

A WARM WELCOME TO THE UNIVERSITY OF GENEVA (UNIGE)

We would like to wish you a very warm welcome to the University of Geneva as a staff member / student!

In coming to work for / study in our University, you have probably chosen to move abroad, which entails many professional and social changes as well as personal adjustments.

With this in mind, UNIGE - under the umbrella of the Physics' department - has produced this Welcome Brochure to prepare you for these changes and to help you find your feet. Ultimately, its aim is to help you (and your family) settle-in and integrate as well as possible in your new environment. Even if you are already fully integrated into the region, you will find some useful information in this brochure.

This Welcome Booklet has been divided into three parts. The first part is concerned primarily with your integration into UNIGE and the Swiss system while the second part is encompassing the practical aspects of moving abroad and your integration into the region. Finally, the last part is covering some topics if you have decided to leave Switzerland permanently after your contract with UNIGE has ended.

We advise that you read all parts of this brochure thoroughly as they contain lots of important information that will make your integration into UNIGE from both a professional and personal point of view much easier.

We hope you will find relevant and useful information in this brochure and wish you a successful and smooth start in the Geneva area.

***UNIGE is looking forward to
welcoming you in Geneva.***

Signatures????

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I. INTEGRATION INTO UNIGE AND THE SWISS SYSTEM

1. SHORT UNIGE PRESENTATION

TOP-RANKED UNIVERSITY: the University of Geneva stands out as one of the 150 best universities in the world.

More information: 58th [Shanghai Ranking](#), 89th [QS - World Academic Rankings](#), 107th [THE - World Academic Rankings](#)

LEADING RESEARCH INSTITUTION

Through its participation in the League of European Research (LERU), UNIGE stands out as one of the 20 best research universities in Europe.

Founded in 1559 by Jean Calvin, the University of Geneva is dedicated to thinking, teaching, dialogue and research. With 16'000 students of more than 140 different nationalities, it is Switzerland's second largest university.

UNIGE offers more than 280 types of degrees and more than 250 Continuing Education programs covering an extremely wide variety of fields: exact sciences, medicine and humanities. Its domains of excellence in research include life sciences (molecular biology, bio-informatics), physics of elementary particles, and astrophysics. UNIGE is also host and co-host to eight National Centers of Competence in Research: Frontiers in Genetics, Materials with Novel Electronic Properties (MaNEP), Chemical Biology, Affective Sciences, Synaptic Bases of Mental Diseases, LIVES-Overcoming vulnerabilities in a life course perspective and more recently SwissMAP in collaboration with ETH Zurich (co-leading house) and PlanetS in collaboration with the University of Bern (leading house).

Just like the city of Geneva itself, the university enjoys a strong international reputation, both for the quality of its research and the excellence of its education. This acclaim has been won in part due to its strong ties to many national and international Geneva-based organizations, such as the World Health Organization, the International Telecommunications Union, the International Committee of the Red Cross, and the European Organization for Nuclear Research.

WIDELY RECOGNIZED QUALITY OF LIVING

Students in Geneva enjoy a unique setting. Rated among the highest in international surveys of quality of life (Source: numbeo.com, 2015), the city of Calvin enjoys an abundance of parkland and offers a wide range of leisure activities.

2. SOCIAL SECURITY IN SWITZERLAND

Switzerland has a close-knit network of different types of social insurance, which offer the persons living and working here, and their dependents, a broad protection against risks whose financial consequences could not be covered without insurance.

The Swiss social security system is divided into five areas:

- old-age, survivors' and invalidity insurance
- protection against the consequences of illness and accidents
- income compensation allowances in case of service and in case of maternity
- unemployment insurance *
- family allowances

These different types of insurance offer protection in the form of pensions, unemployment benefits and family allowances, as well as paying for costs incurred through illness and accidents.

The benefits paid out by the different types of social security are in principle financed by contributions levied on income. For the health insurance, each insured person pays a premium. The Confederation and the Cantons contribute different amounts to the social security fund of the basic pension and invalidity insurance or finance them either in toto (supplementary benefits) or by subsidizing premiums for persons with very low incomes (reduced premiums for health insurance).

Source: bsv.admin

Additional useful information can be found under the Swiss Confederation web page: [Swiss social insurance system](#) as well as in the [Living and Working in Switzerland brochure](#).

* N.B. Unemployment benefits are subject to the renewal of your residence permit. Please take note that without a working contract, your permit might not be renewed and therefore, you might not be eligible to receive any compensation from the unemployment insurance.

SWISS' PENSION SYSTEM AT A GLANCE

Switzerland's pension system

Needs-oriented pensions					
Pillar 1		Pillar 2		Pillar 3	
State pensions		Occupational benefits insurance		Private pensions	
Mandatory				Voluntary	
AHV/IV	Supplementary benefits (EL)	Mandatory benefits BVG/UVG	Extra-mandatory benefits	Tied pension (Pillar 3a)	Flexible pension (Pillar 3b)
Responsibility of the government		Responsibility of the employer		Responsibility of the individual	
<ul style="list-style-type: none"> ■ AHV/IV contributions <ul style="list-style-type: none"> – Employer and employee: each 50% – Self-employed persons and those not gainfully employed: 100% self-funded ■ EL contributions <ul style="list-style-type: none"> – Funded with federal and cantonal tax money 		<ul style="list-style-type: none"> ■ UVG contributions <ul style="list-style-type: none"> – Employer: Occupational accidents – Employee: Non-occupational accidents ■ BVG contributions <ul style="list-style-type: none"> – Employer and employee: Employer contributions must equal at least the total contributions of all employees – Self-employed persons: 100% self-funded 		<ul style="list-style-type: none"> ■ 100% self-funded (to close individual pension gaps) 	
<ul style="list-style-type: none"> ■ Retirement pension ■ Child's pension ■ Disability pension ■ Disabled person's child's pension ■ Widow's/widower's pension ■ Orphan's pension 		<ul style="list-style-type: none"> ■ Daily benefits ■ Retirement pension/capital ■ Retired person's child's pension ■ Disability pension ■ Disabled person's child's pension ■ Widow's/widower's pension ■ Orphan's pension 		<ul style="list-style-type: none"> ■ Insurance or banking solution ■ Any other savings and assets 	

Swiss social security is split into three pillars, each with its own characteristics and goals that help retired persons continue to finance their way of life.

More information can be found under the [AXA-Winterthur](#) web page.

3. SMALL LEXICON

Please take note that the references linked to the social charges, pension fund and taxes in this document are sometimes described in French (in order for you to understand your salary slip or other documents received by the authorities), in German (one of the official languages used by the Swiss social system) and in English (in order for you to refer to a system you might know).

