

# Going to live abroad:

bye, I'm off!

If you are going to live abroad, planning to study a language abroad or fancy an doing an internship or studying overseas, then there are a few things that you need to consider. Find out what you need to know when planning to live abroad with our concise relocating checklist.

## Things to do when moving to a new country!

Hello world – I'm on my way!

### Up to one year BEFORE you go to live abroad

#### Planning to live abroad

Going to live abroad requires careful planning and preparation well in advance. It's best to start planning one year ahead.

**Important:** Resigning from your job or applying for a sabbatical should be first on your to-do list. Next, you need to start thinking about [subletting your apartment](#) and sorting out the [entry and residency requirements](#) (visa or electronic entry?!) for your destination country as well as the exit requirements – this can be a challenge in small municipalities. Remember you'll also need to book cheap flights, if you plan on flying.

#### Useful tips:

- Working abroad: It's useful to ensure that you have your application documents to hand, that they are up to date and that they have been translated into the local language. You might also want to apply for certified copies of your school or degree certificates.
- Travelling abroad: Depending on your target destination, some [vaccinations](#) are compulsory or vital for travellers, particularly if visiting areas with poor healthcare facilities! Ask a specialist in tropical diseases, they will generally be more knowledgeable than your GP. Find out about the risks and effects and discuss it with a travel clinic. It's best to start your vaccinations eight months before you leave because some vaccinations require up to three injections a few weeks apart in order to provide protection.

**Zebrabox tip:** Keep your Swiss residency or become a Swiss

resident abroad for a fixed period? What do you need to bear in mind? You can get helpful, free information and advice from the Federal Office of Administration (BVA) regarding [Swiss emigration](#).

### A few months/weeks before going to live abroad

#### Entry and exit

For most countries, you will need a passport or ID card to be granted entry. Many countries stipulate that the passport must also be valid for six months from the date after you exit that country! Check your passport and renew it if necessary. You might also need to renew it to free up some pages for new entry and exit stamps!

**Important:** For many municipalities and businesses, going to live abroad as well as deregistration and reregistration is not something that they are very familiar with. It's best to double check and get EVERYTHING in writing. Better safe than sorry!

#### Useful tips:

- Book medical appointments, for example a dental appointment and a general check up!
- If you are subject to perform military service, then you must obtain leave for residence abroad, or deregister from civilian service.
- Buying a new SIM card in your new country can prevent astronomical phone bills.

Keep all your important [documents and paperwork](#) to hand, such as:

- passport
- entry documents
- school/degree certificates, certificate of employment

- certified copies of records (birth or marriage certificate)
- insurance documents (health insurance, contents insurance, liability insurance, accident insurance, social insurance etc.)
- contracts (tenancy agreements, TV/subscription services, telephone/mobile)
- memberships / membership fees
- gas, electric, water, heating
- subscriptions (newspapers, public transport)
- and don't forget to redirect your post!

### Accommodation

Give notice (notice periods can be up to three months!) and prepare for moving out, make a relocation inventory list of the items that you are taking with you and find out about the customs regulations for household goods, vehicles and pets. Finally, deregister at your local residents' registration office and keep your deregistration document somewhere safe! You will need this document for the customs checks at the Swiss border in order to take your household effects duty-free into your destination country.

Or, sublet your apartment. Find a subtenant <sup>GO</sup> and create storage space! <sup>GO</sup> Remember to declutter <sup>GO</sup> your apartment (organise a garage sale, arrange a bulky waste collection etc.)

**Zebrabox tip:** If you are planning to live abroad long-term, then you should first think about appointing a power of attorney <sup>GO</sup> and possibly even making a patient decree <sup>GO</sup>. This allows your representative to act in your interests in an emergency. Most importantly: it must be someone that you can completely trust and rely on. Power of attorney can be restricted to certain areas of responsibility or allow the authorised person to make all personal decisions of your behalf (general power of attorney).

### Banking & money

Ensure that you have cheap access to your money at all times while abroad.

**Important:** It is not always possible to keep your Swiss bank account if you go to live abroad for an extended

period of time. That's something you'll need to check. Be aware: when you close your bank account, your credit card also becomes invalid.

**Useful tips:** If you plan to pay for things abroad using an EC card or credit card, for example when renting a car or paying for hotel accommodation (do you have a high enough limit?), then you should check the fees first, for example by contacting the Organisation of the Swiss Abroad (OSA) <sup>GO</sup>. Currency conversion fees and processing fees can make using your credit card abroad very expensive! If necessary, look for cheaper alternatives – they do exist!

