in the accommodation, the lessor shall address the notice of termination on an official form separately to the tenant and to the spouse. A married tenant may only terminate the rental agreement with the written consent of the spouse.

B. Termination of the agreement otherwise than at the due date

If the tenant wants to return the property without respecting a period or date of notice he has to propose an acceptable, solvent, new tenant to the lessor. The candidate has to fit into the tenant structure of the rental premises and be willing to take over the rental agreement to the same conditions. Otherwise the tenant shall be liable for continued payment of the rent until the rented premises are reentered (start of rental) or at the latest until the next possible date of termination of the agreement. To conclude an agreement is entirely up to the lessor. If the tenant does not find an equal successor according to the law, the lessor has to take care of a reasonable advance new tenant to minimize the loss. The additional work for the lessor (e.g. instantiation costs) are to the tenant’s expense.

The premature return is only possible by the end of a month. The lessor has to be notified in writing at least 30 days in advance of the planned return of the rental premises. However, the tenant shall be liable for continued payment of the rent, even if the keys are returned prematurely, until the rented premises are reentered (start of rental) or at the latest until the next possible date of termination of the agreement.

14. Return of the rented premises

The rented premises shall be returned in good condition, having regard to the wear and tear or changes occurring as a result of use in conformity with the lease and to the condition of the property when it was first occupied. The rented premises, emptied of all effects and cleaned, shall be returned with all the keys by 12 noon on the day following the termination of the rental. If the date for return is a Saturday, Sunday or public rest day or holiday, the premises shall be returned by 12 noon on the next following local working day. The maintenance and cleaning work to be effected by the tenant shall be performed professionally and completed by the time when the rental relationship expires. Textile floor covering which form part of the rented premises shall be expertly cleaned or renovated.

When the rented premises are handed over, the lessor and the tenant compile a joint inventory on return in which the condition of the rented premises is recorded. If the tenant declines to take part whilst issuing the inventory he has to accept the inventory the lessor issued. In that case the lessor shall be allowed to cause an official inventory to be drawn up at the cost of the tenant.

The lessor has to notify the tenant immediately of any defects for which he is responsible. If the lessor subsequently ascertains defects which could not have been detected by a habitual inspection, he may also report them subsequently to the tenant. He has to notify the tenant immediately after the defects have been discovered.

15. Rental depositing procedure/Offsetting

Unilateral depositing of the rent payments by the lessor is not permitted. In cases in which depositing is effected as well as claims which are not related to the tenancy, offsetting shall be prohibited. If the lessor fails to discharge his maintenance obligation as defined in Section 4A, the tenant must grant him a reasonable period to do so in writing and may threaten to arrange for future rents or partial rents to be deposited at the place designated by the canton if he fails to act within the set period.

The fact that rents have been so deposited shall also be notified to the lessor in writing.

Deposited rents shall fall due to the lessor if the tenant fails to enforce his claims against the lessor to the conciliation body within thirty days of the due date of the last deposited rent.

The lessor may request the conciliation authority to release rents which have been wrongfully deposited as soon as the tenant has announced such depositing to him.

16. Changes of use

Without written consent of the lessor or the responsible authority, the tenant shall not use the accommodation either in whole or in part for commercial purposes and shall not give music lessons.

Any such consent may be revoked for important reasons and after giving two warnings by registered letter and respecting a period of 3 months notice.

17. Insurance

It is recommended that the tenant contracts a liability insurance including rental damages for the entire rental period.

This insurance shall also cover the risk of breakage regarding mirrors, windows, glass/ceramic/stone facilities like stove tops, kitchen cover, sinks, WC, bath tub etc as well as specific risks of the tenant.

The tenant is responsible for the security of the rental premises (burglary, theft etc.). For any personal belongings of the tenant and extensions the lessor disclaims liability. It is the tenants’ responsibility to contract an appropriate insurance.

18. Address of service

The address of service shall be the place of the rented premises for all tenants, both spouses or partners, save where the lessor has been notified in writing of a different place of service.

19. Change of civil status: Compulsory notification

In the event of marriage, separation, divorce, death of the spouse, taking up or terminate joint residence of spouses the tenant(s) shall be required to make written notification with indication of the name and address changes within thirty days.
The same shall apply for registered partnerships, flat share communities or cohabits.

If neglected the tenant is liable for any damage and has to accept that the lessor shall bill the damage with a security deposit.

20. Authorization to seek Information

The tenant authorizes the lessor to seek information on marital status or registered partnership. The responsible registry offices are hereby expressly authorized to give such information.

21. Failure to comply with the rental agreement or with internal regulations relating to the property

If these general conditions are supplemented by regulations relating to the property itself, said regulations shall be treated as an integral part hereof. If the event of serious and repeated infringement of the rental agreement and/or of the property regulations, and if a written warning to comply issued by the lessor is not acted upon within the set deadline, the lessor may terminate the agreement allowing a period of thirty days to the end of a month pursuant to Art. 257 f para. 3 of OR.

22. Applicable Law/Place of jurisdiction

Save where otherwise agreed herein, the provisions of the Swiss law of Obligations shall apply (Art. 253 et seq. OR). The courts at the place of the rented property shall hold jurisdiction in all disputes arising out of this agreement.

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