Going to live abroad:
bye, I'm off!

Planning to live abroad, study overseas, take a language course, do an internship or move abroad from Switzerland? This checklist helps you prepare the essentials: visa, insurance, accommodation, banking, documents, storage and returning to Switzerland.

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

A longer stay abroad should be planned early. Ideally, start six to twelve months before you leave – especially if you are emigrating from Switzerland, studying abroad, changing jobs, doing an internship, taking a language course or need a visa.

> **Important:** First, clarify how long you will be abroad and whether you will keep your place of residence in Switzerland or deregister. Then add work, studies, insurance, accommodation, banking, taxes, residence permits and entry requirements to your to-do list. Digital access matters too: make sure online banking, two-factor authentication, your mobile number, passwords and cloud documents will still work abroad.

Useful tips:
- Working abroad: If you want to work abroad, keep your application documents complete, up to date and, depending on the destination, translated into the local language or English. This includes your CV, references, certificates, diplomas and, if needed, certified copies or translations. Check early whether you need a work permit, visa or recognition of your qualification.
- Travelling abroad: Depending on your destination, *vaccinations*, a travel pharmacy, malaria prevention or health certificates may be required. Get travel medical advice early, especially if you are going to tropical regions, remote areas or countries with limited healthcare. Some vaccinations require several appointments.

Zebrabox tip: Keeping your Swiss residence or registering as a Swiss national abroad? Clarify what applies to your situation early. The FDFA provides information on emigration, living abroad, returning to Switzerland and the online desk for Swiss nationals abroad. Swiss nationals abroad can use *the FDFA online desk* for services such as registering their details, requesting certificates and reporting changes in civil status.

A few months/weeks before going to live abroad

Entry and exit

To enter another country, you may need a passport, ID card, visa, electronic travel authorisation or other documents. Many countries require your passport to be valid for at least six months beyond your departure date. Check your passport early and make sure there are enough blank pages.

> **Important:** Deregistration, re-registration, insurance questions and visa procedures can vary depending on your municipality, canton and destination country. Double-check important details and ask for written confirmation. Keep confirmations both digitally and in print.

Useful tips:
- Book medical appointments, for example a dental appointment, general check up or vaccination advice
- If you are liable for military service, civil protection or civilian service, clarify early whether you need to report your stay abroad, apply for leave or deregister.
- Check roaming, eSIM options, a local SIM card and two-factor authentication. Many banks, insurers and authorities send security codes by SMS or app, so make sure you can access them during your stay abroad.

Keep all your important documents and paperwork to hand, such as:

- Passport / ID
- Visa or electronic travel authorisation
- Entry documents and residence permit
- Flight, train or travel documents
- Certificates, diplomas and employment references
- Certified copies of official documents (birth- / marriage certificate, family record)
- Vaccination record and medical documents
- Insurance documents (health insurance, travel insurance, contents insurance, liability insurance, accident insurance, social security etc.)
- Contracts (tenancy agreements, leasing, internet, phone, streaming, mobile phone)
- Bank and credit card documents
- Tax documents
- Memberships and membership fees
- Gas, electricity, water, heating
- Subscriptions (newspapers, public transport, apps, gym)
- Powers of attorney and emergency contacts
- Digital copies of important documentsw in a secure cloud
- Mail forwarding order or digital mail solution

Accommodation

Give notice, sublet or keep your accommodation? Clarify early what will happen to your apartment during your stay abroad. Check notice periods, tenancy agreement, deposit, handover and whether you need your landlord's consent to sublet. If you are reducing or giving up your household, create an inventory. Decide what to sell, donate, dispose of, take with you or store. Depending on your destination, household goods, vehicles, pets and valuable items may be subject to customs and import regulations.

Or organise a sublet, *find a subtenant* and *create storage space* and *declutter* your apartment. Allow enough time for selling items, donating, disposal, cleaning and handover.

Zebrabox tip: If you are staying abroad for longer, you do not have to take your whole household with you. Furniture, documents, keepsakes, seasonal items and personal belongings can be stored safely. This keeps you flexible during your stay abroad and avoids blocking your apartment, basement or storage room. Also useful: a power of attorney, advance directive and a trusted person in Switzerland who can deal with authorities, post or emergencies.