To ease your understanding you will find here below a small lexicon of the various abbreviations as well as a short description to what it refers to:

French	Description	German (for info)	English	Description / Meaning
AVS	Assurance Vieillesse et Survivants	AHV	OASI	Old age and survivor's insurance
AI	Assurance Invalidité	IV	DI	Disability Insurance
APG	Assurance Perte de Gain	EO	IC	Income compensation Insurance
AC	Assurance Chômage	ALV	ALV	Unemployment insurance
LPP	Loi sur la Prévoyance Professionnelle	BVG	BVG	2 nd pillar pension fund / Vested Benefits Acts
LAA	Loi fédérale sur l'Assurance Accidents	UVG	UVG	Federal Accident Insurance Act Work accidents, non-work accidents and occupational diseases.
	Assurance Maternité	AMAT	MUV	Maternity Insurance
CPEG	Caisse de prévoyance de l'Etat de Genève		CPEG	Geneva State Employees' Provident Fund

4. USEFUL INFORMATION REGARDING YOUR NATIONALITY

The European / Schengen system splits up worldwide nationalities into the following categories:

UE – 25

France, Germany, Austria, Belgium, Cyprus, Denmark, Spain, Finland, Great-Britain, Greece, Ireland, Italy, Luxembourg, Malta, Netherland, Portugal, Sweden, Estonia, Hungary, Latvia, Lithuania, Poland, Slovenia, Slovak Republic and Czech Republic

AELE (EFTA)

Iceland, Norway, Principality of Lichtenstein, (& Switzerland)

UE-2

Romania and Bulgaria (classified as UE-2 until end of May 2016. Afterwards, these countries will be part of UE -27)

Third states nationals

All others nationalities (incl. Croatia)

5. YOU @ UNIGE

A. CONTRACT OF EMPLOYMENT

Please take note that you will most likely not be provided with your contract of employment prior your starting date, or a few days before. This is a normal procedure and you should not worry about not having received your contract beforehand. Should you need a certificate of employment, you can liaise with the secretary office of your department.

➤ If you are an UE – 25 / AELE citizen, your contract of employment is NOT subject to the acceptance of your residence / work permit. In the contrary case, your working contract is subject to the cantonal authorities' authorization.

B. RESIDENCE / WORK PERMIT

UNIGE will take care of the administrative steps linked to the establishment of your residence / work permit as soon as the hiring procedure has been initiated. Your future local secretary office will liaise with you shortly to start gathering all required paperwork for the establishment of your residence / work permit.

➤ Important information:

Please refer to the [chapter 1.4](#) useful information regarding your nationality.

- UE-25 / AELE / UE-2 citizens can decide to live in Switzerland or in the nearby French area. In the former case, a B permit will be issued, in the latter one, a G permit (cross border commuter permit) will be delivered.
 - o UE-25 / AELE citizens don't need to wait to have received their permit before they move in the area (your permit will most likely be delivered AFTER you have started at UNIGE).
 - o UE-2 citizens MUST wait to receive their permit prior moving.

After your start at UNIGE, you might decide to change your residence location (from France to Switzerland or vice-versa). This is easily doable but will cost you some administrative fees (around CHF 65.-).

- Third states citizens must compulsorily live in Geneva *. You MUST wait to have received your official visa nearby your Swiss Consulate / Embassy prior moving in Geneva. As soon as you arrive in Geneva, one of the most important steps is to go right away to the [OCPM](#) to establish your residence permit (L or B permit). **Your contract (and the payment of your salary) will not be activated prior you bring your permit's payment receipt to your local secretary. It is therefore highly important that you finalize your official entry as soon as you have arrived in Geneva.** After your start at UNIGE, you can't move to the nearby French area.

* Unless you already have an official residence proof in the nearby border region for at least 6 months and are in possession of a long-lasting French resident permit.

C. FAMILY REUNIFICATION:

Family reunification in Switzerland is usually permitted for residence permit holders (B permit) under the conditions that your apartment is large enough to accommodate your entire family (as per Swiss standards) and that you have adequate financial resources to cover the living expenses of the family members.

Source : ch.ch

In case of family reunification, a separate permit request for every single family member will need to be established.

D. SOCIAL CHARGES AND TAXES @ UNIGE (as mentioned on your pay slip)

[Please refer to the small lexicon page for translation / abbreviation – point I.3.](#)

➤ Cotisations AVS (AVS / AI / APG) - Contributions OASI / DI / IC

- AVS - old age and survivor's insurance
Anyone living or working in Switzerland must pay contributions to the OASI from his / her 17th birthday until statutory retirement age.
- AI - Disability Insurance
An insurance scheme which offers cover for disabled persons
- APG - Income compensation allowances in the event of service or maternity

Employee and employer pay an equal contribution to the AVS/AI / APG deductions representing 5.15% of employee's gross income.

For more information, please visit the [following portal](#), this [web page](#) or the [following link](#) (in French only).

➤ Cotisation chômage (AC) - Unemployment insurance (ALV)

Unemployment insurance provides benefits in the case of loss of employment, shortened working hours, lack of employment due to weather conditions and insolvency on the part of the employer. This insurance also pays for re-integration measures.

Employee and employer pay an equal contribution to the Unemployment Insurance representing 1.1% of employee's gross income (+ 1% solidarity contribution for gross salaries above CHF 126 K/year)


➤ Assurance maternité (AMAT) - Maternity Insurance (MUV)

Employee and employer pay an equal contribution to the Maternity Insurance representing 0.41% of employee's gross income

➤ Assurance-accidents non professionnels (LAA) - Work accidents, non-work accidents and occupational diseases (UVG)

If you are employed by the University of Geneva at a higher rate than 20%, you are covered by the University for both professional and non-professional accidents as well as occupational diseases. Please take note that this accident coverage will automatically stop 30 days after your contract with UNIGE has ended – see [chapter 3. Leaving Switzerland permanently.](#)

Premiums for occupational accidents and diseases are paid by the employer; premiums for non-occupational accidents are paid by the employee representing 0.9% of employees' gross income.

 UNIGE's accident insurance covers costs incurred due to an accident only with a basic scheme (i.e. common room in hospital). Should you want to offer yourself a part-private / better coverage, this can easily be done with a small adding via your own health insurance.

➤ **Cotisation Prévoyance (LPP) - 2ND Pillar Pension Fund / Vested Benefits (BVG)**

This insurance scheme enables the insured persons to maintain their previous standard of living in an appropriate way. The purpose of the BVG is to enable a retired person to have an income, including OASI/DI pension, which corresponds to around 60 % of their salary immediately before retirement

Employee pays 9% of their "coordinated salary" while UNIGE will pay 18%.

For more information, please visit the [following portal](#) (in English) as from page 48.

E. TAX SCHEME WHILE EMPLOYED BY UNIGE

Unless you are a Swiss resident (or holder of a C resident permit), your taxes will be directly deducted from your salary; this is called the taxation at source.

