

Welcome!

This guide is a complete and up-to-date package of information intended to brief as well as advise expatriate managers involved in planning business trips and short- or long-term assignments for employees.

It will also prove to be an informative and valuable guide for employees during their first few weeks and months on assignment.

We have made every effort to ensure that the information contained in this report is as accurate and as up-to-date as possible at the time of going to press. We are conscious of the fact that events in countries are continuously changing and we welcome comments and suggestions from our readers which will help us in preparation for the next edition. If you feel that we have omitted any useful information, or perhaps included something that is no longer accurate, then please write and tell us; **address your letter to the Editor, Country Profiles, ECA International, 15 Britten Street, London SW3 3TY, United Kingdom.**

To make it easier for readers to find their way around the text, we have a comprehensive system of cross-references. In addition, we have highlighted important information through the use of graphical icons. The reader should become familiar with the following icons so that essential information can be picked out quickly:

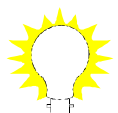
Useful telephone numbers



Caution advised



Important advice



Important

Checklist of useful
information prior
to departure



Cross-reference





Security

Internal

Political/security tensions

Switzerland is one of the most secure countries in the world for expatriates. Incidents of political unrest are small-scale, and there is no challenge to the government. The most recent general elections in October 1995 did not alter the composition of the ruling coalition, but allowed both supporters and opponents of the country's entry into the EU to improve their position at the expense of the centrist parties. The pro-Europe Social Democratic Party won 54 out of 200 seats (12 more than in the previous parliament), replacing the Radical Democratic Party as the coalition's strongest member. The far-right, anti-Europe Swiss People's Party won 30 seats (up from 25), making it almost as strong as the centrist Christian Democrats (which holds 34 seats).

The new composition of the coalition suggests that the issues of EU membership and federal budget consolidation will dominate the political agenda. Polarisation within the coalition will result in increasingly confrontational discussion. Although few observers believe that the coalition will collapse before the next elections, due in 1999, the stage is set for a new level of debate. Voters in a referendum in 1992 rejected joining the European Economic Area (EEA), a halfway house to EU membership. The issue remains contentious and another national referendum may be necessary to decide the issue.

Terrorism is unusual. However, Kurdish militants occasionally mount protests, small-scale bombings and vandalism against Turkish-owned businesses, tourist offices and cultural centres. In March 1995 three Turkish travel agencies were firebombed in Zurich and Kurdish demonstrators clashed with the police in Basel. Such violence does not pose a direct threat to most expatriates: Turkish business and government premises and personnel are the principal targets for attack.

Loosely-organised leftist radical organisations are active in major cities. They have staged occasional violent protests against the acute shortage of cheap housing, particularly in Zurich and Basel. The issue remains the most serious potential flashpoint for demonstrations, and further violence is possible. Protests over other controversial issues such as nuclear power, the defence industry or asylum for political refugees may also occur. Expatriates are unlikely to be targeted for attack by protesters, but should avoid large public gatherings.

Juran extremists, who seek the unification of northern parts of the predominantly German-speaking Bern canton with the francophone Jura canton, occasionally stage bomb and arson attacks in Bern canton. In January 1993, a known terrorist was killed in his car when a device exploded prematurely in Bern's old town; a subsequent bomb attack against the home of a regional politician in Courtelary injured one person. Juran extremists remain capable of sporadic low-level attacks in Bern canton against symbols of German-speaking domination. Such attacks pose little risk to expatriates.

Support for the right-wing, anti-immigration populist Auto party is growing, and small neo-Nazi groups have staged several attacks against immigrants and refugee centres (particularly in central and eastern Switzerland). Switzerland has the highest proportion of foreign residents in Europe - 1m of the 6.5m population (15%) are foreigners. However, anti-immigrant feeling is unlikely to prompt hostility towards affluent expatriates.

Violent crime is not a problem, but widespread drug abuse has fuelled petty crime. There are more than 30 000 heroin addicts in Switzerland, and drug addicts have reportedly robbed victims by threatening them with allegedly HIV-infected needles. Organised criminals from the former Soviet Union (FSU) and elsewhere are believed to use Swiss banks to launder their profits, but there is little sign that gangs are engaged in other activities in Switzerland.

Kidnaps are rare. The December 1995 kidnap of Swiss businessman Geo Mantegazza, who is part-owner of the private European charter airline Monarch and the Swiss Globus-Gateway tours, was only the sixth reported abduction since 1985. Mantegazza was released unharmed 24 hours after he was seized by unidentified assailants from his office in the town of Paradiso, in the Italian-speaking southern canton of Ticino. The identity and motivation (probably financial) of the kidnappers remains unclear, but police have not ruled out an Italian Mafia connection.

Environmentalist groups occasionally stage protests, though they tend to be peaceful. However, in August 1995 activists opposed to the resumption of French nuclear testing in the South Pacific firebombed a French high-speed train (TGV) in Bern in August 1995. It caused extensive damage, but no injuries.

The capital

Bern presents few security problems for expatriates: the streets are generally safe and violent crime is rare. Demonstrations are usually peaceful and well-policed, though sporadic violence can occur in connection with a housing shortage problem.

Travel/residence outside the capital

Crime is a minor hazard - even in Zurich and Geneva - and political dissent is minimal. However, the area behind Zurich's National Museum (Landesmuseum) near the main railway station (Hauptbahnhof) is best avoided: it is frequented by drug-dealers and addicts, despite government efforts to clean it up. Zurich's red-light district (Langstrasse in Kreis 5 (the fifth quarter)) is less salubrious than other parts of the city.

External

Switzerland has steadfastly maintained its neutrality: it has not fought a war in more than 500 years. However, pro-EU groups are hoping to gather the 100,000 signatures necessary to hold a national referendum on joining the EU. The government is aiming for membership by 2000. The issue has divided the population (most French-speakers support membership, but many German-speakers oppose it) and will prompt protests and demonstrations. These will not affect expatriates.

Internecine Middle Eastern disputes occasionally affect security - particularly in Geneva, which is home to various international organisations as well as the European headquarters of the UN. Emigres and state/diplomatic targets have been targeted for attack; an Egyptian diplomat was shot dead in Geneva in November 1995. Such incidents pose a negligible threat to business expatriates.

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Section 1: Background information



The territory

Geography

- * The country covers an area of 41 300 km², about half of which is either forested or covered by glaciers, rock or water. It measures 350 km from east to west at the widest point and 220 km from north to south.
- * Switzerland is a landlocked mountainous state in the central Alpine region of Europe, bounded to the north by Germany, to the east by Austria and Liechtenstein, to the south by Italy and to the west by France.

The country can be divided into three main regions:

- The alpine massif, 60% of the country, comprises the whole of southern Switzerland
- The central plateau, to the north of the alpine massif and
- The Jura Mountains in the north west

The highest point is Monte Rosa, rising to 4 641 m although the most imposing peak is the Eiger (4 012 m). Other famous mountains are the Dom (4 548 m), the Matterhorn (4 481 m) and the Jungfrau (4 166 m).

There are four major passes into the country: St Gotthard, Grimsel, Furka and Oberalp.

The major rivers in Switzerland are the Rhine, which forms part of the eastern and northern boundaries of the country before it turns north at Basel, with its tributaries, the Aar, Thur, etc; the Inn, which flows east to join the Danube; and the Rhône which flows west and then turns south in France to the Mediterranean.

The main lakes are Constance (Bodensee), on the German border, Lucerne, Zürich, Neuchatel, Geneva (Léman) on the French border, and Lugano and Maggiore on the Italian border.

There is a danger of avalanches and landslides when the snows melt in spring.

Climate

The climate is generally temperate, although wide and sudden variations in weather frequently occur due to differences of altitude, aspect and gradient. In the higher Alpine regions temperatures tend to be low although the weather is clear and dry throughout the year, whereas the lower land of the northern area usually has hot summers and cold winters. Fog is prevalent in Zürich between November and March. The average temperature for Zürich is -1°C in winter and 15°C in summer, whilst in Geneva it is 1°C in winter and 18°C in summer.

The Föhn, a warm and oppressive south wind which prevails in the spring and autumn often heralds heavy rainfall, especially in the eastern regions of the country.

The table below shows the average temperature, humidity and rainfall in Zürich for the year:

Temperature, humidity and rainfall variation in Zürich													
		J	F	M	A	M	J	J	A	S	O	N	D
Average temp	°C Max	3	6	10	14	20	23	25	24	21	14	7	3
	°C Min	-3	-2	1	4	8	12	13	13	10	6	2	-3
Average humidity	% am	90	89	85	82	81	79	81	84	90	92	92	90
	pm	76	66	58	57	58	57	58	56	62	70	78	73
Average rainfall	(mm)	74	70	64	76	102	130	135	124	102	77	73	64

The major cities: Geneva and Zürich

■ Geneva

- * Geneva lies at the western end of Lake Geneva (known locally as **Lac Léman**), where the Rhône flows out towards France. The city is protected to the north by the **Jura** mountains and on the south by the **Mont Blanc** massif.
- * The French border is very close on all sides, as Geneva is in fact almost an enclave connected to the rest of the country by a 3 km wide corridor.
- * The present-day city has expanded and the metropolitan area extends throughout the Canton of Geneva. It is the heart of French-speaking Switzerland.

Geneva was an independent republic from the thirteenth century until it joined the Swiss federation as a canton early in the nineteenth century. It has a history of independence which embraces its role as a centre of Protestantism in earlier times and its present-day role as a European centre for the **United Nations** and other international agencies such as the **Red Cross** and the nuclear research organisation **CERN**. More recently, the new **World Trade Organisation (WTO)**, the successor to **GATT**, has established its headquarters in the city.

As an international city of historic interest on the edge of the lake, it is also a tourist magnet, attracting over one million visitors annually. The ambience and outlook is cosmopolitan and the city offers facilities of all kinds, together with excellent public services. The old town, containing the **Cathedral of St Peter**, fine 17th and 18th century buildings and numerous museums, is on the left bank of the Rhône, at its confluence with the **Arve**, which bounds the old town to the south. There are winding cobbled streets leading from the cathedral down to the modern part of the city which contains one of the most luxurious shopping districts in Europe.

■ Zürich

- * Zürich lies at the northern end of **Lake Zürich**, where the Rhine flows out in a north-westerly direction towards Basel.
- * It is the principal centre of German-speaking Switzerland and is only some 25 km from the German border.
- * Like Geneva, the city has a long history, and developed during the 19th century as the centre of commerce and finance in Switzerland, and thus as major international centre.

This part of Switzerland has the easiest links with the industrial centres of Germany and northern Europe and has been more intensively developed. Greater Zürich has approximately 13% of the national population itself. **Winterthur** is only 20 km to the north-east and other towns have developed along the Rhine valley towards Basel. In fact, the population of the city is gradually declining as people move out to the suburbs.

The main part of the city is quite compact and can easily be explored on foot. There are few buildings over five storeys high. The streets are very congested during the rush-hour but public transport is excellent with buses, trams and trains running on time. The city council is trying to find ways of cutting the number of cars on the streets and increasingly, people are using bicycles to get to work.

Much of the old part of the city is medieval and there are remains of the Roman period in the **Lindenhof**. Some of the most beautiful old buildings have been turned into restaurants and the city has a lively nightlife. **Platzspitz** is a picturesque park in the centre of the city, sited on a peninsula between the **Limmat** and **Sihl** rivers. Until recently it was the haunt of drug addicts, part of an experiment in rehabilitating the country's numerous addicts; the authorities have now closed the park.



The people

Demography

The population of Switzerland totals about 7 million and is growing by less than 0.6% a year. The population density is 166 per km² over the whole country, but this is rather misleading as three-quarters of the population live in the northern and central plateau area. Approximately 24% is under the age of 19 and 15.5% is over 65; this proportion is expected to rise to over 20% by the year 2010. Life expectancy at birth is 75 for men and 81.6 for women.

There has been a pronounced shift in the distribution pattern away from the large centres to the surrounding country; thus estimates of population for the major towns and cities can in some instances be doubled when their conurbations are included. Three-quarters of the population are urban-dwelling.

Of the total population, 1.3 million are foreigners who make up 20% of the workforce. The majority of these have residence permits, with rights similar to those of Swiss citizens, except that they cannot vote and are not liable for military service. Others largely fall into the categories of seasonal workers, who are permitted to stay for up to nine months in any one year, and those with annual permits, which can be renewed. These categories provide the main scope for increasing or decreasing the size of the immigrant labour force. Lastly, there are the relatively limited numbers of 'frontier workers' who have work permits, but no residence permits, and commute daily across the border, mostly from Italy and France.

Many people in recent years have sought asylum; in 1993, a third of refugees were Yugoslavs and other significant groups were Sri Lankans and Turks. The country currently operates a restrictive immigration policy.

Distribution

Bern, the capital of the Confederation and administrative centre, has a population of 136 000. It still retains a medieval atmosphere but has also modern industries producing machinery and telecommunications equipment, pharmaceuticals, textiles, foodstuffs and consumer goods.

Zürich (population 360 000 of whom a quarter are non-Swiss) is an important centre for communications and is Switzerland's major city for banking and insurance, commerce and industry (engineering, textiles, chemicals). It produces just over a fifth of the country's GDP.

Basel (Basle), population 180 000, is a busy Rhine port on the frontiers with France and Germany, which handles one-third of Switzerland's imports and exports. It is an important banking centre and has industries which include chemicals, pharmaceuticals and engineering. It has a university which was founded in 1460 and fine museums and art galleries.

Geneva (population 170 000 of whom 35% are non-Swiss) and is the European headquarters of the United Nations and many other international organisations including multinational corporations. Industries include jewellery and enamelwork, watchmaking and precision engineering but there has been rapid growth of service industries in recent years and 80% of the Canton's activities are now concerned with services. The city has been harder hit by the recent recession than the rest of the country.

The university town of **Lausanne**, built on the hills overlooking Lake Geneva, has a population of 120 000 and is the business centre of Western Switzerland. It lies in the centre of an agricultural and wine-growing district and there are watchmaking and light engineering industries in the neighbourhood.

Winterthur (87 000) is a centre for heavy engineering including locomotives and textiles whilst **St Gallen** (72 000) has printing, hosiery and knitwear industries. **Bienne** (Biel), with a population of 52 000 is an industrial centre of watchmaking and precision engineering. **Luzern** (Lucerne) (60 000) has light engineering industries but is essentially a centre of the tourist trade. There are many other tourist centres throughout the country, some with facilities for year-round visitors, others specialising in winter sports.

The other main towns are **Fribourg** (34 000); **Köniz** (36 000) **La Chaux de Fonds** (37 000); **Thun** (38 000); **Neuchâtel** (32 000); **Schaffhausen** (34 000) and **Chur** (30 000).

