



Zug: expat guide



Kanton Zug

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You have most likely either moved to the Canton of Zug or intend to come here shortly. We are delighted to welcome you!

The Canton of Zug is one of the most attractive business and residential regions in Switzerland. Despite its relatively small size, people from more than 137 nations live and work in our canton. They feel comfortable, particularly because commuting to work in Zug, reaching canton officials, and simply getting to the countryside from the city, are easy and convenient; additionally, they enjoy a rather diverse club and cultural life here. The population of Zug is open to everything that's new and regards the constituency of foreigners here as enriching.

Zug offers an attractive working environment because a large number of internationally networked companies provide employment opportunities for people of every level of education. Life in the Canton of Zug is multi-faceted thanks to an intact environment, a huge variety of leisure time opportunities and many cultural facilities.

Of course, the natives of Zug have their own characteristics. The «Expatriate Guide» is designed to help foreign residents understand the Swiss mentality and provide a transparent overview of the rights and obligations that allow all residents to live and work together. It is designed as a practical reference guide to assist you in easily finding your way around and in feeling at home with us.

We wish you every success – professionally and privately – in the Canton of Zug. And we are happy to have you here.

Dr. Bernhard Neidhart
Head
Office for Economy and Labor

1 Introduction, page 7

- 1.1 Switzerland, 7
- 1.2 The Canton of Zug, 12
- 1.3 Social customs, 16

2 Moving here, page 21

- 2.1 Customs regulations, 21
- 2.2 Arrival checklist, 24

3 Settling in, page 27

- 3.1 Residence and work permits, 27
- 3.2 Housing, 31
- 3.3 Taxation of individuals, 35
- 3.4 Insurance, 39
- 3.5 Social security system, 44
- 3.6 Education, 49
- 3.7 Child care, 57
- 3.8 Owning and driving a car, 57
- 3.9 Traveling with pets, 57
- 3.10 Socialising, 64
- 3.11 Relocation Services, 64

4 Everyday life, page 65

- 4.1 Health matters, 65
- 4.2 Telecommunication, 69
- 4.3 Other media, 71
- 4.4 Public transportation, 74
- 4.5 Banking, 79
- 4.6 Postal service, 84
- 4.7 Shopping, 89

5 Leisure, page 91

- 5.1 Culture, 91
- 5.2 Sports, 97
- 5.3 Excursions, 100
- 5.4 Events, 105
- 5.5 Culinary specialties, 109
- 5.6 Restaurants, 110
- 5.7 Hotels, 110

6 Contacts, page 111

- 6.1 Official holidays in the Canton of Zug, 111
- 6.2 Internet addresses, 111
- 6.3 Postal addresses, 112
- 6.4 Literature, 121

7 Index, page 123



1 Introduction

- 1.1 Switzerland, 7
- 1.2 The Canton of Zug, 12
- 1.3 Social customs, 16

1.1 Switzerland

1.1.1 Facts about Switzerland

Capital city	Berne
Area	41,285 sq. kilometers
Cantons	26
Inhabitants	8.7 million
Main languages	(multiple choices possible) German (80%), English (14%), Italian (4%), French (3%), other (20%)

1.1.2 History

Mutual assistance between independent states was first discussed when men from the three mountain cantons of Uri, Schwyz and Unterwalden met in 1291, creating without realizing it the Helvetic Confederation. According to legend, the oath of allegiance was taken on August 1, 1291 on the Rütli meadow near Lake Lucerne. The people of central Switzerland then started a series of wars to impose their law on the feudal territories of the lowlands and to extend their alliance to other valleys and towns, forming a confederation of first eight and then thirteen cantons by 1513. At first, this fairly loose association defended the independence of the individual cantons and later conquered and subdued new territories. In 1798, French troops occupied Switzerland, broke the power of the ruling élites and temporarily destroyed the cantonal system by creating the centralised Helvetic Republic.

In 1803, Napoleon put an end to the disputes between the federalists and those that favored centralized government by decreeing the Act of Mediation, under which Switzerland became a Federal Republic of 19 cantons. However, after Napoleon's fall, the alliance of states once more became a fairly loose confederation of now 22 cantons, and here and there, democratic rights were restricted in favor of the aristocracy and the cities. During this period, in 1815, Switzerland's neutrality was recognized internationally.

The year 1847 saw the end of a brief civil war between an alliance of the seven conservative Catholic cantons (the «Sonderbund»), and the Protestant cantons, which already had liberal governments. This dispute led in 1848 to the foundation of a federal state with progressive republican ideas – in the heart of a Europe

made up of restored monarchies. The new constitution was accepted in the same year by popular vote. It was revised in 1874 and has subsequently been adapted from time to time to meet new needs.

1.1.3 Population

Switzerland is divided into four language areas: The Raeto-Romanic region in south-eastern Switzerland, the Italian-speaking region in the south, the French-speaking area in the west and the biggest language zone of all, Swiss-German in the rest of the country. The Swiss-German language includes a very wide variety of local dialects. The dialects used in everyday conversation are unlikely to give way to standard German as used in writing.

Switzerland has one of the lowest birth-rates in the world. The average number of children per women 1.54 (in 2016) is clearly lower than that of many OECD countries, which explains the increase in the number of households without children (over two thirds of them in 2016, compared with 58% in 1980) and the decreasing average size of families with children. A decisive factor for population distribution in Switzerland is regional changes with all their social and economic consequences: decreasing population of remote areas, a shift in residential population from city centers to outlying suburbs or the influx into built-up areas and secondary centers.



The proportion of foreigners varies considerably from one region to another. Depending on the degree of urbanization, the economic structure and the distance from the border, it varies between 8% and 38%. In 1860, less than 6% of the population were foreigners.

1.1.4 **Economy**

Industrial development in most countries started with the exploitation of natural resources such as iron and coal. Switzerland has no such traditional raw materials – only hydroelectricity is plentiful. Yet, Switzerland has recorded strong economic growth for over 150 years. One secret of its success is its well-trained, highly qualified work-force, which favors the development of efficient industrial and service-sector companies. However, industry in Switzerland is focused on processing imported basic materials. Specialized and high-quality brand products have become characteristic of the Swiss economy.

In many cases, industry concentrates on highly developed niche products. Internationally standardized mass-production goods are the exception. For this reason, Switzerland is dependant on open markets. Of great importance to exporting companies is the fact that several bilateral agreements with the European Union (EU) have become effective in the last few years.

Currently, almost three thirds of the active population works in the service sector. They account for two thirds of the gross domestic product (GDP), the total value of goods and services produced within the domestic economy. Swiss banks and insurance companies are among the international leaders in their fields. With the scenic advantages of Switzerland, tourism is also an important factor in the Swiss economy.

The bilateral agreement between Switzerland and the European Union on the Free Movement of Persons has been in force since 1 June, 2004. Today the living, employment and working conditions for Swiss citizens and nationals of EU member states are comparable.

1.1.5 **Democracy**

The confederation today consists of 26 autonomous cantons (including six «half cantons»). The cantons, as federal states, enjoy a high degree of freedom in their political decisions and administrative autonomy. Each canton has its own constitution and laws. The duties of the federal government are strictly defined and laid down in the constitution.

Switzerland's federal structure, with no strong central power, encourages politics close to the people and a national identity. In almost no other sovereign state do the people enjoy such an extensive right of participation.

Direct democracy means that Swiss citizens are able to influence political decisions to a large extent. All Swiss citizens are equal before the law. At the federal level, Swiss citizens over the age of 18 can vote to elect the members of parliament and to decide on changes to the law and the constitution. Citizens are entitled to demand a change to the constitution by means of a «popular initiative» which requires the signatures of 100,000 entitled voters within a collection period of 18 months. It gives the people the power to intervene directly in decision-making with regard to legislation and constitutional provisions. Another possibility is to hand in a «referendum» against a proposed law, which requires 50,000 voters or eight cantons within 100 days of its official publication.

At the level, legislative power is exercised by the federal assembly of two chambers: the national council representing the people directly, and the council of states, representing the cantons. Executive power is vested in the federal council, which has seven members elected every 4 years by the federal assembly. The highest judicial authority is the federal or supreme court, based in Lausanne, Lucerne, Bellinzona, and in St Gallen.



1.1.6 Nature

In Switzerland it is remarkable how pronounced differences in nature and landscapes occur over small distances. The Alps, Mittelland and Jura are the country's three main landscapes. The Alps cover approximately 60% of the country, the Mittelland 30% and the Jura 10%. The average height of the Alps is 1,700 m, and about a hundred peaks reach or exceed 4,000 meters. The highest point in Swiss territory is the Dufour Peak at 4,634 m. Switzerland's principal rivers are the Rhône, Rhine, Reuss and Aare, all of which rise in the Gotthard mountains and flow in different directions. The Mittelland, or «middle land» forms a wide band from Lake Geneva to Lake Constance. It has a more temperate climate than the Alps and the Jura and has become the economic heart of Switzerland. In the Italian-speaking Canton of Ticino to the south, there is an almost Mediterranean climate for much of the year, separated from the cooler north by the Alps.

For detailed information about Switzerland, please refer to the website www.swissworld.org or www.myswitzerland.com.

1.2 The Canton of Zug

1.2.1 General remarks

The Canton of Zug is located centrally in Switzerland and in Europe. Public and private transport makes it easy to reach Zug from Zurich or Lucerne in less than 30 minutes.

On the one hand, Zug is a dynamic business location with international flair, which has considerably grown in recent years. The authorities treat business people – no matter whether self-employed or major groups – as welcome customers who are assisted according to their needs in a professional and efficient way.

On the other hand, the canton is surrounded by remarkable natural beauty and offers its population a quality of life that is difficult to top. Everybody who lives and works in the smallest full canton of Switzerland enjoys a reasonable work-life balance. Everything is close by: your home, schools, work, day nurseries, sports clubs, music school, promenades and cultural institutions.

Not least because of all the people who in the past 50 years moved to Zug from countries all over the world, Zug is viewed as a lively, attractive town.

1.2.2 Facts about Zug

Area	Approx. 240 sq. km
Communities	11
Inhabitants	131,000 (approx. 70% Swiss, 30% other nationalities)
Capital city	Zug
Topography	Approx. 110 sq. km meadows and arable land 9 sq. km of pastures and uncultivated land 61 sq. km of forests 33 sq. km of lakes, rivers and streams 27 sq. km of built-up areas
Religions	45% Roman Catholic 12% Protestant 35% other churches or non-confessional
Economic structure	81% trade and services 17% industry 2% agriculture



1.2.3 History

The first traces of agricultural activity on the shores of the Lake of Zug date back some 4,000 years. The name Zug derives from the word «ziuge» (meaning «to pull») – a term used in fishing to describe how the fishermen took fish from the lake. In 858, the so-called Kings Court in Cham was mentioned for the first time in an official document. Around 1300, the city of Zug became an important trading center on the «Säumer» route over the Gotthard. In 1866 the Anglo-Swiss Condensed Milk Company was established in Cham by the American brothers George and Charles Page – it later became part of the Nestlé group. Many old buildings, castles and feudal homes witness the rich history of the region.

1.2.4 Inhabitants of Zug

The relatively young population of Zug has doubled in the last 40 years. People from more than 130 nations live and work in Zug, giving the region a decidedly cosmopolitan atmosphere. Many speak two or more languages. The official language of the area is German, but English is increasingly the language of business.

1.2.5 Economy

As early as the beginning of the 19th century, Zug was open for businessmen from abroad. This spirit of openness – typical of Zug and combined with the business-friendly mentality and the low tax rates – has attracted numerous foreign



companies to settle in the region. The well-developed infrastructure in the fields of banking, trustee-ship, asset management, legal and tax advice fulfill all the high demands of international business activity. Zug's industry is broadly based.

Trade and industry are important factors of life in Zug. Two thirds of all employees are active in the service sector. Noteworthy is the presence of companies active in the fields of commodity trading, wholesale trade, medical technology, bio technology, high-tech (IT and electronic components), pharmaceuticals and chemical products, sports articles and sports marketing, schools, management and adult education, metal processing and general finance.

1.2.6 Economic Promotion Office

Countless independent ratings and studies affirm the Canton of Zug's popularity as a unique area for business and living. Distances within the canton are short, and its authorities enjoy an excellent reputation for their support and efficiency. Its economic success is based on a distinctive long-term development strategy. Undeniably, there are many reasons for Zug's popularity.

Decisive factors for the choice of a location: Zug is business-friendly, provides highly qualified specialists, stand for long-term stability, and offers outstanding quality of life.

The Canton of Zug provides excellent conditions for everyone. With a dense network of services, suppliers and private support organizations, a unique mix of local and international companies, ample investment in education and culture, attractive tax levels for legal entities and individuals, and the availability of both an efficient infrastructure and a fascinating living environment, the Canton of Zug offers an optimal overall package.



Our services are free of charge:

- assistance regarding founding of companies, work permits, infrastructure
- close networking with companies, trade and public associations, and local authorities
- a wide selection of documents and brochures

Economic Promotion

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economy.zg.ch



1.2.7 Tourism

As the pearl of central Switzerland, Zug is the ideal destination for an interesting, relaxing stay for vacation and recreation. A very diverse range of cultural activities and just about every kind of sports and fitness activity await guests from all over the world. Among the many sights, the old town with its century-old buildings is of particular interest.

1.2.8 Culture

Zug's cultural life has a rich variety of events to offer throughout the year. Many old customs are still alive today. Those interested in contemporary culture will find Zug the ideal place to be. The nearby cultural centers of Zurich and Lucerne enhance the local program. The famous opera, the Kongresshaus (concert hall) and the Kunsthaus (art gallery) are just a few of the countless cultural institutions in Zurich. And the Lucerne Concert and Congress Center (KKL) enjoys an excel-

lent reputation. For additional information see 5.1 and 5.4 or have a look at www.zug-tourismus.ch or at www.zugkultur.ch.

For additional information on the Canton of Zug please check on at www.zg.ch.

1.3 Social customs*

Wherever you move, it will take time to get used to a different way of life and to make new friends. In Switzerland, when you become integrated into the local community, you will find that friendships are true and long-lasting. Often you hear of foreigners who, after being here for a few years, no longer want to leave.

Every country has its unique set of customs and traditions. Some rules of etiquette that apply to Switzerland may differ from those of your home country, so here we have tried to summarize some of the most important personal aspects of the Swiss way of life.

- When you meet someone, you should shake hands, instead of just saying «hello». If they are friends or relatives, you kiss them on the cheek – normally three times, on the right cheek, left and then right again! And when you leave, you shake hands or exchange kisses again!
- When you telephone someone, or answer the phone, you give your own name at the beginning of the conversation, rather than answer by saying «hello».
- You shouldn't address a person using first names until you have known each other for a while and have become friends, unless this is how you were introduced. To use informal forms (e.g. the German «du») is not polite and can make the other person feel uncomfortable.
- When you move in, it is you who should take the first step and introduce yourself to the neighbors. If you don't, they will feel that you do not want to meet them!
- The Swiss are very punctual – a minute over the appointed time is regarded as late!



- The Swiss are also strict when it comes to noise. For example, in an apartment, it is bad manners to have a radio or TV on loud enough to disturb the neighbors after 10 pm. If you have a garden, you should not use a power mower or electric clippers on Sundays and holidays. As for the telephone, you should not call before 8 am or after 9 pm, except to family and close friends.
- Discipline is seen as very important – both self-discipline and the respect of others' private lives. If you rent an apartment, you will receive a list of regulations that explains your rights and duties. Sometimes, this is posted in the building's entrance hall.
- If you own a dog, you must clean up after your pet in public areas such as in parks and on sidewalks. Plastic bags are available from green-colored containers.



- Dropping garbage is strictly forbidden – that explains Switzerland’s reputation for cleanliness.
- Inviting a friend by telephone to visit is of course normal, but for more formal occasions, invitations are often in written form, and are sent at least ten days in advance. It is seen as impolite to drop in to a Swiss friend’s house or apartment without being invited. A thank-you note or phone call is customary after receiving gifts or invitations.
- Parties are normally finished at a reasonable hour. If you expect a party to continue late, the neighbors should be warned in advance or invited.
- If you can’t keep an appointment, whether formal or informal, or if you will be particularly late, you should inform the host.
- The Swiss have a reputation for being friendly – but this may not include an invitation into their home! If you share a hobby with local residents – like a sport or music – you will find that barriers fall more quickly and you will be accepted more readily.
- Tipping in restaurants, taxis and hairdressers is not an obligation because service is included in the bill. However, you might want to round up the amount due. If you have received special attention, it is appropriate to give a tip, perhaps 5 to 10% of the total bill.
- Smoking is forbidden in cinemas and theaters, doctors’ and dentists’ waiting rooms, areas of hospitals, all public buildings and on buses and trains, and restaurants.
- To calculate the time difference, note that Switzerland joins most of continental Europe on Central European Time. On the last Sunday of March, Daylight Saving Time usually begins, and clocks are set forward one hour, until the last Sunday of October when they are set back again. (Remember: spring forward, fall back).
- Although it is not required by law to carry your passport or residence permit with you, it is advisable to carry some form of identification in case of an accident.

