

BERING GUIDES

BUSINESS TRAVEL IN SWITZERLAND

B E R I N G

B E R I N G

SWITZERLAND



Switzerland uses the metric system and measures temperatures in Celsius. Switzerland is one hour ahead of Greenwich Mean Time. Daylight savings time (DST) begins one week before the United States and ends on the same day.

Time Zones relative to Switzerland					
Switzerland =	GMT	USA Eastern	USA Central	USA Mountain	USA Pacific
---	+1/+2* hours	-6 hours	-7 hours	-8 hours	-9 hours
* second number shows time difference when DST is being observed					

Electricity is 220 volts AC, 50Hz.

AT A GLANCE (2002)

<i>Capital</i>	Bern
<i>Population</i>	7.32 million
<i>Head of Government</i>	President Pascal Couchepin
<i>Chief of State</i>	President Pascal Couchepin
<i>GDP Total</i>	USD 267.5 billion (market exchange rate)
<i>GDP Per Capita</i>	USD 36,535 (market exchange rate) USD 30,255 (purchasing power parity)
<i>Currency</i>	Swiss franc (CHF)
<i>Exchange Rate</i>	USD 1 = CHF 1.33 (10/15/03)
<i>Inflation</i>	0.6 percent
<i>Unemployment Rate</i>	1.9 percent
<i>Literacy Rate</i>	99 percent
<i>Language(s)</i>	German (64 percent), French (19 percent), Italian (8 percent), Romansch (0.6 percent)
<i>Annual Population Growth Rate</i>	0.24 percent
<i>Area</i>	25,657 square miles (41,290 sq km)
<i>Major Cities</i>	Basel, Bern, Biel, Fribourg, Geneva, Lausanne, Lucerne, Lugano, Neuchatel, Winterthur, Zurich
<i>Natural Resources</i>	Hydropower, timber, salt
<i>Main Industries</i>	Machinery, chemicals, metals, watches, agricultural products

BASIC INFORMATION

Geography

Switzerland is only about the size of West Virginia. With undulating hills and several large lakes between the Alps in the south and the Jura mountains in the northwest, it is one of Europe's most scenic countries. Situated in the center of Europe, it is highly accessible to the continent's major cities—no European capital is much more than a two-hour plane journey away.

For a small country, there is considerable regional variation. Southern Switzerland has sub-tropical vegetation and enjoys a mild climate throughout the year, while weather in Geneva, Zurich, and northern Switzerland is considerably chillier and wetter. Average temperatures there will vary from the low thirties (Fahrenheit) in January to around 80 degrees (F) in July. Snowfalls in the major business centers are only moderate but are often heavy in the mountain towns.

Politics

An important point to understand is that Switzerland is genuinely a confederation. Its 26 cantons each have their own constitutions and parliaments and enjoy considerably more autonomy than the individual states of the United States of America. In large part because of this, the country has historically pursued a course of strict neutrality. It did not participate in either of the World Wars and, until 2002, was not even a member of the United Nations.

Terms and Definitions: Canton

A canton is a small territorial division, much like a state, with a large amount of autonomy. Each canton has its own constitution, parliament, government, and courts.

Political Structure

At the federal level, executive power is wielded by the seven-member Federal Council. Members of this Council are elected to a four-year term by votes in both houses of the popularly elected Federal Assembly. Membership of the Federal Council reflects the party composition of the Assembly and, in early 2003, was composed of two members each from the Social Democratic Party, Radical Democratic Party, and Christian Democratic Party; and one member of the Swiss People's Party. The Assembly also chooses the president and vice president from among the members of the Federal Council.

The person nominated as President of the Council becomes the titular head of government and head of state—but only for one year. (This short term of office and the absence of any significant powers explain why few people can ever name the President of Switzerland—sometimes the Swiss themselves even get it wrong!) In January 2003, Pascal Couchepin was nominated as President with Ruth Metzler as his vice-president.

The Federal Assembly, the legislative branch of government, is split into two houses. The upper house or Council of States has 46 members, and the lower house or National Council has 200. Members of both houses serve four-year terms. Membership of the Council is made up of two representatives of each canton (or one representative from the smaller “half cantons”). Members of the National Council are chosen by proportional representation of the votes cast in national elections, with the number of representatives for each canton determined by the size of the canton's population.

The Federal Assembly elects judges for the Federal Supreme Court, the judicial branch of government, for six-year terms.

Political Parties

To understand Swiss politics, you need to know that political terms like *radical*, *democratic*, and *conservative* have very different connotations from those in the United States. Thus the Radical Democratic Party is a center-right Party and probably the most business-friendly. It favors a smaller role for government in the economy and the removal of obstacles to market growth. It supports European Union (EU) membership as a long-term possibility, but not for the immediate future.

Terms and Definitions: European Union

The European Union consists of 15 states, with 13 candidates for admission in 2004.