Language

German, French and Italian are the main national languages of Switzerland. German, usually the Swiss-German dialect, is spoken by more than 60% of the population, concentrated in 17 cantons in the central, northern and eastern provinces; the Swiss are pleased when their language is referred to as 'Alemanic' rather than German. French is spoken in the west by 19% of the country's population (the area is known as Suisse Romande, comprising three cantons) and Italian is the language of the 7.5% of the population living in the southern provinces.

Romansch (Reto-Romance) is spoken by a small minority of the population in parts of Canton Graubünden/Grisons (around St Moritz). There are numerous dialects throughout the country.

French is spoken by all educated Swiss. Many Swiss speak and understand English, including key personnel in shops and hotels as well as many businessmen. A working knowledge of French and German is highly desirable.



Refer to 'Language tuition and expatriate briefing courses', page 55.

Religion

Forty per cent of the population is Protestant and 46% is Roman Catholic, and there are small communities of Jews, Muslims and of other denominations. Around 11% have no religion. There are English churches at Bern, Geneva, Lausanne and Zürich as well as in a number of other Swiss towns.

Social customs and modes of address

■ Social customs

There is a strong formality in life in Switzerland, particularly in the German-speaking region and amongst the older generation. Note that the Swiss dislike being mistaken for Germans. The people are invariably polite and friendly but have a reputation for reserve, if not secrecy. Handshaking, both on meeting and departing, is customary; not to do so is a breach of manners. 'Gruezi' is the standard greeting in the German-speaking part of the country.

Visitors should be punctual for social appointments. It is customary for dinner guests at a private house to give their hostess a gift of flowers (but not red roses, chrysanthemums or white asters) or chocolates. More people are entertaining at home nowadays as the cost of eating out is very high.

Smoking is not permitted in theatres, cinemas, most public transport and in many public buildings, such as post offices. Many restaurants have no smoking areas.

Expatriates should be aware of the traditional antipathy between the country's French- and German-speakers.

■ Modes of address

The polite form of address (*Sie, vous*) should always be used when meeting someone for the first time. Usually the older or more senior person will invite the other to use first names or the familiar form of address (*du, tu*). When introduced, handshaking is the custom (always without gloves) and the person should be addressed thereafter as Mr (*Herr, Monsieur*) or Mrs (*Frau, Madame*).



The state

History

- * Much of what is now Switzerland was originally settled by the Helvetii, a Celtic tribe, and then successively by the Romans, the Burgundians, the Alemanni and the Suevi (Schwabens). Early in 1000 AD the country was incorporated into the Holy Roman Empire; but it was primarily against the oppression of local overlords, among whom were the powerful Habsburg family, that in 1291 the communities of Uri, Schwyz and Lower Unterwalden joined in an 'everlasting league' of defence. By 1513 the confederation comprised 13 cantons; some obtained charters making them virtually free communities, directly responsible to the Emperor, and they finally achieved formal independence from the Empire at the close of the Thirty Years War in 1648.
- * The French Revolutionary Wars brought about the collapse of the old Confederation and the establishment of a short-lived unitary state, the Helvetic Republic. The Confederation was restored and enlarged in 1815, when the Congress of Vienna recognised Switzerland's perpetual neutrality. Internal strife between Protestants and Catholics and between liberal and conservative cantons was brought to an end with the adoption of a Federal Constitution in 1848; modified in 1874 and, with some minor amendments, is still in force.
- * The 700th anniversary of the Confederation was celebrated on 1 August 1991.

Government

The Swiss Confederation, composed of 20 **cantons** and six **half-cantons**, has a republican federal constitution.

National legislative power is held by the **Federal Assembly**, comprising two chambers: the **Council of States** with 46 members representing the cantons (two from each canton and one from each half-canton); and the 200 member **National Council** with members directly elected by universal suffrage for four years, by a system of proportional representation.

Executive power is held by the **Federal Council**, whose seven members are elected for four years by a joint session of the **Federal Assembly**; each year the Council elects one of its seven members to be **President** of the Confederation.

Each canton has its own written constitution, government and assembly, and enjoys a large degree of sovereignty, except in matters of federal laws, defence and foreign affairs. At district level there are **Communal Councils**.

Since the introduction of proportional representation in 1919 no political party has ever had an absolute majority and government is based on consensus. Since 1959 the Federal Government has been a coalition of the same four parties: the Social Democrats (SPS), the Radicals (FDP), the Christian Democrats (CVP) and the Swiss People's Party (SVP). Most cantonal and communal governments are run on a similar basis and generally include politicians from both left and right.

The results of the 1995 general election resulted in large gains for the left-wing and pro-EU SPS and the right-wing, anti-EU SVP. The Social Democrats are now the largest party in the coalition, having won 54 seats. The Radicals gained 45 seats, the Christian Democrats 34 seats and the Swiss People's Party 30 seats.

■ Referendums

There is considerable use of the referendum, in communal, cantonal and national affairs, to ensure the possibility of direct public participation in decision taking. Any decision can be subjected to a popular referendum; the proposal has to be approved by a majority of the cantons as well as by an overall majority of voters. Proposals in recent years that have been rejected by the Swiss in referenda have been for the introduction of the 40-hour week, the legalisation of abortion undertaken within the first twelve weeks of pregnancy, the introduction of civilian service as an alternative to military service, the opening of Swiss bank accounts to inspection, the reform of taxes on higher incomes and the abolition of the Swiss army, but they have approved higher vehicle taxes, the introduction of VAT and the right of women to vote.

International relations

Since 1815 Switzerland has pursued policies of strict neutrality in the field of foreign affairs, although there is a well-armed and well-trained militia; for this reason the country is not a member of the United Nations, although it has observer status. (The Swiss Government formally proposed to seek **UN** membership but this was rejected by a three-to-one majority in a referendum in 1986.) However, it has joined NATO's **Partnership for Peace**. The country is a member of the **IMF**, the **World Bank** and the **World Trade Organisation (WTO)**.

Switzerland has not been involved in any of the recent European wars and many international organisations have chosen the country as their headquarters.

Switzerland was a founder member of **EFTA** and joined the **Council of Europe** in 1963. It has considered membership of the European Union and the government appears to be in favour of joining. Switzerland has, however, close links with the EU. Major obstacles to joining are the referendum system of direct democracy and the present system of secrecy in the banks.

A referendum on **EEA** (European Economic Area) membership was held in 1992. The result was a refusal by a narrow margin.

- * **EU:** EU countries were angered by Switzerland's referendum in which voters decided to ban foreign trucks from travelling through the Swiss Alps within 10 years. Trucks over 28 tons are already banned. This runs counter to the government's 12-year agreement with the EU to restrain the growth of such traffic. The Swiss plan to build further tunnels under the Alps and encourage freight to be transported by rail instead of by road.
- * **Jewish community:** There has been controversy recently over the role played by Switzerland in holding assets belonging to Jewish victims of the Nazi holocaust. The big three Swiss banks have responded by setting up a special fund for holocaust survivors.



The economy

Switzerland is a highly industrialised country with an economy based on free enterprise largely without government intervention. It is dependent on the import of raw materials, one reason the government has a policy of liberal trade, low tariffs and no restrictions on imports. Despite this lack of natural resources apart from water power and scenic beauty, the country's economy has been eminently successful for the following reasons:

- the specialisation in industries using a maximum of human resources and a minimum of raw materials, such as watchmaking, custom-made power equipment, textile machinery and precision engineering, high value chemical products, pharmaceuticals and banking and finance;
- the establishment of legal and financial structures to make Switzerland a centre for banking institutions and the headquarters of international companies. It currently has six stock exchanges, that in Zürich being the largest in Europe;
- the development of co-operation with the four adjacent countries: France, Germany, Austria, and Italy;
- its status as a neutral country, which has made it an ideal host for numerous international organisations; and
- terms of employment which permit flexibility in working hours, combined with the use of many non-resident workers on a short-term basis.

The country relies on research and development to maintain its competitiveness, spending 3% of GNP annually. Switzerland registers the largest number of patents annually of any country.

Co-operation with neighbours is strengthened by the fact that Swiss towns control strategic routes: Basel is the gateway to the Rhine, Geneva to the Rhône corridor, Chiasso is on the St Gotthard-Como-Milan route and Schaffhausen on the route which skirts around the north-west of the Jura into southern Germany.

■ Manufacturing

The country has no mass production industries and has not, therefore, been affected by production from low cost countries in Asia. An exception is the watch-making industry which has had to rationalise itself radically due to competition from Japanese companies. Even so, Switzerland has a 90% share of watch sales at the top end of the market. Other key industries, particularly engineering, have also had to rationalise and restructure, in order to regain profitability. Manufacturing contributes 30% of GNP, well ahead of banking and insurance which contributes 10%. Some 75% of manufacturing output is exported; 80% of imports are from and 60% of exports are to the EU.

■ Agriculture

Although Switzerland relies on imports for about half of its food supply, agriculture, including forestry and fishing, (heavily subsidised) is an extremely important industry, employing around 3.8% of the work force and contributing around 2.5% of GDP. Two million hectares, 50% of Switzerland's land area, are in use for agriculture and nearly half of this is mountain pasture.

Many holdings are so small that incomes are often supplemented by other activities, and there is some movement towards larger scale, more economic, farming units. By co-operation between smallholders, most farmers have access to modern machinery. Livestock are important: cattle, pigs, poultry and sheep; and the leading crops are cereals, fruit, vegetables, wine grapes, potatoes and sugar beet.

■ Energy

Around 60% of electric power is water-generated. However, virtually all exploitable sources of hydro-electric power are in full use and, with rising demand, there is a need for other fuel sources. Five nuclear plants account for almost 40% of total electricity production capacity but increasing amounts of electricity are imported from France. Imports of natural gas are also increasing steadily.

■ Tourism

Tourism is an important industry, the country's third largest foreign exchange earner and accounting for almost 6% of GDP. The sector employs around 300 000 people.

The economy has been stagnant since 1991 and GDP growth of under 1% looks likely for 1997. Interest rates are very low by European standards. Inflation is currently running around 1%.

Employment and standard of living

Switzerland is one of the wealthiest countries in the world. GDP per capita was US\$ 41 070 in 1996.

The labour force numbers some 3.8 million of whom over 900 000 are foreigners (mainly Italians). The majority is well-educated, highly skilled and very productive. A third are employed in industry (750 000 in manufacturing) and construction, and 60% in services, of whom 190 000 work in banking and insurance. In addition, many French, Germans and Italians cross over the border daily to work (for example, 30 000 French work in Geneva).

Most industrial activity is organised in small or medium-sized plants, even where these are part of giant concerns; such plants are adaptable and open to innovation, and have good labour relations. The good relations between employers and trade unions are a notable feature of the Swiss economy. 'No-strike' agreements are general, accompanied by indexed wage agreements or wage agreements with a clause allowing for negotiations to be re-opened if there is an undue rise in the cost of living. In fact, strikes are almost unknown.

Switzerland is known all over the developed world for its solid apprenticeships and job-training schemes from engineering to bank workers, and 'centres of excellence' have sprung up in microtechnology with an emphasis on education and research as back-up for the growing hi-technology industries in the country.

The question of the number of foreign workers in Switzerland remains an issue. The number of settled foreign workers has continued to increase and tensions have arisen as a result of the influx of a wide variety of groups with refugee status.

Unemployment reached 5.7% in January 1997, a record in a country used to almost full employment. Some large companies have been downsizing, others are planning to do so and an increasing number are setting up operations outside Switzerland where wages are considerably lower.

Section 2: Before you go



Travel

Getting there

■ By air

Switzerland has four major international airports



Zürich - 11 km north of the city; flight information - tel: 157 10 60 (24 hours)

Geneva - 5 km north of the city; flight information - tel: 157 15 00 (24 hours)

Basel - Mulhouse, 8 km from the city; flight information - tel: 325 25 11 (05.30 - 23.59)

Bern - 9 km south east of the city; flight information - tel: 960 21 11 (06.30 - 22.00)

Swissair and most of the world's major airlines operate flights between the Swiss cities and all major centres in Europe, North America and Asia; many of these are daily services and operate throughout the year.

Swissair flies regularly to/from New York, Boston, Atlanta, Chicago and Los Angeles, **Delta** from New York and **Air Canada** from Toronto. Flights from Australia usually go via Singapore or Bangkok.

■ Approximate flight durations


Route	Length of flight
London to Basel/Bern/Geneva/Zürich	1 hour 30-40 minutes
Los Angeles to Zürich	14 hours 35 minutes
New York to Geneva or Zürich	7 hours 20 minutes
Chicago to Zürich	10 hours
San Francisco to Zürich	14 hours

■ Transport from Geneva airport

Swissair operates a bus service between the airport and the central station (every 20 minutes); there is also a bus service to Lausanne operating every 90 minutes, from 07.45 -22.30. The bus terminus is only a few minutes' walk from the arrivals hall with transport to all parts of the city. A rail link to Geneva's Cornavin station has been opened (tickets cost SFr 4). The journey takes only 6 minutes, and there are through trains to a number of destinations. Taxis are also available and cost around SFr 30-35.

■ Transport from Zürich airport

A regular and frequent (every 10-15 minutes) train service operates between the airport and the main city station; the journey takes around 10 minutes and costs SFr 5.40. Buses take 20-30 minutes and cost SFr 3.60-7.20. There are through trains from the airport to principal cities and towns. Passengers arriving at Zürich for Bern can catch a special direct bus at Zürich Airport. The taxi fare to the city centre will cost around SFr 50-55.

 Because of heavy advance bookings, particularly during holiday periods, those who are visiting Switzerland for short periods are advised to make return reservations when arranging the outward journey.

There is no airport departure tax.

■ By rail

There are direct services from all the major European cities to the main towns and cities of Switzerland.

There are many routes to Switzerland from London with daily services from Victoria via Dover, Calais and Paris, taking 13 hours to Basel and 14 hours to Zürich. Another daily departure is Victoria via Folkestone-Calais-Lausanne- Geneva taking 16 hours.

There is a **TGV** service from Paris to Geneva; the journey takes 4 hours. Geneva to Rome takes 10 hours as does Geneva to Barcelona.

Reservations for seats or sleeping accommodation for the return journey should be made before departure or as soon as possible after arrival in Switzerland.

■ By road

Switzerland is accessible by road from all European countries; approximate driving time from the Channel ports to Geneva (747 km) or to Zürich (790 km) is 12-14 hours (one overnight stop is recommended).

A motorail service operates between Brussels and Brig (Valais); and between Paris and Mont Blanc (St Gervais, Haute Savoie, France) and Paris-Lyon for Geneva.

Internal travel

■ By air

There are several flights each day linking the main commercial centres of Zürich, Geneva and Basel operated by **Crossair**, the domestic airline. However, with the exception of the flight from Geneva to Zürich (which takes 45 minutes), passengers generally travel by rail or road.