- If something you lost is returned to you, it is customary to reward the finder. A lost item may be turned in at the train or police station, and when you claim it there will be a finder's fee of up to 10% of the value of the object.
- Christmas in Switzerland is definitely a family affair. On Christmas Eve a tree is decorated with the whole family present, including children of every age. Gifts are exchanged and a traditional dinner is served.
- New Year's Eve is a festive occasion mainly for the adults. On New Year's Day and for approximately the five following days, it is customary to wish everybody a Happy New Year with at least a warm handshake. It is customary to give a generous gratuity or a gift in an envelope to domestic helpers, the postman, and other service personnel.
- If you are in a social setting and alcoholic beverages are served, the entire party clinks glasses among each other and says «Cheers or Prosit» before taking the first sip of wine or beer.
- The key to smooth and successful integration is without doubt learning the local language, even though many locals speak English and other foreign languages. Being able to make yourself understood in the local language will open many doors: be it with your neighbors, with local officials, in a sports club, while shopping or simply by being able to read the local press and inform yourself about local events.

A list of German courses held in the Canton of Zug may be obtained from Fachstelle Migration, www.fmzug.ch or Pro Arbeit Zug, www.proarbeit-zug.ch.



2 Moving here

- 2.1 Customs regulations, 21
- 2.2 Arrival checklist, 24

2.1 Customs regulations*

2.1.1 General rules

The general principle of Swiss customs taxation is quite unusual. Switzerland is one of the few countries in the world to levy import duties based on weight, volume or number of units. There are no restrictions regarding the import or export of Swiss and foreign banknotes. On duty-free and tax-free items, you have a daily allowance of CHF 300.– worth of goods purchased abroad per person for your personal use. For this, a child is treated in the same way as an adult. If the total value of goods exceeds CHF 300.–, then all goods become taxable. This limit is not cumulative for people traveling together, so you will have to pay duty on a new television worth CHF 400.– even if there are two of you crossing the border together. In this duty-free and tax-free allowance, you can include the quantity of special items listed below.

Alcoholic beverages (minimum age 17):

With an alcohol content by volume under 18%: 5 litres

With an alcohol content by volume over 18%: 1 litre

Tobacco (minimum age 17):

250 cigarettes or 250 cigars or 250 grams of other tobacco products

Meat (only within the free value limit of CHF 300.–):

Any type of meat, fresh, frozen, salted, dried, smoked, fish or game is limited to one kilo per day and person. Duty per additional kilo is CHF 17.–.

If you plan to bring in several bottles of wine, it is worth noting that customs duty rises according to how much you import. Up to 20 liters, the duty is CHF 2.00 per liter, but each additional liter costs a further CHF 3.–.

Keep your sales receipts, as they can be requested to prove the place of origin and the price you paid. Also, keep your customs declarations in the event that they are required for verification. Remember that the CHF 300.– limit includes everything, even car repairs made outside Switzerland.

More information: www.ezv.admin.ch



2.1.2 Household effects

Fortunately, for household goods there is a different rule. If you import your own possessions and articles – which you have owned and personally used for at least 6 months prior to your change of residence – and you do not intend to sell them in Switzerland, their import into Switzerland is duty-free and tax-free. Of course the moving of your household and importation of goods into Switzerland must take place within a reasonable period after the change of residence.

In order to import your goods duty-free into Switzerland you will have to present the following documents to the Swiss customs office:

- a list of the goods to be imported; articles which do not fulfill the conditions for duty-free clearance should be itemized at the end of the list as «goods for normal customs clearance»
- the Swiss residence permit or assurance of a residence permit (for foreign immigrants coming to Switzerland)
- proof that a house or an apartment has been purchased or rented or evidence that this is available

the Swiss customs application form 18.44

Please note that subsequent shipments are possible, but they have to be declared with the inventory when importing the first shipment. Detailed provisions and Swiss customs application form 18.44 can be found online under:

www.ezv.admin.ch

Please be aware that for goods which do not fulfill the provisions, import duties and VAT have to be paid.

2.1.3 Pets

A cat, dog or bird can be imported or re-imported if you are able to show a certificate proving that it was vaccinated against rabies not fewer than 30 days and not more than 360 days before moving. Dogs younger than 5 months cannot be imported if they have their tail and/or ears cropped. If you import more than 3 pets at the same time, a check-up at the vet's before leaving may be necessary. For all other animals, please contact the Swiss customs authorities. In all probability, an import license and a sanitary check will be required.

2.1.4 Motor vehicles

Cars, boats, aircrafts etc. can be imported with their foreign registration cards and foreign plates. To be considered as part of your removal goods (and therefore duty and tax-free) a motor vehicle must have been in your possession for at least 6 months before the move. The foreign registration card will have to be presented with the application form 18.44 to a Swiss customs office (see also details under Point 2.1.2). In addition to this, you will have to sign a declaration stating that you do not intend to sell your vehicle for the next year. If you decide to sell the vehicle within the 12-month period, or if you have owned the vehicle for fewer than 6 months, the import will be treated as a «standard» import, and then import duties, VAT and taxes will be levied.

2.1.5 Alcoholic beverages

Included in the movable goods, you can import tax-free a quantity of alcoholic beverage that is estimated reasonable and appropriate to your lifestyle. By this, the Swiss Customs Authorities mean up to 200 liters of wine or beer per person. Otherwise, the usual duties and taxes will be levied, which can be quite high. For strong liquor (over 25% alcohol), the maximum quantity that can be imported duty-free is 12 liters, and for more, heavy duties and taxes will be levied.

2.1.6 Plants and fruits

A number of ornamental, aromatic and medicinal plants can be imported without a phyto-sanitary examination (the list can be found on the website of the Swiss Customs Authorities) – up to 20 kg per person per day. For other plants, fruits and vegetables, phyto-sanitary inspections are required, and the import of many overseas plants is forbidden. For precise information, contact the Swiss Customs Authorities.

2.1.7 Arms and ammunition

All arms, weapons and ammunition as well as their parts must be declared with Swiss customs during import, export or transit. When you are preparing to move, it is strongly advisable to check with customs on what you plan to import. Some weapons and their parts are forbidden and will not be allowed into Swiss territory.

If you need more detailed information, the website of the Swiss Customs Authorities is very useful:

Eidgenössische Zollverwaltung

(= Swiss Customs Authorities)

Oberzolldirektion

Monbijoustrasse 40

3003 Berne

Tel. +41 (0)58 462 65 21

www.ezv.admin.ch

2.2 Arrival checklist*

This is a summary of the tasks you have to complete when you arrive in Switzerland. Please make sure that all the required forms have been filed beforehand and that the application has been approved.

At Swiss passport control:

- Present your passport or identity card for nationals of an EU/EFTA country, your employment contract and assurance of a residence permit to the immigration official.
- Make sure that you get a date-of-entry stamp if you are a non-EU citizen.
- Check beforehand whether you require a visa (most non-EU citizens need one).
- If you are importing a car, have all your papers at hand. See 2.1.4.

Within 14 days after arrival:

- Register at the Office for Migration. You will have to hand in form A1/2 with the required enclosures listed on the back of it, i.e.: your original passport, 2 passport photos and evidence of health insurance.
- If you plan to relocate your family, you need to hand in your marriage certificate and the birth certificates of your children as well as a copy of each passport with the application form F1/2.

Amt für Migration

(= Office for Migration)

Aabachstrasse 1, P.O. Box 857

6301 Zug

Tel. +41 (0)41 728 50 50

info.afm@zg.ch

www.zg.ch/afm

- Arrange all your insurance coverage, especially the compulsory health insurance (see 3.4.1.2). In case you have to be hospitalized, the hospital you are admitted to will ask about your insurance coverage. If you do not have a Swiss insurance policy, the hospital will probably require an advance payment or some form of financial security.
- Register with a telephone company to get a home telephone line. See 4.2.

- Registering with your embassy or consulate is recommended. Embassies often offer special services to their citizens and can be very helpful in case of difficulties. You will find a complete list on the website www.eda.admin.ch.
- Open an account at a bank or the post office and give your employer the details for the payment of your salary. See 4.5.
- Within a year, you will need to go to the Office for Motor Vehicles to get a Swiss driver's license and Swiss license plates. If you are here for under a year, your original driver's license is valid. See also 3.8.
- Should any questions arise in connection with your move to Switzerland, living in Switzerland or your move back to your home country, the Migration Advisory Office (address below) or a local relocation company (please see the list on economy.zg.ch under «Useful Publications») will be able to assist you.

Fachstelle Migration

(= Migration Advisory Office)

Chamerstrasse 50

P.O. Box 1258

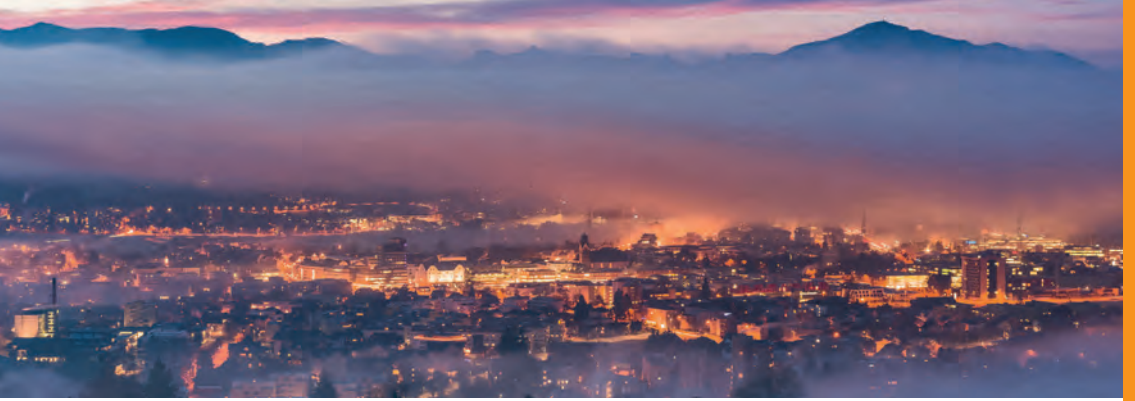
6301 Zug

Tel. +41 (0)41 531 50 00

welcome.desk@fmzug.ch

www.fmzug.ch

A personal welcome package is sent out shortly after your arrival.



3 Settling in

3

- 3.1 Residence and work permits, 27
- 3.2 Housing, 31
- 3.3 Taxation of individuals, 35
- 3.4 Insurance, 39
- 3.5 Social security system, 44
- 3.6 Education, 49
- 3.7 Child care, 57
- 3.8 Traveling with pets, 57
- 3.9 Owning and driving a car, 57
- 3.10 Socialising, 64
- 3.11 Relocation Services, 64

3.1 Residence and work permits

If you wish to live and work in Switzerland you need to apply for a residence and work permit. These documents are issued by the Office for Migration in Zug.

3.1.1 Permits for citizens of EU/EFTA states

Since June 1, 2007, Switzerland allocates no more immigration quota to EU-citizens from the following countries: Austria, Belgium, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Great Britain, Greece, Hungary, Ireland, Island, Italy, Latvia, Liechtenstein, Lithuania, Luxemburg, Malta, Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain and Sweden. Citizens from these countries may apply for a residence and work permit by presenting a signed Swiss working contract or stating their intentions to set up a Swiss business on their own.

EU-citizens from Croatia still need to apply for a work permit. The employer needs to prove to the authorities that no one could be found in the Swiss labor market to do the job.

Also, EU-citizens who are registered as self-employed or being sent by an employer in their home country are still required to obtain a permit for delivering their services in Switzerland. For services lasting up to 90 days per calendar year, permission is to be obtained electronically (Meldeverfahren). For services lasting for more than 90 days, an application for a work permit must be filed with the Office for Migration.

Amt für Migration

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Tel. +41 (0)41 728 50 50

info.afm@zg.ch

www.zg.ch/afm

3.1.2 Permits for citizens of Non-EU/EFTA states

Non-EU/EFTA citizens are still subject to the Swiss immigration quota system. Only highly qualified or specialized management personnel are eligible for a work permit. Moreover, Swiss employers who intend to employ a citizen from a non-EU/EFTA state need to prove to the authorities that no qualified person in Switzerland or in any of the EU/EFTA states can be found to perform the respective job. An exception is made with respect to employees being transferred within an international company.

Amt für Wirtschaft und Arbeit

(= Office for Economy and Labor)

Aabachstrasse 5

6301 Zug

Tel. +41 (0)41 728 55 20

info.awa@zg.ch

www.zg.ch/awa

3.1.3 Type of permits

A short-term residence and work permit L is issued based on a limited working contract lasting up to 24 months.

A residence and work permit B is issued based on a working contract lasting longer than 24 months.

A residence and work permit C is issued after a minimum of 10 years permanent stay (B-Permit) in Switzerland.

3.1.4 How to find a job

Check out the websites such as www.amtsblatt.zg.ch, www.jobs.ch, www.jobscout24.ch or www.monster.ch for jobs in Zug, newspapers or relevant trade journals.

Regionales Arbeitsvermittlungszentrum RAV

(= Regional Employment Center)

Hertizentrum 6

6303 Zug

Tel. +41 (0)41 728 25 88

info@rav.zg.ch

www.zg.ch/rav



3.1.5 Employment law

The following are only general explanations. For concrete questions please contact the address below.

All aspects of the employer-employee relationship are regulated by an employment contract. As a minimum, the contract should define the wages you will receive, your working hours, holidays, the length of any agreed probationary period, when your employment begins and ends and the notice period of the contract. In case the contract does not specify notice periods, statutory notice periods of one month in the first year of service, two months in the second and up to the ninth month of service and three months as of the tenth year of service apply. In Switzerland it is usual to pay either a thirteenth monthly salary or a bonus at year-end – this detail should also be covered by the contract, which should also state whether you will receive a proportion of respective bonus payment for the time worked if you leave the employment during the year. Working hours are regulated by the company, or by branch or global labor contracts; they range from 40 to 45 hours per week. Legally you are entitled to a minimum of four weeks or 20 working days of vacation. The official retirement age for men is 65 and for women 64, although this is applied with flexibility.

Amt für Wirtschaft und Arbeit

(= Office for Economy and Labor)

Aabachstrasse 5

6301 Zug

Tel. +41 (0)41 728 55 20

info.awa@zg.ch

www.zg.ch/awa

3.2 Housing

3.2.1 General introduction

In Switzerland the majority of the population rents an accommodation, but the interest in living within one's own four walls is increasing, especially in Zug. Furnished apartments are available. At the beginning of a lease, a contract is signed which specifies its minimal length, the dates on which notice can be given, the net rent, and any auxiliary costs (usually about 10% of the rent), see also 3.2.3.

A report is also written to record details about the condition of the premises at the hand-over. Called a «protocol», this protects the new tenant from claims for existing damages beyond his or her responsibility, and is used to check against when the tenant departs. A kitchen always comes fully equipped with electrical appliances built-in.

3.2.2 Rental agreements under Swiss law

3.2.2.1 Terms/termination

Rental agreements (written in German) for residential or business premises may be agreed for a definite or an indefinite period of time. Unless otherwise agreed in a rental agreement, the parties may give notice of termination with a notice period of three months (for business premises the notice period is six months). Often it is agreed that termination notice can only be given as per a certain date.

If the rented object serves as residence of a family, a spouse may only give notice of termination of the rental agreement with expressed consent of the other spouse. Notice of termination must be given in writing. The lessor must give notice of termination on a form approved by the canton, indicating how the lessee is to proceed if he/she wants to challenge the notice of termination or request an extension of the rental relationship. Notice of termination by the lessor as well as the setting of a payment period with threat of termination shall be sent separately to the lessee and his or her spouse.

If the lessee returns the object without observing the notice period or termination date, he/she shall be released from his/her obligations towards the lessor only if he/she proposes to the lessor a new lessee who is solvent and willing to enter into the rental agreement on identical terms and who cannot reasonably be refused. Otherwise, he/she shall pay the rent until the time at which the rental relationship ends or may be terminated in accordance with the contract or the law.

3.2.2.2 Rent/security

The lessor may ask for a rent deposit in the amount of three months' rent at maximum, to be deposited with a bank in a savings account. Rent is usually paid monthly at the beginning of each month.