- ***Member states:***
Belgium, Denmark, Germany, Greece, Spain, France, Ireland, Italy, Luxembourg, the Netherlands, Austria, Portugal, Finland, Sweden, United Kingdom
- ***Candidate states:***
Bulgaria, Czech Republic, Estonia, Cyprus, Latvia, Lithuania, Hungary, Malta, Poland, Romania, Slovenia, Slovakia, Turkey

The Christian Democratic Party is traditionally the most conservative (in the American sense) of the major parties, but even it is unwilling to break up some traditional forms of government intervention in the economy. It favors a more rapid approach to EU membership and

greater international involvement. (In this, it is not as conservative as the population, which tends to be uneasy at any inroads being made to the country's traditional neutrality.)

The Social Democratic Party, a moderate socialist party, is naturally opposed to weakening the role of government in the economy and seeks to increase social expenditures.

The Swiss People's Party is a populist party, whose appeals to patriotism are reminiscent of the U.S. neo-conservatives and the far-right political parties in other European countries. It sets itself apart from the other parties in Switzerland by its opposition to immigration and to membership in the EU and the UN. It has the fewest seats of the four major parties and has only one member of the Federal Council. Generally speaking, all four of the main political parties in Switzerland favor inward investment and business development but also a continuing significant role for the government in the economy.

Economy

Switzerland has one of the world's most prosperous economies. Its GDP per capita is the highest in Europe, and only slightly behind that of the United States.

Background

By far the largest part (approximately two thirds) of GDP derives from the banking, financial services, and tourist industries. Although agriculture represents only a small part of the Swiss GDP (about 2 percent), farmers represent a powerful political force, and—as is the case in other industrialized countries—issues related to agricultural subsidies and protectionism provoke significant debate.

Over the past few years, Switzerland has made major adjustments to its economy, as it has had to deal with economic globalization. In the early 1990s, many of its traditional exports—such as chemicals and precision instruments—came under pressure from lower-price international competitors.

Current Trends

Since 2002, Switzerland has had some difficulty in coping with the global recession. Real GDP was virtually stationary in 2002, and unemployment—though still low—edged upwards to 1.9 percent of the population. The important financial sector was particularly hard hit by the decline in the world's stock markets. Consumer confidence has understandably been adversely affected.

A dilemma facing the Swiss is how to play the larger role in the world that its strong economy merits, while retaining the neutrality that plays such a large defining role in the country's national character. This dilemma has been apparent in the long and continuing debates about Switzerland's relations with the EU and the UN. While not yet ready to move to full accession to the EU, Switzerland has made several adjustments to its economy to make it conform to EU free trade agreements. One of most significant of these changes was a bilateral agreement allowing people with EU passports to seek employment in Switzerland.

Regional Differences

While only a small country, Switzerland has four national languages and great regional diversity. The Swiss themselves see big differences between each canton and this is reflected in the jokes they often tell about each other.

FYI

An example of a joke about the Swiss from Berne:

In Berne, why don't they tell jokes on the radio on Friday?

Because people might laugh in Church on Sunday.

The German-speaking eastern part of the country has close cultural ties with Germany and Austria. Most of the banks and chemical and pharmaceutical companies operate in this region, with their headquarters in the “golden triangle” of Zurich, Basel, and Olten.

The French-speaking west has close ties with France and is the main center—in the “azure triangle” between Geneva, Lausanne and Yverdon—for the country’s high-tech and various service industries.

The Italian-speaking southeast has close ties with Italy, its neighbor across the Alps, and is a center for agriculture and tourism.

FYI

Romansch is spoken in small enclaves of otherwise German-speaking parts of the country. A Latin-based language, it dates back to the Roman invasion of this area in the first century BC.

Investment and Trade

With its four official languages, its cultural diversity, and its location in the heart of the European continent, Switzerland markets itself as an ideal location for foreign investment. Its largest trading partner is Germany followed by the United States, France, and the United Kingdom. For its goods exports, Switzerland has established extensive markets for its pharmaceuticals, chemicals, precision machine instruments, and also of course for its luxury watches, chocolates, and cheeses. In 2002, Switzerland exported USD 83.5 billion of merchandise and imported USD 78.9 billion (a surplus of USD 4.6 billion).

FYI

The United States is the second biggest importer of Swiss goods but only the fifth biggest supplier.

Because of its political neutrality, the stability of its currency, and the confidentiality assured to foreign depositors, Switzerland has established itself as the world’s greatest safe haven for funds. This has strengthened the country’s economy but has, particularly in recent years, raised several issues of international ethics—notably concerning accounts of Nazi war criminals and of rogue states.

FYI

Customers of Credit Suisse and other major Swiss banks include dictators from the Philippines (Ferdinand Marcos), the Congo (Mobutu Sese Seko), and Nigeria (Sani Abacha).

