DETAILED SALARY SIMULATION

Switzerland (Geneva canton)

Annual gross salary: 100,000 CHF

Household: Single

Tax rates: 2026

Date: 11 July 2026

SUMMARY: FROM GROSS TO NET

ANNUAL GROSS SALARY

100,000 CHF

ANNUAL NET SALARY

69,928 CHF

MONTHLY NET SALARY

5,827 CHF

EFFECTIVE DEDUCTION RATE

30.1%

On a gross salary of 100,000 CHF in Switzerland (Geneva canton), you keep approximately 69.9% after income tax and mandatory social contributions, for an estimated annual net of 69,928 CHF (5,827 CHF per month).

COMPARISON WITH UNITED KINGDOM

	Switzerland	United Kingdom
Annual net salary	**69,928 CHF**	**£64,870**
Monthly net salary	**5,827 CHF**	**£5,406**
Effective deduction rate	**30.1%**	**30.7%**
Top marginal rate	**35%**	**45%**
Employee contributions (approx.)	**14.9%**	**10.0%**
Family quotient	**No**	**No**
Annual net gap (at ECB rate)	**+ 653 CHF**	

Comparison at an equivalent gross salary, same profile, converted at the ECB rate of 2026-06-12 (1 CHF = 0.9364 GBP). Indicative amounts.

INCOME TAX BREAKDOWN

COMPONENT	AMOUNT
Federal tax	**2,643 CHF**
Cantonal tax	**11,275 CHF**
Municipal tax	**5,130 CHF**
Total income tax	**19,048 CHF**

SOCIAL CONTRIBUTIONS LINE BY LINE

COMPONENT	AMOUNT
AHV/IV/EO (old age, disability)	**5,300 CHF**
ALV (unemployment)	**1,100 CHF**
BVG (occupational pension)	**3,124 CHF**
Accident insurance (NBU)	**1,500 CHF**
Total employee contributions	**11,024 CHF**

TAX CONTEXT: SWITZERLAND (GENEVA CANTON)

This report reflects national and local income tax and mandatory social contributions for Switzerland (Geneva canton).

KEY TAKEAWAYS

- Split of the total deduction: 63% income tax and 37% social contributions.
- The effective deduction rate on your salary is 30.1%

Official source: estv.admin.ch

SPECIAL TAX REGIMES

No special tax regime applies to a resident employee within the scope of this simulation.

PRE-DEPARTURE CHECKLIST (20 POINTS)

Essential steps before and after relocating to Switzerland (Geneva canton).

BEFORE DEPARTURE

- [ ] Verify visa or residence permit eligibility
- [ ] Obtain a tax residency certificate from your departure country
- [ ] Gather apostilled identity documents
- [ ] Check applicable bilateral tax treaties
- [ ] Anticipate filing obligations in your country of origin
- [ ] Subscribe to international or local health insurance
- [ ] Open a bank account in the destination country
- [ ] Arrange postal and administrative domiciliation
- [ ] Terminate or transfer local contracts (lease, utilities, phone)
- [ ] Inform your employer and verify contractual implications

AFTER ARRIVAL

- [ ] Register with the consulate of your country of origin
- [ ] Obtain a local tax identification number
- [ ] Register with the local social security system
- [ ] Finalize the local bank account opening
- [ ] Verify health and supplementary coverage
- [ ] Update your status with home country authorities
- [ ] Declare foreign-held bank accounts
- [ ] Plan for dual income tax filing (year of departure)
- [ ] Evaluate retirement savings options in the new country
- [ ] Document the effective departure date (proof of tax residency)

DESTINATION-SPECIFIC POINTS

- [ ] Confirm the work permit type (L, B or G cross-border) with the employer
- [ ] Take out LAMal health insurance within 3 months of arrival
- [ ] Learn about withholding at source and subsequent ordinary taxation

This document is an indicative simulation based on the 2026 tax rates published by the relevant authorities. This information is provided for educational purposes and does not constitute tax, legal, or financial advice. For personal decisions, consult a qualified professional: tax attorney, certified accountant, notary, or immigration counsel depending on the nature of your situation.

For an initial conversation: calendly.com/expatriation/consultation