■ By rail

The service is uniformly excellent. All the railways are electrified, the trains always run on time and there are frequent services linking the main centres. Travel between neighbouring major cities seldom exceeds two or three hours eg Zürich to Bern takes 70 minutes, Zürich to Geneva takes 3 hours and Bern to Geneva takes 1 hour 45 minutes. The journey from Zürich to Lugano takes 3 hours.

All the principal trains have restaurant or buffet cars and most trains have a trolley service for snacks and drinks. First and second class fares are available but seats cannot be reserved on these services and travellers may find it difficult to secure one at weekends during the holiday season.

Return tickets, which are valid for 10 days, give a considerable reduction in cost and return tickets at single fare rate are often available for important exhibitions and fairs.

The **Swiss Pass**, valid for 4 days, 8 days, 15 days or one month, and available to anyone permanently domiciled outside Switzerland or Liechtenstein, allows free use of almost all train, boat and postbus routes (excluding mountain railways, where it entitles the holder to a 25%-50% discount), and the bus and tram services in 24 main towns. A Family Card allows children under 6 to travel free and children aged 16 to under 25 if accompanied by a parent to travel at half price.

Those who intend to travel extensively on the railways in Switzerland can also obtain a **Swiss Card**, entitling the holder to free travel from the border to destination and half fare on all scheduled rail services (including a reduced rate on mountain railways), alpine postal coaches and lake boats thereafter. A passport photograph is required. There are other special fare concessions applicable to rail and coach services. Details may be obtained from the Swiss National Tourist Office or Swiss Federal Railways.

In seven areas of the country a **Regional Pass**, valid for 15 days, permits free travel in that area on several days at reduced rates on other days.

There is an excellent commuter train network (the S-Bahn) linking Zürich and its suburbs.

■ By road

Swiss roads are among the best in Europe but fast motoring is only possible on the newest main roads. The main German-speaking cities are connected with the French-speaking south west by motorway (eg Zürich-Geneva - 2 hours 45 minutes). The national motorway system covers 1 900 km. A motorway tax is payable for **all** cars and motor cycles using motorways in Switzerland. The current fee is SFr 40 and the tax disc (*vignette*) may be purchased at Swiss Frontier Offices or ahead of arrival at a Swiss tourist office or from a motoring organisation in the home country (fine for non-payment is around SFr 150).

Many mountain roads are closed because of snow from November to May and snow chains are advisable and sometimes compulsory. These can be rented from most garages. Snow tyres are needed in winter.

On autobahns the maximum speed limit is 120 kph and on other roads 80 kph but average speeds are lower as roads in mountainous areas are notoriously narrow and winding. On roads in built-up areas the limit is 50 kph.

Driving is on the right, and the rule is priority for those coming from the right, for heavy vehicles over light vehicles and for ascending vehicles over those descending. Yellow post coaches have priority on mountain roads. In towns trams have priority.

A handbook (in English) on Swiss traffic regulations can be obtained from cantonal registration offices and some customs posts.

Seat belts are compulsory for drivers and passengers (including those travelling in the back of the vehicle). Children under the age of 12 are not allowed to travel in the front of a car. A warning triangle must be carried. Drivers who wear spectacles must carry a spare pair. Dipped headlights must be used in tunnels.

The police are empowered to impose on-the-spot fines on any motorist contravening the local traffic regulations; for more serious infringements, the case would be taken to court. Fines are extended to include other regulations, ie displaying an L-sign when the learner driver is not at the wheel; not carrying a driving licence. The police officer collecting the fine should issue an official receipt.

Some towns, including Basel, Bern and Geneva, have blue zone (disc) parking. Discs are available free from motoring organisations, tourist offices and some banks. Many cities have parking meters.

There are plenty of petrol stations (eg BP, Shell, Esso). All regular grade petrol is lead-free.

■ *Motoring organisations*

The **Touring Club Suisse** (9 rue Pierre Fatio, 1211 Geneva; tel: (22) 737 12 12) and the **Automobile Club de Suisse** (ACS, Wasserwerksgasse 39, 3000 Bern 13; tel: 311 77 22) have branches in many towns. They provide emergency services and up to date information about road and weather conditions for their members and for members of associated foreign motoring organisations; it is essential to make enquiries about road conditions before crossing Alpine passes. More detailed information about these services is available from motoring organisations throughout the world.

■ *Buses and trams*

There are excellent tram and bus services in the main towns, whilst alpine areas with no rail links are served by a system of postal coaches (Postbus). The latter dovetail with the trains; coach stations are usually located next to railway stations.

In most cities tram/trolleybus/bus services operate on a zonal, prepaid ticket machine basis. Automatic ticket vending machines at all stops accept denominations up to SFr 1 except 5 centimes, but seldom give change. Multi-journey tickets are sold at some shops during working hours and at certain stops from vending machines. Passengers caught travelling without a ticket are liable for a penalty fee.

Within both Zürich and Geneva, buses, trams and trains run from 05.30 to midnight.

■ *Taxis*

These are generally available but do not ply for hire. To ring for a taxi in Zürich, tel: 272 4444 or 444 4444.

The fare for a single journey of 3 km around a city or town is around SFr 17.

■ *Car-hire*

Major car rental firms include:



Avis, Gartenhofstrasse 17, 8004 Zürich; tel: (1) 242 20 40; airport - tel: 813 00 84

Rue de Lausanne 44, 1201 Geneva; tel: (22) 731 90 00; airport - tel: 798 23 00

Europcar, Josefstrasse 53, Zürich; tel: (1) 271 56 56; airport - tel: 813 20 44

Rue de Zürich 35, Geneva; tel: (22) 731 51 50; airport - tel: 798 11 10

Hertz AG, Morgartenstrasse 5, Zürich; tel: (1) 242 84 84; airport - tel: 814 05 11

Rue Eugène Marziano 21, Geneva; tel: (22) 343 79 20; airport - tel: 798 22 02

Most rates quoted by companies include unlimited mileage and standard liability protection but exclude **Collision Damage Waiver**.

■ Private cars


Switzerland has the most stringent anti-pollution motoring laws and all new cars are fitted with a 3-way catalytic converter, and so run on lead-free petrol.

New and second-hand cars of all types are available for purchase. Annual comprehensive insurance for 1600 cc cars costs an average of SFr 1 780 (SFr 1 970 for 2000 cc cars). Annual road tax costs SFr 375 for 1600 cc and SFr 432 for 2000 cc cars; car tax is based on engine size or weight and varies between cantons. The cost of a routine 10 000 km service ranges between SFr 180-500 for 1600 cc and SFr 300-600 for 2000 cc cars, excluding replacement parts. All cars have to be tested for roadworthiness every three years. If buying a secondhand car which is over three years old, make sure it has passed its test.

The following are current average prices for various new models:

Make & model	Engine size	Price (SFr)
Opel Astra	1 600	23 900
Toyota Corolla	1 600	23 400 (2 yrs old - 16 140)
VW Golf	1 600	23 500
Ford Mondeo (automatic, with a/c)	2 000	39 000
Opel Vectra	2 000	30 840
Toyota Carina	2 000	30 700 (2 yrs old - 21 660)
Toyota Camry	2 200	35 900
Audi 100	2 300	51 200
Audi A6	2 600	44 400

Driving licence and car insurance

 To drive in Switzerland you must be in possession of a valid national or **International Driving Licence**, car registration book and nationality plate. A national licence is valid for a year after which it is compulsory to have a Swiss licence. Holders of certain licences (eg Portugal and Turkey) have to pass a driving test; others (eg Japanese, US) do not. To apply for a Swiss licence the following steps must be taken:

- Obtain an application form from the motor registration office in your canton;
- Arrange for a sight test with an approved optician or doctor; and
- Provide 3 passport photos.

These should then be taken to or sent to the appropriate motor registration office together with your national licence, Swiss residence permit and, in certain cantons, a police certificate (obtainable from the Alien's Police of your canton). Formalities take about a week and the fee varies from canton to canton. You do not have to surrender your home licence.

Third Party insurance is compulsory and part comprehensive (third party fire and theft) as well as fully comprehensive is also available. The premium can be reduced by choosing to pay an excess of any claim. Swiss motor insurance always includes a green card valid throughout western Europe. Foreign no-claims bonuses are usually valid on submission of written evidence from your home insurance company.

No person under the age of 18 is permitted to drive in Switzerland, even if they hold a full driving licence and have passed a test in their home country.



Immigration procedures

Passports and visas

■ Passports

- ☒ A valid passport is required by all visitors to Switzerland, although citizens of certain countries may be admitted on production of a valid **National Identity Card**: Austria, Belgium, Cyprus, Finland, France, Germany, Greece, Italy, Luxembourg, Netherlands (*Toeristenkaart*), Portugal and Spain.

Those who require a visa must hold a passport valid for 6 months beyond the intended length of stay.

■ Visas

- ☒ Nationals of the following countries do **not** require a visa to enter Switzerland:
- European countries, including those of Eastern Europe (but excluding Bulgaria, Romania and countries of the former Soviet Union)
 - North American countries; most C and S American countries (except Belize, Dominican Republic, Haiti and Peru)
 - Israel, South Africa
 - Australia, Brunei, Fiji, Japan, Korea Republic, Malaysia, New Zealand and Singapore

Foreigners possessing a valid Swiss residence permit do not need a visa.

Foreign nationals entering Switzerland without a visa are permitted to stay for a period not exceeding three months; persons entering the country who intend to stay for more than three months are advised to obtain a visa before departure for Switzerland.

Business visitors who travel repeatedly to Switzerland but stay less than three months each time must apply for a residence permit if their total stay exceeds six months within a period of 12 months.


Visa regulations are liable to alteration and intending visitors and expatriates are advised to check the current situation with their nearest Swiss Consulate or office of the Swiss National Tourist Organisation.

Health regulations

No vaccination certificates are required for visitors from any country. Persons entering the country to live and/or work will be subject to a medical examination; details are given with the Assurance of Residence Permit.

Working in Switzerland

■ Residence/work permits

 The term work permit is not used in its traditional meaning in Switzerland. The residence permit (*Aufenthaltsbewilligung/Autorisation de séjour*) is a combination of both residence and work permit entitling the holder to live in a particular canton and work for a specified employer. It is required for all foreigners taking up permanent residence (over 6 months) in Switzerland and must be obtained before arrival in the country.

Foreigners who enter the country as tourists, visitors or on business and then seek employment are not granted residence and cannot stay in the country; further applications for permits are not considered until one month after their departure.

Switzerland has agreed to scrap progressively its system of work permit quotas for EU citizens over a period of six years following a treaty coming into force.

Types of residence permit:

An Assurance of Residence Permit is obtained by the future employer, who must apply to the Cantonal Aliens Police of the canton where employment is to be. The time limit between actual application and its authorisation can be several weeks and application should be made well in advance.

Having obtained the Assurance of a Residence Permit, one of several types of residence permit will be issued:

■ A Permit (*Saisonbewilligung/permis saisonnier*) for temporary employment

Work permits valid for a maximum of 9 months are available; these are usually issued to workers taking up seasonal employment mainly in the hotel, catering and building industries and agriculture.

■ B Permit (*Aufenthaltsbewilligung/permis de séjour B*) for employment of 1 year

This is valid for one year, and is renewable on a yearly basis. It is normally issued only to qualified or experienced persons in jobs where there is a shortage of labour. Each canton has a quota for new B permits which does not include their renewal. A foreign employee is not permitted to change employment during the first year or two of residence in Switzerland. After this period he may change positions in the same branch and after three years he is free to change both profession and canton.

■ C Permit (*Niederlassungsbewilligung/permis d'établissement*) for permanent residence

This is valid indefinitely although it is reviewed every three years. C permits are issued automatically to B permit holders who have worked for 5 or 10 years consecutively as a resident. Nationals of Belgium, Denmark, Irish Republic, Finland, France, Italy, Luxembourg, Netherlands, Norway, Sweden and the UK qualify for a C permit after 5 years, other nationals after 10 years. Holders of C permits are free to change their job without permission from the authorities.

Work permits are also granted to certain categories of workers who do not qualify for residence permits; holders of these permits 'migrate' to work daily across the border.

- ☒ Regulations concerning work permits and residence permits are liable to alteration and expatriates who intend to work/live in Switzerland are advised to check the current regulations; application for permission to work/live in Switzerland should be made to the nearest Swiss Consulate well in advance of the intended date of arrival in Switzerland.



Hotels

Swiss hotels generally offer a very high standard of service, cleanliness and cuisine. Hotels are not officially classified, but *The Guide to Swiss Hotels*, published annually by the **Swiss Hotel Association**, groups hotels according to prices. The guide, which also contains details of spas and facilities for sports, is available from branches of the **Swiss National Tourist Office**, and from local tourist offices in Switzerland who issue hotel guides on a regional basis. The **National Tourist Office** also produces a guide to spas, clinics and climatic resorts.

✓ The many international conferences, trade fairs and (in Bern) parliamentary sessions, in addition to year-round tourist trade, create a heavy demand for hotel accommodation, and reservations should be made well in advance.

There are electronic hotel-reservations panels at the **Tourist Office**, Zürich Kloten Airport (open daily 06.30 to 23.30 hours) and at Zürich's main railway station; these enable passengers to see at a glance which hotels have rooms available and to make immediate contact with the hotel selected in order to make a reservation.

Prices include service and taxes and in the case of three and four star hotels, breakfast as well.

The following hotels are available:

■ Zürich

★★★★★

Dolder Grand, Kurhausstrasse 65, 8032 Zürich (tel: (1) 251 62 31; fax: 251 88 29)

Located 4 km from main railway station. Single room: SFr 370 - 390

★★★★★

Swissotel Zürich International, Am Marktplatz, 8050 (tel: (1) 311 43 41; fax: 312 44 68)

Located opposite train station. Single room: SFr 215 - 230

★★★★★

Carlton Elite, Bahnhofstrasse 41, 8001 (tel: 211 65 60; fax: 211 30 19)

Close to shopping district. Single room: SFr 257 - 300

★★★

Hotel Engemattthof, Engemattstrasse 14, 8002 (tel: (1) 284 16 16; fax: 201 25 16)

10 minutes from city centre. Single room: SFr 170 - 190

■ Geneva

★★★★★

Noga Hilton, Quai du Mont Blanc 19, 1211 (tel: (22) 908 90 81; fax: 908 90 90)

Near shopping and business area. Single room: SFr 410 - 511

★★★★★

Sofitel Geneva, rue du Cendrier 18-20, 1201 (tel: (22) 731 52 00; fax: 731 91 69)

Close to train station. Single room: SFr 252 - 317

★★★

Cristal Hotel, rue Pradier 4, 1201 (tel: (22) 731 34 00; fax: 731 70 78)

Half a km from train station. Single room: SFr 171.50 (average)



Health and hygiene

General standard of health

Switzerland is one of the most healthy countries of the world in which to live, and no special health precautions are required. The main problem is city air which may be polluted and gives rise to some respiratory ailments and allergies although there are great efforts being made to reduce pollution.