E-Commerce

With about half of the population using the internet, with good encryption and security services available, and with growing credit card use, it is surprising that e-commerce in Switzerland is not more thriving. It seems that the Swiss still like to see and feel things before making purchases.

PREPARING TO LEAVE

Scheduling

Avoid scheduling meetings over the Christmas/New Year period, and make sure that your counterparts will be at work and not on vacation during the summer. (The Swiss often take the lion's share of their 20 to 25 vacation days in July and August.) Also watch out for the national holidays. This is a bit more complicated in a confederation like Switzerland, where the constituent cantons often have their own celebration days. It is wise to confirm with your Swiss counterparts that your intended dates do not clash with one of these days.

Date	National and State Holidays		Location
	Local	English	
Jan 1	<i>Neujahrstag</i>	New Year's Day	all cantons
Jan 2	<i>Berchtoldstag</i>	Berchtold's Day	all cantons
End of Feb	<i>Morgenstraich</i>	-	Basel
March/Apr*	<i>Karfreitag</i>	Good Friday	all cantons
March/Apr*	<i>Ostermontag</i>	Easter Monday	all cantons
3rd Mon in Apr	<i>Sechseläuten</i>	-	Zürich
Apr	<i>Fronleichnam</i>	Corpus Christi Day	predominantly Catholic cantons
May 1	<i>Tag der Arbeit</i>	Labor Day	all cantons
May/June*	<i>Auffahrt</i>	Ascension Day	all cantons
May/June*	<i>Pfingstmontag</i>	Whit Monday	all cantons
Aug 1	<i>Nationalfeiertag</i>	National Holiday	all cantons
Sept	<i>Jeune Genevois</i>	Geneva Fast Day	Geneva
Nov 1	<i>Allerheiligen</i>	All Saints' Day	predominantly Catholic cantons
Nov	<i>Zibelimärit</i>	-	Bern
Dec 25	<i>Weihnachten</i>	Christmas	all cantons
Dec 26	<i>Stephanstag</i>	St. Stephen's Day	all cantons
Dec 31	<i>Silvester</i>	New Year's Eve	all cantons
* Dates for Easter, Ascension and Whitsun depend on the phases of the moon.			

Visas and Documentation

A valid U.S. passport is all you'll need for travel into Switzerland. No visa is required unless you plan to stay for more than three months per trip or a cumulative six months during a 12-month period. (However, these restrictions are loosely enforced, and should you stay a little more than three months, you may well be able to leave the country without penalty.) Without a visa, you cannot enter into employment with a company in Switzerland, but you can transact business for your U.S. employer or company.

Customs Preparations

Customs regulations when entering Switzerland are very similar to those found throughout Europe. You are not allowed to import firearms, explosives, ammunition, fireworks, booby traps, controlled drugs, most plants, most animals, lottery tickets, pornography, or items manufactured from protected species. Take the time to clearly label your prescription drugs (if the bottle does not have a printed description, your own handwritten label will generally suffice), and keep a copy of the actual prescription on hand.

Immunizations, Prescriptions, and Health Insurance

No immunizations are necessary. You should check with your health insurance company to ensure it covers you for medical expenses incurred in Switzerland. If not, you should buy a policy—perhaps as part of a general travel insurance—before you leave.

FYI

When traveling to many countries, purchasing health insurance that covers emergency medical evacuations is strongly recommended. This is probably not necessary for travel to Switzerland. Indeed, travelers evacuated from countries in eastern Europe are often brought to Switzerland.

Money

It is generally easiest to exchange money by using your debit card at ATMs once you are in Switzerland. These machines are available 24/7, can be found all over the country, and give you a better rate than you'd get exchanging cash or travelers' checks at banks or *bureaus de change*. ATMs will provide you with Swiss Francs by debiting your checking account at home.

FYI

There are numerous abbreviations for the Swiss franc: Fr, fr, sFr, Sfr, SF, FS, or the official bank abbreviation "CHF." A franc is divided into units of 100; these are called *rappen* (Rp.) in German-speaking areas; *centimes* (c) in francophone areas; and *centisimi* (also c) in Italian-speaking areas.

In the large-city shops and restaurants and in a growing number of other outlets in Switzerland, you will see prices marked—and be able to settle your bill—in *euros*. Credit cards (including Visa, MasterCard, and American Express) are universally accepted, as are travelers' checks. (Personal checks from U.S. are obviously not.)

Things to Pack

Swiss Air, like most European airlines, has different baggage allowances for travel within Europe and travel to and from the United States or Canada. When traveling economy within Europe, you can check in only 44 pounds (20 kg) free of charge. Your allowance increases if you travel in business class (66 pounds) or first class (88 pounds). For transatlantic flights, all passengers are restricted to 70 pounds (32 kg); economy passengers must observe stricter rules regarding the size of their bags.