3.2.2.3 Care/remedy of minor defects

The lessee is obliged to use the rented object with due care and must be considerate of other occupants and neighbors.

The lessee must at his/her own expense remedy defects which may be cured by minor cleaning or repairs as necessary for ordinary maintenance. If the suitability of an object for its intended use is impaired or reduced, the lessee may request from the lessor a proportional reduction of the rent for the time from when the lessor learned of the defect until the defect is remedied.

The lessee shall report defects which he/she does not have to remedy himself/herself to the lessor. If the lessee fails to make a report, he/she shall be liable for any damage to the lessor resulting therefrom.



3.2.2.4 Sublease

The lessee may sublease the object fully or partially with the consent of the lessor. The lessor may refuse his/her consent only if the lessee refuses to inform the lessor of the terms of the sublease, the terms of the sublease are abusive compared with the terms of the principal rental agreement or if significant disadvantages arise for the lessor from the sublease. A lessee of business premises may, with the written consent of the lessor, assign the rental relationship to a third party. The lessor may refuse his consent only for valid reason.

Mieterinnen- und Mieterverband Kanton Zug

(= Tenants' Association of Canton Zug)

Industriestrasse 22

P.O. Box 732

6301 Zug

Tel. +41 (0)41 710 00 88

mvzug@bluewin.ch

www.mieterverband.ch

Hauseigentümerverband Zugerland

(= Homeowner's Association of Zug)

Dorfstrasse 16

6341 Baar

Tel. +41 (0)41 710 65 20

hev.sekretariat@bluewin.ch

www.hev-zugerland.ch

3.2.3 Auxiliary costs

Some auxiliary costs («Nebenkosten») must be paid in addition to the monthly rent. These cover such things as central heating, water use, electricity used by the tenants in common, cleaning of the common areas by the janitor, garbage collection and the subscription for cable television. Typically they amount to 15% of the rent; should one use much more or much less, an additional payment or refund can be expected after the end of the year, when the meters are read.

3.2.4 Electricity

The electricity supply in Switzerland is 220 volts AC, 10 amps maximum, with a frequency of 50 hertz. Switzerland has three different plug configurations with two, three and five contact points (including the earth) and a 16 amp rating. Electricity supply at a low tariff rate is provided from around 10 pm to 6 am, so a cost-conscious user would run the washing machine or dishwasher during these hours. Check whether you are registered with the WWZ (= Zug Water Supply Company, see 6.3.2) for your electricity supply; usually this has been arranged by the owner or the building's management company.

3.2.5 Gas

Gas is not generally available in private housing in Switzerland, except in some areas for central heating. However, the use of gas is steadily rising and is today Switzerland's third largest source of energy.

3.2.6 Water

If your apartment has its own water counter, you will be billed for the actual water you use. Otherwise you will pay a fixed rate, already included in the extra rental costs, depending on the size of your house or apartment and possibly the number of faucets.

Water in Switzerland is usually quite hard – it contains high proportions of calcium and other minerals. This means you will need a generous supply of decalcification solutions, for instance vinegar, to keep your pots, glass, utensils, and equipment clean.

3.2.7 Central heating

Most apartments have central heating, paid for each month as part of the ancillary costs. The meters relevant for your rooms are read once a year and the costs calculated. You may receive a request for additional payment or a refund.

3.2.8 Waste disposal

Switzerland has one of the highest rates of waste recycling in the world. A 35-litre garbage bag is expensive. This means that if you threw all your waste into the garbage bag, you would be paying a considerable price for waste disposal. However, only part of your waste really belongs in the refuse bag. «Recycling Zug» offers better and cheaper alternatives for the disposal of many materials at the collection centers in each town or village and also by means of special collections (paper, cardboard packaging, vegetable waste). Kitchen and garden waste, etc.,

does not belong in the garbage bag; it will be collected free of charge every week by the «Green Collection» (in green containers).

Further information can be obtained at each community.

3.2.9 Garage or parking space

A garage or parking space is often not included in the rent of an apartment. A single lock-up or a parking space in a collective underground garage is quite common in modern apartment blocks.

3.2.10 Where to find housing

Housing ads take up a good part of the «Amtsblatt des Kantons Zug» which can be bought at every «Kiosk» – a newspaper-stand which besides selling newspapers magazines and books also offers practical items from chewing gum to batteries. Other sources are daily newspapers like «Tages-Anzeiger».

On the web you can also find various sites such as:

www.homegate.ch

www.immoscout24.ch

www.newhome.ch

www.alle-immobilien.ch

3.3 Taxation of individuals

Taxation of individuals in the Canton Zug is very attractiv. Tax rates are among the lowest in Switzerland.

Income tax is payable for each level of administration: community, canton and federation. Switzerland's tax system differs from that of other countries: for example, each municipality is able to determine its own tax rates. Tax rates also vary between cantons, and the only tax for which the same rate is charged throughout the country is the federal tax. As a result, cantons and municipalities sometimes compete with each other by offering lower taxes. By choosing carefully where you live, you can influence how much tax you will have to pay to a certain extent. However, rents are very often higher in low-tax municipalities and vice versa, which shows how the market and the system combine to achieve a measure of justice!

Different scales of income tax, wealth tax and church tax are applied to single persons and married couples. The latter pay combined taxes that are lower than

the ones for single persons. If you are not liable for taxation at source, taxes are due at your original domicile until 31 December of the year of the move when relocating from one municipality in the canton to another. If you move to another canton, taxes are payable to the new canton for the whole tax period in which the move takes place, except for tax on capital payments. To avoid double taxation of income, wealth or inheritance, agreements have been concluded with approximately 80 states including all EU countries. In some instances, reduced federal withholding tax is charged.

3.3.1 Income tax (= «Einkommenssteuer»)

The confederation, the cantons and the municipalities charge progressive rates of income tax, with progression ceasing once the top rate for federal and cantonal/municipal tax is reached. Taxes are due for each calendar year. You fill in an annual tax return on which you may claim deductions (professional expenses, maintenance costs, support payments or payments to third-pillar pension funds (personal pension plans)). An electronic version of the annual tax return form (eTax.zug) is available with step-by-step instructions which makes the form easier to complete (www.zg.ch/tax).

Consult www.zg.ch/tax to calculate how much tax you need to pay.

3.3.2 Tax at source (= «Quellensteuer»)

If you are employed in Switzerland and have a «B» permit (not a «C» permanent residency permit) you are liable for taxation at source, which is deducted directly from the salary by the employer at a standard rate depending on your income. Tax at source is charged instead of paying annual federal, cantonal and municipal taxes separately later. A useful hint: ask your employer to pay out your thirteenth-month bonus in 12 monthly installments and you will pay a little less tax – because two salaries in December will put you into a higher tax bracket.

3.3.3 Income tax – special deductions for expatriates

Senior staff or specialists who have been sent to Switzerland temporarily (max. five years) by a foreign employer (generally to a subsidiary or affiliated company) and to whom additional professional costs arise because they are temporarily residing in Switzerland (so-called expatriates) can benefit from additional tax deductions.



Professional costs eligible for deduction are: costs for accommodation, costs of travel between your home country and Switzerland, costs for fees for schooling of children, etc., in case these costs are not paid by the employer. It is also possible to deduct these costs on a lump sum basis of CHF 1'500 per month.

3.3.4 Wealth tax (= «Vermögenssteuer»)

Wealth tax on total wealth and material assets is imposed by cantons and municipalities; liabilities can be deducted from taxable assets.

3.3.5 Church tax (= «Kirchensteuer»)

If you notify the municipality that you are a member of one of the two national churches, you will pay church tax. This tax is an additional 15% of the basic cantonal tax for Roman Catholics and 10% for members of Protestant (Reformed) churches.

3.3.6 Withholding tax (= «Verrechnungssteuer VSt»)

This is another form of taxation at source: 35% withholding tax is charged on deposit interest paid by Swiss banks and on earnings from Swiss securities (e.g. dividends). The banks deduct the withholding tax directly from your interest, and you may claim this back by declaring it on your tax return form.

3.3.7 Additional taxes

Value-added tax (VAT, in German: «Mehrwertsteuer,» MwSt.): At present, a VAT of 8.1% is charged on most goods and services and is always indicated separately on bills.

Vehicle taxes: Taxes for cars and motorcycles are calculated on the basis of the vehicle's cubic capacity and are collected by the Office for Motor Vehicles. See section 3.8.

Steuerverwaltung des Kantons Zug

(= Tax Administration of the Canton of Zug)

Bahnhofstrasse 26

P.O. Box

6301 Zug

Tel. +41 (0)41 728 26 11

www.zg.ch/tax

3.4 Insurance*

Insurance is a complex and important matter in life, and especially for international affairs, a systematic approach is advisable.

You should bring all your policies with you, including emergency contact numbers. Do not assume that your present policies will automatically extend to cover you the same way in your new country of residence.

In Switzerland, in addition to the social security system, there are many individual insurances which are mandatory. These include:

- Accident insurance
- Health insurance
- Car insurance
- Motorcycle insurance
- Bicycle insurance
- Building insurance

On top of the mandatory insurance requirements, optional forms of insurance exist. These are not legally required, but usually considered essential for standard coverage:

- Household insurance
(not mandatory but often requested by real estate agencies or owners)
- Liability (third-party) insurance
(not mandatory but often requested by real estate agencies or owners)
- Salary insurance
- Legal insurance
- Life insurance
- Valuable object insurance

3.4.1 Mandatory insurance

3.4.1.1 Accident Insurance

For employed persons, there are two categories of compulsory accident insurance. The professional accident insurance (which is usually paid in full by the employer) covers accidents at work, when traveling to or from work, or while traveling on company business. Accidents occurring at other times would be covered by non-professional accident insurance (which may be paid fully or partly by the employer or by the employee alone). This insurance covers

hospitalization in a shared room, ambulatory costs and prescription medicines. Further coverage can be privately arranged.

Non-employed persons (including housewives, children, etc.) as well as people working less than a certain percentage must be affiliated with a recognized private health insurance company that provides basic accident coverage in accordance with the Swiss Federal Law on Health Insurance (KVG). Make sure your family is covered against private accidents.

If you hire a housekeeper or gardener, make sure to get the proper insurance coverage for them (social security, accident insurance.)

3.4.1.2 Health insurance

Health insurance is compulsory for every person living in Switzerland. Everyone is free to choose an insurance company for this purpose. Adults and children are insured individually. Every person who is in Switzerland for more than 3 months must be insured by a recognized health insurance company, providing basic sickness coverage in accordance with the Swiss Federal Law on Health Insurance (KVG). Basic coverage includes hospitalization in a shared room, basic ambulatory treatment, and medication recognized by the Federal Office for Social Affairs BSV.)



Complementary coverage can be purchased for those who want additional cover for spas, medication not recognized by the BSV, prostheses, ambulance expenses, homeopathy, private or semi-private rooms, and so on.

Dental insurance can be purchased; however, premiums are often high and coverage is generally not very extensive, except for children. The insurance company will request a dental examination and possibly treatment before accepting the risk.

You need to check your policy carefully to understand the extent and limitations of your coverage. For instance, dental treatment is rarely covered except after an accident; coverage for eyeglasses and contact lenses may be limited, and alternative therapies may be excluded.

Reimbursement

When you receive a bill from your doctor or the hospital, you should pay it and then send the original bill to the health fund or the insurance company for reimbursement. If you are insured with a Swiss health insurance company and you have a prescription, take it to your pharmacy where you will be provided with the medicine without having to pay for it on the spot. With a pharmacy sheet available from your insurance company, the pharmacy will send the bill directly to the insurer.

3.4.1.3 Car insurance

Before obtaining license plates for your car, you must bring a certificate to the Department for Motor Vehicles that proves that you have liability insurance from a recognized Swiss insurance company (a garage can also obtain this for you). This insurance covers your liability to a third party. Optional passenger insurance can also be purchased for death, invalidity, daily incapacity from the first day and medical expenses.

There are two kinds of optional damage insurance: full coverage and partial coverage. Most drivers take out one or the other. If you are not used to driving in Europe, on steep hills or in winter weather, it is a great comfort to know that you are insured. If you lease a car, you will have to take out a complete loss and damage waiver insurance policy.

Tip: Ask your insurance company for a blue booklet, the European Accident Protocol, and keep it in your glove compartment at all times. If you have an

accident and you decide not to call the police, this blue booklet should be completed and signed by the drivers of both vehicles, regardless of the damage or injuries involved.

3.4.1.4 Motorcycle insurance

Same as for cars. See above.

3.4.1.5 Building insurance

Should you own a building, please note that hazard insurance is compulsory. It covers your building against fire, explosion and natural disasters. The premium is quite low.

3.4.2 Optional insurance

3.4.2.1 Household insurance

Household insurance is not mandatory but strongly recommended and often requested by real estate agencies and owners. Its coverage includes theft, water damage, fire and some glass breakage. You will need to provide an estimate of the value of your household contents. Your private insurer can inform you of the parameters of evaluation for your household effects such as furniture, clothing, stereo, radio, TV, videos, antiques, silverware, collections, etc. The premium is quite low.

3.4.2.2 Liability insurance

Liability insurance for an individual or a family is not mandatory but strongly recommended and often requested by real estate agencies and owners. It covers accidental damage to your home and its fittings and, especially when children are around, is a very worthwhile investment. Basic coverage is for material damage or bodily harm caused to a third person, and the premium is very reasonable.

3.4.2.3 Life insurance

Life insurance is available under many different policies according to individual requirements. Benefits are either in payment of capital or annuities in case of invalidity, old age or death. Policies are often combined with special savings plans and are useful as guarantees for bank loans. Participation in the company's surplus is offered with such insurance policies. You can take advantage of consulting and personal-needs analysis free of charge from any insurance company.

3.4.2.4 Salary insurance

Salary insurance covers your salary in the event of illness or accident. Premiums, the portion paid by employees and the benefits paid vary from one company to another. This insurance is not compulsory, as employers have to continue to pay salaries to employees who are ill or are victims of an accident. This obligation on the part of the employer is, however, only for a limited time and employees can choose whether or not to take out this particular insurance for any additional period.

3.4.2.5 Legal insurance

Legal insurance pays for some legal services if someone takes you to court or if you file suit against another party. There are two kinds of insurance: for transportation (automobiles, motorcycles, bicycles, public transport and pedestrians), and private (with coverage up to a defined amount for issues with regard to employment contracts, rental contracts, information on Swiss matrimonial and inheritance laws, etc.)

3.4.2.6 Valuable object insurance

Valuable object insurance can be taken out for jewelry, furs and private collections. An appraisal by a recognized expert is needed unless a recent bill can be presented. Insurance companies are very strict on this.

Many other forms of insurance are available. Make sure you always understand the conditions of your policies. Some companies provide English translations of their policies, and with some of the larger companies you may be able to deal with an English-speaking representative.

Schweizerischer Versicherungsverband SVV

(= Swiss Insurance Association)

C.F. Meyer-Strasse 14

8002 Zürich

Tel. +41 (0)44 208 28 28

info@svv.ch

www.svv.ch

3.5 Social security system*

Every person moving to Switzerland has to verify what kind of agreement exists with his or her home country. It is relevant to know whether his or her home country is a contracting state or if bilateral treaties have been concluded.

The Swiss social security system is based on the so-called «three pillars», of which the first two are compulsory.

Compulsory insurance

First pillar basic pension

a) old age and surviving dependents' insurance (AHV)

Objective: To replace – at least partly – loss of income due to retirement or death.

b) invalidity insurance (IV)

Objective: To ensure a basic lifestyle through rehabilitation measures or financial benefits for a person who becomes disabled.

Second pillar

Company pension plan, compulsory for employed persons

Objective: To enable a retired or disabled person to have an income, including a basic pension which is around 60% of his or her salary immediately prior to retirement.

Non-compulsory insurance

Third pillar

Private pension funds on a voluntary basis

Objective: To ensure the continuation of the accustomed standard of living after retirement.

3.5.1 The first pillar: the old age insurance (AHV)

Resident individuals who are employed in Switzerland must contribute to the federal old age and invalidity insurance plan. Half of it is paid by the employer and the other half by the employee. Employers are required to deduct the employee's contribution from his or her gross salary and to remit the total amount to the social security authorities.

Contributions by self-employed persons are determined by the AHV office, based on income. Contributions of non-employed persons are based on their personal wealth and income through pensions.



At retirement, social security benefits are based on the premiums paid and on the number of years of the individual's contributions. All those – Swiss and foreigners alike – who are required to pay contributions receive a personal insurance number as well as a certificate upon joining the AHV. This certificate has to be carefully kept as it must be shown to each new employer.