In winter there is fierce glare from the snow, especially in the mountains; sunglasses and a high factor sun block cream are essential.

The incidence of AIDS is one of the highest in Europe but the majority of sufferers are drug-users. The authorities have made strenuous efforts to ensure that addicts have access to (free) clean needles and syringes.

Medical facilities

There are well qualified doctors and dentists and excellent hospital facilities throughout the country. However, medical attention is expensive and there is no free medical treatment nor are there any reciprocal agreements with other countries. ☒ It is therefore essential to take out a sickness/accident insurance **before** commencing any visit to Switzerland. The choice of hospital will depend on health insurance cover.

Names of doctors, dentists, hospitals, pharmacies etc are listed in the telephone directory.

The following will provide emergency treatment:



Zürich Universitätsspital, Rämistrasse 100 (tel: (1) 255 11 11)

Hôpital Cantonal, Micheli-du-Crest 24, Geneva (tel: 382 33 11)

University Hospital, Fribourgstrasse, Bern (tel: 632 21 11)


There is a **children's hospital** in Zürich at Steinweisstrasse 75 (tel: 266 71 11)

There are 24 hour pharmacies in all cities (eg **Bellevue-Apotheke**, Theatrestrasse 14, Zürich; tel: 252 56 00).

There is a compulsory system of insurance for retirement pensions, unemployment and other social benefits. In addition, all Swiss citizens and residents in Switzerland must have medical insurance; in fact, this insurance is universally compulsory and applies also to expatriate employees. The latter cannot continue with their home country medical plans. Expatriates are therefore advised to check on any social welfare payments/benefits clauses before signing contracts.

Medical and repatriation insurance

Employers often insure the employee, but not family members, for illness and injury.


Insurance to cover dependents is compulsory  Refer to 'Medical facilities', page 20. Short-term assignees who do not acquire resident status should ensure that they are insured; companies should be able to give advice.

Medical insurance companies include:

British United Provident Association (BUPA International), Imperial House, 40-42 Queens Road, Brighton, East Sussex BN1 3WU (tel: 01273 608 121; fax: 01273 820 517).


ExpaCare, Dukes Court, Duke Street, Woking, Surrey, GU21 5XB (tel: 01483 740 090; fax: 01483 740 350) offers a comprehensive medical insurance package, including emergency repatriation. Married, family and group rates are available.

Private Patients Plan (PPP) offers a number of schemes. Insurance for individuals and their families can be arranged by contacting PPP International Insurance Department, Phillips House, Crescent Road, Tunbridge Wells, Kent TN1 2PL (tel: 01892 512 345). It also provides subscribers with the number of a telephone help-line to get access to details of English-speaking doctors, dentists etc.

French expatriates affiliated to the **Caisse des Français de l'Etranger** can take out medical insurance through this organisation.  Refer to 'Information for expatriates', page 57.

In the Netherlands, insurance is provided by **AEGON Insurance Group**, Mariahoeveplein 50, Postbus 202, 2501 CE, The Hague (tel: (70) 334 3210; fax: 347 5238).

In Scandinavia individuals can insure through **International Health Insurance Danmark A/S**, Palaegade 6-8, 1261 Copenhagen K (tel: +45 33 15 30 99; fax: +45 33 32 25 60).

US citizens can obtain health insurance through **American Citizens Abroad**.  Refer to 'Information for expatriates', page 57.



Clothing

During the **summer** months light-weight clothing is advisable, but if trips to higher altitudes are planned then coats, anoraks and woollen clothing will be needed.

For the **winter** months clothes should be warm and showerproof; boots or galoshes and fur coats are extremely useful, particularly when visiting mountain areas. Rain coats and umbrellas are useful at all times in lakeside towns and villages.

Informal dress is acceptable for most occasions but suit and tie should be worn for business meetings and in the better restaurants. Evening dress is almost never worn. **Women** over the age of 35 tend to wear skirts rather than trousers and shoes tend to be comfortable rather than fashionable.

Excellent quality clothes and shoes (often international brands) are available but prices are high. Shops where prices are reasonable by European standards include **Grand Passage**, **Jelmoli** and **Globus**, all department stores. Other stores include **Hennes & Mauritz**, **C & A** and **Frey**. The best known chain for shoes is **Bally**.



The working environment

Business practices

Smart suits should be worn for business meetings although more informal clothes are normally worn to the office; this varies according to the type of business so local custom should be followed.

Visiting cards are widely used and greeting in the local language is appreciated even if the following conversation has to be continued in another language.

Strict punctuality is observed, particularly in the Swiss-German parts of the country.

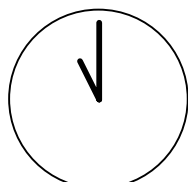
Swiss managers, particularly in the German-speaking part of the country, tend to go through a long process of consultation before making important decisions. Meetings are meticulously prepared for and expatriates should make sure they are well-briefed.

Business is male-dominated with very few women in positions of authority. There is currently a woman in the Cabinet, but there was controversy surrounding her appointment; a previous choice was rejected because her views and lifestyle ran contrary to accepted norms.

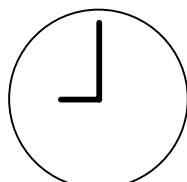
Local time

Switzerland is on Central European time, which is one hour ahead of Greenwich Mean Time. Summer time/Daylight saving time (GMT + 2) is in force between the last weekend in March and the last weekend in September.

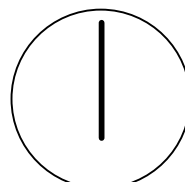
■ Noon in Zürich



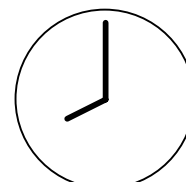
11 am
London
(-1)



9 pm
Melbourne
(+9)



6 am
New York
(-6)



8 pm
Tokyo
(+8)

N.B. Daylight Saving Time (Summer Time), usually one hour in advance of Standard Time, is kept in some places.

Hours of business

■ Government offices

either	07.30 to 11.45 and 13.30 to 18.15 Monday
	07.30 to 11.45 and 13.30 to 18.00 Tuesday to Friday
or	08.00 to 12.30 and 13.15 to 17.45 Monday
	08.00 to 12.30 and 13.15 to 17.30 Tuesday to Friday

■ Banks

08.30 to 16.30 Monday to Friday

In the country and in villages banks usually close for lunch (12.00-14.00)

Banks remain open late one day per week as follows:

Basel: Friday until 18.30

Bern: Friday until 18.00

Geneva: Friday until 17.30

Zürich: The day varies for different banks but the time is until 18.00 hours

In large shopping centres and in cities, most banks are open on Saturday until 17.00.

■ Shops

08.30/09.00 to 18.30 Monday to Friday

08.00/08.30 to 16.00 Saturday

Markets are open 06.00 to 11.00

Some shops close at lunchtime between 12.00 and 14.00. In city centres some shops are usually closed on Monday mornings. In the suburbs and smaller towns, shops normally close on Wednesday (or occasionally Thursday) afternoons. In some cities there are late shopping evenings during the week until 21.00.

■ Companies


08.00 to 12.00 and 14.00 to 17.00 Monday to Friday but many businesses take a shorter lunch break and close earlier in the evening.

Public holidays

New Year	1-2	January
Good Friday	10	April 1998
Easter Monday	13	April 1998
Labour Day	1	May
Ascension Day	21	May 1998
Whit Monday	1	June 1998
Swiss National Day	1	August
Christmas	25-26	December

In Roman Catholic areas Corpus Christi (June) and All Saint's Day (November) are public holidays.

There are other local holidays, including the Fête de la Reformation (31 December) and the Jeune Genevois (second Wednesday in September) in Geneva, the Carnival in Basle during the first week in Lent, Sechseläuten (third Monday of April) and Knabenschiessen (third Monday of September), both in Zürich, and the last Monday in August in Bern and Geneva. Most businesses are closed on the afternoons of local holidays.

 Business visitors are advised to check dates of local holidays **before** departure; information is available from national embassies and consulates in Switzerland, and a comprehensive list of annual events can be obtained from branches of the Swiss National Tourist Office. Embassies usually observe the Swiss public holidays together with their own national holidays.



Currency unit and exchange rate

The unit of currency is the Swiss franc (SFr), divided into 100 centimes. The following denominations are in circulation:

Notes: 10, 20, 50, 100, 500 and 1 000 francs

Coins: 5, 10, 20 and 50 centimes and 1, 2 and 5 francs

Exchange rate: UK£ 1 = SFr 2.37; US\$ 1 = SFr 1.45 (mid-June 1997)

The Swiss franc is one the world's strongest currencies.

Credit cards

Credit cards of the leading international companies are widely accepted; the most commonly used is EuroCard (MasterCard). Smaller businesses do not accept credit cards readily and the Swiss themselves tend to pay for the majority of retail purchases in cash.

Currency controls

There are no restrictions on the amount of money which can be taken into or out of Switzerland.

Swiss Bankers Travellers Cheques (in Swiss Francs) are accepted in Switzerland at their face value and without deductions. Travellers cheques in other currencies are cashed by banks or official exchange offices at airports and principal railway stations at the current rate of exchange, less commission.

Remittability

Expatriates should not experience any difficulty in remitting income to their home country and each individual should make the necessary arrangements through his usual commercial bank.



Banks

The **National Bank of Switzerland**, with headquarters divided between Bern and Zürich, has the exclusive right to issue bank notes and regulate the circulation of money.

There are well over 500 banks operating. The three major commercial banks are: **Swiss Bank Corporation**, **Union Bank of Switzerland (UBS)** and **Crédit Suisse**. Most of the major international banks are present, the majority with representative offices in Zürich, which is one of the principal international banking centres.

Opening a bank account is simple and straightforward. All normal banking facilities are available, such as payment of bills, buying stocks and shares, payment of standing orders etc. Most banks issue an account card which allows withdrawals from cash dispensers (Bankomats). These have instructions in English and will also take certain international credit cards such as Visa and MasterCard.

For holders of current accounts with foreign banks, a limited amount of cash may be drawn against cheques (backed up by a Eurocheque Card) from branches of the principal banks which show the Eurocheque Card sign.

Expatriates should note that regulations affecting Eurocheque Cards, credit cards etc are liable to alteration and they are advised to check with their own bank.



Communications

Post

Post office opening hours vary but are generally as follows:

08.00 to 12.00 and 14.00 to 18.30 Monday to Friday
08.00 to 11.00 Saturday

Main post offices do not close at lunchtime

The main post office in **Geneva** is in rue de Mont Blanc 18; hours of opening are:

07.30 to 18.00 Monday to Friday
07.30 to 11.00 Saturday

The main post office in **Zürich** is in Kasernenstrasse 95-97; hours of opening are:

07.30 to 18.30 Monday to Friday
07.30 to 11.00 Saturday

Post offices operate a very efficient Giro payments network throughout the country.

Mail boxes are yellow. Inland postal deliveries are either by A-Post (next day delivery) or B-Post (2-3 days). Letters to most destinations outside Switzerland go by airmail. Airmail should be marked either 'Par Avion' or 'Mit Flugpost'. Delivery takes 2-3 days within Europe, 4-10 days elsewhere.

Expatriates should consult a post office when sending anything other than ordinary, registered or airmail letters to destinations outside Switzerland as there are certain restrictions.

■ Addresses

Four-digit postal numbers are put in front of the town name when addressing mail: eg

British Consulate-General
Dufourstrasse 56
CH-8008
Zürich

Postal services are very reliable but failure to use the four-figure postal code may lead to delays. A copy of a booklet issued by the Swiss Postal authorities, giving the postal code number allocated to each locality is available from post offices.

Telegrams

Although the service is not widely used within Switzerland, it is satisfactory. Rates for urgent telegrams are double those for ordinary telegrams.

Telephone

The telephone service is excellent.

Public call boxes are plentiful and have instructions in English. Every cafe has a phone-box which non-customers can use. Both coin-operated and phonecard call boxes are available and some also take credit cards. International calls can be made from them.

Telephone directories have colour-coded pages:

Blue	services and useful numbers
Green	information on international calls
Pink	tables of postal rates, list of post codes and area codes
Yellow	commercial directory
White	subscriber numbers

Internal telephone charges for distances over 20 km are reduced between 17.00 and 19.00, after 21.00 and at weekends.

Internal codes	
Zürich	01
Geneva	022
Bern	031
Basel	061
Lausanne	021
Lugano	091

All subscriber numbers are seven-digit. Numbers starting 155 are toll-free.

■ International

Reduced rate calls within Europe can be made 21.00 -08.00 Monday to Friday and all day at weekends.

Emergency and useful telephone numbers in Switzerland

Fire Brigade	118
Police	117
Ambulance	144

In some provincial areas it may be necessary to dial 111 - this connects with the postal services who will then connect with the police.

International Access Code	00
Country code for Switzerland	41

English-speaking international operator 191 or 114

Directory enquiries	111
Numbers in Germany	192
Numbers in France	193
International directory enquiries	191

News: German	167
French	168
Italian	169
Motoring assistance	140

Road conditions
(reply in main language of the canton) 163

Weather reports	162
Tourist information	120

English-speaking information (24 hr) 157 50 14

Fax

There is a high density of fax facilities and usage. Facilities are available in all telegraph offices and most major post offices.

Broadcasting

Both radio and television services are operated by the Swiss Broadcasting Corporation (Schweizerische Radio und Fernsehgesellschaft), a private company, under licence from the government. Programmes are relayed in the three main languages and there are regional programmes in Romansch. A radio/television licence must be bought annually.

Channel 1 radio is mainly in English with news, features and popular music.

Television programmes from neighbouring countries can be received in many parts of the country, depending on location. Cable and satellite TV offer a wide range of channels. The PAL system is used.

Reception of international radio transmissions is generally good but a set with shortwave is necessary.

■ Australia

Details of broadcasts by Radio Australia can be obtained from PO Box 755, Glen Waverly, Melbourne, Victoria 3150 (tel: +61 (3) 9881 2222; fax: +61 (3) 9881 2346). Free guides are available twice a year.

■ France

Details of relays by Radio France Internationale can be obtained from Courrier des Auditeurs, 116 Av Président Kennedy, 75762 Paris Cedex 16 (tel: +33 1 42 30 30 67).

■ Germany

Relays by Radio 'Deutsche Welle' from Deutsche Welle, 50588 Köln, Raderberggürtel 50 (tel: +49 221 3890).

■ Netherlands

Relays by the Netherlands Broadcasting Service from: Radio Nederland Wereldomroep, PO Box 222, 1200 JG Hilversum (tel: +31 (35) 724 211).