Clothes

The Swiss place a great deal of importance on appearance—it is important to look the part of a business executive. Men should pack well-tailored suits, quality shirts, and conservative ties. Women should pack conservative business suits and leave behind any flashy jewelry. The Swiss never dress down for business, so there's no need for men to pack sports coats or slacks.

If you will be doing any tourism away from your Swiss associates, then what you will find most comfortable will vary according to the time of year. The seasons closely mirror those in the United States.

FYI

Because watches are such an important part of Swiss culture, it's best not to be seen wearing a cheap one!

Presentation Materials

Make sure to pack CD ROMs, overhead transparencies, and any other materials you need for presentations. You should have no trouble finding the equipment you need in Swiss offices. If you're concerned, call ahead and make sure.

Gifts

Gift giving is not a typical part of Swiss business culture. However, should you feel that a gift is appropriate, coffee table books featuring photographs of your home town or state or something particular to your industry are probably best. (If your industry is chocolate, then the coffee table book would be the safer bet! Like most western Europeans, the Swiss don't think much of American chocolate.)

If you are invited out to an associate's home, you will be able to buy your hosts chocolates, wine, or flowers while you're there.

Adapters

Be aware that American appliances will not work in Switzerland unless they are dual voltage (as is the case for most laptops). For dual voltage appliances, you will need to take with you adapter plugs for round 3-prong sockets. If you need to use an appliance rated only for 120-volt usage, you will need also to take a transformer. Be aware that while transformers can be small and light for low wattage appliances such as electric toothbrushes, they will be bigger and weigh several pounds for high wattage appliances such as projectors.

Business Cards

Business cards are widely exchanged—make sure you have an ample supply. You don't need to have the information translated as most Swiss will be able to understand the basic English on your cards. Also, it may not always be clear to you whether you should be giving out French, German, or Italian cards.

Interpreters

You will find that most Swiss business people speak English; nevertheless, you will find it helpful if you or a member of your party can converse in German or French, especially when working outside the main commercial centers. Check to see if your hosts are arranging for all your interpreting or translation requirements. If not, ask for their assistance in obtaining the help you need.

A few words spoken in the local language are helpful in demonstrating a respect for local culture and customs.

Common Phrases			
English Phrase	French	Swiss German	Italian
Hello	<i>Bonjour</i>	<i>Grütsie</i>	<i>Salve</i>
	bon-ZHURE	GROOT-see	SAHL-vay
Good-bye	<i>Au revoir</i>	<i>Uf wiederleuge</i>	<i>Arrivederci</i>
	O re-VWAHR	oof VEE-dur-loy-guh	Ah-ree-veh-DEHR-chee
Please	<i>S'il vous plait</i>	<i>Bitte</i>	<i>Per favore</i>
	SEEL voo play	BIT-eh	PEAR fah-VOH-ray

Common Phrases (cont.)			
Thank-you	<i>Merci</i>	<i>Danke</i>	<i>Grazie</i>
	mare-SEE	DAH-N-keh	GRAHT-see-ay
You're welcome	Je vous en prie	<i>Bitte schön</i>	Prego
	Zhe vooz on PREE	BIT-eh shurn	PRAY-goh
Yes	<i>Oui</i>	<i>Ja</i>	<i>Sì</i>
	WEE	Yah	SEE
No	<i>Non</i>	<i>Nei</i>	<i>No</i>
	NO [short o—as in NOT]	Ni (as in HI)	No
How are you?	<i>Comment-allez vous?</i>	<i>Wie geht es Ihnen?</i>	<i>Come Sta?</i>
	com-MONT allay VOO	vee gate es EE-nen	KoMAY sta?
Fine, thank-you	<i>Tres bien, merci</i>	<i>Gut, danke</i>	<i>Bene, grazie</i>
	Tre [short e—as in BET] BYEN, mare-see	Goot DAHN-keh	BAY-nee GRAHT-see-ay

Mobile Phones and Calling Plans

Most U.S. cellular phones will not work in Switzerland. You can save on the high cost of calls made from hotel rooms by obtaining an international calling card or access number. With some of these plans, international rates are as low as 10 cents per minute.

If you don't want to hassle with dialing access numbers, then consider buying a tri-band mobile phone. These operate in both the EGSM 900 and GSM 1800/1900 networks and—for a price—can be used throughout the world.

Whatever your preference, your home telephone company will be able to give you advice.

Hotel Reservations

You can make hotel reservations via your U.S. travel agent or via the internet. You will find most of the international hotel chains in Switzerland. Rates vary a great deal, according to the quality of the hotel, the season you're staying, and the way you make your reservation. But in general, for a three-star or four-star hotel in Geneva and Zurich, you'll pay between USD 150 and 300 per night. You may have to pay considerably more (around USD 500) for luxury hotels.

FYI

Prices tend to be higher across the board during times of peak demand—the ski and summer tourist seasons.

For a cheaper alternative and a “Swiss experience,” you may want to check if there are any Guest Houses (B&Bs) near your places of work. Ask your Swiss colleagues for a recommendation.

