Taxes in Switzerland

The amount of taxes payable varies from one canton to another and from one municipality to another. For private individuals, the most important taxes relate to income (salary and other money received), wealth and VAT.

The tax system (or fiscal system)

To finance the country's services, the Swiss authorities collect taxes. In Switzerland, there are several different authorities: the Confederation, the cantons, the municipalities, and also the national churches. The authorities collect the money in two different ways:

- by direct taxes paid by individuals. These taxes are calculated on the income and wealth of each person.
- by indirect taxes, such as VAT, tobacco tax or mineral oil tax. This tax is paid when you buy these goods. The tax is included in the price of the goods.

The cantons and municipalities decide their own rates for direct taxes. It is for this reason that there are differences from one municipality to another. Married couples are taxed jointly. They file a single tax return for both.

Taxation at source

In Switzerland, some people do not receive a tax return. Their taxes are deducted directly from their wages. This is called taxation at source.
The system of taxation at source is mainly used for:

- foreigners living in Switzerland who do not have a C permit.

Please note: people who have **no C permit** but who are **married** to a Swiss person or a person with a C permit are not affected by taxation at source.

- foreigners who work in Switzerland but live abroad (e.g. cross-border commuters).

How does it work?

Taxation at source is deducted directly from the employee's salary each month.
This is done by the employer, who declares the employee to the tax authorities and pays the tax on their behalf.
The amount of the tax depends on various things:

- income;
- marital status (single, married, etc.);

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- number of children.

If the situation changes (e.g. you get married or give birth), you should inform your employer promptly. This may change the amount of tax.

Do you pay your taxes at source?

You can declare expenses!

If you pay certain expenses (e.g. a pension contribution – pillar 3a), you can declare these expenses. To do this you apply at a later date to the Service des contributions (Tax Office) for subsequent ordinary taxation. This is called subsequent ordinary taxation (SOT).

You can apply until 31 March of the following year. You will then receive a form to complete.

Mandatory SOT in the Jura

In the Canton of Jura, some people who are taxed at source are obliged to file a subsequent ordinary tax return.

These are people who have:

- taxable assets (e.g. money in accounts)
- or other income in addition to salary (e.g. rent

from a rental property).

If this is the case for you, you should write to the Service des contributions (Tax Office). You will then receive a form.

And then?

Once the declaration has been submitted, you will receive:

- a statement showing much you still have to pay (or what has already been paid);
- an invoice or a refund depending on the situation.

Then you will have to file a tax return every year, even if you are taxed at source.

Where can I get help?

All information can be found on the Service des contributions (Tax Office) website.

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Ordinary taxes

People with a Swiss passport or a C residence permit are taxed on a regular basis. They must complete a tax return each year. Then they pay their taxes by means of an invoice.

You will receive the return by mail. You have several options for completing it:

- on a paper form;
- on Jura-Tax, downloadable from the internet or on a CD;
- or at the virtual counter of the canton of Jura.

Filling out tax forms is not easy.

It is advisable to seek help when completing a return for the first time. Or if you own real estate (houses or buildings), for example. The Impôts.easy platform explains how to complete your tax return with concrete examples.

Additional information (links, addresses, information sheets, brochures)

www.bonjour-jura.ch/en/money-and-taxes/taxes-in-switzerland

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