■ Sweden

Relays by the Swedish Broadcasting Service from Sveriges Radio, 105 10 Stockholm, Sweden (tel: +46 (8) 784 0000).

■ UK

Programme schedules and advice about BBC World Service TV and radio are available in *BBC Worldwide*, a monthly publication obtainable on subscription from the BBC, PO Box 76, Bush House, London WC2B 4PH (tel: +44 (0)171 257 2211; fax: (0)171 240 4899).

■ USA

Details of Voice of America can be obtained from VOA, Washington, DC 20547 (tel: +1 (202) 619 2538) or from the American embassy.

Other foreign nationals are advised to consult their embassy for information about radio transmissions from their home country.

Newspapers



THE ECA DAILY

Switzerland - Publications

German/French/Italian

Because of the division of the country into language zones, and the division of these zones into regions with separate cultural centres, there is no national press. However, there are over a hundred local newspapers, with a combined circulation of more than two million. Among the important dailies are:

German language:

Tages Anzeiger, *Blick*, *Neue Zürcher Zeitung* (Zürich), *Basler Zeitung* (Basel), *Der Bund* and *Berner Zeitung* (Bern)

French language:

Tribune de Genève and *Journal de Genève* (Geneva), *24 Heures* and *Le Matin* (Lausanne)



Italian language:

Corriere del Ticino (Lugano)

Tagblatt der Stadt Zürich publishes notices of special events for foreigners every Monday.

There are considerable numbers of illustrated weeklies and family magazines with large circulations.

Foreign newspapers in English, French, German, Italian and Spanish are available on the day of publication in the main centres (eg Zürich, Geneva, Basel). Most are sold from kiosks.

Section 3: On arrival



Customs

Customs formalities

Personal effects





- ☒ Personal luggage, including two cameras with 10 reels or 24 packs of unexposed film, may be taken into Switzerland duty free if accompanying the visitor. Only used personal effects are exempt from duty and goods without distinct traces of use may be subject to a deposit of import duty refundable on re-exportation and on presenting the importation document. Subject to cantonal provisions governing the holding of arms, sporting/hunting guns may be imported but they must be taken out when the owner leaves Switzerland.

Used articles intended for the permanent personal use of an immigrant are admitted free of duty, including household goods and personal effects.





For luggage registered through by rail from European countries to stations within Switzerland, a green customs declaration form can be completed and handed to the railway authorities at the time of registration. This avoids the need to make a verbal declaration at the Swiss frontier.

■ Duty-free allowances

Residents of European countries may import duty-free:

Alcohol 	Tobacco 	Perfumes 	Other 
2 litres of alcohol up to 15° proof and 1 litre over 15°.	Up to 250 gm of tobacco products (200 cigarettes or 50 cigars).		Gifts to the value of SFr 100; SFr 50 if under the age of 17.

Residents of non-European countries:

Alcohol 	Tobacco 	Perfumes 	Other 
2 litres of alcohol up to 15° proof and 1 litre over 15°.	500 gm of tobacco products.		

These duty exemptions apply only to persons over the age of 17 years.

Food products may only be imported in quantities sufficient for a day's normal requirements, and special regulations apply to meat and meat products.

Cars


No customs document (Triptyque, Carnet de Passage) is required for the temporary importation of motor vehicles by persons domiciled abroad, provided such vehicles are for the visitor's personal use. Except for cars registered in Germany and Austria, it is necessary to prove, by means of an International Insurance Card (Green Card), the existence of a third party insurance complying with Swiss regulations.

For expatriate employees in Switzerland, cars may be imported free of duty provided they have been in the possession of, and used by, the owner for a period of not less than 12 months. The owner must be changing his domicile and may not pass on the car for a period of at least five years after the date of importation.

Where free admission is not granted, there is an import duty payable; this duty is calculated by weight and usually works out at around 10% of the value.

Foreigners working in Switzerland for a limited period (about one year) need not pay import duty if issued with special number plates, but the car cannot be sold.

Pets

 Dogs and cats taken into Switzerland require a veterinary certificate stating that the animal has been vaccinated against rabies. The vaccination must have been effected not less than 30 days and not more than one year prior to crossing the frontier. Dogs and cats without a valid certificate will be refused entry at the frontier.

The certificate must be made out in the German, French, Italian or English language, and must mention the following items:

- Owner of the animal (name and address);
- Description of the animal (variety, sex, age, colour);
- Attestation that the animal was clinically examined by a veterinarian prior to vaccination and found to be healthy;
- Date of preventive vaccination against rabies, type of vaccination, name of manufacturer and serial number of vaccine; and
- Seal and signature of veterinarian.

Guinea pigs, hamsters and canaries may be imported licence-free and without examination by a veterinary surgeon at the border; all other domestic animals must have an import licence and are subject to veterinary examination.

Applications for import permits should be addressed in writing to the **Federal Veterinary Office**, 3097 Liebefeld-Berne at least 14 days before departure. Full information is available from **Swiss Consulates** and from national **Government Departments of Agriculture**.

Pet owners are reminded that on their return to their home country, their animals may be required to undergo a prolonged period of quarantine even though they have been vaccinated against rabies; countries with particularly stringent regulations include the United Kingdom, Republic of Ireland and New Zealand.

In the Netherlands information on pet care can be obtained from **National Animal Care Asylum and Boarding House**, Zijdweg 56, 2245 BZ, Wassenaar - tel: (0)1751 79852.

In the US, the **Independent Pet & Animal Transportation Association**, 4575 Galley Road, Suite 400A, Colorado Springs, CO 80001 (tel: (719) 591 1113) can help with all aspects of importing pets.

In the UK, **Par Air Services (Livestock) Ltd**, Warren Lane, Stanway, Colchester, Essex (tel: 01206 330 332) can also help in the same way.

Prohibited imports and exports

Imports
<ul style="list-style-type: none">* Arms and ammunition* Absinth and narcotics* Skins, furs and other products from endangered species* All meat and processed meat* The importation of plants is prohibited, except by licence from the Ministry of Agriculture.



Setting up home

Registration and residence permits

■ Registration

- ☒ Foreign visitors staying for longer than three months must report to the police.

Foreigners intending to stay and work must register with their local community (*Kreisbüro* or *Gemeindehaus*) within eight days of arrival and **before starting work**. Valid identity papers from the home country must be presented, together with a permit from the Alien Police (*Fremdenpolizei*) granting permission to accept employment and the assurance of a residence permit.

■ Residence/work permits

- ☒ The term work permit is not used in its traditional meaning in Switzerland. The residence permit (*Aufenthaltsbewilligung/Autorisation de séjour*) is a combination of both residence and work permit entitling the holder to live in a particular canton and work for a specified employer. It is required for all foreigners taking up permanent residence (over 6 months) in Switzerland and must be obtained before arrival in the country.

Foreigners who enter the country as tourists, visitors or on business and then seek employment are not granted residence and cannot stay in the country; further applications for permits are not considered until one month after their departure.

Switzerland has agreed to scrap progressively its system of work permit quotas for EU citizens over a period of six years following a treaty coming into force.

Types of residence permit:

An Assurance of Residence Permit is obtained by the future employer, who must apply to the Cantonal Aliens Police of the canton where employment is to be. The time limit between actual application and its authorisation can be several weeks and application should be made well in advance.

Having obtained the Assurance of a Residence Permit, one of several types of residence permit will be issued:

- **A Permit** (*Saisonbewilligung/permis saisonnier*) for temporary employment

Work permits valid for a maximum of 9 months are available; these are usually issued to workers taking up seasonal employment mainly in the hotel, catering and building industries and agriculture.


■ **B Permit** (*Aufenthaltsbewilligung/permis de séjour B*) for employment of 1 year

This is valid for one year, and is renewable on a yearly basis. It is normally issued only to qualified or experienced persons in jobs where there is a shortage of labour. Each canton has a quota for new B permits which does not include their renewal. A foreign employee is not permitted to change employment during the first year or two of residence in Switzerland. After this period he may change positions in the same branch and after three years he is free to change both profession and canton.

■ **C Permit** (*Niederlassungsbewilligung/permis d'établissement*) for permanent residence

This is valid indefinitely although it is reviewed every three years. C permits are issued automatically to B permit holders who have worked for 5 or 10 years consecutively as a resident. Nationals of Belgium, Denmark, Irish Republic, Finland, France, Italy, Luxembourg, Netherlands, Norway, Sweden and the UK qualify for a C permit after 5 years, other nationals after 10 years. Holders of C permits are free to change their job without permission from the authorities.

Work permits are also granted to certain categories of workers who do not qualify for residence permits; holders of these permits 'migrate' to work daily across the border.

 Regulations concerning work permits and residence permits are liable to alteration and expatriates who intend to work/live in Switzerland are advised to check the current regulations; application for permission to work/live in Switzerland should be made to the nearest Swiss Consulate well in advance of the intended date of arrival in Switzerland.

Housing

There is a shortage of housing to rent in the more densely populated parts of the country, and in cities such as Zürich and Geneva average-priced flats are difficult to find. Land, being scarce, is expensive, so that private housing is relatively limited.

All types of accommodation are available to rent but the majority are let unfurnished. Every apartment block has its own nuclear bunker with space allocated for each tenant.

■ **Geneva**

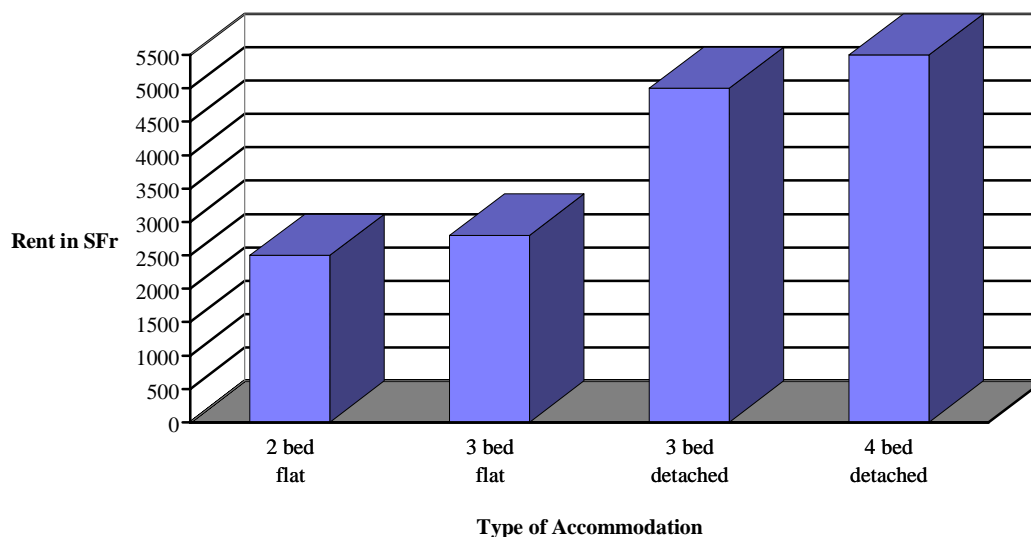
The city is divided by the river Rhone into the Left Bank (Rive Gauche) and the Right Bank (Rive Droite). The latter is the newer sector with most of the international organisations, airport, railway station and many hotels. The Left Bank is the Old Town containing local government offices, the university and the main shopping areas.

Residential areas preferred by expatriates are those close to the international school which their children attend or to their place of work. Areas on the Left Bank include **Thonex**, **Chene-Bourg** and **Chene-Bourgeries**; on the Right Bank, **Grand Saconnex**, **Bellevue** and **Versoix**. Between the two rivers, the suburbs of **Bernex**, **Lully** and **Plan-les-Ouates** are favoured by those who work on the Right Bank and have children at schools on the Left Bank. Versoix on the Right Bank is most affected by aircraft noise.

The city has an extensive and excellent public transport system but the main roads and bridges are heavily congested during rush hours, leading to considerable delays. Expatriates are therefore advised to choose their accommodation carefully.

All types of property are available, the majority being let unfurnished. You may reasonably expect to find carpets, parquet or tiled floors; fully equipped kitchens are only found in accommodation aimed at the expatriate market. In the case of furnished property, the standard of furnishings varies considerably.

Monthly rental accommodation (typical)

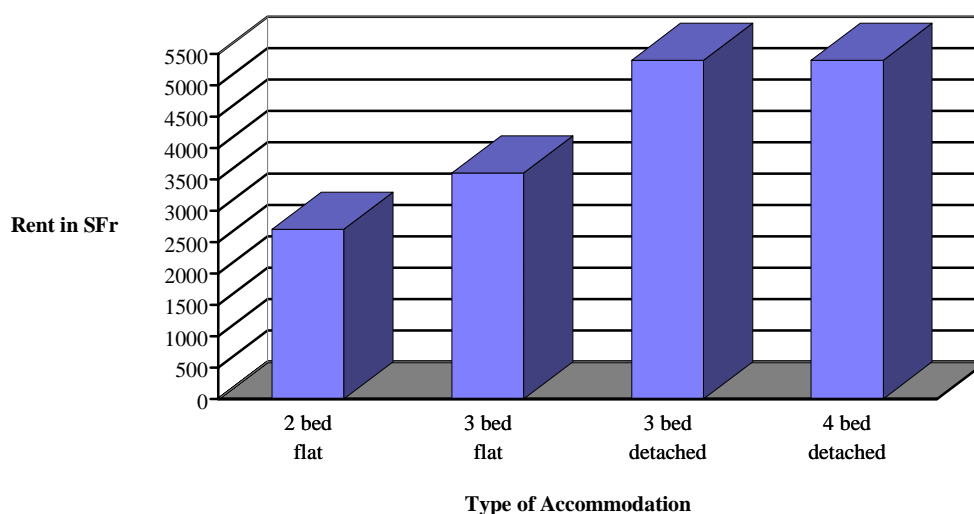


■ Zürich

There are several areas of the city favoured by expatriates, including the lakeside villages of **Küsnacht/Zollikon/Zumikon**, known collectively as the '**Gold Coast**', located about 8 km east of the city centre.