GETTING AROUND

Transportation

Switzerland has a comprehensive public transport system. You can get practically anywhere quickly, comfortably, and—surprisingly for Switzerland—relatively inexpensively. System maps are readily available at train and bus stations with the routes often coded by color for ease of reading. Taxis are also widely available, but they are very expensive in U.S. terms.

Airport to Hotel

The main international airports are located in Zurich (about seven miles from the city center) and Geneva (about three miles out). In Zurich, you have a choice of taking the underground train from Terminal B directly into the central Zurich train station (around USD 4); the hotel bus that will take you to your hotel (around USD 20); or a taxi (USD 45 or more). In Geneva, your choices are the #10 city bus that stops at various city center locations (less than USD 2) or a taxi (USD 25 or more). In addition, some hotels offer complimentary shuttle buses.

Taxis

Taxis are readily available in all Swiss cities. They are clean and safe but exceptionally expensive. The base fare is CHF 6 (about USD 4.50), and distance-based costs are CHF 3 per kilometer (about USD 3.60 per mile). In addition, there are supplements for extra luggage or passengers, for the crossing of city limits, and for travel at night or on holidays.

Rental Cars

Most car rental agencies have representation throughout Switzerland, including on-site locations at both Zurich and Geneva airports. Renting a car in Switzerland is much more expensive than it generally is in the United States. The best deals are almost always available through online companies based in the United States.

To rent a car, you must have held a driver's license for more than a year. The minimum age for drivers is 21, but it can be as high as 25 at some rental locations. In winter, you can expect that all cars will be fitted with snow tires. You may travel outside the country in a Swiss rental car, but be aware that this will involve a fair amount of red tape for both you and the rental agency.

The Swiss road network is comprehensive and well maintained. However, city streets can be quite narrow and difficult for foreign visitors to navigate. Regulations for on-street parking are aggressively enforced.

Buses

Like most things in Switzerland, the bus network is comprehensive, well run, clean, and efficient. Many routes have stops in the railway station forecourt. They provide the easiest way around most towns and link the major Swiss cities with almost every nook of the Swiss countryside.

Tickets for travel within the city can be purchased from the machines found at most bus stops. If you plan to make several journeys, you can save money by buying a daily or a weekly ticket. Ticket inspections are infrequent, but fines (over USD 40) will be imposed if you are caught without a valid ticket. Tickets for inter-city travel can be purchased either at the station or, on some routes, directly from the driver.

Trains

Switzerland's extensive train network links all of the major cities. Train schedules are posted at all stations and are generally quite easy to decipher.

A central ticketing system is in operation, which means that you can buy tickets for any route at any station. For the busier routes, it is wise to buy a seat reservation in addition to your ticket. Make sure to specify whether you want the seat in a smoking or non-smoking

compartment. On longer journeys to countries outside of Switzerland, sleeping cars or *couchettes* are available at extra cost.

FYI

On older trains, second-class travel is pleasant but will involve sharing a compartment with two to five other passengers. On newer trains and in all first-class cars, the seating layout is similar to that found on a plane.

Planes

There are frequent flights between Geneva, Zurich, and Basel.

Boats

All of Switzerland's larger lakes, and even many of the smaller bodies of water, are serviced by a variety of ferry services, particularly during the tourist seasons.

Communication

You won't have any problems phoning, faxing, e-mailing, or mailing in Switzerland—either within the country or internationally.

Telephone

If you use the phone in your hotel room, you will be hit with high and unpredictable surcharges.

Public phone kiosks are widely available throughout Switzerland and offer a more economic alternative. Some public phones still take coins, but the vast majority now require Swisscom phone cards. They will usually accept credit cards, too, but calls made with credit cards are charged at a considerably higher rate.

FYI

Simply pressing the “L” button on a public phone switches the display to English.

Swisscom cards can be used for domestic and international calls, though international “taxcards” offer a better rate. Both Swisscom and taxcards are available from post offices and many hotels, newsagents, kiosks, train station ticket counters, and vending machines. They come in CHF 5, 10, 20, and 50 denominations.

Most mobile phones designed for use in Europe will work in Switzerland. If you do not have one of these, you can buy an inexpensive phone with “rechargeable” minutes at shops throughout the country.

International Dialing Codes for Switzerland and the United States				
Switzerland to U.S.	Dial:	00+ (International access code)	1+ (U.S. country code)	3 digit area code+ 7 digit local number
U.S. to Switzerland		011+ (International access code)	41+ (Swiss country code)	City code+ Local number

Select City Dialing Codes	
Baden	56
Basel	61
Berne	31
Fribourg	37
Geneva	22
Interlaken	36
Lausanne	21
Lucerne	41
Lugano	91
Montreux	21
Neuchatel	38
Winterthur	52
Zurich	1

E-mail/Fax

Short faxes can be typed on screens at some public phone booths and sent for about twice the cost of a phone call. More traditional fax services can be found at hotels and post offices.