Full details about Swiss tax scheme at source can be found under the official [Geneva tax web page](#) (in French only).

Your taxation will be fully related to the following factors: your income, your marital status, the (non)working condition of your spouse / husband and finally the number of children you have. Detailed scheme can be downloaded [here](#).



Employees paid by 2 different financial sources must be aware that they are taxable on their total salary. In the case of two distinct sources of payment, **the income tax which is directly deducted** from the monthly income **is not adjusted to the total income received** from both sources. UNIGE's salary offices deduct taxes for the portion of the annual salary that they manage **at a rate applicable to their portion alone** and **not at the rate applicable to the total income** received by the employee.

EXAMPLE: Assistant (single, no kids) paid at 1/10 by DIP and as CANDOC by the Fonds National

Portion of salary paid by DIP (Class 8/4 at 1/10th) = CHF 6'606.70 / year

No income tax is deducted at source, as the income is below the taxable minimum (which is CHF 27'000.- /year according to the 2015 income tax table).

Portion of salary paid by the Fonds national (Candoc 2) = CHF 47'040.- / year

Income tax deducted at source at the rate applicable for a single person with an annual income of CHF47'040.-, (corresponding to a 6.86 % rate according to the 2015 income tax table), is CHF 3'226.95.

Tax rates being progressive and the total income being subject to tax, the rate applicable to the total income of CHF 53'646.70 (CHF 6'606.70 + CHF 47'040.-) is **8.56 %** and not 6.86 %.

The fiscal administration of the canton (AFC) will establish an adaptation of your taxation the following year. In this example, the income tax due for the year is CHF 4'592.15 (8.56 % of CHF 53'646.70) and, after deducting the income tax already paid (CHF 3'226.95), the AFC will request a payment of the balance, CHF 1'365.20, in **30 days!**



It is therefore important for you to know if your contract is based on a single or multiple financial sources. In the latter case, you must be ready for this postponed tax amendment and save the corresponding amount every month in order to avoid unpleasant financial surprises.

F. SUMMARY OF YOUR SALARY DEDUCTIONS (as mentioned on your salary slip)

Fixed deductions

As written on your salary slip	Abbreviation in French	In English	% of your gross income
Cotisation AVS	AVS/AI / APG	OASI / DI / IC	5.15%
Cotisation chômage	AC	ALV	1.1%
Assurance maternité	AMAT	MUV	0.41%
Accident non-professionnel	LAA	UVG	0.9%
TOTAL			7.46%

Variable deductions (depending on your salary, your marital status and family situation)

As written on your salary slip	Abbreviation in French	In English	% of your gross income
Cotisation Prévoyance	LPP	BVG	9% of your coordinated salary
Impôts à la source		Taxes at source	0% up to 14%

G. SOME INFORMATION ABOUT YOUR SALARY

Depending on the financial source which pays you, your wage will be paid either in 12 or 13 installments. Your salary will usually reach your bank account (compulsory a Swiss bank account!) around the 28th of the following month.

If you are entitled to a 13th salary, this one will be paid in two halves: in June and December.

UNIGE's salary system is based on so called "classes and annuities". If you are a doctoral or post-doctoral student who worked at least 6 months, your salary should increase every year around August (subject to Cantonal Authorities yearly approval).

H. SOCIAL BENEFITS & OFFERS FOR UNIGE CO-WORKERS

➤ Family Allowance

These are allowances aimed at partially compensating for the cost of child-raising. Contribution rates vary according to canton, economic sector and family allowance section.

Parents of children up to the age of 16 (or 25 in the event of an apprenticeship or on-going education) are entitled to the family allowances (up to CHF 300.- / month / child).

Please liaise with your local secretary office for more information.

➤ French classes

Should you want to improve your French, the Physics' section will support you financially with maximum 3 sessions - approx. CHF 495. - / session for a total amount not exceeding CHF 1'485.-.

The choice of the language school is yours but UNIGE's financial participation is limited to the above. Usually, people chose one of the following language institutes: [IFAGE](#), [Ecole Club Migros](#) or [la Maison des Langues](#).

Your local secretary can provide you with further details, if needed.

➤ Maternity leave

20 weeks if the concerned employee has worked at least 6 months (3 weeks for an employment of less than 5 months)

➤ Paternity leave

10 days

➤ Vacation entitlement

30 days / year for teaching profession (i.e. doctoral & post-doctoral students, scientific collaborator, professors, etc...)

➤ Offers for UNIGE staff members

Several offers are reserved for UNIGE staff members such as various discounts for health insurances, mobile phone plans, public transportation, etc... They can be found under the [UNIGE web page](#) (in French only).

I. SETTELING INTO UNIGE

What should you do on your first day at work?

On your first day, you should liaise with your Group Leader or your Professor who will introduce you to your secretary office to take the necessary steps to obtain your site access card / keys and who will assist you with various administrative formalities, if needed.

Your Group Leader/Professor will take you around and introduce you to your new colleagues.

Some useful information can equally be found under UNIGE's welcome to [new-comers page](#) (in French only).

UNIGE ID card – Multipurpose card

You should obtain your multipurpose UNIGE ID card without delay. The aim of this card is not solely to prove your affiliation to UNIGE but works like a badge to open some doors and is equally a library card. More information can be downloaded [here](#) (in French only).

To receive your card, you must send an e-mail to cartes@unige.ch along with the following documents / information:

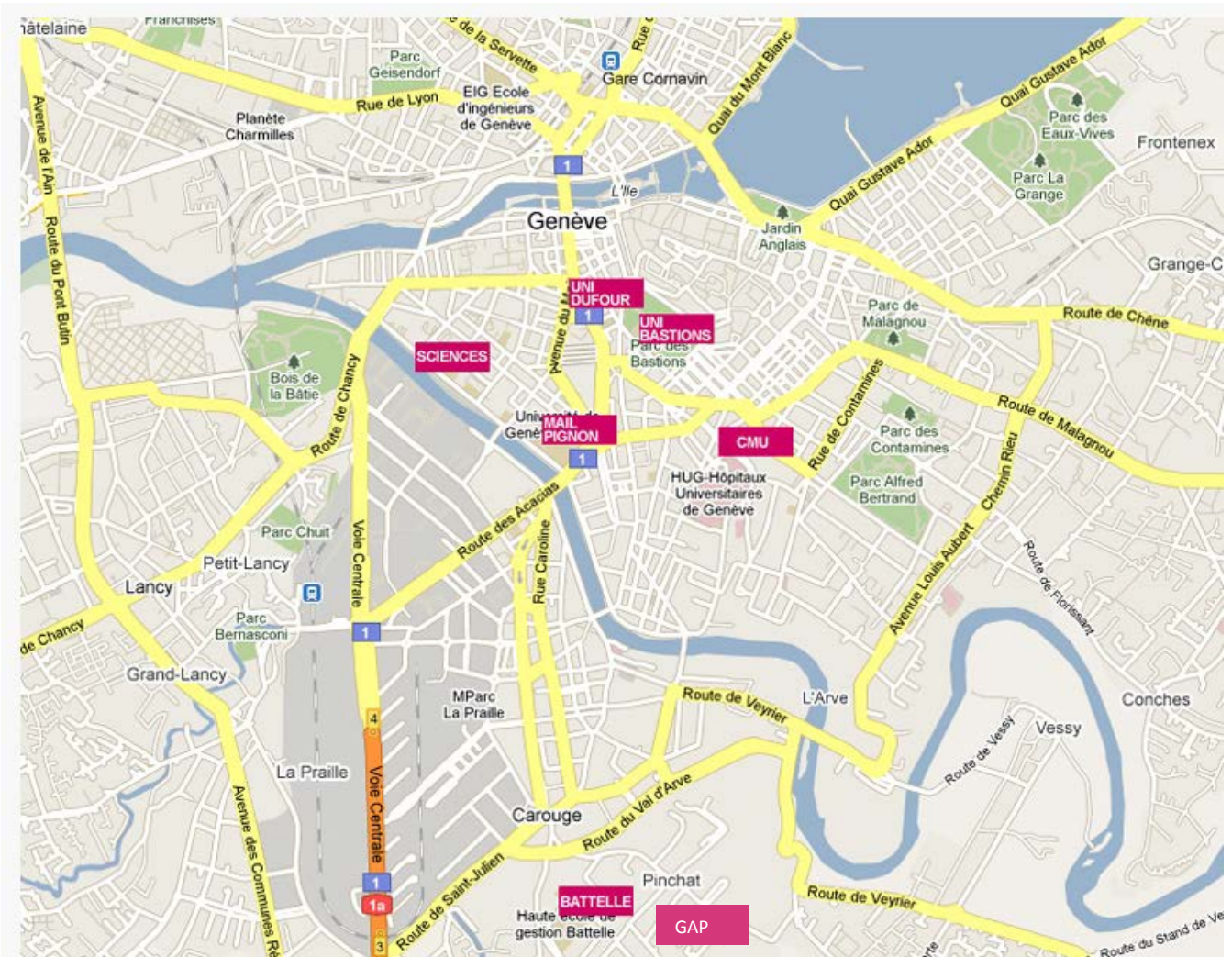
- Photo size picture (jpg format)
- Copy of a scanned ID
- Mention your faculty or division you work nearby
- Your private address where the multipurpose card will be sent

Safety training

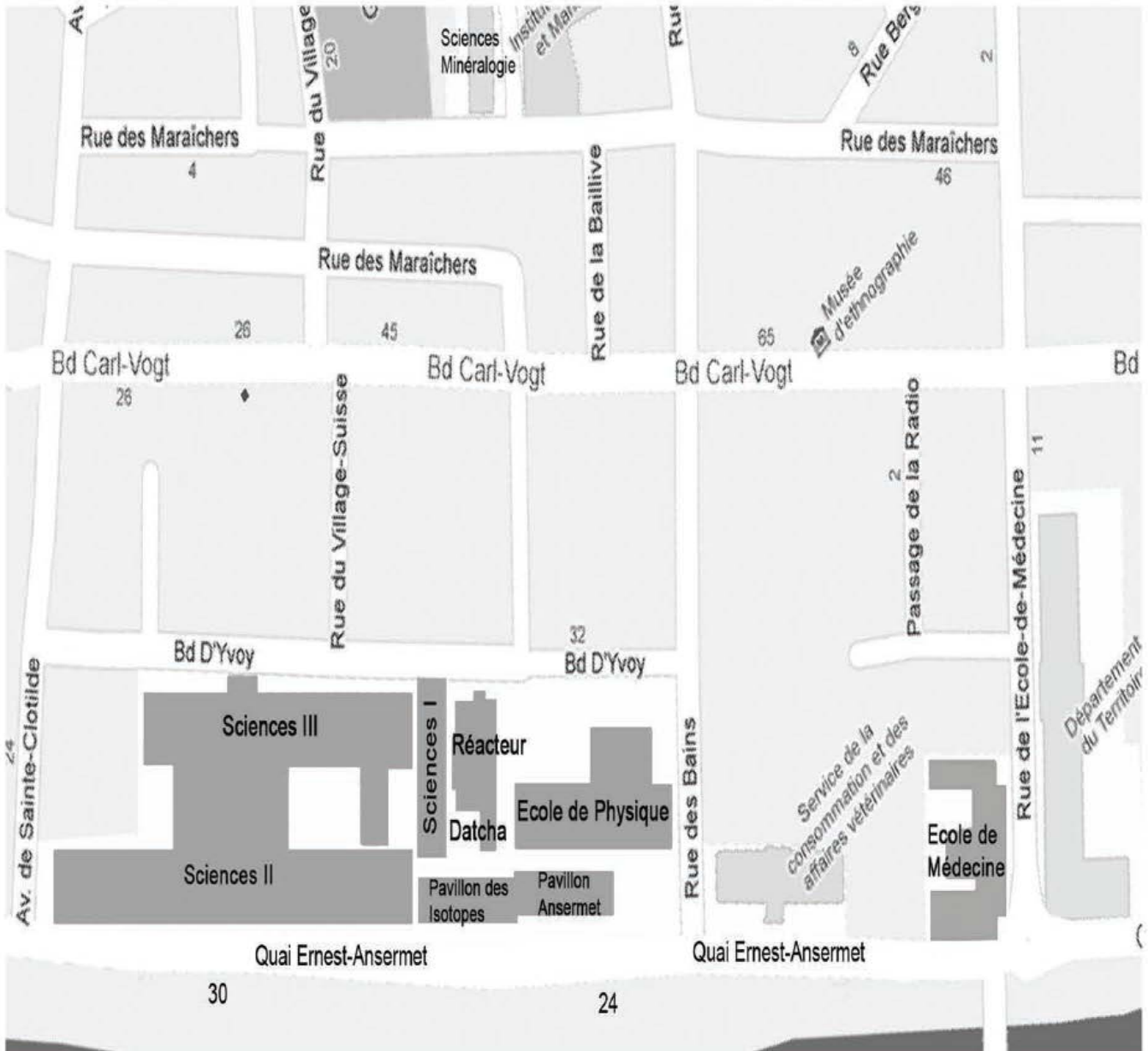
Shortly after you have started at UNIGE, you will be enrolled on mandatory safety training. You will be contacted directly by the Administrator's secretary of your department.

You can get familiar with Geneva University's Laws, Regulations and Procedures by visiting the [University Website](#) (in French only).

