

Leaving Switzerland: deregistration, taxes, pensions and permits

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A departure from Switzerland needs as much preparation as the arrival. Deregistration, the end of tax liability, pension assets and the residence permit are closely linked, and mistakes in timing can be costly. This overview covers the main points for residents moving to a country outside the EU and EFTA.

1 Deregistration with the commune

Anyone leaving Switzerland permanently must deregister with the residents' office of the commune before departure, usually in person or online depending on the commune. The office issues a confirmation of departure, which is needed by the tax authorities, the health insurer, pension institutions and banks. Deregistration also marks the date from which the residence permit is generally treated as no longer in use.

2 Tax consequences of departure

Unlimited tax liability in Switzerland ends on the day of departure. For the year of departure, income and wealth are generally taxed on a pro rata basis for the period of residence, and the cantonal tax authority issues a final assessment. Depending on the canton, taxpayers may be asked to settle outstanding taxes or provide security before leaving and to appoint a representative in Switzerland for correspondence. Persons taxed at source should check whether a subsequent ordinary assessment applies. Swiss real estate that is retained continues to be taxable in Switzerland after departure.

3 Pension assets: pillar 2 and pillar 3a

When leaving Switzerland definitively for a country outside the EU and EFTA, the vested benefits from occupational pension schemes (pillar 2) can generally be withdrawn in cash. Assets in a tied private pension (pillar 3a) can likewise be withdrawn upon definitive departure. If the capital is paid out after departure, the pension or 3a institution deducts a withholding tax, whose rate depends on the canton in which the institution has its seat. Depending on the double taxation treaty with the new country of residence, this withholding tax may be fully or partly refundable on application. The order and timing of withdrawal and departure can therefore influence the overall tax burden and should be planned in advance.

4 Social security contributions

Contributions to the old-age and survivors' insurance (AHV/AVS) remain credited to the insured person. Nationals of states without a social security agreement with Switzerland may, under certain conditions, apply for a refund of their contributions instead of later receiving a pension. Whether a refund is available, and whether it is advisable, depends on nationality and personal circumstances.

5 Residence permits and health insurance

As a general rule, a residence permit lapses on deregistration or after an absence from Switzerland of six months. For holders of a settlement permit, it is possible to apply before departure for the permit to be maintained for a longer period, which can extend up to four years. This option should be requested in writing in good time, as a lapsed C permit cannot simply be revived on return. Compulsory Swiss health insurance generally ends with departure, and the insurer should be notified with the confirmation of deregistration; adequate cover in the new country should be in place before the Swiss policy ends.

6 What pays off in practice

- **Sequence the steps deliberately** because the dates of deregistration, departure and pension withdrawal interact for tax purposes.
- **Decide on the C permit before leaving** if a return within a few years is possible, as the request to keep the permit must be filed in advance.

- **Keep the paperwork together** including the departure confirmation, final tax assessment and pension statements, which are often requested years later.

7 How Ressos Legal helps

I advise individuals and families on the legal and tax planning of their departure from Switzerland, including pension withdrawals and the preservation of permits. [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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