**Zebrabox tip:** If the Swiss bank is also your house bank, then it's a good idea to add a joint account holder with power of attorney. In an emergency, your trusted representative can sort everything out locally, transfer money (onto the credit card), report a lost credit card or order a new one. Not everywhere in the world has access to the internet or telephones.

### Health insurance

In most cases, your local health insurance will lapse if you live abroad for a long time, therefore you have to take out a new health insurance policy in your host country.

**Important:** Medical and hospital costs abroad can be very expensive, especially if they have to be paid immediately. If you're travelling for a long time outside the EU, then it's best to get foreign travel insurance that covers your rescue and repatriation expenses in an emergency. It's worth comparing a few different options!

**Useful tips:** If you are only going to stay abroad for a short period in EU or EFTA countries and have Swiss health insurance, then you'll also be eligible for a European Health Insurance Card (!) This entitles you to medical treatment if you become ill or have an accident. You can find out how it works in your destination country <sup>GO</sup> via the Gemeinsame Einrichtung KVG <sup>GO</sup>.

For all Swiss residents abroad: contact your health insurance provider and ask whether your health insurance is valid abroad and what it covers. The leaflets <sup>GO</sup> produced by the Organisation of the Swiss Abroad (OSA) provide a good overview.

When studying overseas: Students and those who choose to study a language abroad are still covered under the Swiss Health Insurance Act (KVG) provided that they are not employed whilst studying overseas and still retain their Swiss residency. Check in advance which insurance documents you'll need when you arrive in your new host country to study.

**Zebrabox tip:** If you take medication on a regular basis (contraceptive pill, thyroid tablets etc.), make sure that you take a supply with you and find out IN ADVANCE how to get more medical supplies in your host country. If you're planning to live abroad for a long time, it might be worth getting a copy of your medical record, having it translated and storing it in the cloud.

## Arriving in your destination country

### Registering

You've finally arrived! Unpack. And then – put your feet up, explore the area? No, take care of the formalities!

**Important:** Swiss nationals living abroad also need to register straight away via the FDFA [online desk](#) <sup>🔗</sup>.

**Useful tips:** Register, or rather reregister in your host country. Take the necessary documents with you. Perhaps open a bank account and take out any insurance that you may require, such as health insurance or liability insurance!

**Zebrabox tip:** For Swiss nationals abroad, the FDFA helpline is the main point of contact. The FDFA consular support services are available to answer questions 365 days a year, 24 hours a day. You can get in touch by phone: +41 800 24-7-365 / +41 58 465 33 33, e-mail ([helpline@eda.admin.ch](mailto:helpline@eda.admin.ch)), <sup>🔗</sup> via the [contact form](#) <sup>🔗</sup> or phone them for free using Skype: helpline-eda

## After living abroad for a long time

### Relocating back to Switzerland

Every Swiss national has the right to return to Switzerland at any time, to find themselves accommodation and to look for employment. The process for moving back to Switzerland is

the same as when you leave Switzerland, just the other way around!

**Important:** Deregister in your host country, compile a relocation inventory list of the household effects that you are relocating with back to Switzerland (form 18.44!) and [check the entry and customs requirements](#) <sup>🔗</sup> (Link to moving to Switzerland checklist!) The Swiss customs authorities have certain [import regulations](#) <sup>🔗</sup> for goods that have been purchased abroad – these also apply to Swiss nationals!

**Useful tips:** If you move back to Switzerland long-term, then you have to register your new place of residence with the relevant municipal administration office, make sure you do this within the first 8 or 14 days. You'll also need to take out new insurance or reactivate insurance that was "dormant" while you were abroad.

- Health insurance
- Contents and liability insurance
- Motor insurance
- Legal protection
- Pension provisions
- Social security ([AHV](#) <sup>🔗</sup>)
- Military (within 14 days)
- Driving licence

**Zebrabox tip:** Fell in love, got engaged, then married? If you got married while living abroad then you have the right to family reunification and are able to bring your foreign wife/husband with you to Switzerland. She/he will be entitled to a residence permit. You can find out about the exact requirements in place and whether they need an entry visa by contacting the [Swiss State Secretariat for Migration](#) <sup>🔗</sup>.