J. UNIGE VARIOUS LOCATIONS



SCIENCES' BUILDINGS - LOCATION



K. PUBLIC HOLIDAYS IN GENEVA

During public holidays banks, shops, offices, businesses and even some restaurants do usually close while police stations and hospitals remain working normally

French	English
Nouvel An	New Year
Vendredi Saint	Good Friday
Lundi de Pâques	Easter Monday
Jeudi de l'Ascension	Ascension Day
Lundi de Pentecôte	Whit Monday
Fête nationale	Swiss National Day
Jeûne genevois	Geneva Fast
Noël	Christmas
Restauration de la République	Restoration of the Republic

Exact public holidays dates can be found under the [Geneva public holidays official web page](#).

II. INTEGRATING INTO THE AREA

1. A FEW TIPS AND INFORMATION PRIOR YOUR START

Useful information about Switzerland can be found at the Swiss Confederation web pages [Living and working in Switzerland](#). For information about Geneva, please visit the [Geneva site](#), the [CAGI web page](#), and/or the [Geneva info web site](#).

A. COUNTRY AND AREA CODE

Switzerland: + 41 (0041) Geneva: (0)22
France: +33 (0033) Nearby area (0)450

B. CURRENCY AND EXCHANGE RATES IN SWITZERLAND

- The currency used in Switzerland is the Swiss franc (CHF).
1.- CHF is divided into 100 cents but the smallest coin is 5 cents.
- Exchange rates: updated exchange rates can be found in the following portals: [XE Exchange](#), [Oanda](#) or similar.

C. ELECTRICITY

- Voltage : 220-230 V
- Frequency : 50 Hz
- Electrical outlet :
 - type C CEE 7/16 (2-pin)
 - type J SEV 1011 (3-pin)

The Swiss wall socket is different than much of the rest of Europe: the two pins are narrower and spaced slightly further apart, and wall sockets and most adapters are recessed so that the full plug has to fit, not just the pins.

You can buy adapters at grocery stores in Switzerland that are not recessed, and you can buy a Swiss adapter to use Swiss appliances in a French home, and vice versa.

The French plug and wall socket are as in most of Europe.

N.B. A **converter/transformer** converts 110v current (North and Central America) into 220v current (elsewhere) while an **adapter** lets you plug an electrical device into a foreign socket; it does not convert voltage or electricity.

D. EMERGENCY CONTACT INFORMATION

➤ GENERAL INFO

	Switzerland/Geneva	France
Ambulance	144	15
Police	117	17
Fire	118	18
Poisoning	145	+33 (0)4 72 11 69 11
Duty pharmacies	1811	3237
Dentists on duty	+41 22 735 73 55	+33 (0)899 17 19 72
SOS doctors 24 hour (home visit)	+41 22 748 49 50	3624
SOS Keys	+41 22 311 12 22	
Lost property service	+41 22 546 09 00	Local police of your city

➤ HEALTH EMERGENCIES

Geneva Emergency Network

- Clinique de Carouge: +41 22 309 46 46 - Avenue Cardinal-Mermillod 1 - 24/7
- Clinique des Grangettes: +41 22 305 07 77 - Chemin des Grangettes 7
Monday to Friday : 7 am-11 pm
Weekend and Public holidays: 8 am-11 pm
- Groupe médical d'Onex: +41 22 879 50 50 - Route de Loëx 3 -
24/7 Emergencies - 98, route de Chancy (Cité Génération) : + 41 22 709 00 00
- Geneva Hospital (HUG): +41 22 372 81 20 - Rue Gabrielle-Perret-Gentil 2 - 24/7
- Hôpital de La Tour: +41 22 719 61 11 - Avenue J.-D.-Maillard 3
Emergencies: 24/7 - Semi-urgent consultations: 8 am-11 pm - 7/7

France

- Hôpital Intercommunal Sud Léman Valserine : +33 450 49 65 65 - rue Amédée VIII de Savoie -
74164 St. Julien en Genevois
Emergencies - open 24 hours
- Hôpital Privé Pays de Savoie : +33 826 30 00 74 - 19 Avenue Pierre Mendès France -
74100 Annemasse
Emergencies - open 24 hours
- Centre Hospitalier Alpes-Leman : +33 450 82 20 00 - route de Findrol -
74130 Contamine sur Arve
Emergencies - open 24 hours

E. SHOPPING

Whether you live in Switzerland or in France, you may buy groceries, furniture, clothes and other items from the other side of the border and take it across.

🚩 Please check [here](#) if your nationality allows you to travel in France without a visa.

There are restrictions on how much you can take across per person; the links below will help you comprehend what the restrictions are. If the goods you import exceed set values, the Customs officials will calculate the tax and you will have to pay immediately.

- [Importing to Switzerland](#)
- [Importing to France](#)
- [Swiss Federal Customs Administration](#)

For detailed information about shopping in the area, please visit this [internet site](#).

F. TIPS (Switzerland & France)

- Hotel and restaurant bills, taxi fares etc. include tax and service. Tips are therefore not required but may be given for an appreciated service.

G. PUBLIC PLACES WITH FREE WI-FI ACCESS

In Geneva

- Geneva's lakefront
- La Perle du Lac
- Conservatory and Botanical Gardens
- Parc de la Grange et parc des Eaux-Vives
- Plaine de Plainpalais
- & many more; for the full list, please visit: www.ville-ge.ch/dsic/wifi/carte

In France, mostly public Wi-Fi accesses will be provided by hotels, restaurants and fast foods. For full list, please visit the [following link](#).

2. FINDING AN ACCOMODATION

This chapter will help [UE-25 / AELE / UE-2 citizens / Swiss citizens](#) (please refer to [Part I, point 4](#)) decide whether they want to establish themselves in Switzerland or in the nearby French area.

✈️ **As already stated above ([Part I, point 5.B](#)), [third states citizens](#) ([Part I, point 4](#)) **must establish themselves in Geneva while UE-25 / AELE / UE-2 citizens might decide to leave either in nearby France or in the Geneva area.****

With about 40% of all residents not having a Swiss passport, Geneva qualifies as one of the most international cities in the world, especially relative to its size.

While its quality of life is one of the best in Europe, the cost of living is rather high, too.

Living in Geneva can be considered a luxury in every sense of the word (Geneva is ranked amongst the 10th most expensive cities in the world). Switzerland in general is expensive terrain for expats, but Geneva is costly even by Swiss standards.

Please take note that rent and food prices are higher in Switzerland than in France but in Geneva you have an easier access to stores, doctors, restaurants and public transportation.