Gaining access to the internet is easy in Switzerland. In your hotel room or anywhere you have access to a phone point, you should be able to go online via your laptop (just check the costs before doing so). Some Swiss phones use the US-style RJ-11 jack; others use a unique square jack or a four-pin plug. Adapters are usually available at up-market hotels; if not, they can be purchased locally. If you can't establish a connection on your own, then know that cyber-café's and public-access terminals abound in most cities and towns.

Mail

Post offices are typically open between 7:30 a.m. and noon and 1:30 and 6:30 p.m. Monday to Friday; most are also open between 8 and 11 a.m. on Saturdays. For both domestic and international post you have two choices: A-Priority post, which is delivered the next day in Switzerland, within five days in Europe, and within 10 days worldwide; or B-Priority, which takes three days to a Swiss address, up to 10 days to the rest of Europe, and as many as eight weeks internationally. Postage costs are somewhat lower than in the United States, and the service is reliable.

Purchases

You can generally recover the VAT you incur telephoning, organizing conferences and trade shows, and purchasing gifts to take back to the United States. Like governments in EU countries, the Swiss government levies VAT on most business transactions. Even though VAT is generally included in the price of an item or service, you can separate it out if you know the rate at which it is levied.

If you are going to spend more than CHF 500 in any one store, take your passport with you. Show it to a sales assistant, and ask for an invoice itemizing what you bought, what it cost, and how much VAT you paid.

KEEPING SAFE AND WELL

Summary of Risk

The bottom line is there's nothing much to worry about: as a neutral country, Switzerland has not emerged as a target for Islamic extremists; its rate of violent crime is low—far lower than in the United States; and medical facilities are advanced.

Medical Treatment

Health care standards in Switzerland are comparable to those in the United States, as are the costs. A quick visit with a doctor will cost between USD 30 and 50 during regular business hours. Lengthier visits and procedures as well as visits outside business hours will obviously be more expensive. You will need to pay upfront, either by cash or credit card. All major cities will have a hospital and a pharmacy that provide 24-hour service.

Be sure to retain all receipts and reports in order to claim insurance compensation on your return home.

Food, Drink, and Cigarettes

Water is safe throughout Switzerland. In fact, some of the spring water sold in bottles throughout the world is the same spring water found there in public fountains. Taps and fountains where the water is not drinkable will have a pictogram of a crossed-out drinking glass and a sign saying *kein Trinkwasser*, *eau non potable* or *acqua non potabile*.

You should be able to avoid stomach upsets by avoiding eating from sources where you suspect that standards of good food hygiene are not being observed; asking for meat better done than you're used to (e.g., if you want a medium-rare steak, order it medium—at least); and not over-indulging on Swiss chocolate (it is extremely rich).

Unfortunately, you will have a harder time not inhaling second-hand smoke. Although regulations are becoming stricter—for example, more and more offices are prohibiting smoking—they are still far less stringent than they are in most of the United States. Restaurants have non-smoking sections, but if patrons are smoking in the smoking sections, you won't be able to escape at least the smell of the smoke.

FYI

Americans sometimes find it ironic that the Swiss (and many other Europeans) seem to be more troubled by the unknown effects of genetically modified foods than they are about the known effects of tobacco.

Terrorism

The potential for acts of terrorism against Americans citizens or American interests within Swiss borders is remote. However, the world is an increasingly unstable place and as such all travelers regardless of destination should review their security practices and be alert to their surroundings. Special care should always be taken in major cities and tourist destinations. As a general rule it is wise to familiarize yourself with exits in crowded public locations. And never talk about terrorism or bombs in airports, even causally or in jest.

FYI

In 2002, the Federal Tribunal (Switzerland's highest court) ruled that a French book *Bin Laden: the Forbidden Truth* did not libel Saudi businessman and Swiss citizen, Yeslam Binladin (Osama's brother). Publication was allowed over the protests of Mr. Binladin and his company, Saudi Investment Company.

Violent Crime

There is less organized and violent crime in Switzerland than there is in the United States. Gun violence is very rare, though perhaps not quite as rare as is reported. In some cantons, there is a tacit agreement between local authorities and the press not to report certain kinds of violence in an effort to prevent potential criminals from "getting ideas."

FYI

Switzerland has long been the darling of the National Rifle Association. Its low murder rate and high concentration of guns (mostly a result of the requirement that every able-bodied man do national service) are frequently pointed to as evidence that guns should not be banned in the United States.

On the odd chance that you are involved in a violent crime, in addition to reporting to local police, you should contact the nearest U.S. Embassy or Consulate. Staff there would be able to help you find medical care, contact family members or friends, explain how funds could be transferred, and find an attorney if needed.