3.5.2 Benefits of invalidity insurance (IV)

The principal aim of invalidity insurance is to support disabled persons to the extent that they can ensure their own existence fully or at least in part, and to guarantee their independence as far as possible. The benefits of invalidity insurance therefore comprise first and foremost measures to promote social integration.

3.5.3 Defense duty and maternity compensation

Persons who are required to serve in the army, civil defense and substitution services receive compensation during their periods of service.

Mothers receive compensation for 14 weeks after giving birth if they were employed during five months within the last nine months prior to the birth.

The brochures «Social Security in Switzerland: Information for Swiss and citizens of an EC-member state living in Switzerland» or «Social security in Switzerland: Information for Swiss nationals and citizens of contracting states, non-members of the EC and EFTA» are issued for free at the Cantonal Office for Social Security or can be downloaded from the web under: www.ahv.ch

Ausgleichskasse Zug

(= Cantonal Office for Social Security)

Baarerstrasse 11, P.O. Box 4032

6304 Zug

Tel. +41 (0)41 560 47 00

info@akzug.ch

www.zg.ch/ahv

3.5.4 **The second pillar: the company pension plan**

Company pension plans are compulsory under Swiss federal law for all employees aged 18 or over who pay in to the Old Age and Invalidity Insurance.

The federal law sets the framework for minimum contributions and benefits.

At retirement, the pension paid depends on the amount of retirement credits and accumulated interest. The cost for a minimal pension plan amounts to about 10% of the gross salary, but varies according to the age of the person.

The contributions of the employee and employer are shared equally by law.

In practice some companies make contributions that exceed the minimum required, to make the scheme more attractive. The benefits include an old age or disability pension, as well as benefits to the surviving dependants in the case of death of the insured person.

If retirement, death or disability does not occur and the insured person leaves the employer's pension fund, he/she may withdraw the accumulated credit from the pension fund (portable credit benefits). This is transferred to a blocked account or another insurance policy. Citizens who wish to leave Switzerland permanently may request cash payment of the benefit in cash, and should file the request with the last employer's pension fund.

Important advice: there is no centralized governing body for the second pillar like there is for the first one. The insured person must deal him- or herself with the current or last employer's pension fund. It is therefore highly advisable to keep all insurance certificates received from pension funds from all jobs. Before leaving Switzerland, do not forget to inform your pension fund of where to transfer withdrawal benefits.

More comprehensive information is available on the website of the Federal Office for Social Security.

Bundesamt für Sozialversicherung

(= Federal Office for Social Security)

Effingerstrasse 20

3003 Berne

Tel. +41 (0)58 462 90 11

www.bsv.admin.ch

For citizens of the EU and EFTA states

www.ahv-iv.ch

For other countries with a social security agreement

www.ahv.ch

3.5.5 Unemployment

Persons who lose their jobs are obliged, from the date on which they receive notice from their employers, to look for a new job. Before they apply to the unemployment fund, they have to be able to prove that they have made an effort to find a new job. At the latest on the first day following the end of the period of notice, the unemployed person must register him- or herself with the employment office. He or she must hand in the AHV card, the employment contract, the letter of termination and the foreigner's permit.

Regionales Arbeitsvermittlungszentrum RAV

(= Regional Employment Center)

Hertistrasse 6

6303 Zug

Tel. +41 (0)41 728 25 88

info@rav.zug.ch

www.rav-zug.ch

Arbeitslosenkasse des Kantons Zug

(= Unemployment Office of the Canton of Zug)

Industriestrasse 24

6301 Zug

Tel. +41 (0)41 728 37 40

alk.zug@zg.ch

www.zg.ch/alk

3.6 Education

3.6.1 General introduction

As Switzerland has no natural resources, education and knowledge have assumed primary importance allowing the country to lay claim to one of the world's best education systems.

Generally children attend public schools. Public schools include kindergarten, elementary school («Volksschule»), high school («Gymnasium») and universities («Universitäten»). Most municipalities provide kindergarten, primary and secondary schools. There are twelve universities in Switzerland. After elementary school, children may choose to go to either secondary school or to start a vocational education and training. In the latter case, after finishing the basic vocational education and training, it is still possible to start an academic career at either a secondary school or a university of applied science, so-called Fachhochschule (FH).

In Switzerland, every child must attend at least elementary school. Our country provides various schools at different levels. Because the cantons are responsible for the educational system, the names, the subjects, the starting age of the students and the duration vary significantly between the cantons. The rest of this chapter therefore focuses on how it works in the Canton of Zug.

3.6.2 Kindergarten

Children are required to attend kindergarten for at least one year, most attend two years. They are not taught to read and write, but develop their social capabilities and are being groomed in a playful way to pass over to primary school. Children may attend kindergarten for one or two years, starting at the age of five or six.

3.6.3 Elementary school («Volksschule»)

Elementary education is mandatory for all children. They may attend a public or private school. Elementary school starts at the age of seven and lasts at least eight, usually nine years.

The elementary school is divided into primary school and secondary school. In Zug, primary school lasts six years, and usually, the children have the same teacher for all subjects. Secondary school lasts three years. Usually, there are at least two teachers to a class, and special vocational teachers are brought in.



Secondary school is the highest level before high school/gymnasium. Some apprenticeships require this level of education.

3.6.4 Vocational education and training

Vocational education and training allows young adults to make the transition into the working environment and ensures that there will be enough qualified people in the future. Forming part of upper secondary and tertiary level education, vocational education and training is based on clearly defined courses and is characterized by its high degree of flexibility: it is possible for people to pursue continuing educational opportunities and it is relatively easy for them to change course in their professional life. There is a wealth of advanced training opportunities at all levels. Vocational education and training covers a broad range of programs. Courses cater to various abilities and are geared to the needs of different age brackets.

3.6.4.1 Basic vocational education and training («Berufslehre»)

Vocational education and training provides two-thirds of young adults in Switzerland with a solid professional basis for life-long learning and offers a wealth of job prospects. Training in the industry combined with vocational college training is the most common form of basic professional training. In addition to standard training in businesses, an apprenticeship may also consist of full-time schooling, e.g. at training colleges and colleges of commerce.

Depending on the profession, basic vocational education and training takes two to four years. It leads to a basic or advanced federal certificate, which provides the necessary qualifications for practicing a specific profession and offers access to continuing vocational education and training.

3.6.4.2 International apprenticeships in English («internationale Berufslehre»)

The «Zug International Vocational Education» project is designed to enable internationally oriented and multinational companies which use English as their corporate language to participate in the Swiss vocational education system. The following apprenticeships are predominantly available in English:

- Federal VET Diploma in Commerce, Profile E, Sector: service and administration; duration 3 years
- Federal VET Diploma in Information Technology: application developer or system technician; duration 4 years

3.6.4.3 Higher vocational education and training («Höhere Fachschulen»)

Higher vocational education and training links solid practical skills with established theoretical expertise, laying the foundation for middle management jobs. The syllabi of colleges of higher vocational education and training lead to a federally recognized diploma and last two to three years. These colleges are on a non-university tertiary level. The requirement for studying is completion of a three- or four-year basic training course with an advanced federal certificate.

3.6.4.4 University of applied science («Fachhochschule»)

After completion of basic vocational education and training, a young person can still start an academic career. There are seven public universities of applied sciences (UASs), so-called «Fachhochschulen». Under their motto «equivalent but different» they offer practice-oriented university-level courses. The business-oriented specialist areas of the UASs complement the courses offered by Swiss universities. There are different areas of study: technology, management, design, health sciences, social work, art and music, teacher training. With the Bologna reform, the situation of the Swiss universities of applied sciences has changed: since mid 2005 the UASs switched to the two-tier study system with bachelor (three years of study) and master (two more years of study) degree courses. The professional baccalaureate (completed during or after basic vocational education and training) is the main requirement for studying at a university of applied sciences. Holders of a federally recognized baccalaureate do not have to take an entrance examination if they have completed one year of practical experience in their chosen profession.

Amt für Berufsbildung (= Office for Vocational Training and Education)

Chamerstrasse 22

6300 Zug

Tel. +41 (0)41 728 51 50

berufsbildung@zg.ch

www.zg.ch/berufsbildung



3.6.4.5 Office for Vocational and Career Counseling («Berufswahl- und Laufbahnberatung/biz»)

The Office for Vocational and Career Counseling answers all questions concerning professions, careers and studies for adults and teenagers.

3.6.5 High school («Gymnasium»)

If a student chooses Gymnasium immediately after primary school (at about the age of 13), she or he would attend a Gymnasium for six years. A Swiss high school provides roughly the same standard of education as an English grammar school or high school, but at a higher level than the average American high school or two-year college. The Gymnasium leads to the so-called federal graduation diploma («Eidgenössische Matura») which is recognized by all universities in Switzerland and most universities abroad.

Kantonsschule Zug

(= High school of the Canton of Zug)

Lüssiweg 24

6302 Zug

Tel. +41 (0)41 728 12 12

info@ksz.ch

www.ksz.ch

After an apprenticeship, it is possible to take a course at a so-called graduation diploma school («Maturitätsschule»). After graduating from this school, a student can attend a university, just like a student who attended a Gymnasium. This path in the educational curriculum is known as the second educational path («Zweiter Bildungsweg»).

Kantonsschule Menzingen KSM

Seminarstrasse 12
6313 Menzingen
Tel. +41 (0)41 728 16 16
info.ksmenzingen@zg.ch
www.ksmenzingen.ch

3.6.6 University («Universität»)

There are eleven universities in Switzerland. Nine are run by a canton and the others by the federal government. In general, the universities run by the cantons provide non-technical subjects, whereas the universities run by the confederation provide technical subjects, and are called «institutes of technology». To be able to attend a university, a student must have graduated high school with a diploma. Undergraduate courses were previously usually five-year courses at masters level, but now most universities have changed to offer the degrees of bachelor (three years) and master (two further years).

3.6.7 International schools

You will find a list of international and private schools on the website economy.zg.ch.

There are five international schools in the Canton of Zug, which offer bilingual classes and programs such as kindergarten, primary school, Primary Year Program (PYP), Middle Years Program (MYP), Advanced Placement (AP), American High School Diploma, and International Baccalaureate (IB) Diploma.

Institut Montana

Zugerberg

6300 Zug

Tel. +41 (0)41 729 11 77

info@montana-zug.ch

www.montana-zug.ch**International School of Zug and Luzern**

Walterswil

6340 Baar

Tel. +41 (0)41 768 11 88

community@iszl.ch

www.iszl.ch**International School of Central Switzerland**

Lorzenparkstrasse 8

6330 Cham

Tel. +41 (0)41 810 32 20

office@isocs.ch

www.iscs-zug.ch

Swiss International School

Suurstoffi 41c

6343 Rotkreuz

Tel. +41 (0)41 757 57 11

info.rotkreuz@swissinternationalschool.ch

www.swissinternationalschool.ch

Four-Forest Bilingual International School

Chollerstrasse 23

6300 Zug

+41 (0)41 783 27 27

www.four-forestschool.ch

3.6.8 Music school

Today there are music schools in all communities of the Canton of Zug. These offer students the opportunity to learn to play instruments of their choice and to perform alone and with others. Fees payable by the parents vary between communities.



3.7 Child care

In the Canton of Zug, recent years have brought a large number of child care possibilities to supplement the family. Many communities support that provision of care services. Block times have been introduced in accordance with the education law, but they are applied in varying ways.

All of Canton Zug's existing child care institutions are listed at www.kinderbetreuung.zug.ch or by calling +41 (0)41 728 39 61.

3.8 Traveling with pets – entering Switzerland

Almost all pets that meet the definition can enter Switzerland from any country without approval from the veterinary health authority or a health certificate. Special conditions apply to dogs, cats, ferrets and birds. Not more than 5 pets may be imported from third countries.

Federal Food Safety and Veterinary Office
www.bvl.admin.ch

3.9 Owning and driving a car*

3.9.1 Driver's license

If you are here for less than a year, your original driver's licence is valid. All foreign nationals residing in Switzerland must apply for a Swiss driver's license after a maximum of 12 months of stay in the country. Holders of licenses from EU/EFTA-states and North America can obtain a Swiss license without a road test, provided that their foreign permit is still valid. Contact the Cantonal Department for Motor Vehicles for further information (the address is shown at the end of this chapter). The minimum driving age is 18 for cars and motorcycles, 16 for a scooter and 14 for a moped.

3.9.2 License plates

In addition to obtaining a Swiss driver's license, newcomers will have to register their cars and get a Swiss registration plate. They can drive their imported car with their foreign plates for a maximum of one year, provided their foreign insurance is extended to Switzerland.

Before an imported car can be registered, it has to pass a strict technical test at the Office for Motor Vehicles (the address is shown at the end of this chapter). When you get the license plates for your car, proof of liability insurance must be shown. All cars registered in Switzerland must be inspected. You will receive a letter advising you that it is time for your car's inspection in advance of its expiration date, along with the time and date for your appointment at the center. Cars must also comply with Swiss pollution emission standards. This is managed by your car dealer, who will give you an updated sticker. The Cantonal Department for Motor Vehicles also assesses the yearly tax payable for each car.

3.9.3 Insurance

The cost of insurance in Switzerland varies depending on the driver's age, driving record and the type of vehicle. Liability insurance, which covers damage that might be caused to another person, is mandatory. Vehicle damage insurance is advisable as it covers damage caused by fire, theft and most natural hazards to your car. Comprehensive coverage also covers the collision risks and is recommended for new cars, while it is compulsory for leased ones. When you take out an insurance policy, make sure to have proof of accident-free driving from your former insurance company, as this can result in substantial premium reductions. For more information, please refer to 3.4.

3.9.4 Important road rules

Here are the most important road rules with which all motorists should be familiar:

- Maximum speed limit:

on freeways/motorways	120 km/h (75 mph)
on country roads	80 km/h (50 mph)
in cities, towns and villages	50 km/h (31 mph) or 30 km/h (19 mph)

- To use the freeways/motorways, you must attach a toll sticker to your windshield. This sticker costs CHF 40.- and is valid from December through the next year. It can be bought at the border, at gas stations, or in any post office or online.

- Turning right at a red light are strictly forbidden.

- Priority at crossings is indicated by «right-of-way» signs, a yellow diamond on a white background. On secondary roads without such signs, vehicles coming from the right have the right-of-way. Failure to observe this rule is the cause of many accidents. The right-of-way to the right rule also applies in parking lots.
- Pay careful attention while approaching a roundabout or traffic circle, as the right-of-way is given to the cars arriving from the LEFT! Use your right indicator when leaving the round-about.
- All front and back seat passengers are required to wear safety belts. Children under the age of 12 are not legally allowed to sit on the front seat.
- You should be very cautious regarding driving under the influence of alcohol. The legal tolerance is 0.5‰ since January 1, 2005. A higher level of alcohol in your blood can lead to a hefty fine and the confiscation of your driver's license.
- Headlights set at low beam must be used in tunnels, fog, snowstorms, heavy rain and when visibility is less than 200 meters. Many motorists now use them all day, since it has been proven that this reduces accidents.
- When two vehicles meet on a narrow mountain road, the ascending vehicle has the right-of-way, and the descending one must back up if necessary. Post (PTT) buses always have the right-of-way, regardless of their direction. The driver will sound his horn at blind corners and narrow turns.
- Don't drive in bus, taxi, or bicycle lanes unless you have to avoid some sort of obstruction. Keep clear of tram lines, and stay outside the restricted area indicated by a continuous white line.
- Give a bus the right-of-way when its left indicator light is blinking and the bus is pulling out into the stream of traffic.
- If you need glasses or corrective lenses to drive, the law requires you to have a second pair in the car with you when driving, in case the first pair is lost or broken.
- A red triangle is compulsory car equipment. It must be carried in your car, not in the trunk, at all times. In case of an accident or a breakdown, you should put the red triangle 50 meters back, to warn approaching traffic.

- In some cantons and towns, there are rules requiring motorists to switch off their engines when waiting at traffic lights or railway crossings. The first cars in a line are exempted. Also when stopped in tunnels due to a breakdown, accident or traffic jam, you must switch off your engine.

The police can stop cars for random inspections to check licence, registration, tires, lights, and to see if the triangle is in the car and everyone in the car is wearing seat belts.

If you intend to drive in high-altitude areas, check the conditions of the roads before leaving. In winter, roads may be closed or accessible only with winter tires or chains. The phone number 1 63 gives you updated information on traffic and road conditions 24 hours a day.

Driving in large Swiss cities is not generally recommended, as they are congested and parking is expensive. Often, there is a parking lot outside the city where you can leave your car; you can then take public transportation to the center.

The Touring Club Switzerland (TCS) in cooperation with the Swiss Accident Prevention Fund has issued a very useful booklet «Swiss road signs», available from their office in Zug, Baarerstrasse 21.