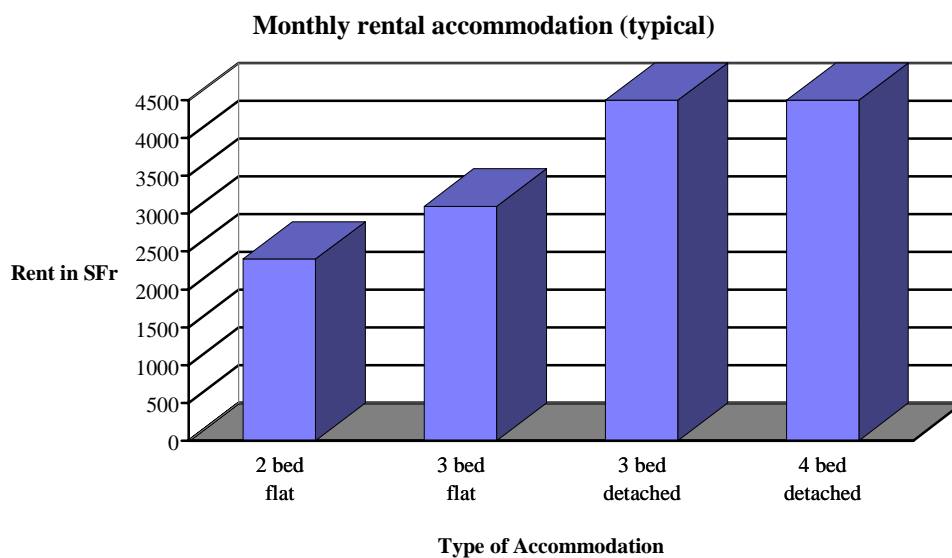
- * Public transport is excellent, with buses, trams and S-Bahn trains for commuters.
- * All types of property are available, mainly unfurnished.
- * Availability is fair for flats and sporadic to fair for detached houses.

Monthly rental accommodation (typical)



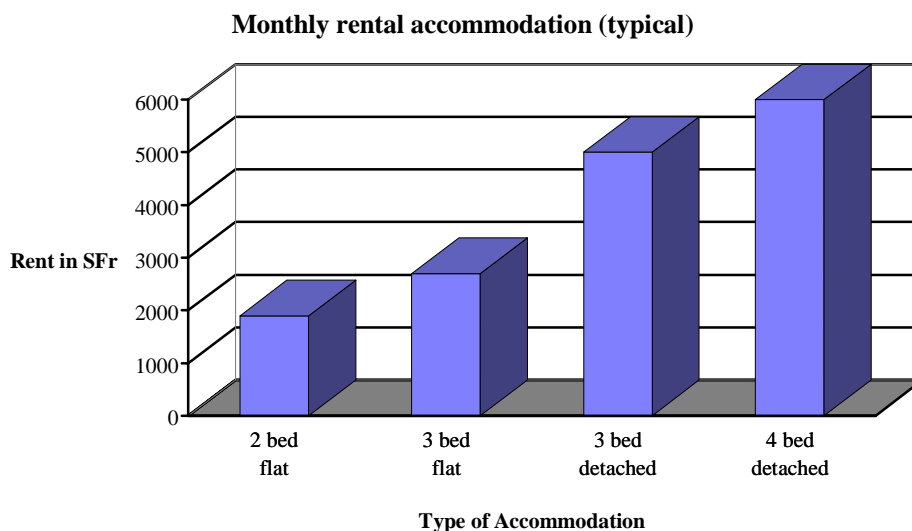
Thalwil/Rüschlikon/Horgen is another favoured area, located about 8 km south-west of the centre.

- * Public transport is good.
- * All types of property are available.
- * Availability is fair in the case of flats but sporadic for detached houses.

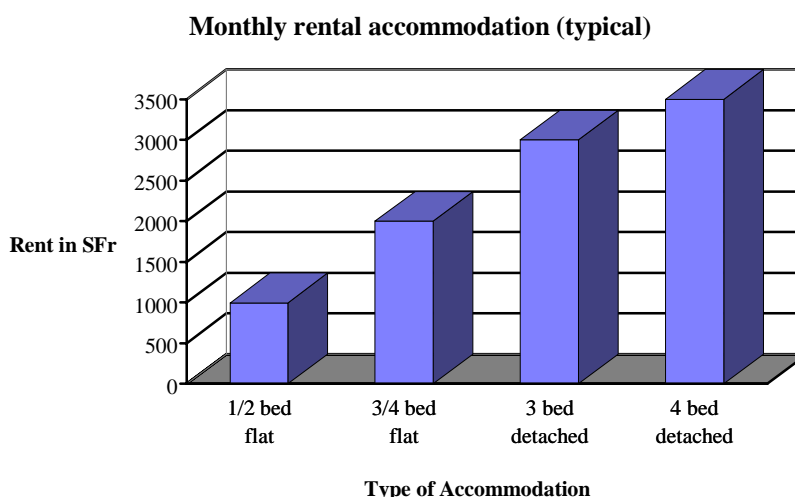


The **Kloten** region, located 5 km north of the city centre is another area to consider.

- * The international airport is nearby.
- * Public transport is excellent.
- * Availability is fair for flats and sporadic to fair for detached houses.




■ Bern



- * Leases are from one to three years, reviewed annually in the case of a one year lease.
- * Company lets are preferred.
- * There are no brokerage fees payable by the tenant.
- * A diplomatic clause is easy to negotiate into a three-year lease in the form of three months' notice (after the first year has elapsed).
- * A deposit of three months' rent is normal.

In the case of flats, the cost of some/all utilities and charges (eg, maintenance/refuse collection) are often included in the rent; with houses, utilities are usually charged separately.

If you have a B residence permit, you must reside in the Canton issuing the permit. This means that if you have a permit to live in Geneva you may not take advantage of the lower rents in nearby Vaud or over the border in France. Expatriates wishing to sign a lease should ensure that procedures for obtaining their work permits are well underway before the lease is signed or the employing company will have to sign the lease and later transfer it to the name of the expatriate.

Details of locations, leases and rents were kindly supplied by EPIC International;  Refer to 'International relocation services', page 56.

ECA Accommodation Reports

Further information on renting property in Geneva and Zürich is available in ECA's '**Expatriate Manager's Accommodation Guide**'. ECA's detailed Accommodation Reports are an essential guide for HR and management teams compiling accurate and fair costings for any short- or long-term international assignment.

The reports are produced on an annual basis and concentrate on areas and types of accommodation favoured by expatriates. They are based on data from the ECA surveys of living costs in more than 180 countries, and are supported by the Client Services teams and representatives who provide constantly updated on-the-spot information to subscribers. Information is also collected from letting agents and relocation companies. For more details contact David Remedios at ECA International (tel: +44 (0) 171 351 5000).

Advertisements for rentals also appear in the local press.

■ Furniture and household equipment

The majority of properties are let unfurnished so expatriates have the choice of bringing their own furniture with them or buying locally. It is also possible to rent furniture. A package of one double bed, a double wardrobe, two sofas, two armchairs, a table and four chairs would cost in the region of SFr 600 per month to rent. To buy would cost around SFr 5 000-8 000.

While the quality of goods is excellent and a wide range available, it has to be said that prices are very high so it is probably worth while bringing in as much as possible. The same applies to electrical appliances and kitchen equipment. It is common for expatriates to shop over the border in France where prices are considerably lower.



Estate agents/realtors

■ Geneva

Naef SA, ave Eugène Pittard 16, 1211 Geneva (tel: (22) 839 39 39; fax: 839 38 38)
Transposition SA, rue de Monthoux 64, 1201 Geneva (tel: 738 30 80; fax: 738 06 00)

■ Zürich

Instaservice, Klausstrasse 43, 8034 Zürich (tel: (1) 422 77 55; fax: 381 62 72)

Utilities

Annual expenditure on heating and lighting will be in the region of SFr 3 130; water SFr 700 and telephone SFr 2 900. If parking space is rented, the monthly cost will be around SFr 150-250.

■ Electricity

The domestic supply of electricity is usually 220v AC, 50 cycles/Hz; a supply of 380v 3-phase is available in most buildings. Plugs are either of the two-round-pin or three-round-pin type, 4 mm diameter with live and neutral pins 2 cm apart. Electric light bulbs are of the screw type. It should be noted that 'universal' adapters may not always work.



If importing electrical goods which run on a lower voltage, remember that a transformer will be needed. Appliances brought from abroad may not fit into the standard Swiss kitchen.

■ Gas

Piped gas is available in the major cities but is not widely used. Bottled gas is an alternative and is used in country areas.

■ Water

Piped water is sometimes metered and sometimes on a fixed rate. Water tends to be hard in most areas so descalers or filters may be necessary.

Utility bills are sent out quarterly although meters are normally read every 6 months. Electricity and gas bills are sent out together.

■ Refuse collection

Most blocks of flats have large rubbish bins for the use of residents; these are emptied weekly. Recycling is very common and in most areas all rubbish must be sorted (newspapers, glass, plastic containers, tins etc).

Domestic staff

There is a shortage of labour and domestic staff are consequently difficult to find. Most tend to be foreign workers and restrictions on labour permits make the situation that much more difficult. For example, it is almost impossible to renew the work permit of domestic staff when it expires after two years. Few expatriate households employ staff.


Cleaner/daily help costs around SFr 20-30 per hour and employers would be expected to pay transport costs. Hourly rates for gardeners are the same. Nannies cost around SFr 20 per hour. Full-time staff are occasionally employed:

Position	SFr per week
Cook (48 hours)	650
Maid/cleaner (48 hours)	570

Additional costs for full-time staff will be in the region of SFr 265 a week.

Security and insurance

Switzerland is extremely safe and the rate of crime is low. Zürich is an exception; there is drug-related crime and certain areas should be avoided at night. There has been an improvement since the authorities imposed a crackdown on foreign drug dealers and ended their liberal drugs policy. In most cantons, house contents insurance is mandatory.

Most of the major international insurance companies will insure expatriates and their households overseas against all risks.  Refer to 'International insurance companies', page 56.

In Switzerland, advice can be obtained from the **Schweizerischer Versicherungsverband (Swiss Insurance Association)**, C F Meyer Strasse 14, 8022 Zürich (tel: (1) 202 48 26) The best known insurance companies in Switzerland are **Zürich** and **Winterthur**.

Tipping

■ Hotels and restaurants

15% service charge is included in the bill.

■ Taxis

Service is included but a rounding up is expected if the driver carries heavy luggage.

■ Hairdressers

The tip is normally included in the bill.



Education

There are numerous independent schools in Switzerland, some of which are internationally famous. Many foreign children are educated wholly or in part in Switzerland, but few Swiss attend the private schools. Local kindergartens are free and attendance is voluntary.

Information about English-medium schooling in Switzerland can be obtained from the following publications:

The ECIS International Schools Directory published by the **European Council of International Schools Inc**, 21 Lavant Street, Petersfield, Hampshire GU32 3EL (tel: 01730 268 244; fax: 01730 267 914)

Ecoles Privées en Suisse: Schweizerische Privatschulen: Instituti privati in Svizzera: Private schools in Switzerland published by the **Federation of Swiss Private Schools** and the **Swiss National Tourist Office**.

Information about schools in French-speaking Switzerland is available from:

Fédération Suisse des Ecoles Privées, Service scolaire, 40 rue des Vollandes, CH 1211 Geneva

Information about schools in German-speaking Switzerland:

Verband Schweizerischer Privatschulen, Ramistrasse 35, Postfach 219, 8024 Zürich

Schools used by children of expatriates include:

■ Geneva

Collège du Léman International School route de Sauvenny 74, 1290 Versoix Tel: (22) 755 25 55 Fax: (22) 755 19 93				
Language of instruction	Curriculum	Age range	Number of pupils	Annual fees
English/French	Swiss, British and American systems to 'A' levels, IGCSE and French Bacc	4-19	1 055	SFr 12 500 - 17 500; boarders SFr 35 000 - 38 000
Additional charges: ECIS accredited.				

The Foundation of the International School of Geneva is a complex of three co-ed schools:

- **La Châtaigneraie**, 1297 Founex (tel: (22) 776 24 31; fax: 960 91 20) - ages 5-19; 970 pupils; English and French syllabuses
- **La Grande-Boissière**, route de Chêne 62, 1208 Geneva (tel: 736 71 30) - ages 3-18; 1 600 pupils; English and French syllabuses
- **Pregny-Rigot**, avenue de la Paix 11, 1202 Geneva (tel: 733 86 92) - ages 3-11; 205 pupils; international syllabus

Pupils are enrolled either for the English or the French programme. Preparation is for American College Board, Intl Bacc, French Bacc and Swiss Maturité; annual fees: SFr 6 150-19 040, boarders SFr 20 595 - 23 680; registration: SFr 400; capital fee: SFr 700; meals: SFr 1 542; waiting list varies.

Geneva English School Route de Malagny 36, 1294 Genthod Tel: (22) 755 18 55 Fax:				
Language of instruction	Curriculum	Age range	Number of pupils	Annual fees
English/French	British curriculum	4-12	170	SFr 12 000 -
Additional charges:				

Ecole française de Genève

chemin des Vergers 3, 1208. Tel: (22) 735 60 20. French curriculum, (age range 5-12)

■ **Zürich**

American International School of Zürich Nidelbadstrasse 49, 8802 Kilchberg Tel: (1) 715 27 95 Fax: (1) 715 26 94				
Language of instruction	Curriculum	Age range	Number of pupils	Annual fees
English	American system	12-18	270	SFr 20 000 - 21 800
Additional charges: registration: SFr 1 000; capital fee: SFr 3 000; books: SFr 450 ECIS accredited.				

International Primary School Seestrasse 169, 8802 Kilchberg Tel: (1) 715 35 47 Fax: (1) 715 37 45				
Language of instruction	Curriculum	Age range	Number of pupils	Annual fees
English	American and British systems	3½-12	160	SFr 7 000 - 17 000
Additional charges: application: SFr 600; enrolment: SFr 1 000; capital levy: SFr 1 000; transport: SFr 3 100 (average).				

Inter-Community School of Zürich Strubenacher 3, 8126 Zumikon Tel: (1) 918 16 56 Fax: 919 00 26				
Language of instruction	Curriculum	Age range	Number of pupils	Annual fees
English/German	American system, IB and IGCSE	3-18	600	SFr 9 600 - 22 800
Additional charges: registration: SFr 400; capital fee: SFr 2 000; transport: SFr 2 460 No waiting list.				

In addition:**Acorn School**

Glarnischstrasse 20, Richterswil. English language of instruction, (age range 2-7).

Lycée français de Zürich

Im Tobelacker 22, 8044 Gockhausen. Tel: (1) 821 55 17. Preparation to French Baccalaureate, (age range 3-18).

Liceo P M Vermigli

Siewerdstrasse 9, 8050 Zürich. Tel: 312 50 52. Italian curriculum, (age range 15-20).

Japanese School

Florastrasse 18a, 8610 Uster. Tel: 841 15 54.

■ **Bern**

British School of Bern Hintere Dorfgasse, 3073 Gumligen, Bern Tel: (31) 952 75 55 Fax:				
Language of instruction	Curriculum	Age range	Number of pupils	Annual fees
English	British system	3-11	50	SFr 14 000
Additional charges: enrolment: SFr 300				

International School of Bern Mattenstrasse 3, 3073 Gumligen bei Bern Tel: (31) 951 23 58 Fax: (31) 951 17 10				
Language of instruction	Curriculum	Age range	Number of pupils	Annual fees
English	American and British systems to IGCSE, plus IB	3-19	210	SFr 14 500 - 18 600
Additional charges: registration: SFr 2 500; transport: SFr 2 500. School year runs from August to June. ECIS accredited.				

