FREE CHECKLIST

Your first 90 days in Switzerland

Tick each step as you go. It follows the order most newcomers need: from before you arrive to the end of your first year.

01 Before arrival

- [ ] Confirm your permit route with your employer (diplomats and IO staff: FDFA legitimation card via employer/mission)
- [ ] Gather passports, ID and family documents (marriage and birth certificates); translations or apostilles if requested
- [ ] Book temporary housing for the first weeks
- [ ] Prepare an apartment dossier: ID, contract, salary proof, references
- [ ] Plan health insurance: you usually have 3 months after arrival
- [ ] Check whether your driving licence can be exchanged

02 First 14 days

- [ ] Register at your commune's residents' office (usually within 14 days of arrival)
- [ ] Bring passport, rental contract, employment contract and passport photos
- [ ] Open a Swiss salary bank account
- [ ] Set up a rental deposit account or deposit guarantee (usually up to 3 months' rent)
- [ ] Sign the handover protocol and note any defects in your flat
- [ ] Get a local SIM card and a public transport pass

General information, not legal or tax advice. Rules and deadlines can vary by canton or commune.

03 First 30 days

- [ ] Compare basic health insurance: deductible and model (standard, family doctor, HMO, telmed)
- [ ] Confirm accident cover through your employer
- [ ] Check tax at source on your first pay slip
- [ ] Take out household contents and personal liability insurance
- [ ] Register children for school or childcare

04 First 90 days

- [ ] Basic health insurance in place within 3 months of arrival (cover usually retroactive)
- [ ] Collect your permit card (or legitimation card)
- [ ] Pay the Serafe radio/TV household fee when the letter arrives
- [ ] Read every official letter and note deadlines; react quickly to any debt collection notice
- [ ] Set up QR-bill payments in your banking app

05 First 12 months

- [ ] Exchange your foreign driving licence (usually within 12 months)
- [ ] Consider pillar 3a (check the current yearly maximum)
- [ ] Prepare a tax return if required (above a certain income or with other income)
- [ ] Review your insurance deductible before the yearly change deadline
- [ ] Keep copies of all contracts and confirmations

Want help with these steps?

One personal advisor, in English, German, French or Mandarin.
Book a free call at relocationswiss.ch