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Account & payments

In Switzerland and the Principality of Liechtenstein, payment is made in Swiss francs. For everyday life, a Swiss bank account is useful and often even essential.

Almost everyone who lives in Switzerland has a bank account with a financial company. The account is used to pay wages, apartment rent, bills and daily purchases.

If you want to apply for a Swiss bank or postal account, go directly to a bank or post office.

Account at a Swiss bank

Banks can decide for themselves what type of residence permit they accept. The best thing to do is to check with the bank if you can apply for an account and what documents you need.

Account at the post office

Postfinance allows anyone residing in Switzerland to apply for an account. To do this, you will have to visit one of the Postfinance branches in person.

Bring your passport (or identity card) and foreigner's ID card with you to open an account.

Payments

You can pay with cash, bank or postcard and in many places with credit cards.

Banks offer the option of settling payment transactions online (e-banking).