

SWISS RESIDENCE & IMMIGRATION OVERVIEW

Switzerland is widely recognised for its exceptional quality of life, political stability, economic strength, and outstanding public services. These attributes make it one of the most attractive destinations in the world for individuals wishing to live, work, study, invest, or retire. For foreign nationals, however, the Swiss immigration system is carefully regulated, and access to residence is subject to clearly defined rules that vary according to nationality, purpose of stay, and the type of permit sought.

This guide explains how the Swiss immigration framework is structured, the types of residence permits available, the rules that apply to EU/EFTA and non-EU/EFTA nationals, and the main immigration routes through which individuals and families may obtain residence in Switzerland.

To discuss your move to Switzerland, including how to obtain Swiss residency, contact our immigration lawyers in Switzerland on +41 21 588 07 70 or complete an enquiry form.

Switzerland's Immigration Framework

Swiss immigration law is built on a dual system that distinguishes between:

- **EU/EFTA nationals**, who benefit from free movement rights; and
- **Non-EU (Third-country) nationals**, who are admitted selectively based on Switzerland's economic and social interests.

Under the Agreement on the Free Movement of Persons (AFMP), citizens of EU and EFTA Member States enjoy simplified access to residence and employment. If locally hired by a company in Switzerland, they are exempt from labour market testing, are not subject to annual quotas, and benefit from streamlined administrative procedures.

Nationals of all other countries fall under the Foreign Nationals and Integration Act (FNIA). Their admission is highly regulated and is normally limited to the following main categories: senior executives, specialists, entrepreneurs, investors, students, retirees, and family members of Swiss residents, as well as a range of special cases such as humanitarian cases, diplomats, artists and sports persons. The issuance of non-EU work and residence permits is subject to annual quotas, assessments of qualifications

and salary, financial means (for entrepreneurs), and economic benefit to Switzerland. In case of local hires, a labour market search is mandatory.

Swiss immigration policy is set at the federal level, but applications are processed by the cantons. For third-country nationals, a cantonal decision may require approval from the State Secretariat for Migration (SEM) before the competent cantonal migration authority can issue the final residence authorisation. Where the applicant is a visa national, the authorisation is followed by the consular visa process; in all cases, the applicant must then complete post-arrival registration with the commune. For EU/EFTA nationals employed under a Swiss local contract, the procedure is generally limited to post-arrival registration. The process is typically more complex and time-consuming for assignees/posted workers, who usually require cantonal quota approval before they can register in Switzerland.

Main Types of Swiss Permits (L, B, C, G)

Swiss residence permits are structured around the purpose and expected duration of stay. The system is built around three principal categories - L, B, and C - and is complemented by the G permit for cross-border commuters.

For L, B, and G permits, the rules and conditions differ significantly depending on whether the applicant is an EU/EFTA national (regulated under the AFMP) or a non-EU/EFTA (third-country) national (regulated under the FNIA). By contrast, C permits confer broadly comparable rights on both EU/EFTA and non-EU nationals. A clear understanding of these main permit categories is therefore essential for anyone planning to relocate to Switzerland.

The **L Permit** is issued for short-term residence, typically for stays of up to one year. It is commonly granted for fixed-term employment, business establishment, self-employment, internships, specialist training, or project work. Extensions are possible if all legal conditions are met.

The **B Permit** is the standard temporary residence permit for stays exceeding one year. It may be granted for long term or unlimited employment, family reunification, study, business establishment, self-employment, or residence as a retired person of independent means or under the lump-sum taxation. Third-country nationals generally receive one-year renewable B Permits initially whereas EU/EFTA nationals are generally issued 5 year renewable B Permits.

The **C Permit** confers permanent residence and offers long-term security, including unrestricted access to the Swiss labour market and freedom to reside in any canton. It also serves as a foundation for applicants seeking **Swiss citizenship**. C Permits may be

obtained after five or ten years of continuous residence, depending on the nationality and the degree of integration.

The **G Permit** authorises individuals residing in neighbouring countries to commute (daily or weekly) to Switzerland for work while maintaining their primary residence abroad. EU/EFTA nationals employed in Switzerland benefit from straightforward access to the G Permit, whereas third-country nationals must satisfy strict requirements, including long-term residence in a neighboring country and six months residence in the border zone.

Switzerland also issues a number of specialised permits for humanitarian and diplomatic circumstances, including the **F Permit** (provisional admission), **N Permit** (asylum seekers), **S Permit** (temporary protection during crises), **Ci Permit** (family of international civil servants), and **legitimation cards** for diplomatic and international organisation staff.

Who Is Eligible for Swiss Residence?

EU/EFTA Nationals: Simplified Access to Switzerland

EU/EFTA nationals benefit from the most liberalised access to the Swiss labour market, with residence typically granted for employment, self-employment, study, or financial self-sufficiency. Family reunification rules are generous, enabling spouses, partners, children, and dependent ascendant relatives - regardless of nationality - to join the EU/EFTA sponsor under simplified conditions.

Third-Country Nationals: Selective Admission

Third-country nationals are admitted selectively. Employment-based residence is normally restricted to executives, managers, specialists, and individuals with exceptional professional qualifications. Applications for local hires must satisfy a labour market test, demonstrate compliance with Swiss salary and working-conditions standards, and fall within the annual quota system. Business and investor routes also require evidence of genuine economic benefit to Switzerland, credible development plans, and long-term viability.

