

THE INTERNATIONAL CIVIL  
SERVANT'S

# BASIC GUIDE 2023

GETTING  
STARTED IN  
GENEVA



THE MONEY MONKEY

SWITZERLAND

# BONJOUR

## Welcome to Geneva!

This is the second edition of our "Basic Guide 2023 - Getting Started in Geneva". The purpose of this free guide is to help you get started and settle down with some basic information about living in Geneva, Switzerland.

I hope that you will also visit our website [moneymonkey.ch](https://moneymonkey.ch) for useful tips on managing, saving and investing your money as an international civil servant.



*Disclaimer: Any information provided in this guide is not intended as investment or financial advice. The information we present is of a general nature and should merely be used as a place to start your own research and you should conduct your own due diligence. We have used and believe in most of the products or services recommended here. We are not responsible nor liable for the quality, accuracy, timeliness, reliability or any other aspect of these products and services including any loss or suffering you would face.*

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# ACCOMMODATION

**Apartment/House** - The first thing to do is start looking for a place to stay.

<https://www.homegate.ch/rent/apartment/canton-geneva/>

<https://www.immobilier.ch/en>

<https://www.immoscout24.ch/en>

<https://en.comparis.ch/immobilien/>

Many international civil servants end up staying around the UN area or the "rive droite". Areas like Servette, Petit-Saconnex, Grand Saconnex and Meyrin are popular choices. In Geneva, a one-bedroom apartment is known as a "3 pièces". A two-bedroom is a "4 pièces" and so on.

Once you find something that you like, book an appointment to view it. Then you'll need to submit a detailed application to the real estate agency or "Régie". Make sure you don't send any money to anyone before checking all the documents are in order. Reach out to your personnel department for help and also ask about rental subsidy.

**Furnishing** - A one-stop shop to furnish your new apartment at an affordable price and reasonable quality would be IKEA. If you are looking for better quality then it would be Pfister or JYSK.

<https://www.ikea.com/ch>

<https://www.pfister.ch>

<https://jysk.ch/fr>





## UTILITIES

**Electricity** - To have your electricity, gas and water turned on, you would need to contact SIG ("*Services Industriels de Genève*").  
<https://ww2.sig-ge.ch>

**Insurance** - You would also need to get personal liability and home insurance ("*assurance ménage et responsabilité civile*") to cover any third-party damages and damages to your personal belongings caused by fire, water or theft. These sites will compare the various insurances currently available in the market:

<https://www.bonus.ch>

<https://en.comparis.ch>

**TV License** - Each household would need to pay an annual TV and radio license fee of CHF335 (P5 and above are exempted). This fee covers TV, radio, mobile phones, laptops, car radio etc.

<https://www.serafe.ch>

**Mobile/Internet** - For mobile subscriptions, wifi/internet, TV/cable and fixed-line, there are many companies/packages to choose from. Here are some of the popular ones:

<https://www.upc.ch>

<https://fiber.salt.ch/en>

<https://www.yallo.ch/en>

<https://swype.ch/en>





# TRANSPORTATION

**Bus** - TPG ("*Transports publics genevois*") provides the public bus service in Geneva. Buses 5, 8, 11, 22, F and tram 15 stop at "Nations" which is the UN stop. A short trip ticket (up to 3 stops) costs CHF2, a 1-hour ticket is CHF3 and a day ticket is CHF10 (or CHF8 after 9h00). Tickets must be purchased before boarding either from machines at the bus stop or by SMS. Simply send an SMS "tpg1" for the 1-hour ticket or "cj1" for the day ticket to 788. There is also a handy TPG mobile app to buy tickets, check the latest schedule and find the bus stop nearest to you.

<https://www.tpg.ch>

**Car** - Grades P1 to 4 can import or buy a motor vehicle free of import duties for their personal use when you arrive. You can exercise this right only once and within 5 years of arrival. P5 and above can do this once every 3 years. Most garages can help you with this. Secondhand cars can be bought directly from garages which usually comes with a guarantee for your peace of mind.

<https://www.autoscout24.ch/fr>

<https://www.carforyou.ch/fr>

Alternatively, Carvolution offers a hassle-free car subscription solution. For example, an automatic Ford Fiesta costs CHF449 per month for 3 years (includes servicing, winter tyres and insurance). <https://www.carvolution.com/en>





# BANKING

**UBS** - This is the largest bank in Switzerland with many branches and ATM machines conveniently located all over Switzerland including in Palais des Nations.

<https://www.ubs.com>

**Online Banks** - In recent years, a few online-only banks have come up offering a cheaper alternative to traditional banks like UBS. Opening an account is easily done through their mobile app and a guided process. They have low or no maintenance fees, free credit cards, etc.

<https://www.cler.ch>

<https://www.neon-free.ch>

**UNFCU** - A non-profit credit union based in New York and available to international civil servants and their families. The account is USD denominated.

<https://www.unfcu.org>

**La Mutuelle** - A non-profit mutual association in the Palais des Nations and available only to international civil servants. Currently, it offers an interest rate of 1.35% for deposits up to CHF2000 per month.

<https://www.lamutuelle.org>

**Credit Cards** - You'll need a 3-credit card strategy to take advantage of cash-back benefits and cover purchases in CHF and non-CHF.