A. IN SWITZERLAND

➤ Short Term rental

Hostels and Student Housing

- [Student Housing \(foyers\) in Geneva](#)
- [John Knox Center](#) near the UN in Geneva has student housing
- [Geneva Tourism](#)

Furnished Apartments

- [GenProp](#) – lists short-term furnished apartments in Geneva
- [GERPAR SA agency](#) – furnished apartments in Geneva
- [Home Sweet Home agency](#) – furnished apartments in Geneva
- [MacImmobilier/Immo Relocation Family Services](#)
- [Tout l'Immobilier agency](#) – for Geneva and Vaud Cantons
- [Geneva Tourism](#)

➤ Long Term rental

- [logement-Genève - résidences-universitaires](#)
- [unige.ch – résidences universitaires](#)
- [ghi.ch](#)
- [anibis.ch](#)
- [etudiants.ch](#)
- [petitesannonces](#)
- [glocals](#)
- [ghi.ch](#)
- [immoscout24](#)
- [immostreet.ch](#)
- [Tout l'Immobilier](#)
- [Craig's List](#)
- [Rental Agents in Geneva](#)

B. IN FRANCE

➤ Short Term rental

- [Aates - residences-specifiques](#)
- [locservice Haute-Savoie](#)
- [locservice Ain](#)

➤ Long Term rental

- [locservice Haute-Savoie](#)
- [locservice Ain](#)
- [Paru-vendu,](#)
- [Seloger](#)
- [Pap](#)

You will find additional useful information on the [CAGI](#) web page.

3. OPENING A BANK ACCOUNT

🚫 **Everyone employed by the University MUST have a Swiss bank account!**

It is very important you open a bank account in Switzerland quickly as you will need one to get your salary.

A. OPENING A BANK ACCOUNT IN SWITZERLAND

Usually, banks will require you to present the following documents to open an account:

- Identity card or passport
- Swiss Residence Permit or Cross Border Residence permit (or certificate from the Cantonal Office for Population)
- Work contract

See also additional [information](#).

Many banks will insist on you having your Swiss residence/work permit or certificate from the Cantonal Office for Population before you can open an account. Nevertheless, UBS at CERN, Meyrin and BCG in Jonction area are not requesting a work permit; a copy of your work contract and your ID card will be sufficient.

It is not necessary to make an appointment to open a current account. Opening an account can be done in a day and methods of making payments (cash cards) will usually arrive within a week to ten days of the account being opened.

Banks usually operate from Monday to Friday from 8.30 to 16.30.

Which bank should you choose?

Below, we have listed the websites of the main banks and the Federal Post Office used in the area, but the list is far from being exhaustive. Please check Comparis.ch should you want to compare the various offers.

- [UBS](#)
- [Credit Suisse](#)
- [Banque Cantonale de Genève \(BCGE\)](#)
- [Raiffeisen \(in French/German/Italian only\)](#)
- [Migros \(in French/German/Italian only\)](#)
- [PostFinance](#)
- [Crédit Agricole](#) (for cross-border workers with a Crédit Agricole account in France)

B. OPENING A BANK ACCOUNT IN FRANCE (FOR EU CITIZENS)

Usually, banks will require you to present the following documents to open an account:

- Passport,
- Proof of residence (electricity or gas invoice, or home phone or rent receipt)

Some of the mostly used banks in the area are (non-exhaustive list):

- [BNP-Paribas](#)
- [Banque Populaire des Alpes](#)
- [Credit Agricole](#)
- [Credit Mutelle](#)
- [LCL \(Le Credit Lyonnais\)](#)

4. TELEPHONE, INTERNET & TV/RADIO

A. HOME PHONE

Switzerland

You can choose your phone service provider from a number of companies, including [Talkeasy](#), [Suissephone](#), [Sunrise](#), [TalkTalk](#) and [Swisscom](#).

France

[France Telecom-Orange](#) is the most widely used telecom service in France. You will need to show proof of residency - take a utility bill with you.

B. CELL PHONE

Switzerland

There are various mobile phone providers in Switzerland with their own infrastructure: [Salt](#), [Sunrise](#), [Cablecom](#) and [Swisscom](#). Several providers that use one of these networks are: Aldi, Coop, Migros, Red Bull, TalkTalk, and Yallo.

Rates vary considerably. It's important to get the right card so you can make international calls, especially if you frequently call abroad. Charges and rates can be compared at junglecompass.ch, www.bonus.ch or www.comparis.ch.

You have to register the number to activate the SIM card. Instructions come with the card. To buy a sim card you need to present a document / passport.

Inexpensive prepaid phones and refill cards can be purchased at most post offices in Switzerland, and at Interdiscount, Mediamarkt, Coop, Migros, etc. The basic ones do not have the latest features but may work for you if you only need 'pay as you go' calling.

France

There are many types of phones and plans available from [Free](#), [Orange](#) and other telecom companies. Inexpensive prepaid phones can be purchased at phone stores, grocery stores, etc. The basic ones do not have the latest features but may work for you if you only need 'pay as you go' calling.

You can buy inexpensive SIM cards at grocery stores, phone stores and tobacco shops. Make sure you get the right card so you can make international calls.

Make sure your [compare](#) offers to find the best suitable plan for you.

C. INTERNET CONNECTION

Switzerland

An internet connection is also provided by phone companies such as [Salt](#), [Sunrise](#), [Swisscom](#) or [TalkTalk](#), but also by [Cablecom](#) (offering one of the fastest broadband connections).

Make the choice that fits you the best with [Comparis](#)' help.

France

First, you need to set up a telephone line (see above) and then you can choose your Internet provider. For price comparisons visit [Ariase](#). If you choose a provider other than [France Telecom-Orange](#) check to see if you need to open a bank account in France.

Two inexpensive providers are [SFR Neuf](#), offering Mobiles, ADSL and Internet Mobile, and [Free](#), offering Internet, Mobiles, Telephone and Television. With Free you can place free phone calls in Europe and many parts of the world - including USA & Canada - on fixed lines and mobiles.

D. TV AND RADIO

Switzerland

Every household in Switzerland is legally obliged to pay the radio and television fee. Your fee contributes to the public service offered by radio and television broadcasting in Switzerland.

The Federal Council determines the amount of the fees, taking the financial requirements of broadcasters into account. Current fees applied to private households in 2015 for the use of radio and TV are at CHF 451.10 per annum.

Details regarding this fee can be found at the [billag 2015](#) web page.

France

The contribution to public broadcasting is intended, as its name suggests, financing the channels and public radio (France Télévision, etc.). It is nowadays "coupled" with the [taxe d'habitation](#).

Euro 138. - / year

Source : [wikipedia](#)

5. BRINGING YOUR CAR WITH YOU

If you think bringing your car with you, you should read the following chapter.

Switzerland

In principle, people who are resident in Switzerland are not allowed to use in Switzerland a vehicle registered abroad. The owner has a year to change his / her driving license and to change his / her registration plate.

Nevertheless, foreign workers, students and interns may use their foreign vehicles on which duty has not been paid in Switzerland. However, a customs permit is needed for this.

