



Cross-border commuters

The following rules apply to cross-border commuters from EU-27/EFTA¹ member states:

- Place of residence must be in an EU-27/EFTA member state;
- The employer or self-employed activity must be based in Switzerland;
- The cross-border commuter must return at least once per week to his/her place of residence outside of Switzerland;
- Cross-border commuters have the right to occupational and geographical mobility all over Switzerland.

Transitional conditions apply to Croatian cross-border commuters. Click on the following link and select the tab on the far right marked "Croatia" for more details. www.sem.admin.ch > [Free Movement of Persons Switzerland – EU/EFTA > Living and Working in Switzerland > Croatia](#)

Cross-border commuter permit (G EU/EFTA)

Cross-border commuters who are in possession of proof of employment (employment contract) lasting between three months and one year will be issued a cross-border commuter permit covering the entire duration of employment. This permit may be renewed if employment is continued. Cross-border commuters in possession of an employment contract lasting one year or more will receive a cross-border commuter permit valid for a period of five years. The name of the employer will be written in the cross-border commuter permit.

Cross-border commuters wishing to work in a self-employed capacity in Switzerland will receive a five-year cross-border commuter permit if they can provide proof of self-employed activity.

Unemployment: as a rule, unemployed cross-border commuters receive their unemployment benefits in their country of residence.

Health insurance: generally speaking, cross-border commuters living abroad must take out health insurance coverage in Switzerland (principle of place of employment). More details as well as exceptions to this rule can be found on the following site: [Federal Office of Public Health FOPH \(International affairs\)](#)

Purchase of real estate: cross-border commuters have the same right as Swiss residents to purchase real estate for the purpose of carrying out economic activities. They may also purchase a second home in the region where they work. However, in order to purchase a holiday home, to carry out activities relating to investment and trade in real estate and unbuilt land, cross-border commuters remain subject to authorization requirements.

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¹ Citizens of EFTA member states have the same rights as citizens of EU member states. Special rules apply to citizens of the Principality of Liechtenstein.