

Index of Contents

This manual will help guide you, to get the right documents for the general deductions, which are subtractable, to insure you have no more additional charges. You are not obligated to read this, but any extra requests we do have because of any missing or incorrect documents will be charged. The deductions are voluntary and we can't confirm in advance that the Tax office will accept these deductions or not. Each year the Tax Office adapts new internal Rules and we are not informed in advance of any of these changes.

1) Work expenses	2 & 3
1a) General Information	
1b) Travel expenses to work and back home	
1c) Other expenses	
1d) Further education	
1e) Weekly commuter	
1f) Lunch deduction	
2) Debt & Interests	3
2a) Debt	
2b) Debt interests	
3) Alimony to ex partner, children maintenance, or other persons, or support payments to children ...	4
3a) Alimony payments to ex partner	
3b) Child maintenance to children	
3c) Payment to other persons (3 rd person or other family members, children over 18 years)	
4) Payments to 1st, 2nd and 3rd Pillar	5
4a) Payments to 1 st Pillar	
4b) Payments to 2 nd Pillar	
4c) Payments to 3 rd Pillar	
5) Child care	5
5a) Childcare	
6) Donations	5
6a) Political party	
6b) Donations to association	
7) Property deduction	6
7a) Property maintenance	
7b) Commonhold Ownership/ statements of additional costs done by the property management company	
7c) Garden maintenance	
8) Health insurance & sickness deduction	7
8a) Insurance deduction (only health insurance)	
8b) Health expenses deduction = share costs, not paid invoice by the health insurance, dentist & glasses	
8c) Disability / Sickness expenses e.g. diabetes	

Legend

Red highlighted parts are important documents we need.

Not highlighted texts are general information.

Do not mark important information on the documents with a marker, as the tax office will scan them. Often these texts are not readable anymore.

Your financial partner or company you are working for must do any tax certification with or for you.

1) Work expenses

1a) General information

The possible deductions of work expenses are often in relation with your working contract, the company you are working for and the place of work. Your employer confirms some of the details on the yearly salary statement. In the most cantons you have a lump sum deduction in relation to your earnings. Often you could choose to deduct the lump sum or the real expenses. Some deductions are additional to the lump sum deductions.

1b) Travel to work and back home

Assumption: That your employer doesn't pay your travel expenses and you haven't got a company car.

Lump sum deduction travel expenses

In the most cantons, a lump sum subtraction of about CHF 700.-- per year is deductible without an invoice.

Tram / Train

If you use the tram or train you must have the monthly or yearly Invoice, except in Basel Stadt and Basel Land. If you have the U Abo then invoices are not needed. For any other cantons invoices are needed also for Basel Stadt and Basel Land if you have higher travel expenses than the U-Abo Ticket. Nevertheless we recommend you to keep the invoices). **Invoices needed.**

Car

A deduction is usually possible if you are an invalid or if the travel with the public transport takes more than around 2 hours 30 minutes both ways. It is also possible if your employer told you that a car is needed. Important information needed is: How much time the distance is driven per day and how many km's one way is. If you use the car to travel to work, please inform us. If you have a company car, please also inform us.

1c) Other expenses

Membership fees, fees to work associations, if you must work from home one day a week or more or if you have to pay e.g. Flights to meeting (in relation to your work) by yourself, ... please check your details with us. Deductible work expenses are usually based on your working contract.

1d) Further education

Further educations are in the most of the cantons difficult to deduct, the deductions are often refused. The best would be if your employer is paying the education. In the most cantons a confirmation by your employer is needed and that the education is needed for your current job. We don't recommend doing an education because of tax savings. Also books, examinations, hotel and other expenses in relation to the education are deductible. **Invoices and confirmation by your employer and further personal details are needed.**

1e) Weekly commuter / international weekly commuter

A weekly commuter is a person, who does not work in the area he/she is living and because of that a 2nd flat is needed. This could be a single person and also a married person. Several deductions are possible especially if your family lives in another city / country. The deductions are different from canton to canton, especially if your family (married, registered partnership, kids) live in another country. Several documents are needed based on your situation. Please get into contact with us for further clarification.

1f) Lunch deduction

A lunch is usually normal living costs. In some cantons a deduction is possible. We will check the case if we are filling in your details in your declaration. If further details are needed, we will get into contact with you. Usually lump sum deductions are possible and invoices are not needed. Nevertheless we recommend you keep the invoices.

2) Debt & Debt interests (world wide)

2a) Debt

Any debt value per 31st December is deductible from the assets. This debt could be a student loan, mortgage, a loan from the parents or debt on an account or on a credit card. For this deduction a statement is needed. Usually the debt per 31st December is deductible, if you have statements with another term, please forward us them and we will try to get this statement accepted. **Statement is needed.**

2b) Debt interests

Any debt interests are usually deductible in the year they were paid. Statements with the confirmed interests are needed, sometimes also print outs with just the bank transactions are accepted. Only interests are deductible, the amortisation of a loan is not deductible because a loan won't be taxed as income. **Statement is needed.**

3) Payments to divorced partner, children maintenance, or other persons, or support payments to children

3a) Payment to ex partner

Payment to divorced / separated partners are deductible from the taxable earning. If the payments were fixed in a contract, we need the contract once off and also bank statement with the paid amounts in the taxable period. These payments should be done regularly and if the payment is done only once a year the tax office could classify this as a gift and gifts are not deductible.