FYI

The World Economic Forum, an annual summit for the world's political and business leaders, is held every year in the ski resort town of Davos. In the past few years, the summit has attracted anti-globalization protesters, who have damaged property.

Theft

Overall, Switzerland is safe and relatively crime-free. Even so, unsuspecting tourists can still suffer from the attentions of pickpockets and petty thieves, particularly in areas that attract large crowds. You can minimize your chances of any loss by observing the same kind of precautions that you would take in a U.S. city: do not keep all your money and valuables in one place; do not carry a wallet or money in your back pocket; do not wear ostentatious jewelry; do not count money in public; do not use poorly lit ATM machines; keep your bag or purse close to your body at all times and particularly when using public transportation (and even more particularly while sleeping on overnight trains); and, whenever possible, keep important documents (especially your passport) in your hotel safe.

Legal Rights and Obligations

It is always a smart move to photocopy the page of your passport containing your photo and passport number. While carrying it with you is not a specific requirement in Switzerland, doing so will simplify any interaction you might have with law enforcement or other officials. Of course you should carry this copy separately from the real thing. When traveling, it is recommended that you carry at least one more form of identification.

Drinking and driving is a serious offence in Switzerland. Should you be arrested for this or any reason, you will be able to make contact with the U.S. Embassy and receive advice about how to proceed.

MAKING A GOOD IMPRESSION

Swiss Perceptions of Americans

On the positive side, Americans are seen as well organized, well informed about their business, easy-going, and quick decision-makers. On the negative side, they are seen as knowing little about life outside the United States (geography, history, languages, and culture); being superficially kind (asking how you are with a big smile and replying “that’s great” whatever your response); inflating qualities of their products and being inclined to “spin” rather than answer frankly; being over-focused on money and the bottom line; and worrying how their boss will rate their performance.

FYI

In the summer of 2003, U.S. visitors found that many Swiss were strongly opposed to U.S. foreign policy, particularly the war in Iraq and the threats of U.S. attacks on other countries; they were generally uncomplimentary about the U.S. President and his administration.

Conversation

The Swiss are quite formal and tend to use surnames in both business and social environments. However, this is beginning to change, particularly in the IT and new media industries. Still, your safest bet is to leave it to your Swiss associates to suggest the transition to first name terms and—if you speak their language—the move to the informal *du* (German) or *tu* (French) form of speaking.

Although the Swiss will recognize that you are an American and will give you some cultural leeway, it is important to remember certain points of speech and behavior. In business and other formal settings, you should not be too casual or personal. The Swiss are generally in a serious mood when doing business, so it would be inappropriate for you to joke around or speak too loudly. The Swiss value directness in their communications, and you will make the best impression by being direct and confident in your presentations.

Conversational etiquette is pretty much the same as in the United States—be a good listener, and keep off religion, politics and personal finances. Nature and the outdoors, sporting activities, and family life are all safe subjects.

Body Language

There aren’t enormous differences between body language in Switzerland and the United States. The Swiss are somewhat more reserved and less likely to touch one another, even with friendly pats on the back or light brushes of the arm. They also tend to use their hands less when talking. Chewing gum in public is frowned upon, as is speaking with your hands in your pockets when the weather doesn’t demand it.

Gift-giving

The Swiss do not expect gifts in the business setting. However, if you wish to offer a gift, products from your company (not too expensive) or items with your company logo are probably the most appropriate. Gifts can be given both in private and in front of gathered groups.

If you are invited to someone's home, you should take flowers for your hostess. Avoid asters and chrysanthemums as they are considered funeral flowers. A bottle of wine or box of (Swiss!) chocolates would also be welcome gifts.

Business Entertainment

Swiss people are punctual in both business and social environments and will expect you to be, too. Most entertaining will take place at lunchtimes in restaurants and only rarely in homes. Unlike in some other countries, there is not much of a tradition of taking business visitors to cultural or sporting events.

The main purpose behind business meals is to strengthen existing relationships, but they are often also used to discuss specific issues that haven't been covered during the course of formal meetings or in-office negotiations. When being entertained, wait for your Swiss associates to bring up business issues.

Dining

The Swiss enjoy dining out, and in most cities there is a wide range of fine restaurants. First-time travelers to Switzerland are often taken to restaurants that serve traditional Swiss dishes in an old-style rustic décor. Traditional Swiss meals include cheese fondue (melted cheese and wine eaten with skewered chunks of crusty bread); meat fondues (cubes of meat cooked on a skewer in a table-top pot of oil or broth and eaten with mayonnaise and pickles); raclette (melted cheese served with boiled potatoes and pickles); and various types of sausage, often served with leeks and other vegetables.

FYI

In hotels, breakfast is usually served buffet-style and typically consists of juices, butter croissants, fresh-baked crusty bread, jams, fruit, a choice of hard and soft cheeses, boiled eggs, an array of cold meats, and tea or coffee.