3.9.5 Parking lots and meters

A blue sign with a large «P» designates a public car park. A «hat» over the «P» indicates covered parking. Note that covered car parks may not be open 24 hours a day. There are numerous and varied public car parks: outdoors, underground, at grocery stores and shopping malls. Typically, upon entering a car park, you push a button and receive a parking ticket. When you are ready to leave, find the payment desk or the validation machine which will show you the amount to pay and then validate your ticket for the exit. You then have about fifteen minutes to leave the car park. At the exit, insert your validated ticket into the machine to raise the bar. In the event of trouble, push the intercom button for assistance. Parking meters of various types are used. With some, you enter the number of your parking space and then pay for your desired length of stay; at others, you key in your license plate number before paying, or you pay and display the ticket in your car. Parking meters generally take only coins or a debit card, and allow a stay of maximum 2 hours.



In blue parking zones, parking discs are used. Such a disc can be obtained at all police stations and at most gas stations for free. The same ones are used throughout Europe. Mark the half hour following the arrival time, display the disk on the dashboard and check the time you should be back. Meters and discs are checked regularly and thoroughly, and fines are expensive.

Yellow markings are generally used for reserved and private parking. Unauthorized parking there can be very expensive, and your car may even be towed away by the police. Outside business establishments, you are sometimes allowed to park while making or taking a delivery.

Parking on public ground requires a permission issued by the local authorities. Your community will provide you with additional information.

3.9.6 Car sharing

Mobility Car Sharing Switzerland is an organization represented at more than 1,400 locations in Switzerland and providing 2,700 cars of various sizes. Their aim is to efficiently complement other forms of transport. You either pay an annual subscription fee which can be reduced with various types of railway season-tickets and then an hourly amount or one per kilometer, or you pay a one-time fee and a contribution to the co-operative which then gives you a 20% rebate on the kilometer and hourly tariffs.

Mobility Car Sharing Schweiz
(= Mobility Car Sharing of Switzerland)
Suurstoffi 16
6343 Rotkreuz
Tel. +41 (0)848 824 812 (24h)
www.mobility.ch

3.9.7 Car rental

Car rental companies can be found in all major cities. Usually you must be 20 or older to hire a standard car, and 25 for a prestige or larger vehicle. For addresses of car rental companies, check in the yellow pages of the local phone book under «Autovermietung».

3.9.8 What to do in case of an accident

If you are involved in an accident, the following guidelines should help you to comply with the requirements. The best way to handle the case depends on the damage:

- If you damage a parked car, you should leave a message with your name, address and phone number on the car.
- If you are involved in an accident in which nobody is injured, and the vehicles have suffered only minor damage, it is not always necessary to notify the police. It could be enough and much easier to fill out the European accident report.
- If you think that any problems may arise later, call the police.
- Before leaving the scene of the accident, do not forget to remove any items left on the road.
- The European accident report form, a blue booklet, is available from the Cantonal Department for Motor Vehicles or any insurance company. Have one available in your glove compartment at all times. Regardless of the damage or injuries involved, the blue booklet should be completed and signed by the drivers of both vehicles.
- Make sure you obtain the name and address of the other driver as well as his license number and the name and address of his insurance company.
- You may also make a drawing of the scene of the accident, with the location of vehicles on impact, braking distances, other conditions, etc.
- Note witnesses' names and addresses.
- If one or more vehicles have been immobilized or anyone has been injured, you should act very carefully:

- Do not move the car unless absolutely necessary for the protection of injured persons or for safety. If it is necessary to make any changes, quickly take note of and mark the positions of the vehicles and any other objects before moving them. You could carry chalk in your car for this purpose.
- Set up one of your red triangles at least 50 meters (approximately 150 ft.) from the point of the accident. One triangle should be placed in each direction. If necessary, direct traffic around the accident until the police arrive.
- Call the police, tel. 117. Give details as to the place and the number of people involved.
- Give first aid to the injured only if you are trained to do so. If anyone is badly injured, do not move him or her and do not leave him or her alone. Cover him or her with a blanket or a coat to keep warm.
- Neither the drivers nor any passengers should leave the scene of the accident without authorization from the police, except to obtain help.
- The next step is to contact your insurance company and to send them a copy of the European accident report.

3.9.9 Other information for drivers

- Car wash stations, either do-it-yourself or drive-through, are usually located close to gas stations.
- You can buy gas anytime – day or night – in many automatic gas stations located throughout Switzerland. These machines take CHF 10.– or CHF 20.– bills (no change is given), as well as post cards, EC-Direct cards and credit cards.
- TCS and ACS are drivers' associations which offer a wide range of services to their members, such as assistance in case of breakdown.
For details, see www.tcs.ch or www.acs.ch.

Strassenverkehrsamt

(= Office for Motor Vehicles)

Hinterbergstrasse 41

6312 Steinhausen

Tel. +41 (0)41 728 47 11

info.stva@zg.ch

www.zg.ch/strassenverkehrsamt

3.10 Socializing

As a member of one of the international clubs it is easy to get in touch with other expatriates and locals. The Canton of Zug offers a wide range of clubs, e.g. with affiliations to North America, Germany, France, Holland, Latin America, China, and others. Have a look at economy.zg.ch for a list of service clubs. Some of the long standing clubs are:

Zug International Women's Club

www.ziwc.ch

International Men's Club of Zug

www.imcz.com

3.11 Relocation Services

A wide range of relocation agencies are located in the Canton of Zug specializing in relocation management and consultancy. They offer a custom-tailored service such as finding a suitable house or an apartment, selecting the proper school, accompanying you to the authorities, or guiding you to a cross-cultural integration seminar. Some agencies even cater to the needs of the very young and their families like: where to find ante-natal classes? You will find the list of the relocation services available on the website economy.zg.ch. Actually, the relocation services provide support to almost all topics covered in chapters 2 through 6 of this guide.



4 Everyday life

- 4.1 Health matters, 65
- 4.2 Telecommunication, 69
- 4.3 Other media, 71
- 4.4 Public transportation, 74
- 4.5 Banking, 79
- 4.6 Postal service, 84
- 4.7 Shopping, 89

4.1 Health matters*

Healthcare in Switzerland is renowned worldwide for its quality. The density of physicians' offices is one of the highest in the world. Physicians are knowledgeable in modern techniques, and many have studied abroad for a few years. Hospitals, both public and private, are operated with efficiency and supplied with the newest equipment. So foreigners will find the same standards here as the ones they are accustomed to, or even better.

This high quality comes at a price, of course, so newly arrived persons should make sure of their healthcare and accident insurance. Health and hospitalization insurance is mandatory, but it is up to each individual to verify not only that he/she is appropriately insured, but also all the members of the family.

For a list of doctors and dentists who speak foreign languages, you can consult economy.zg.ch.

4.1.1 Be prepared

Prepare as much as possible for the eventuality of accidents or other emergencies. If you know who to call, where to go and what procedures to follow, dealing with the situation will be less stressful. The following tips might be of help:

- If you have children up to the age of fifteen, sign them up with a local pediatrician. You can ask for a brief check-up, which will give you and your child an opportunity to meet the doctor before seeking treatment.
- The same applies to any member of the family with a chronic health problem.
- When you visit the hospital or see a doctor for the first time, take your residence permit and a copy of your insurance policy with you. Give these to the receptionist to complete the inevitable forms so you will not have to spell out names or repeat long numbers.
- It is very helpful to keep a brief record of the medical history of each member of the family. Note details of relevant family history, any pregnancy and delivery, vaccinations, chronic conditions and medication taken, major illnesses and operations, allergies, sensitivity to drugs, food, etc. It will certainly help if you can give this to your new doctor.

- Take a small dictionary or phrase book with you – you will probably have time to look up a few key words in the waiting room.
- The selection of one medical facility over another is dependent upon three factors: insurance, the choice of the doctor and the nature of the problem. You must find out whether your insurance covers a particular institution as many standard insurance policies do not cover private clinic care or special extras. Similarly, when choosing a doctor, it is important to check on affiliation with hospitals or clinics. Admittance to a hospital is arranged through a general practitioner, except in emergencies.

4.1.2 **Emergencies**

In the event of an emergency, these numbers are important to remember:

Police emergency call	117
Fire department emergency call	118
European emergency call	112
Ambulance emergency call	144
Poisoning emergencies	145
Rescue by helicopter Rega/Air Glacier	1414/1415
Emergency road service	140
The Helping Hand	143
Telephone support for the young	147
Doctor on duty	900 008 008
Dentist on duty	844 22 40 44

Everyone should memorize the first three numbers. The essential information required when reporting an accident is the exact location and street address and the type of accident. If the location is difficult to find, someone should meet the police or ambulance at a nearby landmark and guide them to the accident scene.

If necessary, they can immediately locate doctors, dentists and pharmacies on call at the moment.



4.1.3 Hospitals

Hospital emergency services handle patients in order of their urgency. The cantonal hospital in Zug has a 24-hour emergency service, also for children. You may go there yourself, so don't wait for an ambulance if it is not necessary. The hospital will ask about your insurance coverage. If you do not have Swiss medical insurance, the hospital will probably require some advance payment or financial security.

Zuger Kantonsspital

(= Zug Cantonal Hospital)

Landhausstrasse 11, 6340 Baar

Tel. +41 (0)41 399 11 11

info@zgks.ch

www.zgks.ch

AndreasKlinik Cham Zug (= private hospital)

Rigistrasse 1, 6330 Cham

Tel. +41 (0)41 784 07 84

info.andreasklinik@hirslanden.ch

www.andreasklinik.ch

In addition there are two psychiatric clinics in Canton Zug plus a rehabilitation clinic. A full list of private and local authority medical institutions both within the canton and in the surrounding areas can be found on the homepage under www.zg.ch/gesundheit (please see Spitalwesen, Zuger Spitalliste).

4.1.4 Pharmacies and drugstores

Your local pharmacy («Apotheke») can fill prescriptions and provide over-the-counter medicine, cosmetics and personal care items. Many also sell herbal remedies and provide medical equipment such as respirators and vaporizers on a rental basis.

A drugstore («Drogerie») sells non-prescription medicine, herbal-based remedies, household cleaning products, chemicals like bug sprays and insecticides, and they often rent out shampooing machines for cleaning carpets.

The ZUG Pharmacy is located at Zug's train station and is open 365 days a year, Monday to Friday from 7 am to 9 pm, Saturdays and Sundays from 8 am to 8 pm, Tel. +41 (0)41 720 10 00.

When you receive a bill from your doctor or the hospital, you should pay it yourself and send the original invoice to the health fund or the insurance company for reimbursement. With a prescription, your pharmacy will provide the medication without asking for payment and will send the bill directly to the health insurer.



4.1.5 Self-help groups

There are all kinds of support associations («Selbsthilfegruppen») for people with similar diseases or health problems. Up-to-date contact information on social service associations is published in the local newspaper.

4.2 Telecommunication (phone, radio, television, Internet)

In the area of telecommunication, there are now a number of private companies which compete within Switzerland. Have a look at www.comparis.ch for price comparison. The largest provider in the Canton of Zug is WWZ AG, www.wwz.ch.

4.2.1 Calling within Switzerland

Switzerland is divided into about 20 zones with different area codes, such as 041 for Zug. The area code must be dialed even if calling a phone number within the same zone. However, when calling an emergency, an operator or one of the service phone numbers listed below, there is no area code.

In addition, there are some area codes for various reasons:

- 076/077/078/079: Cellular phones
- 0800: Toll-free numbers (charges are paid by the receiver)
- 0900/0901/0906: Business numbers (services with additional charges)

4.2.2 International calls from Switzerland

International calls from Switzerland do not normally require operator assistance. For international calls dial 00 (zero zero), the country code, the area code, and the local phone number. Usually, the leading zero of an area code must not be dialed.

4.2.3 International calls to Switzerland

International calls to Switzerland are fully automated and do not require operator assistance in Switzerland. However, an operator may be required in the country of origin. To call a number in Switzerland, dial the international entry code, then 41 (the country code for Switzerland), then the area code without a zero (so 41 for Zug), then the local number e.g. 0041 41 777 77 77.



4.2.4 **Mobile phones**

Cellular phones registered in Switzerland have their own «area codes»: 076, 078 or 079. The range of coverage depends on the provider. In Switzerland they are called by the name «handy» or «natel».

4.2.5 **Services numbers**

Inquiries for telephone numbers (national and international)	1811
Avalanche report	187
Road conditions and traffic news	163

4.3 Other media

4.3.1 Newspapers

The «Neue Zürcher Zeitung» (NZZ, from Zurich) is known for its extensive foreign news and financial and stock exchange reporting. The «Tages-Anzeiger» (Tagi) has the largest circulation in the region, and the tabloid «Blick» is Switzerland's most-read paper. Other newspapers published in the region are the «Neue Zuger Zeitung» and the «Zuger Presse» which cover local events. You'll find a large variety of magazines and international newspapers at the kiosks and railway station newsstands.

4.3.2 Radio

There are many radio stations in Switzerland: German-language stations from Radio SRF: SRF 1, SRF 2 and SRF 3 and many local stations; French-language stations from Radio Suisse Romande (RTS): La Première, Espace 2, Couleur 3 and many others; Italian language stations from Radiotelevisione svizzera di lingua italiana (RSI) such as Rete 1 and one Romanic station, Radio Rumantsch (RTR). There are also English-speaking stations such as BBC World Service and Voice of America.

Find the complete list of available programs at www.broadcast.ch.

4.3.3 Television

There are two German-language channels from Schweizer Fernsehen (SRF), two French-language channels from Télévision Suisse Romande (RTS), and two Italian-language channels from Televisione svizzera di lingua italiana (RSI). Additionally, there are many local channels.

The Swiss Broadcasting Corporation's television channels compete successfully against a variety of broadcasters from the neighboring countries which share one of Switzerland's languages. Cable TV offers a variety of 70 channels in different languages, including CNN, BBC, etc., and it is also possible to receive television via satellite and Internet.

No matter what reception method is chosen, the government fee for radio and television reception must be paid per household and allows you any number of radios and televisions.

Find the complete list of available programs at www.broadcast.ch.



4.3.4 Other platforms

An online platform tailored to the needs of expats and the international community in the Canton of Zug.

www.zug4you.ch

Daily online news about the Canton of Zug with excerpts from the «Zuger Zeitung» in English.

www.thezugpost.ch

#whataboutzug

Expats from different ages share their experiences and insights.

www.whataboutzug.ch

CRN – Companies & Returnships Network

The non-profit association has set itself the goal of offering re-entry programmes – so-called «Returnships» or «Supported Hire».

www.crn-verein.ch

4.3.5 Libraries

The Public Library of Zug offers a large choice of English books, while the municipalities also have their own libraries («Bibliothek»).

A library may be combined with a «Ludothek» which lends games and toys.

Stadt- und Kantonsbibliothek Zug

(= Public Library of the City and Canton of Zug)

St.-Oswalds-Gasse 21

6301 Zug

Tel. +41 (0)41 728 23 13

bibliothek@stadtzug.ch

www.bibliothekzug.ch

4.4 Public transportation

4.4.1 Trains*

The Swiss railway network is very dense and trains are convenient and punctual. The Federal Railways (SBB) crisscross the country and connect to mountain railways, lake ferries and postal buses. All trains between Lucerne and Zurich stop in Zug, which makes travel to any Swiss location very fast and easy.

Tickets are bought at the station from the ticket office or at ticket machine before you get on the train or via internet. As traveling by train can become quite expensive if you buy regular, full-price tickets, it is worth looking into the various opportunities to obtain reduced rates. The main types of reductions are described below.

For more extensive information, ask at the station or check on the SBB website (see below).

- Children under 6 years of age, accompanied by adults, travel for free.
- Children under 16 years of age pay half of the adult fare. If accompanied by a parent, they can travel free of charge during a whole year using a family/junior card which costs CHF 30.-.
- The half-price fare card, «Halbtax» is the most popular pass, entitling the holder to buy tickets for half-price. This includes rail, postal buses, many boat lines and some cable cars and private railways – even on certain ski-lifts. You can purchase a half-price pass at the train station. At the present time, a one-year half-price pass costs CHF 185.- (when purchasing for the first time). A passport-size photo is required.
- The multiple journey card is a pass for regular train commuters. It can be purchased for the week, month or year. This is a point-to-point pass and can only be used between the two destinations specified on the pass.
- For people planning on traveling often by public transportation, the annual General Pass «General Abo» or GA is recommended. This allows you to travel anywhere in Switzerland on practically any means of public transport without buying any tickets.



