

## Information sheet for cross-border commuters (Grenzgänger)

Anyone who does not live in Switzerland, but would like to work here can do this with a *cross-border commuter permit*. For people with an employment contract, application for the permit is the responsibility of the Swiss employer.

### Permits

<p>Cross-border permit G EC/EFTA (for citizens of EU 17)<sup>1</sup></p>	<ul style="list-style-type: none"> <li>– Residence in an EU/EFTA state</li> <li>– Employer or registered office for self-employment in Switzerland</li> <li>– Return to the place of residence abroad at least once a week</li> </ul> <p><i>People with an employment contract</i></p> <ul style="list-style-type: none"> <li>– With certification of employment (employment contract) up to 1 year: possibility of a cross-border permit valid for the duration of the employment contract; may be extended if the employment is continued.</li> <li>– With employment contract of 1 year or more: possibility of a cross-border permit valid for 5 years.</li> <li>– Right to job mobility and geographic mobility throughout Switzerland</li> <li>– The employer is named in the cross-border commuter permit.</li> </ul> <p><i>People in self-employment</i></p> <ul style="list-style-type: none"> <li>– Possibility of a cross-border permit valid for 5 years if documentary evidence of self-employment is provided.</li> </ul>
<p>Cross-border permit G EC/EFTA (for citizens of EU 8)<sup>2</sup></p>	<p>As for <i>cross-border permit G EC/EFTA (EU 17)</i>, except:</p> <ul style="list-style-type: none"> <li>– Geographic mobility only within all border zones of the cantons (for BS &amp; BL: the whole canton)</li> <li>– Precedence given to residents, review of pay and employment conditions, allocation</li> </ul>
<p>Cross-border permit G (for citizens of third countries)</p>	<ul style="list-style-type: none"> <li>– Residence for the past 6 months with permanent residence permit in the border zone of a neighbouring country of Switzerland</li> <li>– Return to the place of residence abroad at least once a week</li> <li>– Valid for 12 months</li> <li>– Only valid for border zone of canton issuing the permit (for BS &amp; BL: whole canton)</li> <li>– Precedence given to residents, review of pay and employment conditions, allocation</li> </ul>
<p>Permits of cantons</p>	<p>Basel-Landschaft: <a href="http://www.baselland.ch/formulare-htm.273557.0.html">http://www.baselland.ch/formulare-htm.273557.0.html</a>            Basel-Stadt: <a href="http://www.bdm.bs.ch/dienstleistungen/grenzgaengerbewilligung.htm">http://www.bdm.bs.ch/dienstleistungen/grenzgaengerbewilligung.htm</a>            Jura: <a href="http://www.jura.ch/DECC/AMT.html">http://www.jura.ch/DECC/AMT.html</a></p>
<p>Addresses of the relevant cantonal offices</p>	<p><b>Kanton Basel-Landschaft</b>            KIGA: Amt für Industrie, Gewerbe und Arbeit            Bahnhofstrasse 32, 4133 Pratteln 1            Tel.+ 41 61 552 77 77, Fax + 41 61 552 77 88</p>

<sup>1</sup> BE, DK, DE, FI, FR, GR, IT, LU, MT, NL, AT, PT, SE, ES, CY, GB, IR  
<sup>2</sup> PL, CZ, SK, HU, EE, LV, LT, SI

<http://www.baselland.ch/KIGA.273479.0.html>

## **Kanton Basel-Stadt**

AWA: Amt für Wirtschaft und Arbeit

Utengasse 36, 4005 Basel

Tel.+ 41 61 267 87 87, Fax + 41 61 267 99 39

<http://www.awa.bs.ch/>

## **Kanton Jura**

Service des arts et métiers et du travail (SAMT)

1, rue due 24-September, 2800 Delémont

Tel.+ 41 32 420 52 30, Fax + 41 32 420 52 31

<http://www.jura.ch/DECC/AMT.html>

## **Insurance**

- Pillar 1, AHV / IV (disability and old age insurance): all natural persons who are engaged in gainful employment in Switzerland must be insured.
- Pillar 2, pension scheme: compulsory with an annual income of CHF 20,520 or more.
- Pillar 3, anyone insured in pillar 1 (AHV / IV), i.e. also cross-border commuters, may set up a tax-shielded private savings plan.

## **Health insurance**

- Cross-border commuters must insure themselves and their non-working family members who live abroad with a Swiss health insurer.
- Registration within 3 months.
- People who work in Switzerland for at least 3 months and do not need a residence permit for this are also required to be insured in Switzerland if they do not have equivalent insurance cover for treatment in Switzerland.
- Exemption from compulsory insurance in Switzerland only on request and on proof of an existing insurance in the home country.
- Forms of insurance may differ from those for Swiss citizens.
- Treatment optionally in Switzerland or in home country
- For people resident in Germany (DE) or France (FR):
  - Working people, cross-border commuters, retirees, unemployed  
DE, FR: right to choose insurance in home country or Switzerland
  - Non-working family members of working cross-border commuters, retirees, unemployed people, people on short stays  
FR: insurance in same country as working person  
DE: individual choice for non-working family members
- For further details, see: <http://www.sozialversicherungen.admin.ch> or the brochure "Social security in Switzerland".

## **Social security benefits**

- Fully unemployed cross-border commuters are entitled to unemployment benefits in their home country.
- Short-time compensation is paid out to employers, from which cross-border commuters also benefit.

## Tax

Caution, difference in definition of “cross-border commuter”

- For tax purposes, cross-border commuters are employees who usually return home across the border every day. For those who return home only on a weekly basis, the cross-border commuter status does not apply and the income earned is liable for tax in Switzerland without any limitations.

Self-employed people

- If people who are taxed at source in addition to their income tax still have further taxable income at their disposal, in particular from self-employment, they are additionally assessed for these components of income according to the general provisions of the tax laws (supplementary assessment for taxation at source). These taxpayers therefore have to submit a tax return.

Special arrangements for German cross-border commuters (Article 15a, para. 2 DBA-D)

- These special arrangements are conditional upon the person concerned returning home regularly and not staying away for more than 60 working days per calendar year for job-related reasons.
- Before the first salary payment the cross-border commuter must provide the employer with a certificate of residence (form GRe-1 from the German tax office for the person’s home town).
- Switzerland levies a tax limited to 4.5% on gross pay. This is counted in Germany after submission of the salary statement for the assessment of income tax.

Special arrangements for French cross-border commuters

- For cross-border commuters from France, the employer does not deduct any tax at source, provided a certificate of residence is submitted. France pays direct financial compensation of 4.5% of cross-border commuters’ gross payroll sum to Switzerland.

*For further details and the obligations of the employer, please make sure you consult the following:*

- Canton Basel-Stadt: “Wegleitung und Tarife zur Quellenbesteuerung”, available at <http://www.steuerverwaltung.bs.ch/dnp-merkblaetter.htm>
- Canton Baselland: “Quellensteuer für ausländische ArbeitnehmerInnen”, available at <http://www.baselland.ch/formulare-htm.273557.0.html>
- Swiss Confederation: <http://www.estv.admin.ch/d/dbst/dienstleistungen/quellen.htm>

## Purchase of real estate

- The rights to purchase property for commercial activity are the same as for residents
- Likewise for a second home at the place of work
- Subject to a permit: purchase of a holiday home, capital investments, trading in apartments and property for development