Table Manners

The Swiss eat in the European style, keeping their knife and fork in their hands throughout the meal. Otherwise, table manners in Switzerland are much the same as those in the United States. When eating some of the Swiss national dishes such as fondue and raclette, take your cues from your Swiss hosts.

Paying for Meals

The person who invites usually pays the bill. Guests are not expected to offer to pay, but such a gesture would not offend. If, as is likely, your offer to pay is refused, you should not insist. If your meetings stretch over several days, it would be appropriate reciprocate by hosting your business partners at your hotel (or some other good) restaurant.

DOING BUSINESS

The Workweek

Government offices are generally open from 8 a.m. to noon, then 2 to 5 p.m. Monday to Friday; they are closed weekends. Banks are open from 8:15 am to noon and from 1:30 to 4:30

p.m.; they are also closed weekends. Hours for other businesses vary, but most are open from 8 a.m. to 5:30 p.m., with a one-hour break for lunch taken some time between noon and 2 p.m. Stores open between 8 and 9 a.m. and close at 6:30 or 7 p.m. on weekdays; on Saturdays they often close earlier.

Industrial Relations

Only 23 percent of the labor force is unionized. Workers have a legal right to strike but, in practice, they rarely do. Informal agreements between unions and employers' associations at a national level have generally been successful in heading off industrial conflicts.

Introductions

The Swiss are quite formal and no-nonsense in a business setting. You should address them as Mr., Mrs./Ms., or Dr., as the case may be. Business cards are exchanged on first meetings. You will make a better impression if your cards are printed on high quality card and include your job title. English language cards will be sufficient in all settings.

Presentations

Your Swiss associates will most likely be able to provide all the equipment you need, but you should still let them know of your requirements well ahead of time. Follow the same rules for presentations that you would in the United States. Make sure they are brief and straightforward and that they contain essential information.

Negotiations

Most business meetings with Swiss companies will take place in the company's formal meeting room. Make sure you place emphasis on the quality of your product, because for your Swiss associates this might be a more important consideration than price. The Swiss will usually respond badly to attempts to use high-pressure sales tactics in negotiations; they want the products to "speak for themselves."

Punctuality is of the utmost importance in doing business in Switzerland, and you will lose a great deal of respect for you and your company if you are even a few minutes late. In fact, it is best to arrive for meetings 10 to 15 minutes early. Most Swiss, particularly in Zurich and the German-speaking areas, like to get down to business quickly, with little preliminary small talk.

Giving Feedback

When dealing with the Swiss it is best to be honest and direct. They often find praise given by U.S. visitors contrived and even patronizing. So, while it is good to give praise, only do it where it is clearly merited. Make sure that you give any negative feedback in private and with eye-to-eye contact.

If your Swiss associates say little about your product, service, or presentation, don't worry unduly. If they are not satisfied, they will let you know.

DEPARTING AND FOLLOWING UP

Airport Formalities

You can claim refunds on the VAT you have paid for goods and some services in Switzerland (generally where the purchase cost exceeds CHF 500 per item). You should have obtained a receipt that itemizes the VAT and a red form. At the airport (or frontier crossing), you should present this form to a customs official. This official will process the form and return it to the provider of the goods or service, who will then credit your card with the tax you paid.

For an explanation of what business expenses are eligible and how claims are made and settled, you can consult <http://www.tax.deloitte.com/refunds/invr-ch.htm>.

FYI

Swiss Air passengers can check their luggage in at more than 100 Swiss rail stations. The service is free for business- and first-class passengers but costs CHF 20 (USD 15) per item of checked luggage for others.

Following Up

It is a very good idea to follow up on your meetings with an email or fax. You may find that it is worthwhile summarizing the points of the meeting, so that they are acted on and not forgotten. Alternatively, a short message just to thank a person for his or her time will be well received.

USEFUL CONTACTS

U.S Department of Commerce

1401 Constitution Avenue, NW
Washington, D.C. 20230
(202) 482-2000
<http://www.commerce.gov/>

National Institute of Standards and Technology (division of Dept. of Commerce)

100 Bureau Drive, Stop 3460
Gaithersburg, MD 20899-3460
(301) 975-6478
<http://www.nist.gov/>

U.S. State Department

2201 C Street NW
Washington, D.C. 20520
(202) 647-4000
<http://www.state.gov/>

Overseas Citizens Services 24-hour hotline (service of State Dept.)

(202) 647-5225

Travel Warnings & Consular Information Sheets (service of State Dept.)

http://travel.state.gov/travel_warnings.html

United States Embassy to Switzerland

Jubiläumsstrasse 93,
3001 Bern, Switzerland
[41] (31) 357 70 11
<http://www.us-embassy.ch/>

Swiss Embassy to the United States

2900 Cathedral Avenue, NW,
Washington DC 20008, USA
(202) 745-7900
http://www.eda.admin.ch/washington_emb/e/home.html