Together with the half-price fare card you can purchase a day card that allows you to travel for one day anywhere in Switzerland, including buses in major cities.

If on a train trip you have forgotten your pass, you will have to pay the regular full fare and get a refund later. Ask the conductor for a receipt. Later you can present your pass with the receipt at an SBB office for a refund (a commission of CHF 5.- is retained).

The SBB also offers special day packages for skiing or for visiting museums, special events, or scenic locations, as well as rail/hotel packages for longer trips. English is spoken at most of the SBB information offices.

For foreigners who do not live in Switzerland but wish to discover Switzerland by public transportation, a special offer called the «Swiss Pass» is available. This is ideal for visiting guests. Prices and conditions can be found on the SBB website or at any train station.

Schweizerische Bundesbahnen SBB

(= Swiss Federal Railways)

Bahnhof Zug

6300 Zug

Tel. +41 (0)900 300 300 (CHF 1.19/Min.)

www.sbb.ch or www.rail.ch

4.4.2 Bus and boat transportation

The Canton of Zug has an extensive public transport service that also serves the surrounding areas. The Zug Public Transport Organization (ZVB) is responsible for the bus and boat transportation system in the canton. The urban transportation system operates between 6 am to midnight on a frequent schedule.

A cablecar train («Zuger Bergbahn») brings you to the top of the mountain of Zug («Zugerberg»).

A local night bus («Zuger Nachtexpress»), connects all eleven communities during the small hours only on Friday and Saturday nights. See www.zvb.ch for the schedule.

Zugerland Verkehrsbetriebe ZVB

(= Zug Public Transport Organization)

An der Aa 6

6304 Zug

Tel. +41 (0)41 728 58 00

info@zvb.ch

www.zvb.ch

4.4.3 Stadtbahn Zug

(= City train Zug)

With the start-up of the urban railway in 2004 commuting in and out of Zug is very efficient. Line number 1 runs at 15-minute intervals between Baar, Zug, Cham and Rotkreuz, and at 30 minute intervals further to Ebikon and Lucerne. Line 2 runs every half hour from Zug through Oberwil and at hourly intervals from Walchwil to Arth-Goldau and Erstfeld. Further information is available on www.sbb.ch.

4.4.4 Taxis

Traveling by taxi might be the most convenient, but it is also the most expensive form of transportation in Switzerland. You can phone for a taxi, hail one on the street or find one at posted taxi stands throughout the city. All taxis have meters to determine the cost of your journey. It is customary but not compulsory to add a small tip to your fare.



4.5 Banking*

4.5.1 Swiss currency

The ISO code for the Swiss Franc is CHF, but other abbreviations such as Fr. or SFr. are commonly used. The Swiss currency is divided into francs (in German: Franken) and centimes (Rappen). One franc equals 100 centimes.

Banknotes are issued for CHF 10, 20, 50, 100, 200, and 1,000, and coins are used for 1, 2 and 5 francs as well as 5, 10, 20, and 50 centimes.

As Switzerland is not a member of the European Union – and will probably not join the Union in the near future – the Swiss Franc will remain in force. However, many shops accept payments in Euros.

4.5.2 Writing amounts/dates correctly

To avoid misunderstandings when writing payment orders, note that monetary amounts are written somewhat differently in Switzerland than in English-speaking areas. For example, one writes CHF 19.80 for nineteen francs and eighty centimes, and CHF 19'800.– for nineteen thousand eight hundred francs. When writing the date, make sure to use the order day, month, year: DD/MM/YY. To avoid confusion with expressions like 4/6/24, you write out the month in full: 4 June, 2024

4.5.3 Swiss banking sector

The Swiss banking sector is one of the world's most developed systems, and is entrusted with the management of a substantial part of the world's portfolio. However, foreigners quite often have inaccurate notions about Swiss banking secrecy and numbered accounts.

In cases involving tax fraud (e.g. the forging of documents), the courts may suspend banking secrecy and provide judicial assistance upon request by foreign authorities.

Switzerland plays a vigorous role in the fight against organized crime and money laundering. All Swiss banks have signed due diligence agreements that require them to identify a client when starting a business relationship.

4.5.4 Swiss bank accounts

Once you have obtained your residence permit, it is quite easy to open a personal (non-business) account in Switzerland. Some banks may require a minimal deposit when you open the account. There are practically no restrictions on deposits, but some types of account that offer higher interest rates have restrictions on withdrawals. Each bank offers a wide variety of accounts and services – ask for full information. You will find that practically all tellers and clerks speak English. All banks, whether local or global, offer similar services and interest rates. The difference might be most noticeable in the quality of the service.

If you deposit a check in your Swiss account, you will usually have to wait until the check clears before withdrawing the money. This can take between ten and fifteen days and you will have to pay various administrative charges. Instead of checks, wire-transfers are recommended.

4.5.5 Money withdrawals

An account card (also known as Maestro-Card) can be used at any branch of your bank. To withdraw cash, you may use an automatic banking machine (ATM, «Bancomat») or give your card to a teller. If they do not know you at this branch, they will ask for some form of identification. You will have to sign the withdrawal slip and will then receive a copy for your records and the money.

The Maestro-Card, issued by all banks, is the most useful and frequently used bankcard available in Switzerland. It can be used as:

- a cash card – to withdraw money up to your personal limit, usually CHF 1,000 per day (or CHF 5,000 at your bank's branches) from any «Bancomat». They are located outside the bank or in a foyer and are available 24 hours a day, 365 days a year. Outside the bank's opening hours, you can use your Maestro-Card to open the outer doors.

The Maestro-Card is a debit card and not a credit card. It should not be confused with the Eurocard, a classical credit card which is also available from most banks.



Upon receiving your card you are given a secret personal identification number (PIN) that is genuinely secret. If you forget it, the bank cannot tell you what it is, and you will have to pay for a new card to be issued. You can change your PIN code at a «Bancomat» whenever you like. You are given three chances to enter the correct code; if you get it wrong three times, the machine will not return your card.

4.5.6 Credit cards

Credit cards are common in Switzerland. The most used credit cards are Eurocard/Mastercard, VISA, American Express, and Diners. Personal checks are not at all common any more and are hardly used.

4.5.7 Bills

When you receive a bill, it is usually accompanied by an orange or pink slip for payment through a bank or post account. If the payment slip is not included, blank ones are available at the post office. As checks are not used anymore, people make payments through postal transfers or their bank.

If you choose to go to the post office to pay your bills, you should present the money and the slip, filled in with the details, at the counter. If you pay a number of bills at the same time in this way, you should calculate the grand total of all of them in advance because the clerk will ask you for it to verify that he or she has booked everything correctly. The postal clerk will stamp and return the stub (the left part) as your receipt. Alternatively a book is available for recording the payments, and an entry is stamped and initialed by the clerk.



Banks offer many solutions to make payments easy. All operations, including paying bills, can be done at the counter, by using regular mail, or over the Internet, «E-banking». Other services such as direct bill-payment (LSV) or e-invoicing, may also be offered, or permanent (standing) orders. These are very convenient for fixed amounts to be paid to known creditors on fixed dates, such as rent, insurance, car leasing or transfers from one account to another.

4.5.8 Loans

One can choose from numerous types of loans available at different interest rates. There are slight regional differences. Your type of residence permit and length of stay could determine whether you can obtain a loan. The credit manager at your bank will be able to advise you on an appropriate loan.

You will find a list of local and global banks in the Canton of Zug on the website economy.zg.ch.

4.6 Postal service*

4.6.1 The Swiss Post

The Swiss Post nowadays provides a wide variety of services, only some of which can be described here. You can check the services and prices in English on the website of the Swiss Post given at the end of this section.

4.6.2 Opening hours

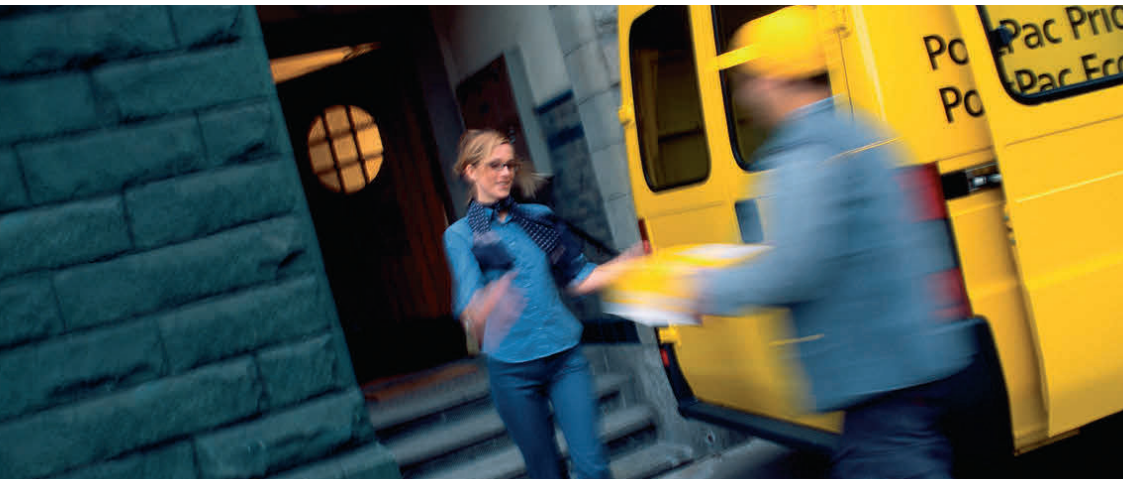
You will find post offices in every community in the Canton of Zug and several in the city of Zug. Their opening hours vary – smaller offices close between 12.00 and 13.45 hrs., and in shopping malls the opening hours of the mall are followed. The main post office in Zug is open as follows:

Monday to Friday	7:30 am to 6:30 pm
Saturday	8:00 am to 4:00 pm
Sunday	closed

4.6.3 Mail delivery

If you want to be sure to get your mail, you should inform the nearest post office of your new address as soon as you arrive.

If a package (or any other item that you have to sign for) arrives when you are not at home, an invitation to collect is left in your mailbox. It will tell you where the package originates from, how much it weighs and where and when you can pick it up. If you do not pick the item up before the return date, usually one week later,



the post office will return it to the sender. You should present the form with identification at the post office mentioned or call to see if you can have it re-delivered to your home.

New regulation as of January 1, 2019: As of January 1, 2019, the Swiss value added tax will be levied on medium and large foreign mail-order companies even for goods under the tax exemption threshold of CHF 5 (so called small consignments). For example, if you order a parcel from amazon.de, the German VAT will automatically be deducted and Switzerland's valued added tax will be charged, as soon as you indicate that the delivery is going to Switzerland. If you order from a company that is also liable to VAT for small consignments above the tax exemption limit (at the standard rate of 7.7% over CHF 65), you should already be charged the Swiss VAT at the time of purchase and not later separately from the carrier. However, it is possible that the postal office or the carrier will charge you for its processing costs for importing the package. For small mail-order companies (less than CHF 100,000 revenue for small consignments) the old system still applies. Please consult the list of mail-order companies for small consignments: www.estv.admin.ch.

4.6.4 Postal rates

Swiss postal services are divided into A-Post (priority mail) and B-Post (non-priority). Domestically, A-Post is delivered by the next day (almost always) except Sunday, while B-Post is delivered usually after 2 – 3 days. For foreign mail, «A» priority will be delivered to a European or Mediterranean destination within two to four days and to other countries within five to nine days, while «B» mail takes five to nine days or three to eight weeks respectively. Prices for international post depend on size, weight and destination. The current rates are listed on mailboxes, in a leaflet from the post office and on the website of the Swiss Post (www.post.ch). There are also instructions on how to address your mail properly so that there are no delays. Stamps can be bought at post offices, kiosks and machines. To avoid delays in processing, address letters as follows:

Herr Wilhelm Tell
Hohle Gasse 1291
6315 Morgarten ZG

OST 

LA POSTA

LA POSTE 

DIE POST 

LA POSTA 



4.6.5 Special services

If you will be away for a long period of time and you do not want to have your mail piling up in your mailbox, nor packages or registered mail returned to the sender, you can instruct the post office to hold your mail for you, for a small fee or to have it sent to where you are. When leaving Switzerland, a forwarding service is offered, also at a fee per month or per year.

The Swiss Post also offers courier delivery services: «Swiss Special Express». For a short list of courier companies see 4.6.7.

4.6.6 Postal account

The Swiss Post offers financial services similar to those of banks, even on the stock market. A postal account can be opened at any post office.

4.6.7 Packages

If you are sending a package overseas, you will be asked to fill in a customs form at the post office and place a green customs sticker on the parcel.

All packages are automatically insured for CHF 1,000.

If the value exceeds this amount, one can insure it up to CHF 3,000. There are a number of packaging options available, just ask the post clerk. Alternatively, you can find many courier companies with international services operating from Switzerland:

DHL	www.dhl.ch
Fedex Federal Express	www.fedex.com/ch
TNT Express	www.tnt.com
United Parcel Services	www.ups.com
World Courier	www.worldcourier.com

Die Post

(= The Swiss Post)

Tel. +41 (0)848 888 888

kundendienst@post.ch

www.post.ch



4.7 Shopping

Zug's main shopping area is located in the heart of the city, inside half a square kilometer, and is designed to provide pedestrians with safe, comfortable shopping. Never mind where you start from, you will easily find your way back. In the Metalli Center, situated between the railway station and Baarerstrasse (across from the Park Hotel), you will find a great variety of shops and restaurants. Strolling through the old town («Altstadt») from the main railway station to the Casino along the lake, you will find fashion shops, elegant boutiques, jewelers, banks, confectioners and many sidewalk cafés with outdoor terraces in the summer. This historic part of Zug is traffic free, and consequently a real paradise for pedestrians.

For your everyday needs, you might shop in one of the supermarket chains or in smaller neighborhood shops (e.g. greengrocers, bakers, butchers). The two biggest Swiss supermarket chains are Migros and Coop, also available for online shopping.

4.7.1 Opening hours

General opening hours for larger grocery stores are as follows:

Monday to Wednesday	8:30 am to 7:00 pm
Thursday	8:30 am to 7:00 pm, some until 9:00 pm
Friday	8:30 am to 7:00 pm, some until 9:00 pm
Saturday	8:30 am to 5:00 pm

In general stores open at 9:00 am. Smaller boutiques in the old town are closed on Mondays. All shops are closed on Sundays and official Swiss public holidays, and close at 4:00 pm the previous day, see section 6.1.

As an exception, some shops at the main train stations in Zug, Lucerne and Zurich and at Zurich Airport are open 364 days a year (excluding Christmas Day) and have longer opening hours. In December various shops are open on selected Sundays.



5 Leisure

- 5.1 Culture, 91
- 5.2 Sports, 97
- 5.3 Excursions, 100
- 5.4 Events, 105
- 5.5 Culinary specialties, 109
- 5.6 Restaurants, 110
- 5.7 Hotels, 110

5.1 Culture

Find out more about the latest events, concerts and the museum guide. You are sure to find something.

Zug Tourismus

Bahnhofplatz
6304 Zug
+41 (0)41 723 68 00
www.zug-tourismus.ch

Zug Kultur

Untermüli 3
6300 Zug
+41 (0)41 710 40 88
www.zugkultur.ch

5.1.1 Museums

Museum at the castle

In the middle of the old town is a castle, Zug's oldest building, with a large collection of historical objects from town and canton. The museum also presents many interesting exhibitions which are changed periodically. It is certainly worth a visit – not only for an exciting insight into the past, but also for the wonderful views over the roofs of the old town to the lake.

Museum in der Burg

Kirchenstrasse 11
6300 Zug
Tel. +41 (0)41 728 29 70
www.burgzug.ch

Art Gallery Zug

At the Zug Art Gallery there are five main exhibitions each year of 20th century art, plus occasional presentations of special collections, particularly in the sphere of Viennese modern art and Swiss art. There are permanent presentations by Tadashi Kawamata, Richard Tuttle and Fritz Wotruba in outside areas.

Kunsthaus Zug

Dorfstrasse 27

6300 Zug

Tel. +41 (0)41 725 33 44

info@kunsthausezug.ch

www.kunsthausezug.ch

Prehistoric Museum

The Prehistoric Museum presents archeological finds from the Canton of Zug with life-size reproductions of people and early settlements from each of the six periods from the Stone Age to the early Middle Age.

Museum für Urgeschichte Zug

Hofstrasse 15

6300 Zug

Tel. +41 (0)41 728 28 80

info.urgeschichte@zg.ch

www.urgeschichte-zug.ch

Africa Museum

The Africa Museum houses a multitude of treasures, for instance masks and fetishes from the Hamite and Bantu tribes of Central Africa. These were collected by the «Sisters of St. Peter Claver» and donated by missionaries who spent some time in Zug.