For more information, please visit the [Swiss Customs administration site](#).

EU residents living in France

If you are staying in another country for more than 6 months, you should normally change your residence to this country and you must [register your car](#) there.

6. INSURANCES

A. HEALTH INSURANCE

Switzerland - Health Insurance is compulsory

If you live or work* in Switzerland, you have to take out health insurance, no matter what your nationality is. Even if you work in Switzerland for less than three months, basic health insurance is compulsory.

*However, depending on their nationality, some cross-border commuters – people who live in a neighboring country and come to Switzerland to work – may choose whether to take out health insurance in Switzerland or in their own country (see next point - France).

After moving to Switzerland, you have three months to take out insurance with an authorized health insurance company of your choice. The communal or cantonal authorities responsible ensure that everyone takes out insurance (you will be required to submit a copy of your policy or health insurance card) and authorize any exceptions.

Comprehensive details regarding the Swiss health insurance system can be found in [the ch.ch web page](#).

To help choose your health insurance, please consult the following portals / web pages: [comparis.ch](#), [Geneva health insurance system](#) as well as the Swiss Confederation [Priminfo](#) page.

France

Depending on your nationality, you may choose if you want to be covered by the Swiss Health System or by the French one (see table below)

Living in an EU or EFTA member state and health insurance cover

Category of person	Right to choose between country of residence and Switzerland	Insurance in the country of residence	Insurance in Switzerland
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When a person resides in one of the following countries:

▶ the gainfully employed	AT, DE, FR, IT	LI	BE, BG, CY, CZ, DK, EE, FI, GB, GR, HU, IE, IS, LT, LU, LV, MT, NL, NO, PL, RO, SE, SI, SK
▶ cross-border commuters	ES*, PT*		
▶ pensioners	* pensioners only		ES*, PT*
▶ the unemployed			* except pensioners

EU member states

Austria (AT)	Estonia (EE)	Italy (IT)	Portugal (PT)
Belgium (BE)	Finland (FI)	Latvia (LV)	Romania (RO)
Bulgaria (BG)	France (FR)	Lithuania (LT)	Slovakia (SK)
Croatia* (HR)	Germany (DE)	Luxemburg (LU)	Slovenia (SI)
Cyprus (CY)	Greece (GR)	Malta (MT)	Spain (ES)
Czech Republic (CZ)	Hungary (HU)	Netherlands (NL)	Sweden (SE)
Denmark (DK)	Ireland (IE)	Poland (PL)	United Kingdom (UK)

* Croatia became a member of the EU 1st July 2013. However, the Agreement on the Free Movement of Persons (AFMP) does not, at the present date, apply to Croatia and Croatian nationals. Until the AFMP is extended to include Croatia, the social security agreement concluded between Croatia and Switzerland still applies.

EFTA member states

- ▶ Iceland (IS)
- ▶ Liechtenstein (LI)
- ▶ Norway (NO)
- ▶ Switzerland (CH)

(Source: AHV-IV.ch)

B. WORK ACCIDENTS, NON-WORK ACCIDENTS AND OCCUPATIONAL DISEASES. (UVG)

If you are employed by the University of Geneva at a higher rate than 20%, you are covered by the University for work accidents, non-work accidents and occupational diseases.

As stated earlier, UNIGE's accident insurance covers costs incurred due to an accident only with a basic scheme (i.e. common room in hospital). Should you want to offer yourself a part-private / better coverage, this can easily be done with a small adding via your own health insurance



Please remember that the work accidents, non-work accidents and occupational diseases (UVG) coverage will automatically stop 30 days after your contract has ended.

C. PERSONAL LIABILITY AND HOUSEHOLD INSURANCE

Proof that you have taken out personal liability insurance cover will be needed when you come to sign your lease agreement in Geneva or in France.

Furthermore, if you ride a bike or motorcycle (or even a skate board), you will definitely need to be covered with a personal liability insurance.

Personal liability insurance is often offered together with insurance cover for your personal effects, your contents or household insurance.

As far as the household / personal effects insurance is concerned, please visit contents insurance sites for [Switzerland](#) and [France](#).

N.B. You will need to check personal items and effects are insured up to their replacement value as new and not their actual value.

If you own a bike, you need to check if it is included on the insured inventory, including the cover for theft of your bike outside your home.

Which insurance should you chose?

In Switzerland, compare benefits and rates through the [Comparis site](#). In France, have a look at the [lecomparateurassurance site](#).

D. BICYCLE

If you ride a bike, you must be covered by personal liability insurance (see section on Personal liability and household insurance) for any damage you might cause to others (damage to property, injury to persons, plus any associated loss of earnings or income).

Any medical costs you might incur following a bike accident will be covered by your accident insurance (either the insurance taken out by your employer or, if you are working less than 20%, added to your compulsory basic health-care insurance).

Theft of your bike will be covered by your own household insurance (NB: check the extent of your cover when you sign the contract). Cost of repairing your bike following an accident or other expenses will be covered by the insurance of the party at fault, if there is one, or by your own household insurance.

E. MOTOR INSURANCE

Enter the [Swiss Insurers Association \(ASA/SVV/SIA\)](#) website for a brief outline of compulsory motor insurance for the owner of any form of motorized vehicle (car, motorbike, scooter) and an overview of the range of optional insurance cover available.

Premiums will vary depending on the vehicle's engine size, price and age, as well as the driver's driving record. Do not forget to ask your existing motor insurer to provide you with proof of any no-claims bonus and/or lack of any claims made, as this will be useful in negotiating any discounted premium rate from future insurers.

Some insurance companies adjust their premium rates depending on the applicant's nationality. Do not hesitate to do price comparisons.

If you are planning to transport passengers in your vehicle who are not covered by Swiss or European accident insurance, you will need to think about taking out 'passenger insurance'.

Some insurers will also offer the option of breakdown insurance. In Switzerland, many vehicle owners prefer to join the [TCS](#) or [ATE](#) motorist organizations for their breakdown cover (both sites are in French/German/Italian only).

You need to do the comparisons to find what is best for you ([comparis.ch](#) for Switzerland - [lecompareurassurance site](#) for France).

III. LEAVING SWITZERLAND PERMANENTLY



If you have decided to say bye-bye to the area, there are some administrative steps that you should do prior leaving.

If you leave Switzerland without giving notice of your departure, it may later be difficult to prove that you have left – in particular if you are not registered in your new country. Your claim may thus not be processed in time.

1. ADMINISTRATIVE STEPS

ALLOW PLENTY OF TIME TO FINALIZE YOUR DEPARTURE AS ADMINISTRATIVE MATTERS CAN BE TIME CONSUMING. AS A SUGGESTION, MAY WE RECOMMEND THAT YOU INITIATE YOUR LEAVING AT LEAST 3 WEEKS BEFOREHAND AND FOLLOW THE STEPS AS PER THE GIVEN ORDER BELOW.

