



SWISS SOLUTION

All you need to know about contracting in Switzerland >>>



www.accessfinancial.com | info@accessfinancial.com

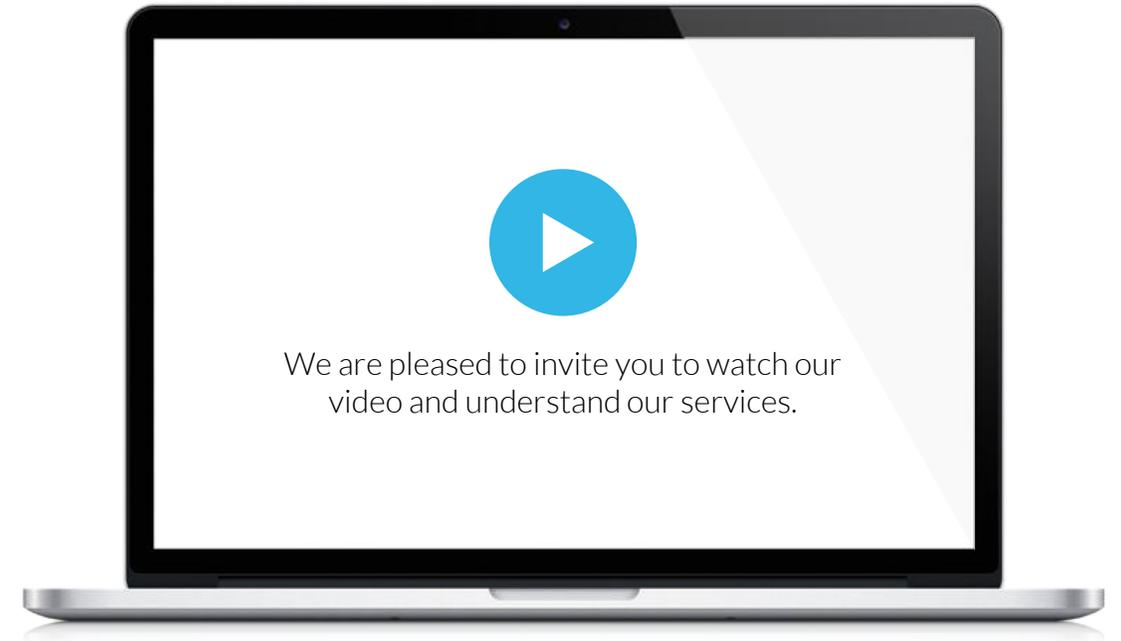


About Access Financial

The purpose of Access Financial is to provide all our clients – contractors, recruitment businesses and corporates with the most efficient payroll, immigration, tax and social security solutions that are possible under law.

We are pleased to invite you to visit our company's website to learn more about our solutions.

Learn More



Why Us?



100% Compliant

We have the necessary licences, proven experience and demonstrable track record to provide you with all the national and international payroll, contract management, tax and immigration services that you need.



Global Presence

We have offices in the United Kingdom, Switzerland (Head Office), Germany, Luxembourg, Cyprus, China, India and Malaysia.



Cost Efficient

We listen carefully to you, understand your personal requirements and needs, and then we collaborate with you to provide our services at reasonable prices.



Unparalleled Support

When you need any help, our team of experts will work directly with you via live chat, phone or email to reach a quick and efficient solution.



Proven Results

Thousands of contractors and recruitment businesses and their clients have benefited from our expertise and professionalism.



Local Billing

We have nearly 30 internal companies for local billing and to mitigate withholding tax losses to you.



Swiss Key Facts



Employment Regulations

Placing temporary workers into Switzerland can be complicated with its labour-leasing and employment laws which are highly regulated both locally by the individual cantons as well as federally by SECO (State Secretariat for Economic Affairs)



Cantonal income tax rates

Switzerland has twenty six cantons. Each canton sets its own income tax rates and the net retention will vary from canton to canton.



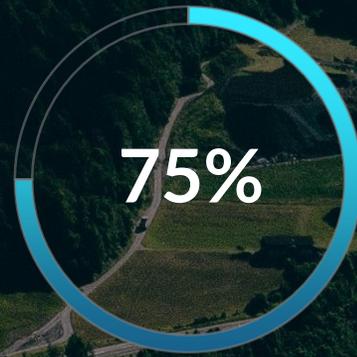
Our Expertise

We are approved to conduct labour-leasing throughout Switzerland and abroad, and we have seventeen years' experience in the Swiss labour market.



Employed Solution

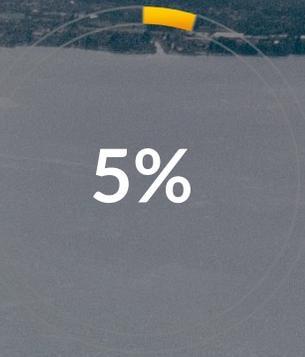
We have prepared the figures below for the canton of Geneva based upon a single person on a daily contract rate of CHF 500 per day.



Retained Income



Other Deductions



Management Fees

Summary Table (1/2)

Employed

Retention (for a typical contractor)	<ul style="list-style-type: none">• Geneva: 75% (±5%)
Eligibility	<ul style="list-style-type: none">• EU/EEA nationals and non-EU nationals with work permit
Work Permits	<ul style="list-style-type: none">• We can guide you through the process of obtaining work permits
Registrations	<ul style="list-style-type: none">• We will ensure all required tax and social security registrations are done in Switzerland
Our Fees	<ul style="list-style-type: none">• 5% of the monthly invoice value (with a minimum EUR 550 per month)



Please note: We have based the information in this brochure on our understanding of the law at the time of writing. For the most current information and a personalised calculation in Switzerland contact us at info@accessfinancial.com.



Summary Table (2/2)

Employed

Features

- The solution is available to Swiss, EU, and EFTA contractors. We will attend to the mandatory online registration on the federal website for contracts not exceeding 90 working days per year.
- Where the assignment is longer than three months, we will advise on the process for the application for a temporary residence permit with the Cantonal Immigration office. This residence permit allows the contractor to work and stay in Switzerland for the duration of the assignment.
- AF employs the contractor, and we are responsible for all the contracting formalities, payroll and compliance.
- We have framework agreements with many of the major corporations in Switzerland.

Benefits

- High retention can be achieved through the use of Swiss Pillar 2 and 3 pension plans.
- Our competitively priced package included excellent sickness and accident insurance. The cover provides up to 80% of gross salary up to 2 years in the case of accident and sickness. The sickness cover starts from the 3rd day.
- Our fees include Swiss tax returns if they are required.



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