Afrika Museum Zug

St.-Oswalds-Gasse 17

6300 Zug

Tel. +41 (0)41 711 04 17

www.afrikamuseumzug.ch

Fishing Museum

The historical importance of the lake of Zug for the city is documented in the Fishing Museum. Of particular interest to young and old is the hatchery, where from November until May the development from egg to small fish can be observed in the famous Zug hatching glass.

Fischerei-Museum

Unter Altstadt 14a
 6300 Zug
 Tel. +41 (0)41 710 36 34
www.fischereimuseumzug.ch

5.1.2 Theaters/concerts**Theater Casino Zug**

Events by Zug associations, companies and professional organisations are held in the Casino Zug. The cultural events are professionally organized by the Theatre and Music Society of Zug (TMGZ). This autonomous society, which has a history dating back almost 200 years, ensures that a wide spectrum of events are offered which address the desires of not only the regional population but also those of the multi-language population of the area.

Theater Casino Zug

Artherstrasse 2/4
 6300 Zug
 Tel. +41 (0)41 729 05 50
info@theatercasino.ch
www.theatercasino.ch

Theater in the Burgbachkeller

The Burgbachkeller holds its own in the theater world by offering a mixed program of both traditional and innovative works. Some elements of the program are repeated annually such as the A-Cappella-Festival and «Jazz in the lobby».

Burgbachkeller Zug

St.-Oswalds-Gasse 3
 6300 Zug
 Tel. +41 (0)41 711 96 30
info@burgbachkeller.ch
www.burgbachkeller.ch

In all areas of the canton, plays, productions, concerts and other cultural events are regularly staged. Please check in your local area for further information.

5.1.3 Music Clubs

Chicago, Music Bar & Lounge

Baarerstrasse 63

6300 Zug

Tel. +41 (0)41 710 02 67

info@chicagobar.ch

www.chicagobar.ch

Chollerhalle

Chamerstrasse 177

6300 Zug

Tel. +41 (0)41 761 37 38

info@chollerhalle.ch

www.chollerhalle.ch

Duke's

Sihlbrugg 3

8816 Sihlbrugg

Tel. +41 (0)43 244 40 40

info@dukes.ch

www.dukes.ch

Galvanik

Chamerstrasse 173

P.O. Box 3421

6303 Zug

Tel. +41 (0)41 558 61 66

info@galvanik-zug.ch

www.galvanik-zug.ch

Industrie 45

Industriestrasse 45

Postfach 2457

6302 Zug

Tel. +41 (0)41 761 26 42

contact@i45.ch

www.i45.ch

Lounge & Gallery Zug

Dammstrasse 25

6300 Zug

Tel. +41 (0)41 710 42 50

welcome@lgclub.ch

www.lgclub.ch

Podium 41

Chamerstrasse 41

6300 Zug

Tel. +41 (0)41 710 53 83

podium41@ggz.ch

www.ggzatwork.ch

5.1.4**Cinemas**

Most cinemas show movies in the original languages with English, German and French subtitles. There are 3 cinemas in Zug, 10 in Lucerne and 20 in Zurich.

The addresses of those in Zug are:

Seehof 1+2

Schmidgasse 8

6300 Zug

Tel. +41 (0)41 726 10 01

Gotthard

Gotthardstrasse 18

6300 Zug

Tel. +41 (0)41 726 10 02

Lux

Dorfstrasse 29b

6340 Baar

Tel. +41 (0)41 726 10 03

For current information consult the daily press or www.kinozug.ch. There is an open-air cinema in summer, see www.open-air-kino.ch. You can find out about all the cinemas in Switzerland on www.cineman.ch.

5.1.5 Youth culture

Youth Animation Zug «jaz»

Jaz is a contact lobby center, mainly for young people (from 11 – 25 years). At Kirchenstrasse 7, the «Shop for socio-culture» serves as a meeting place. In addition, «jaz» has a good specialist library on socioculture.

Jugendanimation Zug «jaz»

Kirchenstrasse 7
6300 Zug
Tel. +41 (0)41 761 54 34
www.jaz-zug.ch

Zuger Fachstelle punkto Jugend und Kind

(=Specialist unit for adolescents and children)

The specialist unit for adolescents and children includes: the establishment of networking and coordination in the youth sector; discussions and various topics; initiation and support of projects; offering of specialist knowledge and mediation between youth and parent and/or youth and public.

Zuger Fachstelle punkto Jugend und Kind

Bahnhofstrasse 6
6341 Baar
Tel. +41 (0)41 728 34 40
mail@punkto-zug.ch
www.punkto-zug.ch

5.1.6 Sightseeing

Old Town

One of the top attractions is the historical, painstakingly restored old town with its ancient buildings, some of which are up to 500 years old. There are also many sights well worth seeing in all other communities throughout the canton.

Zytturm

The Zytturm (Time-tower), which dates back to the 13th century, is the most famous landmark in the city of Zug.



5.2 Sports

The list of sports which can be enjoyed in the canton of Zug is nearly endless. Have a look at www.zg.ch/sport-kultur to find the sport of your choice in the community of your choice.

There are just a few possibilities mentioned below:

American football / baseball

There are two American football clubs: www.aegerital-rangers.ch and www.midland-bouncers.com in the canton as well as one baseball club: www.unicorns.net.

Cross-country skiing

The Zugerberg and the Aegeri valley are two excellent cross-country skiing areas with prepared tracks. Both can be reached by public transport.

Cycling

There is an extensive network of cycle paths and all are clearly marked. A cyclist's map for the Canton of Zug and a brochure «Cycle tours in the Canton of Zug» with route suggestions are available from the Zug Tourism Office. Bicycles are available free of charge from May to October on the Bundesplatz (Zug), at the Rathaus (Baar) and at the train station (Cham).

Fishing

Lake fishing using a rod or pole, with a single swimmer or a hook with natural bait, but without bait fish, fishing spoon, is free of charge. For all other types of fishing, and for all fishing in flowing waters, a permit is required and there is a fee.

Floorball, Unihockey

Floorball is a young and dynamic kind of hockey-sport. In the canton are six floorball clubs with more than 1000 players. www.zugunited.ch and www.zugerunihockey.ch.

Flying and glider flight

There is a private field and flying club in Hausen am Albis, www.fgho.ch.

Golf

This increasingly popular sport can be played in Holzhäusern (near Rotkreuz) at the 18-hole M-Golfpark. Other courses nearby are in Küssnacht am Rigi (SZ), Bürgenstock (NW), Engelberg (OW), Hildisrieden (LU), Sempach (LU), Neuenkirch (LU) and Nuolen/Wangen (SZ), Ybrig (SZ) and Schönenberg (ZH).

Hiking and walking, also Nordic

The Canton of Zug is an ideal hiking area with well-signposted trails. Classic areas are the Zugerberg hills and the Aegeri valley. Areas where picnicking and barbecuing are allowed are clearly marked.

Ice skating/ice hockey/curling

There are indoor and outdoor rinks in the winter at the BOSSARD Arena, and skates are available for hire. For professional icehockey players or youngsters who want to become professionals, the Eissportverein Zug (EVZ), is well known.

Eissportverein Zug (EVZ)

General-Guisan-Strasse 4

6303 Zug

Tel. +41 (0)41 725 31 00

info@evz.ch

www.evz.ch



Inline-skating/skateboarding

There is a brochure with route suggestions available from the Zug Tourism Office.

Minigolf

There are minigolf courses in Zug (Am Löberensteig), Oberwil (Psychiatrische Klinik), Cham (Villette-Park), Unterägeri (Birkenwäldli) and Rotkreuz (Breitfeld).

Rugby

There are three rugby clubs in the canton: Rugby Club Zug, www.rugbyclubzug.ch, Baar Panthers, and Rugby Coaching Academy, www.zugrugby.ch.

Sailing

There are three excellent sailing clubs in Canton Zug: Yacht Club Zug, www.yczug.ch, Segel Club Cham, www.scc.ch, Segelclub Aegeri, www.scae.ch.

Skiing/snowboarding

The ski slopes in central Switzerland are located between 800 and 1,200 meters and are ideal for families with young children. The nearest resorts are Sattel-Hochstuckli, Hoch-Ybrig, Ibergereg, Rigi and Stoos. The Zugerberg has a drag-lift for children, as does Nollen in Unterägeri.

Swimming/diving

There are numerous bathing areas on Lake Zug and Lake Aegeri. There are two outdoor swimming pools, in Baar and in Rotkreuz, and indoor swimming pools in Zug, Baar and Cham.

Tobogganing

There is a summer bobsled run on Hochstuckli/Sattel in Canton Schwyz, which borders on the Canton of Zug: www.sattel-hochstuckli.ch. In winter there are several prepared runs on the Zugerberg, in Oberägeri and Unterägeri.

Water skiing

There is a waterski club in Cham (www.wsc-cham.ch) and in Oberägeri (www.oberaegeri.ch; Dorfleben/Vereine).

Wind surfing

The main starting point for Lake Zug is near the Brüggli swimming area, and for Lake Aegeri at Seeplatz, Oberägeri.

More information about sporting events, clubs, associations and training possibilities is available on the website www.zug-tourismus.ch and at:

Sportamt

(= Office for Sports)

An der Aa 6

6303 Zug

Tel. +41 (0)41 728 35 54

sport@zug.ch

www.zg.ch/sport

5.3 Excursions

Aegerital

The Aegerital lies about 800 meters above sea level where the skies are often clearer and brighter than in the rest of the canton. The clear waters of Lake Aegeri are ideal for swimming and sailing, and the path circling the lake is perfect for jogging, walking or cycling. From April through October a small ferry service is run on the lake.

Einsiedeln

Einsiedeln is a summer and winter resort, home to a Benedictine Monastery and a beautiful cathedral. The monastery was founded in 937 and extended between 1704 and 1718. It is famous for its library and its black Madonna Chapel. Well worth a pilgrimage.

Glasi Hergiswil

At this glass craftworks you can visit a museum, see the exhibition «The Phenomenon of Glass» and watch over the craftsmen's shoulders as they blow glass. You can try it yourself too. At the end of the tour, you have the opportunity to purchase fine glassware directly from its source.

Höllgrotten Baar

The caves near the Lorze river and in the catchment area of the Höll river are one of Zug's biggest tourist attractions. They surpass in beauty and diversity all other important caves in Switzerland and even larger grottos elsewhere in Europe. In contrast to the majority of humid cavities in mountains, here the calcareous, constantly dripping water has formed stalactites on the ceiling as well as stalagmites building up from the ground.

Immensee and Baumgarten

Immensee is a small village at the Chiemmen peninsula, the largest peninsula of the Lake of Zug, with a charming historical center. From the village you can walk along the lake to Baumgarten with its ferry station. The lake views are stunning and there are many nice picnic areas in the cool forest.

KKL Luzern

Under its expansive, overarching roof, the KKL Luzern hosts a wide range of cultural, con-ferencing and gastronomic events and activities.

KKL Luzern

Europaplatz 1

6002 Luzern

+41 41 226 74 38

www.kkl-luzern.ch

Kloster Frauenthal

Kloster Frauenthal, a beautiful convent founded in 1231 by Baron von Schnabelburg, is well worth visiting. In 1253 it was incorporated into the Cistercian Order. The main source of income is agriculture and there is a small shop where local products are sold.

Morgarten

The site at Lake Aegeri of the first battle for freedom fought in 1315 between the Swiss and the Austrians. A small chapel commemorates the battle of Morgarten, and the tower of the monument has been newly renovated.

Raten /Gottschalkenberg

After only a short drive from Oberägeri you can reach the Raten pass which offers stunning views over the Ägerital. Many easy hiking trails start from here, and in winter a beginner's ski lift and snowshoe trails are available.

Rigi

The «Queen of the Mountains» (1800 mtr.) offers a breathtaking view and many facilities for sports and recreation, both in summer and winter. Spectacular sunrises and sunsets shouldn't be missed. Can be reached via cable car from Weggis, or by cogwheel train from Goldau or Vitznau.

© KKL Luzern, Photo: Urs Wyss





Swiss Museum of Transport (=Verkehrshaus)

The Swiss Museum of Transport features interactive and varied displays with which to show the development of transport and mobility. Further attractions are the planetarium and the 3D movie theater.

Swiss Museum of Transport

Lidostrasse 5

6006 Luzern

+41 41 370 44 44

www.verkehrshaus.ch

Technorama Winterthur

Technorama Winterthur is one of the largest science centers in Europe. With its unique variety of experiment stations, it offers almost infinite possibilities to experience science in both a playful and informative manner.

www.technorama.ch

Tier- und Naturpark Goldau

This delightful park lies in the middle of the massive boulder-strewn wilderness of Goldau, and is home to countless wildlife. Deer, mouflons, goats and chamois live in an open zone, while bears, wolves, lynxes, marmots, wild pigs, foxes, wild cats, owls and raccoons are within a safe compound.

Transport Museum «Verkehrshaus», Lucerne

The Transport Museum is very interesting for everyone and especially for children. It houses, among innumerable fascinating things to see and do, an Imax cinema with different shows throughout the day.

Wildspitz

The highest mountain of the canton, the Wildspitz (1580 mtr.) can be reached from both Unter- and Oberägeri, but also from Oberwil, Walchwil and Zug, even by bike.

Zoo Zürich

The Zoo Zürich opened its doors in 1929 and is located on the Zürichberg above the city.

Zoo Zürich

Zürichbergstrasse 221

8044 Zürich

+41 44 254 25 00

www.zoo.ch

Zugerberg

On a clear day the Zugerberg impresses the visitor with a wonderful panorama over Rigi, Pilatus and peaks of the Bernese Alps. The protected moor terrain on the mountain plateau presents a unique landscape and is home to many rare species of plants. There is a large children's playground and places to barbecue.

Zürich Opera House

The Zürich Opera House is located at the Sechseläutenplatz in Zurich and has been the home of the Zürich Opera since 1891.

Zürich Opera House

Falkenstrasse 1

8008 Zürich

+41 44 268 66 66

www.opernhaus.ch

For more excursions and places of interest see the website www.zug-tourismus.ch and www.myswitzerland.com.



5.4 Events

Here is a selection of the major events and customs in Zug, around the year.

Bäckermöhli January

This is a yearly festival in the old town, organized by the guilds of the millers, bakers, and confectioners. Sausages and bread rolls are thrown to the children from the windows of the restaurants Aklin and Ochsen.

Fasnacht February

Carnival is supposed to drive away the spirits of winter. The stronghold of carnival activity in the Canton of Zug is in the town of Baar. Nowadays carnival is celebrated in all communities with ever increasing participation, and parades with unusual musical accompaniment (called «Guggenmusik») are held in most communities.

**Greth Schell**

February

This festival is organized in the old town of Zug by the guilds of carpenters, turners, and coopers. By tradition, Greth Schell carried her drunken husband home in a basket on her back. Every year the children gather to shout «Greth Schällebei» and catch oranges and candy.

Chröpfelimeh

February

Costumed groups sing to newly-married couples in the Old Town. In return the singing groups receive wine and «Chröpfeli», a local cookie.

Nüsslern

February

The «Nüssler» dance their original, fascinating «Nüsslertanz» to the accompaniment of drums. They hold a kind of broom up high and distribute original Nüssler buns, which are pushed over the broomstick, to the delighted

Fronleichnam

May

On the date of Corpus Christi there are processions (Fronleichnamsprozession) in the streets in each community throughout the canton. Children are invited to take part in the procession, dressed in white.

Einachserrennen Early summer

A race with single-axled vehicles in Neuheim.

Seenachtsfest June

A lake festival with a firework display, held in Zug.

Swiss Inline Cup July

This is one of the most popular sporting events in Zug. The beautiful route around the Lake of Zug attracts many skaters and a large crowd of people to cheer them on.

Open Air Kino July/August

The cinema invites everyone to enjoy movies in the open air on Zug's beautiful beach promenade. A different way to enjoy the cinema.

Swiss National Day August 1

There are festivities in all communities. A farmer's breakfast is offered at various farmhouses throughout the canton. Public buildings, private estates and gardens are open to the public.

Altstadt-Jazz-Night August

The Jazz Night is today one of the major events in Zug. A varied jazz program provides great evening entertainment in the incomparable atmosphere at the banks of the Lake of Zug.

Zuger Stierenmarkt September

Since 1898, the locality of Herti has been the scene of the annual cattle market organized by the Swiss Cattle Breeders' Association. On two market days, farmers from all over Switzerland and even from neighboring countries come to Zug to buy or sell animals.

Zuger Messe October

A commercial fair.



