

Inheritance and gift tax in Switzerland

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Switzerland has no federal inheritance tax. Inheritance and gift taxes are matters for the cantons, and for families with close relatives as heirs the burden is often modest or nil, although the details depend on the canton and on the relationship between the parties.

1 A purely cantonal matter

Each canton decides whether it levies inheritance and gift tax and how it designs the tax. In most cantons the tax is charged on the share received by each heir or beneficiary, with rates rising according to the remoteness of the relationship and, in many cantons, the size of the amount. The canton of Schwyz levies neither inheritance nor gift tax. Some communes also have a say, so local rules must be checked.

2 Spouses and descendants

Surviving spouses are exempt in all cantons, and registered partners are generally treated in the same way. Direct descendants are exempt in most cantons. A few cantons do tax children and grandchildren, usually at low rates or above an allowance, and the exact position should be verified for the canton concerned. Siblings, more distant relatives, unmarried partners and unrelated persons frequently face considerably higher rates, although several cantons have introduced relief for cohabiting partners.

3 Which canton may tax

For movable assets such as bank accounts, securities and shares, the canton of the deceased's last domicile has the right to tax the whole estate. Real estate is taxed by the canton in which it is located. A family living in one canton and owning a holiday home in another will therefore deal with two

cantonal authorities. The same allocation applies broadly to gifts, where the donor's domicile and the location of property are decisive.

4 Gifts during lifetime

Gift tax generally mirrors inheritance tax in its exemptions and rates. Transfers below value, such as the sale of a property to a child at a reduced price, may qualify as partial gifts. Advancements on inheritance and the reservation of usufruct rights require careful documentation, because they affect both the tax outcome and the compulsory shares of other heirs under Swiss succession law.

5 Foreign heirs and international estates

If the deceased was domiciled in Switzerland, the cantonal tax applies regardless of where the heirs live. Heirs resident abroad may in addition face tax in their own country, and Switzerland has concluded estate tax treaties with only a small number of states. Conversely, a person who lived abroad but owned Swiss real estate may trigger Swiss inheritance tax on that property. Succession planning for international families should therefore consider both the Swiss rules and those of the heirs' countries of residence.

6 What pays off in practice

- **Check the cantonal rules for descendants** before settling, particularly if adult children or grandchildren are intended beneficiaries.
- **Review the location of real estate**, since property in other cantons or abroad brings additional authorities and possibly different rates.
- **Coordinate tax and succession law**, so that lifetime gifts, wills and marital agreements fit together across all relevant jurisdictions.

7 How Ressos Legal helps

I advise families on Swiss succession and gift planning, including the coordination with heirs and assets in other countries. [Contact me](#) for a first conversation.

For general information only. This article does not constitute legal or tax advice, does not replace advice on an individual case and creates no lawyer-client relationship. It reflects the legal position as of September 2026.

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