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Destination Switzerland

Switzerland is a top choice for wealthy individuals seeking a secure, sophisticated base. The country's long-standing political and legal stability, underpinned by an independent judiciary and predictable regulatory environment, provides exceptional protection for personal wealth and estate planning. The country's reputation for neutrality and discretion complements world-class private banking, wealth management and family office services, delivered within a highly developed financial infrastructure.

This is the third and last in a three-part series outlining the practical considerations for moving to Switzerland, with this instalment exploring the immigration rules.

How does Switzerland regulate work permits?

Switzerland's federal system involves authorities at federal, cantonal, and communal levels in work permit decisions.

EU/EFTA nationals benefit from the Agreement on Free Movement of People, allowing them to obtain work and or residence with a simplified process. Proof of a local lease agreement in combination with a Swiss employment contract or evidence of sufficient financial means are the only key requirements.

Non-EU/EFTA nationals face stricter conditions. Work permits are usually only granted if no suitable Swiss or EU/EFTA candidate is found, proven through extensive recruitment efforts and permits are issued mainly to highly skilled professionals. While immigration rules for Non-EU/EFTA nationals are strict, the process is generally efficient and the application chances predictable, with average processing times of 6-8 weeks. However, the Swiss immigration rules also allow exemptions and alternative paths which we will elaborate below.

What are the general key conditions for work permit applications for Non-EU/EFTA nationals?

- Labour market test: Under art. 21 Foreign Nationals Act, employers must advertise the role for at least four weeks and conduct interviews to prove no suitable Swiss or EU/EFTA candidate is available. Exemptions can apply for intra company moves, executive roles and roles with a proven skill shortage.
- Quota system: Work permits for Non-EU nationals are subject to annual federal quotas, allocated by canton based on economic relevance.
- Salary & conditions: Salaries must meet local standards for the profession and sector.
- Permit Limitations: Permits may be tied to a specific employer, role, canton or time period.

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Are there special immigration routes for founders?

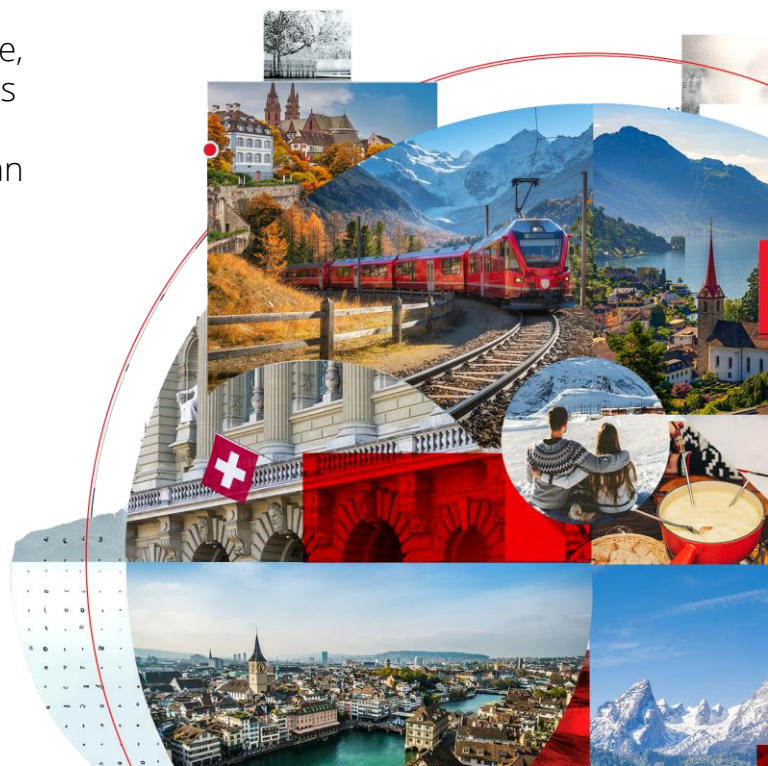
It is possible to obtain a work and residence permit as a founder and employee of your own company in Switzerland. The basis of this application is an employment contract, for example as the CEO of the newly founded company. It is important to highlight that this is only possible if the company is building up or running an operative business in Switzerland. Registering a so-called letter box company with no commercial activity alone will not be sufficient. For newly established companies and their employees the Labour Market Authority sets additional conditions for the employment of Non-EU/EFTA nationals.

- To obtain a work permit a company must be officially established and localised in Switzerland, copy of an office lease agreement and the commercial register will be needed.
- The company must meet economic interests of the canton they are located. This can include: Creating new jobs, generating know-how or new technologies, closing a market niche or generating tax revenues amongst others.

For a successful application we always recommend to also submit a clear business plan outlining the above points including financial projections. Work and residence permits of Non-EU/EFTA nationals hired in newly established companies are usually limited to one year and they might only be extended if the company provides proof of implementation of the business plan. Engaging with the cantonal location promotion can be beneficial for newly founded companies and start-ups to get support with identifying office space, coordinate with the different authorities, and assess work permit chances. Deloitte can help facilitate these meetings and discussions.

Does Switzerland have a Golden Visa?

Switzerland does not have a Golden Visa route, but facilitates residence permits for individuals that have successfully obtained a lump sum taxation ruling. Lump sum taxation provides an opportunity for foreign nationals, who do not engage in gainful activity in Switzerland, to obtain residence permit by paying tax calculated on their expenditure rather than their income, together with wealth tax.



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Are there special permit options for retired persons?

Persons with strong connections to Switzerland (most cantons set the bar quite high for this condition) can apply for a residence permit as retiree. These are persons that typically have lived many years in Switzerland, have a strong social network may already have property in Switzerland etc. Applicants must be at least 55 years old and must have enough financial means.

What are other key considerations?

For all above mentioned immigration routes, the applicants are required to spend at least half of their time (work and private) in Switzerland, so approximately 180 days within any 12-month rolling period. This requirement by law is not checked regularly or automatically with every extension of the permit, but the authorities do have the discretion to request proof of days spent in Switzerland upon request. Exemptions can apply (for example for artists, sports person or persons with significant business travel requirements) but only if they can proof that the centre of vital interest (typically where the family lives or where main social and professional network is) remains in Switzerland.

Summary

Switzerland's immigration rules seek to balance attracting global talent and investment with safeguarding the local labour market through structured permit requirements and quotas. Although the system is complex, it provides tailored pathways for founders, retirees, and high-net-worth individuals, reflecting the country's economic priorities and social stability.



Contacts

Our Support

If you would like to discuss this topic, please reach out to our key contacts below.



Thomas Hug

Partner

+41 58 279 61 16

thug@deloitte.ch



Julia Stutzer

Partner

+41 58 279 63 85

jstutzer@deloitte.ch

Deloitte.

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