Morgartenschieszen

November 15

The focus of the annual event is on the commemoration of those who died in the battle of 15 November 1315. The procession from the village of Sattel to the monument in the Schornen moves along the old road. The cantons of Schwyz and Zug as well as the old territory of Schwyz provide a speaker in turn.

Märlisuntig

December

«Fairytale Sunday» for children in the city of Zug.

Trychlerumzug

December

The so-called «Trychler» carry huge bells on their shoulders and parade through Oberägeri.

Iffeumzug

December

A procession through the center of Oberägeri. The participants wear high bishop's hats, which are illuminated by candles on the inside and are beautifully decorated with patterns that look like scissor-cut silhouettes.

Klauseseln

December 5, 6

Children swing bells while walking through the village of Menzingen and ring at people's doors to ask for sweets and money.

Santa Claus

December 6

Santa Claus moves from house to house with his faithful assistant «Schmutzli» and sometimes with a donkey. He visits the children to make sure that they've been good throughout the year.

Engelen

December 24

On the afternoon of 24 December, the girls in Oberägeri dress up as angels and go from house to house to bring their Christmas greetings to families with a Christmas carol or a poem. They are rewarded with a tip.

In the Zug Culture Calendar (www.zugkultur.ch) and on the website of the Zug Tourism Office (www.zug-tourismus.ch), you can find more information about current events. If you wish to buy tickets for any events in Zug please contact Ticketcorner (www.ticketcorner.ch) or Star-ticket (www.starticket.ch).

5.5 Culinary specialties

Zuger Kirsch

Succulent cherries grow well in the mild climate round Lake Zug. The distillation of the finest cherry liquor therefore has a long tradition in Zug. One of the most well-known distilleries belongs to the Etter family. See www.etter-kirsch.ch. There are also still many farmers in the individual communities who have a licence to distill kirsch.

Zuger Kirschtorte

Zug's cherry liquor cake has a firm place in the international world of confectionery and catering. It is amazing that it took relatively few years for it to reach this kind of status. In its present form, the gâteau is a relatively recent creation.

Zuger Röteli

Nearly as famous as the kirsch gâteau in Zug is one of the finest trout: the lake saibling «Savelinus alpinus», known locally as the «Zuger Röteli». In summer the fish is white, particularly when it moves from deeper to shallower water for spawning. But from September, the male changes its belly color to red before approaching the female to make sure that there is always Zuger Röteli on the menu.

Zuger Chriesiblüete

This very popular confection has a crunchy hazelnut and biscuit base, soaked in kirsch, a mouth-watering truffle middle, and is covered in delicious chocolate.

Zuger Bsetzistei

These are small, square, truffle-filled chocolate cubes that melt on the tongue. Their shape was inspired by the cobblestones «Bsetzi» in the Altstadt – the historic part of Zug, now a paradise for pedestrians.

5.6 Restaurants

The choice of eating places ranges from the country inn to the gourmet restaurant. Specialities of Zug and the rest of Switzerland, as well as international dishes are on offer.

Find the restaurant of your choice in the community of your choice on www.zug-tourismus.ch (Gastronomy) or their brochure «guide zug».

5.7 Hotels

The Zug region offers all types of accommodation, ranging from modern 4-star hotels to farm houses where the guests sleep in straw. All the hotels throughout the canton are listed on www.zug-tourismus.ch (Accommodation) or in the brochure «guide zug».



6 Contacts

- 6.1 Official holidays in the Canton of Zug, 111
- 6.2 Internet addresses, 111
- 6.3 Postal addresses, 112
- 6.4 Literature, 121

6.1 Official holidays in the canton of Zug

Day	Date	German name
New Year's Day	January 1	Neujahrstag
Good Friday	Friday before Easter	Karfreitag
Ascension	40 days after Easter (Thursday)	Auffahrt/ Himmelfahrt
Corpus Christi	varying	Fronleichnam
National Holiday	August 1	Nationalfeiertag
Assumption	August 15	Mariä Himmelfahrt
All Saints' Day	November 1	Allerheiligen
Immaculate Conception	December 8	Mariä Empfängnis
Christmas	December 25	Weihnachten

Please note that each canton has its own regional public holidays. In the Canton of Zug, Easter Monday, Whit Monday and Boxing Day people are usually off.

6.2 Internet addresses

www.about.ch	Information about Switzerland
www.berufsberatung.ch	Vocational and Career Counselling
www.ch.ch	The Swiss authorities online
www.eda.admin.ch	Federal Department of Foreign Affairs
www.admin.ch	Swiss Government
www.comparis.ch	Comparison of prices: Telecommunication, insurance, etc.

www.swissworld.org	Switzerland in all its diversity (Geography, Economy, Science, People, Culture, Government, History)
www.swissinfo.org	News & information platform
www.swissnews.com	Swiss lifestyle & business magazine
www.myswitzerland.com	Information about Switzerland
www.asn.ch	Services for Expatriates
www.xpatxchange.ch	Free information for expatriates living in Switzerland
www.xe.net	convert from/to Swiss Francs/any currency
www.zug.ch	Homepage Canton of Zug
www.zug-tourismus.ch	Zug Tourism Board
www.amtsblatt.zg.ch	Events, Job Market, Company Registration, etc. (in German)

6.3 Postal addresses

AndreasKlinik Cham Zug

(= Private Hospital)

Rigistrasse 1

6330 Cham

Tel. +41 (0)41 784 07 84

info.andreasklinik@hirslanden.ch

www.andreasklinik.ch

Amt für Berufsberatung/biz

(= Office for Vocational and Career Counseling)

Baarerstrasse 21

6300 Zug

Tel. +41 (0)41 728 32 18

www.zg.ch/biz

Amt für Berufsbildung

(= Office for Vocational Training and Education)

Chamerstrasse 22

6300 Zug

Tel. +41 (0)41 728 51 50

berufsbildung@zg.ch

www.zg.ch/berufsbildung

Amt für Migration

(= Office for Migration)

Aabachstrasse 1

P.O. Box 857

6301 Zug

Tel. +41 (0)41 728 50 50

info.afm@zg.ch

www.zg.ch/afm

Amt für Wirtschaft und Arbeit

(= Office for Economy and Labor)

Aabachstrasse 5

6301 Zug

Tel. +41 (0)41 728 55 20

info.awa@zg.ch

www.zg.ch/awa

Arbeitslosenkasse des Kantons Zug

(= Unemployment Office of the Canton of Zug)

Industriestrasse 24

6301 Zug

Tel. +41 (0)41 728 37 40

alk.zug@zg.ch

www.zg.ch/alk

Ausgleichskasse Zug

(= Cantonal Office for Social Security)

Baarerstrasse 11

P.O. Box 4032

6304 Zug

Tel. +41 (0)41 560 47 00

info@akzug.ch

www.zg.ch/ahv

Bundesamt für Sozialversicherung

(= Federal Office for Social Security)

Effingerstrasse 20

3003 Berne

Tel. +41 (0)31 322 90 11

www.bsv.admin.ch

Die Post

(= The Swiss Post)

Postplatz 1

6300 Zug

Tel. +41 (0)84 888 88 88

www.post.ch

Economic Promotion

(= Kontaktstelle Wirtschaft)

Aabachstrasse 5

6301 Zug

Tel. +41 (0)41 728 55 04

economy@zg.ch

economy.zg.ch

Eidgenössische Zollverwaltung

(= Swiss Customs Authorities)

Oberzolldirektion

Monbijoustrasse 40

3003 Berne

Tel. +41 (0)31 322 65 11

www.ezv.admin.ch

Fachstelle Migration Zug

(= Migration Advisory Office)

Chamerstrasse 50

P.O. Box 1258

6301 Zug

Tel. +41 (0)41 531 50 00

welcome.desk@fmzug.ch

www.fmzug.ch

Frauenzentrale Zug

(= Women's Advice Centre)

Tirolerweg 8

6300 Zug

Tel. +41 (0)41 725 26 66

info@frauenzentralezug.ch

www.frauenzentralezug.ch

Hauseigentümergeverband Zugerland

(= Homeowners' Association of Zug)

Dorfstrasse 16

6341 Baar

Tel. +41 (0)41 710 65 20

www.hev-zugerland.ch

Institut Montana

Zugerberg

6300 Zug

Tel. +41 (0)41 729 11 77

info@montana-zug.ch

www.montana-zug.ch**International Men's Club of Zug**www.imcz.com**International Parents and Kids Club**www.ipkc.ch**International School of Central Switzerland**

Lorzenparkstrasse 8

6330 Cham

Tel. +41 (0)41 781 44 44

office@isocs.ch

www.iscs-zug.ch**International School of Zug and Luzern**

Walterswil

6340 Baar

Tel. +41 (0)41 768 29 90

community@iszl.ch

www.iszl.ch**Kantonsschule Zug**

(= High School of the Canton of Zug)

Lüssiweg 24

6302 Zug

Tel. +41 (0)41 728 12 12

info@ksz.ch

www.ksz.ch

Mieterinnen- und Mieterverband Kanton Zug

(= Tenants' Association of Canton Zug)

Industriestrasse 22

P.O. Box 732

6301 Zug

Tel. +41 (0)41 710 00 88

mvzug@bluewin.ch

www.mieterverband.ch

Regionales Arbeitsvermittlungszentrum RAV

(= Regional Employment Centre)

Hertizentrum 6

6303 Zug

Tel. +41 (0)41 728 25 88

info@rav.zg.ch

www.zg.ch/rav

Schweizerische Bankiervereinigung

(= Swiss Bankers' Association)

P.O. Box 4182, 4002 Basel

Tel. +41 (0)61 295 93 93

office@sba.ch

www.swissbanking.ch

Schweizerische Bundesbahnen SBB

(= Swiss Federal Railways)

Bahnhof Zug

6300 Zug

Tel. +41 (0)900 300 300 (Fr. 1.19/Min.)

www.sbb.ch or www.rail.ch

Schweizerische Nationalbank SNB

(= Swiss National Bank)

Börsenstrasse 15

P.O. Box

8022 Zurich

Tel. +41 (0)44 631 31 11

snb@snb.ch

www.snb.ch

Schweizerischer Versicherungsverband SVV

(= Swiss Insurance Association)

C.F. Meyer-Strasse 14

8002 Zurich

Tel. +41 (0)44 208 28 28

info@svv.ch

www.svv.ch

Stadt- und Kantonsbibliothek Zug

(= Public Library of the City and Canton of Zug)

St.-Oswalds-Gasse 21

6301 Zug

Tel. +41 (0)41 728 23 13

bibliothek@stadtzug.ch

www.bibliothekzug.ch

Steuerverwaltung des Kantons Zug

(= Tax Administration of the Canton of Zug)

Bahnhofstrasse 26

6301 Zug

Tel. +41 (0)41 728 26 11

www.zg.ch/tax

Strassenverkehrsamt

(= Office for Motor Vehicles)

Hinterbergstrasse 41

6312 Steinhausen

Tel. +41 (0)41 728 47 11

info.stva@zg.ch

www.zg.ch/strassenverkehrsamt

Touring Club Schweiz

Gotthardstrasse 3

6300 Zug

Tel. +41 (0)41 726 04 00

kontakt@tcs-zug.ch

www.tcs.ch

WWZ AG (energy, water, telecom)

Chollerstrasse 24

6301 Zug

Tel. +41 (0)41 748 45 45

info@wwz.ch

www.wwz.ch

Zug International Women's Club

www.ziwc.ch

Zug Tourismus

(= Zug Tourist Office)

Bahnhofplatz

6304 Zug

Tel. +41 (0)41 723 68 00

tourism@zug.ch

www.zug-tourismus.ch

Zuger Kantonsspital

(= Zug Cantonal Hospital)

Landhausstrasse 11

6340 Baar

Tel. +41 (0)41 399 11 11

info@zgks.ch

www.zgks.ch

Zugerland Verkehrsbetriebe ZVB

(= Zug Public Transport Organization)

An der Aa 6

6304 Zug

Tel. +41 (0)41 728 58 00

info@zvb.ch

www.zvb.ch

6.4 Literature

6.4.1 Literature about Zug

- Zug, Town and Canton; Sibylle Omlin, Christian Raschle, Barbara Schmutz, Josef Wüest; Balmer Verlag; ISBN 3-85548-151-2
- George Page; An American among Swiss Farmers; Van Orsow/Stadlin/Imboden; ISBN 3-03823-160-6
- Zugersee/Lake Zug; Alois Ottiger; ISBN 3-85548-054-0
- Zug and its Surrounding; Armin Haab; ISBN 3-85761-235-5
- Zuger Panorama; Andreas Busslinger,; ISBN 3-906105-03-1

6.4.2 Literature about Switzerland

- Expatriates – Inpatriates; Friederike V. Ruch; ISBN 3-85621-157-8
- Switzerland in all its diversity; Hallwag Kümmerly+Frey AG; ISBN 3-259-05520-7
- Living and working in Switzerland, a survival handbook; David Hampshire; Survival Books; ISBN 1-901130-17-7
- Beyond Chocolate, understanding Swiss culture; Margaret Oertig-Davidson; Bergli Books; ISBN 3-905252-06-6
- Ticking along with the Swiss; Dianne Dicks, Bergli Books; ISBN 3-9520002-4-8
- Culture Shock! Switzerland – A Guide to Customs and Etiquette; Shirley Eu-Wong, Kuperard Publishers and Distributors; ISBN 1-85733-151-6



7 Index

A	Accident	62, 66
	Addresses, Internet	111
	Addresses, postal	112
	Auxiliary costs	33
	Arrival checklist	24
B	Banking	79
	Bills	81
	Boat	76
	Bus	76
C	Calling within Switzerland	69
	Canton of Zug	12
	Car	57
	Child care	57
	Cinemas	95
	Company pension plan	47
	Concerts	93
	Courier services	87
	Credit cards	81
	Culinary specialties	109
	Culture	91
	Currency	79
Customs regulations	21	
D	Democracy	9
	Doctors and dentists	65
	Driver's license	57
E	Economy	9, 13
	Education	49
	Electricity	34
	Elementary school	49
	Emergencies	66
	Events	105
	Excursions	100

F	Facts about Switzerland	7
	Facts about Zug	12
G	Gas	34
	German courses	20
H	Health matters	65
	Heating	34
	High school	53
	History	7, 13
	Holidays	111
	Hospitals	67
	Hotels	110
	Housing	31
I	Inhabitants	13
	Insurance	
	accident	39
	bicycle	39
	building	42
	car	41
	health	40
	household	42
	invalidity	46
	legal	43
	liability	42
	life	42
	motorcycle	42
	old age	44
	reimbursement	41
	salary	43
	valuable object	43
	International calls	69
International clubs	64	
International schools	54	
J	Job search	29

K	Kindergarten	49
L	Leisure	91
	Libraries	73
	License plates	57
	Literature (about Switzerland)	121
	Literature (about Zug)	121
	Loans	83
M	Mail delivery	84
	Maternity compensation	46
	Media	71
	Mobile phones	70
	Money withdrawals	80
	Moving	21
	Museums	91
	Music Clubs	94
N	Nature	11
	Newspapers	71
O	Opening hours	84, 89
P	Parking	60
	Pension plan	44
	Pharmacies and drugstores	68
	Population	8
	Postal service	84
	Postal account	87
	Postal rates	85
	Public transportation	74
R	Radio	71
	Relocation Services	64
	Rental agreements	31
	Residence permit	27
	Restaurants	110
	Road rules	58

S	School	49
	Services numbers	70
	Shopping	89
	Sightseeing	96
	Socialising	64
	Social customs	16
	Social security	44
	Sports	97
	Switzerland	7
T	Tax	
	at source	36
	church	37
	for expatriates	36
	income	36
	VAT	38
	wealth	37
	withholding	37
	Taxis	76
	Telecommunication	69
	Television	71
	Theaters	93
	Tourism	15
	Trains	74, 76
Traveling with pets	57	
U	Unemployment	48
	University	52, 54
V	Vocational education	51
W	Waste disposal	34
	Water	34
	Work permits	27

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The information contained in this guide shall provide a short overview regarding some important aspects of living and working in Switzerland. It is important to know that the information provided herein is not complete and may therefore not be used as a legal basis for any claims. No guarantee with regard to the correctness of the content can be given. Certain information may not be up-to-date or may have been subject to legal changes. In any event, we strongly recommend to contact a specialist for any specific legal questions.



Switzerland.

Zug: business connects

Our services address you directly as an entrepreneur. We are your partner, and we promote the Canton of Zug as a business location.

We are in close contact with the local enterprises, advising and supporting companies looking to establish a business in the Canton of Zug. We also assist start-ups.

Department of Economic Affairs
Economic Promotion
Aabachstrasse 5
6300 Zug, Switzerland
T +41 41 728 55 04
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