# TRAVEL

**Airport** - The Geneva International Airport or Cointrin Airport is 20 minutes away from the city centre and accessible with Bus 5 or 10. Easyjet offers very affordable no-frills flights across Europe and beyond.

<https://www.gva.ch>

<https://www.easyjet.com>

**Trains** - The Cornavin Train Station ("*Gare Cornavin*") is located right in the heart of Geneva. Buses 8, 15, 20 and F connects the train station to UN. Look out for *carte journaliere* for unlimited day travel on trains and public transportation.

<https://www.sbb.ch/en>

<https://www.geneve.ch/fr/demarches/acheter-carte-journaliere-cff>

**Coaches** - Long-distance coaches ("*Car*") offer very reasonable prices from Geneva to some cities e.g. Chamonix, Milan, Annecy and Lyon.

<https://www.busbud.com/en>

**Changing money** - You can withdraw EUR from UBS ATM machines. Otherwise, you can change currencies at money changers along Rue du Mont-Blanc (next to Istanbul Kebab or Cafe de Paris) which offer better rates.







# EMERGENCY

**Emergency Numbers** - These are the numbers to call for emergencies in Switzerland:

117 - Police, 118 - Fire, 144 - Ambulance, 1414 - Swiss Rescue

**Hospitals** - In case of non-life-threatening emergencies, you may visit one of the 6 medical centres in Geneva or call upon "SOS medecins" (022 748 4950) for a phone or home consultation available 24/7. Note that emergencies can be very expensive!

<https://www.urgences-ge.ch/>

<https://www.sos-medecins.ch/>

**Medical Permanence** - The Centre médico-chirurgical Vermont - Grand-Pré, Rue de Vermont 9A, 1202 Genève, Tél. +41 22 734 51 50 allows walk in without any appointments.

**Pharmacies** - Pharmacies are not open 24 hours unless it is a "Pharmacie de garde" which goes by rotation.

<http://www.sos-pharmacie.ch/>

**Covid-19 Vaccination** - For information on Covid-19 vaccination, visit:

<https://foph-coronavirus.ch/>





# SAVING MONEY TIPS

1. Compare insurance premiums every year (<https://www.bonus.ch/>)
2. Buy your winter tires online (<https://www.123pneus.ch> or <https://www.e-pneu.ch/>). Change tires at Pneu Claude, no appointments necessary (<https://pneusclaude.ch/>)
3. Sell your secondhand stuff on your street (<https://www.ville-ge.ch/lavilleestavous/>)
4. Buy one day pass for trains and public transport (<https://www.geneve.ch/fr/demarches/acheter-carte-journaliere-cff>) or the discounted "*billet dégriffé*" (<https://www.sbb.ch/fr/abonnements-et-billets/billets-suisse/billets-degriffes.html>)
5. Find restaurants offering discounts (<https://www.thefork.ch/>)
6. Fight food waste and buy from TooGoodToGo (<https://toogoodtogo.ch/fr-ch>)
7. Pick up tips about saving money, investing and financial independence from local Swiss blogs (<https://moneymonkey.ch> or <https://thepoorswiss.com> or <https://www.mustachianpost.com>)
8. Find hotel deals for short trips within Switzerland (<https://www.cooperation.ch>)
9. Find the lowest price for electronics (<https://www.toppreise.ch/en>)
10. Shop for clothes easily and with free returns (<https://fr.zalando.ch>)





## USEFUL WEBSITES

1. Find out who called you (<https://tel.search.ch/>)
2. Find a course near you (<https://www.trouver-un-cours.ch/>)
3. Check for UN jobs ([https://unjobs.org/duty\\_stations/gva](https://unjobs.org/duty_stations/gva))
4. Send a request to the post office to keep your letters while on vacation (<https://www.post.ch>)
5. Sign up for their newsletter on local events (<https://www.knowitall.ch>)
6. Easy answers about living in Switzerland (<https://www.ch.ch>)
7. Swiss news in English (<https://www.thelocal.ch> or <https://www.swissinfo.ch>)
8. French/English translator (<https://www.deepl.com/translator>)
9. Geneva Expat Facebook group (<https://www.facebook.com/groups/327007357342406>)
10. Sign up for their very informative newsletter on investing, loans, mortgages, insurance, savings etc. (<https://www.moneyland.ch/en>)





# INCREDIBLE FACTS

1. Only two countries in the world have square flags - Switzerland and The Vatican.
2. The world's longest railway tunnel is the Gotthard Base Tunnel (57.104 km).
3. Switzerland has the longest staircase in the world - Mount Niesen (11,674 steps).
4. The smallest whisky bar in the world is in Santa Maria Val Müstair (8.53 m<sup>2</sup>).
5. The world's highest underground railway system is the Metro Alpin in Saas-Fee (3,456 m).
6. The steepest cogwheel train is the Pilatusbahn.
7. The world's largest machine is the Large Hadron Collider in CERN (27-km circular tunnel).
8. The Solar Impulse, built by two Swiss, was the first solar-powered plane to circumnavigate the globe.
9. Tim Berners Lee was living in Geneva and working at CERN when he created the World Wide Web.
10. Muesli was developed by a Swiss physician, Dr Maximilian Oskar Bircher-Benner, over 100 years ago - [Get the original Muesli recipe.](#)



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2023



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