Non-employment routes are tightly regulated. Private residence based on lump-sum taxation, for example, requires substantial financial means and an agreed tax ruling with the cantonal tax authority. Retirees must show financial self-sufficiency for life and a pre-existing personal connection to Switzerland. Students and trainees may qualify, subject to various conditions such as proof of purpose and adequate financial resources.

Rights and Obligations of Swiss Permit Holders

Residence permit holders must comply with Swiss residence rules, including full compliance with the purpose for which the permit was issued, maintaining their primary residence in Switzerland (for L, B, and C Permit holders), paying taxes and health insurance contributions, renewing permits on time, and observing cantonal and federal public-order requirements. Rights vary by permit type, but may include full or limited access to the labour market, family reunification entitlements, the ability to change employer or canton, and, for C Permit holders, long-term settlement security.

How to Get Swiss Residency: Main Swiss Immigration Routes

Switzerland offers a limited number of immigration pathways to meet the needs of employers and employees, high-net-worth individuals, entrepreneurs, investors, families, students and retirees. Each route has its own eligibility criteria and leads to a specific permit outcome. Selecting the correct route depends on the applicant's objectives, financial position, and intended activities in Switzerland.

Business & Investor Immigration

Business and investor routes include residence permits for **investors** and **entrepreneurs** establishing or investing in Swiss businesses which will make significant economic contributions to the Swiss economy. An active involvement in the business is a must.

Private Client Immigration

Private client routes include residence under the **lump-sum taxation regime**, **retirement residence** for eligible older adults, and residence for **students, trainees, cultural professionals, sportspersons**, and **domestic staff** accompanying high-net-worth households.

Family Reunification Routes

Family reunification routes allow **spouses, long-term partners, children**, and **in particular in case of EU/EFTA nationals dependent adult relatives** to join family members who are lawfully resident in Switzerland. Individuals wishing to get married to a Swiss resident, may obtain a short term **fiancé** residence permit.

Work and Employment-Based Routes

Work-related routes include standard **employment permits, permits for cross-border commuters, posted workers, intra-company transferees, and temporary service providers**. Swiss employers must comply with sponsorship obligations, labour market rules, and regulatory requirements when employing foreign workers.

Swiss Visa Requirements

EU/EFTA nationals, as well as nationals of Andorra, Australia, Brunei, Japan, Malaysia, Monaco, New Zealand, Singapore, Vatican, are visa exempt.

Non-EU nationals, with the exception of the aforementioned countries, require an entry visa to take up residence in Switzerland (i.e. for a stay of more than 90 days).

Short-stay **Schengen visas** are required for non-visa-exempt nationals entering Switzerland for activities such as tourism, business visits, or medical treatment.

Settlement and Citizenship

Long-term residents may progress to permanent residence through the **C Permit** and, subsequently, to **Swiss citizenship** through ordinary or facilitated naturalisation.

Swiss Immigration Appeals

Applicants who receive a negative decision on a residence or permit application have access to administrative and judicial remedies. **Appeals** may be lodged at cantonal or federal level, or directly to the State Secretariat for Migration.

Frequently Asked Questions

Is Swiss residency the same as a Swiss visa?

No. Visas allow entry into Switzerland; residence permits authorise long-term stay.

Can non-EU citizens get a B Permit in Switzerland?

Yes. Non-EU citizens may obtain a B Permit through various legal pathways such as employment, family reunification, business establishment, investment, retirement and study, subject to strict eligibility criteria.

How long does it take to get a C Permit?

For most nationalities, the standard qualifying period is typically 10 years. Early access after five years depends on nationality-specific agreements with Switzerland. Citizens of Austria, Belgium, Germany, Denmark, France, Greece, Italy, Liechtenstein, Netherlands, Portugal, and Spain have a legal entitlement to a C Permit after 5 years. Citizens of Andorra, Finland, United Kingdom, Ireland, Iceland, Canada, Luxembourg,

Monaco, Norway, San Marino, Sweden, Vatican City, and the United States may apply after 5 years (no legal entitlement).

How do I move to Switzerland as a non-EU citizen?

Options include employment, investment, business creation, family reunification, academic study, retirement or lump-sum taxation routes.

Can I retire to Switzerland?

Yes. Switzerland offers retirement residence permits to eligible financially independent retirees with a strong personal connection to Switzerland.

How much money do you need to live in Switzerland?

Financial requirements depend on the route. Private residence routes often require substantial financial means.

Do I need health insurance to live in Switzerland?

Yes. All residents must obtain Swiss health insurance within three months of arrival.

How Richmond Chambers Switzerland Can Assist

Navigating the Swiss immigration system requires strategic planning, careful document preparation, and a clear understanding of both federal and cantonal requirements. Whether you are an entrepreneur establishing a company, a high-net-worth individual relocating under lump-sum taxation, a family joining loved ones in Switzerland, or an employer sponsoring skilled workers, Richmond Chambers Switzerland provides tailored, specialist advice across the full spectrum of Swiss residence, work, settlement, and citizenship routes.

To receive expert advice on your Swiss immigration options or professional assistance preparing your Swiss residence application, contact Richmond Chambers Switzerland to speak with one of our specialist immigration lawyers. We would be delighted to guide you through the process and help you achieve your Swiss residence goals.