I. DOCTORAL STUDENTS - SECRETARY OFFICE

Request the R form «Fin de rapport de service» (end of service report)

Uni Dufour – 24, rue Général-Dufour

1st floor, office # 113, phone: 022 379 7602

Opening hours from 9am to 12am

Names A to F: inaki.tenreiro@unige.ch

Names G to N: Leandro.Paredes@unige.ch or victoria.delarue@unige.ch

Names P to Z: Sophie.Berrebi@unige.ch


Please make sure to also forward a copy to grh-sciences@unige.ch.

II. SALARY OFFICE

Request an « Attestation quittance » (certificate receipt)

- If you were paid by DIP, contact Ginette.vogel@etat.ge.ch

- If you were paid by funds, contact busal-adm@unige.ch

 Attention: if you were paid by both financial sources, you must request a receipt to both above mentioned parties.

III. HOTEL DES FINANCES - TAXES

Impôts à la Source, 26, rue du Stand

2nd floor (A lift)

Opening hours from 9am to 3 pm

Please bring along your:

- ID / passport

- Work permit

- R form (i.e. point I)

- Certificate receipt (i.e. point II)

- Departure form dully filled (http://ge.ch/impots/Depart_PP)

IV. OFFICE CANTONAL DE LA POPULATION

88, route de Chancy, 1213 Onex
TPG : tram 14 - arrêt Bandol
Opening hours from 9am to 3.30 pm
Bring along your:
- ID / passport
- Residence Permit
- [D form](#)
- R Form (i.e. point I)

You will be requested to bring your work permit back and to pay an administrative fee of CHF 25.- to close your file. The D form will be stamped.

V. AVS (OASI)

Caisse Genevoise de Compensation
12 rue des Gares, Genève
<http://www.ocas.ch/#>
Opening hours from 9am to 4pm – phone 022 718 67 67
Inform them about your departure and let them have your new address

VI. CPEG

38, bd. St-Georges
Opening hours from 9am to 12am
Take the stamped D form with you (i.e. point IV)
Inform them that you will leave the University or the Area. Provide them with your bank details in order they can transfer your 2nd pillar, if applicable. You can equally inform them by written: <http://www.cpeg.ch/>

VII. SECRETARY OFFICE

Don't forget to return any key / access badges to your secretary office prior leaving.



Please remember that your **Work, Non-Work and Occupational Diseases Insurance will stop automatically 30 days after your contract with UNIGE has ended.** Don't forget to update your own health insurance contract!

2. OLD AGE AND SURVIVOR'S INSURANCE FOR RETURNEES (OASI)



Thanks to refer to the [lexicon](#) (Chapter I, point 3), if needed.

Anyone who has worked in Switzerland and then left the country is entitled to receive a refund of the paid OASI contributions or an OASI pension **depending on his/her country of residence.**

If Switzerland has a social insurance agreement with the returnee's country of residence (EU State, EFTA State, Australia, Canada / Quebec, Chile, India (partial agreement only), Israel, Japan, Macedonia, Philippines, San Marino, Turkey, Croatia, Ex-Yugoslavia (Bosnia and Herzegovina, Serbia

and Montenegro) and USA) the OASI pension will be paid abroad. This means that you cannot apply for the reimbursement of the accumulated capital.

Citizens of non-contracting states who live abroad may apply for, and be granted, the reimbursement of their OASI contributions without interest, after they have definitively left Switzerland.

They must have paid contributions for at least one full year to be entitled to reimbursement.

Benefits applications should be addressed to the following offices, who also supply the necessary forms:

a) If the insured person is still living in Switzerland:

for OASI benefits, to the compensation office to which contributions were last paid.

for DI benefits, to the DI office of the canton of residency.

Claims should be filed as soon as conditions for entitlement are met, since benefits are paid retroactively for a limited period only, which in certain cases does not exceed twelve months.

b) If the insured person is living abroad:

to the Swiss Compensation Office, Avenue Ed.-Vaucher 18, P.O. Box 3100, CH-1211 Geneva 2

Sources : https://www.ahv-iv.ch/p/10.03.f_ch.ch_pamphlet and [leaving Switzerland](#)

3. GETTING BACK YOUR 2nd PILLAR PENSION FUND – VESTED BENEFITS

Please refer to the [Useful information regarding your Nationality](#) (Chapter I, point 4), if needed.

If you leave permanently for another country, except for the EU and EFTA Member States, you may ask for all or part of the 2nd pillar capital to be paid out in cash. You are advised to seek information about the conditions from your occupational benefit scheme at the earliest opportunity. The occupational benefit scheme may withhold payment of the 2nd pillar capital if, at the time when you made the application, you have already reached the age at which your occupational benefit scheme makes provision for early retirement. In that case you will receive a 2nd pillar pension.

If the 2nd pillar capital is paid out, you are advised to take an insurance policy for the disability and death risks.

Specific rules in the event of emigration to an EU or EFTA Member State

The agreement on the freedom of movement of persons signed with the EU and EFTA countries also brought changes applicable to the 2nd pillar, notably in respect of the cash payment of the 2nd pillar benefits.

In principle it is no longer possible to obtain cash payment of the 2nd pillar capital in the following states if compulsory insurance is held in any one of them for the risks of retirement, disability and death: Austria, Belgium, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Portugal, Poland, Slovakia, Slovenia, Spain, Sweden, United Kingdom, Iceland, Norway, Bulgaria and Romania. In the event of permanent departure for Liechtenstein, cash payment is prohibited.

This restriction applies, in particular, to persons who emigrate to one of these countries at a time when they are still in active employment and are holders of compulsory insurance against the risks of retirement, disability and death in their country of residence. However, there is one exception: a self-employed person will be authorized to withdraw his or her 2nd pillar capital to take up a self-employed activity if the legislation of the country of residence does not stipulate compulsory insurance for the above-mentioned risks in the case of self-employed persons.

On the other hand, persons who, on reaching retirement age, permanently leave Switzerland for one of the countries listed above may withdraw their 2nd pillar capital.

Similarly it remains possible to use the 2nd pillar to finance, build or refurbish the main place of residence or to pay off a mortgage even if the property concerned is situated in one of the countries referred to above.

Finally, cash payment of the over-compulsory component of the 2nd pillar remains possible.
(Source: aso.ch)

Collaboration agreements have been concluded with the authorities of various EU and EFTA member states. You will find detailed information on these agreements, country fact sheets, and relevant application forms at www.sfbvg.ch. Additional information can be found in the sfbvg [brochure](#).

Return to Switzerland

If your vested benefits were paid out in cash and you return to Switzerland contrary to expectations, the amount that was withdrawn does not have to be repaid.