Ecole française de Berne

Sulgenrainstrasse 11, 3007 Bern

Tel: (31) 371 79 50

Fax:

Language of instruction	Curriculum	Age range	Number of pupils	Annual fees
French	French system	3-14		SFr 3 090 - 8 445

Additional charges: registration: SFr 263; meals: SFr 11.5 per day; book fee: SFr 60 - 90

No waiting list.

■ Elsewhere

International School of Basel

Schulstrasse 5, PO Box 316, 4103 Bottmingen, Basel

Tel: (61) 421 8483

Fax:

Language of instruction	Curriculum	Age range	Number of pupils	Annual fees
English	American and British systems; preparation for AP, IGCSE and IB	3-18	250	SFr 4 000 - 18 000

Additional charges: registration: SFr 500; building levy: SFr 500.

School day runs from 08.30 to 15.00

ECIS accredited.

Aiglon College

1885 Chesières-Villars

Tel: (25) 35 27 21

Fax:

Language of instruction	Curriculum	Age range	Number of pupils	Annual fees
English/French	Preparation for university entrance in UK, USA, Canada and Europe plus IB	9-18	280	SFr 12 000 - 38 465, boarders: SFr 44 263 - 54 985

Additional charges:

International School of Lausanne (was Commonwealth-American School) ave C F Ramuz 73, 1009 Pully, Lausanne Tel: (21) 728 17 33 Fax:				
Language of instruction	Curriculum	Age range	Number of pupils	Annual fees
English/French	American and British systems	3-16	200	SFr 7 400 - 18 000
Additional charges: enrolment: SFr 800 ECIS accredited.				

Brillantmont College International ave Secretan 12-18, 1005 Lausanne Tel: (21) 312 47 41 Fax:				
Language of instruction	Curriculum	Age range	Number of pupils	Annual fees
English/French	American and British systems to AP, IGCSE and 'A' level	13-19	150	SFr 16 500, boarders: SFr 23 500 - 25 000
Additional charges: ECIS accredited.				

International School of Zug Alte Steinhäuserstrasse 15, 6330 Cham Tel: (42) 741 78 74 Fax: (42) 740 02 94				
Language of instruction	Curriculum	Age range	Number of pupils	Annual fees
English	American and British systems	3-14	215	SFr 12 800 - 16 650
Additional charges: registration: SFr 600; meals: SFr 540 No waiting list.				

Institut Montana Zugerberg 6300 Zug Tel: (42) 711 17 22 Fax: (42) 711 5465				
Language of instruction	Curriculum	Age range	Number of pupils	Annual fees
English	American system plus IB	10-18	50	SFr 22 770, boarders: SFr 41 565
Additional charges: deposit: SFr 5 000 US, Dutch, Italian and Swiss sections.				

Leysin American School 1854 Leysin Tel: (25) 33 37 77 Fax:				
Language of instruction	Curriculum	Age range	Number of pupils	Annual fees
	American system plus IB	14-18	300	boarder: SFr 35 800
Additional charges: enrolment: SFr 1 650 ECIS accredited.				

English-speaking expatriates who wish to teach their young children themselves, or who need to supplement the local tuition in preparation for their children's return to an English-speaking country, can obtain information and assistance from the **World-Wide Education Service (WES)** of **The Bell Educational Trust**, St George's House, St George's House, 14-17 Wells Street, London W1P 3FP (tel: 0171 637 2644; fax: 0171 637 3411). Correspondence courses leading to GCSE, 'A' levels and IGCSE are available from **Mercers College**, Ware, Herts SG12 9AD (tel: 01920 465 926; fax: 01920 463 212).

Parents can obtain information and advice about boarding schools in the United Kingdom from **Independent Schools Information Service (ISIS)**, 56 Buckingham Gate, London SW1E 6AG (tel: 0171 630 8793) and from **Gabbitas**, 126-130 Regent Street, London W1R 6EE (tel: 0171 734 0161).

Tuition for German children abroad is offered by the government-sponsored '**Deutsche Fernschule**', Sportfeld 2A, 35398 Giessen (tel: (0641) 22526). Further information about schools for German children is available from the **German Foreign Ministry** and from German embassies abroad.

Children from the Netherlands can obtain special tuition from **Stichting IVIO Lelystad**; brochures and supplementary information can be obtained from **IVIO Wereldschool**, Postbus 37, 8200 AA, Lelystad (tel +31 3200 76411).

Parents seeking boarding schools for their children in the Netherlands should contact either **DER (Dutch Educational Resources)**, c/o Renswoudehuis, Josef Israëlsplein 36, 2596 AV Den Haag (tel: +31 (0)70 324 4052) or **Schoolinternaat Dr Edward Poppe**, Edward Poppelaan 12, 4874 NA Etten Leur (tel: +31 (0)76 502 1650). Information about Dutch education abroad can be obtained from **Stichting Nederlands Onderwijs** in het Buitenland, Bezuidenhoutseweg 331, 2594 AL Den Haag (tel: +31 (0)70 382 0289).

Swedish citizens living abroad can receive grants towards the cost of educating their children in Swedish schools; government aid is also given for correspondence courses and for complementary education purposes; full information is available from the **Ministry of Education** in Sweden.

Information on French schools abroad can be obtained through the **Agence pour l'Enseignement à l'Etranger** which publishes every other year a guide to French schools abroad (free of charge). This guide contains details of every public and semi-public French school outside France. Up-to-date information can be obtained on Minitel: 3615 AEFE. Information on French private travelling tutors and French company-sponsored schools are also available from the Agence at 57 Blvd des Invalides, 75007 Paris (tel: (1) 47 83 08 31; fax: (1) 47 34 18 39). For information on correspondence courses and exams, contact **CNED (Centre National d'Enseignement à Distance)**, ave du Teleport, 86980 Futuroscope Cedex (tel: (5) 49 49 94 94).



Shopping

Weights and measures

The metric system is in use.

Items such as meat and cheese are often priced by the 100g rather than by the kilo.

Facilities

Switzerland is a shopper's paradise with each city and resort having a large number of luxury and specialist shops; in Zürich these are concentrated on Bahnhofstrasse and the Limmatquai. Specialist shops for non-Swiss can also be found; these include **Nishis Japan Shop** and **Maison de Nippon**, both in Zürich. Other main shopping areas in Zürich are the old town (Altstadt) and Niederdorf. Prices in most shops are very high compared to those in other European countries.

Sales staff are polite and knowledgeable about the goods they sell.

For day-to-day shopping, supermarkets can be found all over the country; **Migros** and **Co-op** give good value at reasonable prices for a wide selection of commodities. **Co-op** in Zürich is located near the railway station; in Geneva, on the corner of rue Commerce and rue Rhône. **Migros** in Geneva is in rue Lausanne.

The leading department store chains are **Grands Magasins**, **Jelmoli**, **EPA** and **Globus**. **EPA** can be found on Seestrasse in Zürich and in Place du Malard in Geneva. **Placette** is a department store in Geneva. **Vilan** is a department store in Zürich which aims at the youth market. There are also one-stop shopping centres and hypermarkets incorporating banks, hairdressers and retailers located near to motorway junctions. Open markets sell fresh fruit and vegetables. Organically-grown produce is popular.

The book store chain, **Ex Libris**, sells books in European languages. Another good source of books is the **Librairie Payot** - in Zürich - Bahnhofstrasse, in Geneva - rue de Chantepoulet.

Electrical goods such as televisions and audio equipment are sold at chains such as **Interdiscount** and **Fust**. Otherwise, the department stores sell the full range.

Over the past few years there has been an increasing tendency towards cross-border shopping. Food prices in neighbouring France and Germany are substantially lower than those in Switzerland. The main purchases are dairy products, alcohol and meat. French and German supermarkets are happy to take Swiss francs. Border controls are minimal.

Value added tax

VAT is levied at a standard rate of 6.5%. VAT at 3% is charged on hotels.



Food and drink

Quality and availability

<ul style="list-style-type: none"> * A wide variety of both fresh and processed foodstuffs of high quality is available. There is a good selection of sausages and many types of lake and river fish: trout, perch, pike etc. A wide variety of fresh dairy produce is always available; Gruyère and Emmentaler are the best known cheeses. Fresh meat is expensive. * Fruit tarts and rich pastries containing cream are popular and there is excellent ice cream made with fresh fruit. Handmade chocolates are a speciality. * There are many local wines which are inexpensive, the best known being the white Fendant and the red Dole from Valais. Good wines are limited in availability, with little exported, such as Mont-sur-Rolle from the Vaudois district. Swiss beers are mainly of the lager type. There are also white fruit or herb spirits - the most famous is Kirsch. 	<ul style="list-style-type: none"> * British and American brands of cigarettes are manufactured locally and are cheaper than imported brands. * Cuisine in the various regions often reflects proximity to France, Germany or Italy; the best known Swiss dish is 'fondue' (melted cheese with white wine and Kirsch added, into which bread is dipped). * Pork and veal form the basis of the most popular meat dishes; a speciality of the Zürich region is minced veal served with thin sliced boiled potatoes baked to a golden brown crust. * Other local specialities are <i>Zürigsgäzlets</i> (shredded veal and mushrooms in a white cream sauce), <i>Zouftschrübertopf</i> (vegetables, mushrooms, bacon and grilled meats) and <i>Rösti</i> (potatoes fried with cheese or onion).
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Restaurants

There is a wide range of restaurants throughout the country.

Restaurant prices tend to be rather higher than in most other West European countries. Simple, hot meals at reasonable prices can be found at snackbars in supermarkets and department stores. The **Mövenpick** chain also serves cheaper than average meals.

Meal prices per person are approximately as follows:

Typical meal prices per head in Switzerland (SFr)	
Take-away meal	10 - 12
Snack meal	20 - 30
Three course meal (medium-price)	50 - 70
International class restaurant	90 - 140

Lunch is generally served from midday to 14.00 hours and dinner from 18.00 to 22.00 hours. Tea, coffee and cakes are served at any time during the day, generally until about 23.30 hours.

There are no licensing hours in Switzerland; alcohol of all kinds is served at any time of the day. Note that drinks are not ordered at the bar; there is always waiter service. Cafes are usually open all day and bars during afternoon and evening. Nightclubs generally open from 22.00 hours.



Recreation

■ Sightseeing

Switzerland, famous for its scenery, is a centre attracting tourists from all over the world for holidays. Tourist information offices (*Verkehrsverein/Office du Tourisme*) are found in most towns and holiday centres and give information about all activities in the immediate vicinity.

■ Sports

The country is recognised as a world centre for winter sports and there are abundant facilities for skiing, tobogganing, sledging, skating, curling, ice hockey, etc. Equipment can be hired. Mountaineering instruction can be arranged through the **Swiss Alpine Club** which has branches throughout the country.

Hunting and fishing are popular sports although a permit is required. Game available for hunting include stag, chamois and ptarmigan, whilst fish are plentiful in both lakes and rivers. There is ample scope for water sports: canoeing, sailing, swimming, etc; golf and tennis are played throughout the country and there are some football and basketball teams. Jogging is popular as is walking and cycling in the mountains.

■ Culture

In the cities there are ample cultural activities - concerts, opera, ballet, theatre as well as art galleries and museums. The **Zürich Tonhalle Orchestra** is highly regarded and the **Opernhaus** is famous for its opera and ballet productions.

Cinemas in the cities regularly show films in the original language with sub-titles. Videos in English, French and German can be hired.



Sports and social clubs

There are many sports clubs which expatriates use; some have no social facilities but few have waiting lists. The following are examples of what is available:

■ Geneva

Le Sporting Club

route Colley 51, 1293 Bellevue

Golf, gym, swimming, tennis; bar, restaurant, sauna; annual subscription: single SFr 1 980, couple SFr 1 680 each, family SFr 1 200 each.

Geneva Golf Club

route de la Capite 70, Cologny (tel: (22) 735 75 40)

Chateau de Beaumont

1265 Chésenex (tel: 369 23 45)

Golf, tennis; entrance fee: single SFr 4 250; annual sub: single SFr 17 150 for both golf and tennis (can be subscribed for separately); waiting list - 18 months.

Field Hockey Club Servette

Stade Richmond, Geneva

Hockey; bar.

Forest Hill Club

Versoix

Badminton, squash, swimming, tennis; bar, restaurant, sauna.

Some expatriates based in Geneva join clubs over the border in France.

■ **Zürich and surrounding areas**

Dolder Golf Club

Kurhausstrasse 66, 8032 Zürich

Golf; annual sub: couple SFr 5 600

Dolder Tennis Club

Adlisbergstrasse 36, Dolder

Swimming, tennis; entrance fee: family SFr 550; annual sub: family SFr 160

Golf & Country Club

Schönenberg

Golf; restaurant; waiting list.

Tennis Club Richterswil

Postfach 'Burgmoos', 8805 Richterswil

Tennis; bar, restaurant, playground; entrance fee: single SFr 500, couple/family SFr 750; annual sub: single SFr 550, couple/family SFr 1 100, child SFr 125

There are other tennis clubs at **Illnau-Effretikon** and **Leimbach**. **Detwil Sports Club** has squash and tennis and the **Engematt Club**, at Ütlibergstrasse 400, provides squash, swimming and tennis.

Zumikon Golf Club

Wied 9, Zürich

Golf.

American Women's Club of Zürich

Habsburgstrasse 20, 8037 Zürich (tel: 271 37 27)

Zürich International Women's Association

Gehrenholz E 5, 8055 Zürich (tel: 462 45 02 - after 17.00); meetings held on the third Thursday of the month.

■ **Bern**

Bern Sporting Club

Kirchenfeldstrasse 70, 3005

Tennis; bar, restaurant, playground.

Fitness Plus

Effingerstrasse 12

Gym, sauna; bar; annual sub: single SFr 1 300

Tivoli Tennis, Squash & Fitness Centre

Fischrainweg 55, 3084 Worblaufen (tel: 921 37 17)

Badminton, gym, squash, tennis; restaurant, sauna; separate fees for each sport.

The **English Club** in Bern has various sports facilities and organises discos and dinners.

■ Elsewhere**Blumisberg Golf Club**

3184 Wunnwil

Golf; bar, restaurant; waiting list

Cham Tennis Club

Alte Steinhäuserstrasse, Cham

Badminton, squash, tennis; bar

Migros Fitness Centre

Bärerstrasse, 6300 Zug

Gym, swimming; restaurant, sauna

Facilities are available to learn a wide variety of skills such as handweaving, painting, making rustic furniture, modelling clay or even playing the alpenhorn. The best organisation for adult education courses is the **Migros Klubschule** which has schools in most towns of any size.