Statements with the payments and contract if possible

3b) Child maintenance payments

In the most cantons the deductions are accepted until the child is 18 years old. After that in the most cantons only the support deductions for children are possible (Check Number 3d). Any payment must be proven with a bank statement and maybe even with a contract. If you want to know in advance if the maintenance payments are deductible, we recommend you get into contact with us, so that we can check your personal situation. **Statements with the payments and contract if possible are needed.**

3c) Payment to other persons (3rd person or other family members, children over 18 years)

These payments should be done directly to the supported person on a single account. In any canton a different amount is deductible and also the amount must be high enough to be accepted by the tax office. Because there are several different rules, we recommend you get into contact with us in advance, if these deductions are important for you. **Statements with the payments and contract are needed if possible. The tax office can request further documents / e.g. tax declaration of the supported person.**

4 Payments to 1st, 2nd and 3rd Pillar

4a) Payments 1st Pillar

Usually the payment to the 1st pillar are confirmed on your monthly and yearly salary statement. Your employer does this. If you paid additional 1st Pillar invoices, please inform us. Any other clarification should be done with your employer.

4b) Payments 2nd Pillar

The 2nd Pillar payments are confirmed on your monthly and yearly salary statement. If you paid an additional lump sum into the 2nd Pillar, the amount should be announced as a deduction in the tax declaration. **Your employer has the duty to confirm the amount on the yearly salary statement or on an additional statement.** Bank documents with the money transfer are not needed. Any value of the 2nd Pillar is not to declare in the tax declaration.

4c) Payments 3rd Pillar

If you cashed into a 3rd Pillar, your Bank or Insurance will provide you with a tax certification that is needed. **The certification established by your financial partner is needed.** Consider that a 3rd Pillar at an Insurance or Bank is bound on completely different rules. A 3rd Pillar at an Insurance is linked to a contract, you will lose a lot of money if you don't cash in over all the years. A 3rd Pillar at an Insurance could be a saving but also just a risk insurance.

Because of our experience and education we are able to advise you and explain you the difference of this products, we can organise you offer but we are not selling this products. If you need any advice please get into contact with us.

5 Childcare

5a) Childcare

Childcare is deductible if both parents are working or in education. Only the childcare is deductible. Meals & holidays are not deductible. In the most cantons until around CHF 10'000. — Per year is deductible until the child reaches 14 years old. **The childcare company must do the tax certification, the document is needed.** Any canton and even communities can have different laws.

Donations

6a) Political party

The political party must be a Swiss political party. The max. Deduction is CHF 10'000. --. **Document, which prove the payments, are needed.** The political party can inform you, if the payment will be classified as donation or not.

6b) Donations to association

They must be located in Switzerland. The most tax offices in Switzerland won't accept a payment to Red Cross UK. Also not any associations in Switzerland are accepted by the government. If you are doing the donation because of tax reason, you should check in advance if the payment will be deductible.

7 Property (world wide)

7a Property maintenance

If you have a property please request our property document. Usually maintenance is deductible from the taxable earnings. Maintenance means yearly services / checks and replacements. If the replacement has a higher value then just a part of the value is maintenance.

The owner must know if the “maintenance” is a replacement or not. **Invoices are needed.** The invoice is usually deductible in the year you paid the invoice, but often the maintenance is also deductible in the year the invoice is established. Any the lump sum for maintenance or the real expenses can be chosen. Living costs like electricity, or personal liability are not deductible.

7b) Common hold Ownership/ Statements of additional costs done by a property company

If you have a property company that is doing the statements for you because you own property / or together with other people and you are doing payments to a renewal reserve (Erneuerungsfonds), then please check with the property company, if they are doing an overview with the confirmed amount. We recommend that you have a company who does the statement; otherwise we have to check and understand the statement, which is done by the property company. This generates often additional hours of work and sometimes an additional power of authority to communicate with your property company. We can recommend you a company who does this statement right. **Statement by the property company is needed.**

7c) Garden maintenance

Often the real expenses are not deductible, in several cantons just a subtraction per square meter is deductible and there is also in several cantons a maximum amount per year, which is deductible. We recommend you don't to do garden maintenance because of tax reason. **Invoices are needed.**

8 Health insurance & sickness deduction

8a Health insurance

The health insurance premium is not deductible. You will receive in the most cantons a lump sum deduction for insurance payments. **In several cantons the health insurance policy, which includes the yearly premium is a mandatory document, to receive the lump sum deduction. Also the monthly / yearly invoice is often accepted.**

8b) Health expenses deduction = share costs, unpaid invoices by the health insurance, dentist & glasses

Basel Land:

Any shared costs and unpaid invoices by the health insurance can be deductible. Your health insurance can provide you with a tax statement, which confirms the shared costs. Often you must order this document. If you are going to forward us the tax confirmation of your the health and additional invoices which were not forwarded / paid to the health insurance, then you have to forward us the yearly overview of your health insurance, that show any invoice which is paid by the health insurance. Without that document additional invoices won't be accepted. **Needed documents, health insurance tax statement. If you forward us your yearly overview of your health insurance, the invoice is needed to get possible deductions from the Taxes.**

Other cantons:

In any other canton you can only deduct the shared costs and additional invoices, if the amount is around 5% of your taxable earnings or around 4% of your net salary before any taxes.

8c) Sickness expenses e.g. diabetes

Confirmation by the doctor is needed. For any further clarification please get into contact with us.