Banking & money

Make sure you can access your money abroad easily and at reasonable cost. Before you leave, check whether your Swiss bank will continue to maintain your account during a longer stay abroad and whether extra fees apply.

> **Important:** Credit cards, debit cards and online banking should work abroad. Check limits, foreign currency fees, cash withdrawal costs, replacement card services and emergency numbers. Do not rely on only one card or one account.

Useful tips: Prepare a backup: a second card, digital wallet, emergency cash in the right currency and a trusted person with power of attorney. Also compare multi-currency accounts, modern payment providers and cards with low foreign transaction fees. Pay attention not only to exchange rates, but also to processing fees for payments and withdrawals.

Zebrabox tip: If your Swiss bank remains your main bank, a banking power of attorney for someone you trust may be useful. In an emergency, this person can help block a card, forward documents or arrange payments. Make sure the power of attorney fits your actual needs.

Health insurance

Whether your Swiss health insurance continues to apply during your stay abroad depends on your residence, destination country and whether you are working, studying or emigrating. Clarify this directly with your health insurer before you leave.

> **Important:** Medical and hospital costs abroad can be very high. Check whether you need international health insurance, travel insurance or additional cover. Important points include emergency treatment, hospital stays, search and rescue costs, repatriation to Switzerland and cover for pre-existing conditions.

Useful tips: For temporary stays in EU/EFTA countries or the United Kingdom, the European Health Insurance Card can be helpful. It does not replace comprehensive travel insurance and does not automatically cover all costs. The FOPH notes that the card can entitle insured persons to medically necessary treatment during temporary stays in EU/EFTA countries or the UK. Studying aborad: Students and language students who are not employed during their studies abroad and keep their residence in Switzerland may, in some cases, remain subject to Swiss health insurance rules. Check in advance which proof of insurance your study destination requires.

Zebrabox tip: If you take medication regularly, organise supplies, prescriptions and a doctor's note in good time. Check the customs rules of your destination, as not every medicine can be imported without restrictions. For longer stays abroad, it can be useful to store key medical documents digitally and have them translated if needed.

Arriving in your destination country

Registering

Once you arrive, take time to settle in – but do not postpone the formalities. Many countries have deadlines for registration, residence permits, tax registration, health insurance or local identification numbers.

> **Important:** Swiss nationals abroad can register with the relevant Swiss representation via the FDFA online desk. This can make consular services, passport matters, voting registration, civil status changes and emergency contact easier.

Useful tips: Register in your host country if required. Take all necessary documents with you. Open a local bank account if needed, take out required insurance and save emergency numbers locally on your phone – not only in the cloud.

Zebrabox tip: For Swiss nationals abroad, the FDFA Helpline is a central point of contact for consular questions. Be cautious with unexpected calls, even if the number looks official. The FDFA says local Swiss representations and the FDFA Helpline support Swiss nationals abroad with consular matters.

After living abroad for a long time

Relocating back to Switzerland

If you return to Switzerland after a longer stay abroad, plan the move early. Key points include deregistering in your host country, registering with your Swiss municipality, health insurance, taxes, work, accommodation and transporting your household goods. In general, ch.ch says you are expected to register with your new commune of residence within 14 days of moving.

> **Important:** Swiss customs rules apply when importing household effects back into Switzerland. Create an inventory and check whether *form 18.44* is required. Special rules may apply to souvenirs, vehicles, pets and newly purchased goods. The Federal Office for Customs and Border Security explains that transfer of domicile is an important requirement for importing household goods duty-free, and the goods generally need to have been personally used for at least six months.

Useful tips: Register your new place of residence with the relevant municipality after your return. Depending on the canton or municipality, deadlines may vary. Insurance policies, contracts and official registrations should also be reactivated or newly arranged.

- Health insurance
- Contents and liability insurance
- Motor insurance
- Legal protection
- Pension provisions and social security (*AHV*)
- Taxes
- Military, civil protection or civilian service
- Driving licence
- Bank and credit cards
- Phone, internet and post
- School, childcare or education
- Employment contract and pension fund

Zebrabox tip: Returning with family, a spouse or partner? Check family reunification, civil status documents, visas and residence permits early. Depending on the case, the Swiss representation, the State Secretariat for Migration, cantonal authorities and your municipality may be involved.