A vast programme of cultural events operates, particularly in the summer season, with music festivals, cultural weeks, theatre, film and open air performances. Details may be obtained from tourist offices.



Home country rights and duties

Voting rights of expatriates

Each country has its own laws governing the voting rights of its citizens who are working/resident abroad and, where expatriates are permitted to vote, the electoral arrangements vary (eg in some cases polling stations are installed at the embassy whilst other countries require their nationals to appoint a proxy).

- ✓ Information is available from district electoral registrars in the home country, from embassies and consulates and from the expatriates' organisations.

Military service

- ✓ If military service is compulsory in their home country, expatriates are advised to check what regulations apply to them and their families whilst abroad; in some instances failure to register and/or to fulfill the required service can result in severe penalties.

United States' citizens are reminded that all US male citizens aged 18 are required to register (Selective Service Registration). Those outside the United States must register at their nearest US embassy or consulate, producing evidence of identification (preferably a passport).

Children born abroad

- ✓ Children born abroad to expatriate parents may find their citizenship rights affected, either by the laws in the country of assignment or of those of the home country. It is therefore very important to check on both sets of regulations well before the child is born.



Addresses and information sources

Foreign representation

Australia Alpenstrasse 29, 3006 Bern (tel: (31) 351 01 43; fax: 352 12 34)
Austria Kirchenfeldstrasse 28, 3005 Bern (tel: (31) 351 01 11; fax: 351 56 64)
Belgium Jubiläumstrasse 41, 3005 Bern (tel: (31) 351 04 62; fax: 352 59 61)
Canada Kirchenfeldstrasse 88, 3005 Bern (tel: (31) 352 63 81; fax: 352 73 15)
Denmark Thunstrasse 95, 3006 Bern (tel: (31) 352 50 11; fax: 351 23 95)
Finland Weltpoststrasse 4, 3015 Bern (tel: (31) 351 30 31; fax: 351 30 01)
France Schlosshaldenstrasse 46, 3006 Bern (tel: (31) 352 24 24; fax: 352 05 26)
Germany Willadingweg 83, 3006 Bern (tel: (31) 359 41 11; fax: 359 44 44)
Greece Jungfraustrasse 3, 3005 Bern (tel: (31) 352 16 37; fax: 352 05 57)
Irish Republic Kirchenfeldstrasse 68, 3005 Bern (tel: (31) 352 14 42; fax: 352 14 55)
Italy Elfenstrasse 14, 3006 Bern (tel: (31) 352 41 51; fax: 351 10 26)
Japan Engestrasse 43, 3012 Bern (tel: (31) 302 08 11; fax: 301 53 25)
Luxembourg Kramgasse 45, 3011 Bern (tel: (31) 311 47 32; fax: 311 00 19)
Netherlands Kollerweg 11, 3006 Bern (tel: (31) 352 70 63; fax: 352 87 35)
Norway Dufourstrasse 29, 3005 Bern (tel: (31) 356 24 24; fax: 356 24 26)
Portugal Jungfraustrasse 1, 3005 Bern (tel: (31) 352 83 29; fax: 351 44 32)
South Africa Jungfraustrasse 1, 3005 Bern (tel: (31) 352 20 11; fax: 352 11 16)
Spain Kalcheggweg 24, 3006 Bern (tel: (31) 352 04 12; fax: 351 52 29)
Sweden Bundesgasse 26, 3001 Bern (tel: (31) 312 05 63; fax: 312 16 92)
United Kingdom Thunstrasse 50, 3000 Bern 15 (tel: (31) 352 50 21; fax: 352 05 83)
United States Jubiläumstrasse 93, 3005 Bern (tel: (31) 351 70 11; fax: 351 73 44)

New Zealand is represented in Switzerland by the New Zealand diplomatic mission in Bonn, Germany.

For listings of consulates in Zürich, see telephone directory under Konsulate.

Representation overseas

Australia 7 Melbourne Avenue, Forrest, ACT 2603 (tel: (6) 273 3977; fax: 273 3428)
Austria Prinz Eugen-Strasse 7, 1030 Vienna (tel: (1) 795 05; fax: 795 05 21)
Belgium 26 rue de la Loi, 1040 Brussels (tel: (2) 285 4350; fax: 230 3781)
Canada 5 Marlborough Avenue, Ottawa K1N 8E6 (tel: (613) 235 1837; fax: 563 1394)
Denmark Amaliegade 14, 1256 Copenhagen K (tel: 33 14 17 96; fax: 33 33 75 51)
Finland Uudenmaankatu 16A, 00120 Helsinki (tel: (90) 64 94 22; fax: 64 90 40)
France rue de Grenelle 142, 75007 Paris (tel: (1) 49 55 67 00; fax: (1) 45 51 34 77)
Germany 53175 Bonn, Gotenstrasse 156 (tel: (228) 81 00 80; fax: 810 0819)
Greece 2 Odos Iassiou, 115 21 Athens (tel: (1) 723 0364)
Irish Republic 6 Ailesbury Road, Ballsbridge, Dublin 4 (tel: (1) 269 2515; fax: 283 0344)
Italy Via Barnaba Oriani 61, 00197 Rome (tel: (6) 808 3641; fax: 808 8510)
Japan 5-9-12 Minami Azabu, Minato-ku, Tokyo 106 (tel: (3) 3473 0121; fax: 3473 6090)
Luxembourg 35 Blvd Royal, 2014 Luxembourg-Ville (tel: 22 74 74; fax: 46 43 93)
Netherlands Lange Voorhout 42, 2514 EE, The Hague (tel: (70) 364 2831; fax: 356 1238)
New Zealand Panama House, 22-24 Panama Street, POB 386, Wellington (tel: (4) 472 1593; fax: 499 6302)

Norway 78 Bygdøy Allé, 0244 Oslo (tel: 22 43 05 90; fax: 22 44 63 50)

Portugal Trav do Patrocínio 1, 1399 Lisbon (tel: (1) 397 3121; fax: 397 7187)

South Africa 818 George Avenue, (POB 2289) Pretoria 0002 (tel: (12) 436707; fax: 436771)

Spain Nuñez de Balboa 25, 7^o, 28001 Madrid (tel: (1) 431 3400; fax: 577 6898)

Sweden Birger Jarlsgaten 64, PO Box 26143 100 41 Stockholm (tel: (8) 676 7900; fax: 21 51 04)

United Kingdom 16-18 Montague Place, London W1H 2BQ (tel: 0171 616 6000; fax: 0171 724 7001)

United States 2900 Cathedral Avenue NW, Washington DC 20008 (tel: (202) 745 7900; fax: 387 2564)

Language tuition and expatriate briefing courses

Some knowledge of German/French/Italian is greatly appreciated by the local population and foreigners who intend to spend some time in the country are advised to undertake a course of instruction before departure.

The following are recommended:

Linguarama Ltd, Queen's House, 8 Queen Street, London EC4N 1SP (tel: 0171 236 1992; fax: 0171 236 7206); there are also offices in Finland, France, Italy, Netherlands, Portugal, Spain, Germany, Japan, USA and Brazil

Conrad School of Languages, Premier House, 77 Oxford Street, London W1R 1RB (tel: 0171 494 1262 or 0171 287 8509) specialises in courses in any language on a one-to-one basis for professional people

■ Interpreters

Arrangements for interpreters should be made well in advance as they are often difficult to obtain at short notice. The names of individuals can be supplied by the **International Vereinigung dipl Dolmetscher**, Postfach 8035, 8006 Zürich (tel: (1) 362 37 14)

During trade fairs it is possible to obtain the services of students and part-time interpreters at lower rates, through the exhibition organisers, but there is no guarantee as to the quality of the work.

■ Translation

The commercial departments of most embassies in Bern hold lists of suitable interpreters and translators, including technical translators, and this information is also available from government trade departments overseas.

Tailor-made expatriate briefing courses are run by **Going Places**, 84 Coombe Road, New Malden, Surrey KT3 4QS (tel: 0181 949 8811; fax: 0181 949 6237)

Briefing programmes for expatriates and business travellers, of one to four days' duration, and near-immersion intensive language tuition are given by **The Centre for International Briefing**, Farnham Castle, Farnham, Surrey GU9 0AG (tel: 01252 721194; fax: 01252 711283)

Advice and assistance on language and culture for Netherlands' citizens is provided by the **Kon Instituut voor de Tropen**, Mauritskade 63, 1092 AD Amsterdam (tel: +31 (0)20 568 8216 - culture; +31 (0)20 568 8490 - language)

Trade and travel organisations

Chamber of Commerce & Industry of Geneva, 4 Boulevard du Théâtre, 1211 Geneva 11 (tel: (22) 311 53 33)

Chamber of Commerce of Central Switzerland, Kapellplatz 2, 6002 Lucerne (tel: (41) 51 68 65)

Zürcher Handelskammer, Bleicherweg 5, PO Box 4031, 8022 Zürich (tel: 221 07 37)

Swiss National Tourist Office, Bellariastrasse 38, 8027 Zürich (tel: (1) 288 11 11). Offices in all the provincial towns and resorts

Swiss Hotel Association, Monbijoustrasse 130, 3001 Bern (tel: 370 41 11)

■ Airlines

Swissair, 8058 Flughafen Zürich (tel: (1) 812 12 12)

Crossair, 4002 Basel (tel: (61) 325 25 25)

International insurance companies

■ Australia

Advice can be obtained from the Australian Insurance Institute, 31 Queen Street, Melbourne, Victoria 3000 (tel: (3) 9629 4021; fax: 9629 4204)

■ Netherlands

Advice is available from Nationale-Nederlanden International General Insurance NV, Johan de Wittlaan 3, 2517 JR, The Hague (tel: +31 (0) 70 358 1581; fax: +31 (0) 70 358 1280)

■ Sweden

Advice is obtainable from the Swedish Association of Insurance Companies (Sveriges Försäkringsförbund), PO Box 1436, 111 84 Stockholm (tel: (8) 783 7150; fax: 723 0308) or from Trygg-Hansa Holding, Fleminggatan 18, 106 26 Stockholm (tel: (8) 693 1000; fax: 650 9367)

■ Germany

Allianz (Postfach 44 01 24, 80802 Munich, Königinstrasse 28; tel: (89) 38000; fax: 34 99 41) and Gerling-Konzern (Postfach 10 08 08, Gereonshof, 50670 Köln; tel: (221) 1441; fax: 144 3319)

■ UK

Advice is available from The Association of British Insurers, 51 Gresham Street, London EC2V 7HQ (tel: 0171 600 3333)

International relocation services

A number of companies will take care of all removal problems. As well as organising the actual move, services include selling/managing property at home, finding suitable accommodation overseas and helping the expatriate family to settle into a new environment. The following companies operate worldwide:

Windham International, 55th Fifth Avenue, 14th Floor, New York, NY 10003 (tel: 212 647 0550; fax: 212 647 0494). It is a global relocation management company which has created the Global Relocation Partnership (GRP). It has member companies in over 50 countries worldwide who provide homefinding and settling-in services as well as a variety of cross-cultural programmes

EPIC International, 2 Riding School House, Aske, Richmond, N Yorkshire DL10 5HQ, UK (tel/fax: 01748 850 870)

Information for expatriates

American Citizens Abroad, 3ter Chemin Thury, PO Box 321 1211 Geneva 12, Switzerland (tel: +41 22 347 68 47; fax: +41 22 347 12 78) is an organisation for US expatriates; members receive a regular Newsletter; the *Handbook for Citizens Living Abroad* is available from the above address

Advice for Australian expatriates can be obtained from **ECA Asia Pacific Pty Ltd**, PO Box 230, North Melbourne, Victoria 3051 (tel: (3) 9329 8633; fax: 9328 3489)

Union des Français de l'Etranger, 146 Boulevard Haussmann, 75008 Paris, France (tel: (1) 45 62 66 31) is an organisation for French citizens abroad; members receive a periodical review, *La Voix de France*, and have at their disposal a permanent secretariat in Paris

ACIFE (Accueil et information des Français à l'étranger), 34 rue La Pérouse, 75116 Paris (tel: (1) 40 66 60 79) gives advice and information to French people going to live and work abroad. It publishes *Le Livret du Français à l'étranger*. It also publishes a separate booklet on Switzerland

Expatriates from Germany can obtain advice from *Merkblätter Für Auslands tätige und Auswanderer*, published by Bundesverwaltungsamt, Marzellenstrasse 50-56, 50668 Köln (tel: 221 758 2740; fax: 758 2768)

Information for foreigners (*Beratungsstelle für Ausländerinnen und Ausländer*), Birmensdorferstrasse 52, 8004 Zürich (tel: 291 60 60)

Background reading

■ Special publications

Survival Kit for Living Overseas - for Americans Planning to Live and Work Abroad by L Robert Kohls

Moving Abroad - A Guide to International Living by Virginia L McKay 1986; available from VLM Enterprises, PO Box 7236, Wilmington, Delaware 19803, USA

Culture Shock! Successful Living Abroad. A Wife's Guide by Robin Pascoe published by Times Books International 1993; highly recommended

Expats International, Expats House, 29 Lacon Road, East Dulwich, London SE22 9HE (tel: 0181 299 4987) is a service organisation for expatriates; publications include a monthly magazine *Home & Away*

Financial Times Magazines issues *The International* monthly for readers outside the UK only; it is available free of charge direct from The International, Greystoke Place, Fetter Lane, London EC4A 1ND (tel: 0171 405 6969)

Resident Abroad is a monthly magazine for expatriates, available on subscription direct from Financial Times Magazines (Resident Abroad), 1st Floor, Central House, 27 Park Street, Croydon CR0 1YD

Working Abroad is available from The Marketing Department, Financial Times Business Information, 7th Floor, 50-64 Broadway, London SW1H 0DB (tel: 0171 799 2002)

The Daily Telegraph Guide to Working Abroad by Godfrey Golzen has useful advice for those intending to live and work overseas (updated annually)

Women Overseas - a Practical Guide by Nancy J Piet-Pelon and Barbara Hornby, published by the Institute of Personnel Management, London 1986

The Expatriate's Handbook by Bill Twinn & Patrick Burns, published by Kogan Page; deals with expatriate issues such as contracts, medical matters, culture shock and taxation

In addition:

There are plenty of guide books available, such as Fodor's, Blue Guide and Michelin

Travellers Survival Kit - Western Europe, published by Vacation Work 1995; has a section on Switzerland

Living and Working in Switzerland by David Hampshire, published by Robert Hale, London 1990 (highly recommended)

The American Women's Club publishes a number of *Living in...* guides, eg for Zürich, Geneva and Lausanne

Switzerland, a Phaidon Cultural Guide published by Phaidon

An Outline History of Switzerland by Dieter Fehrni, published by Pro Helvetia

The Social Structure of Switzerland by René Levy, published by Pro Helvetia

Why Switzerland? by Jonathan Steinberg; deals with historical, social and political perspectives