

Changes and information for 2026

Supplementary agreement between Switzerland and France (in force since 24.7.2025)

The supplementary agreement replacing the mutual understanding agreements on teleworking under the DTA came into force on July 24, 2025. This supplementary agreement regulates data exchange from 2026 onwards and the taxation of remuneration between Switzerland and France based on the number of days worked from home (teleworking).

In principle, cross-border commuters are liable for tax in Switzerland due to their business affiliation (employer based in Switzerland). This requires physical presence of the employees. A certain tolerance for "foreign" working days has been agreed with France. This refers to days spent working from home in France, traveling in France or traveling to third countries.

The threshold to be applied is 40% including 10 days of business trips in France or third countries.

The supplementary agreement will take effect on January 1, 2026. Therefore, information for the 2026 tax year will be automatically exchanged with France for the first time at the beginning of 2027.

The following information must be reported to the cantonal tax offices regarding French cross-border workers:

- Surname(s) and first name(s) of the person, date of birth, postal code of place of residence and, if available, other information that helps to identify the person (address, place of birth, marital status, tax number)
- Calendar year in which the income was earned
- Percentage of employees working from home
- Total amount of gross remuneration paid

The ELM standard 5.3, which RRPA uses, enables data to be transferred directly from payroll accounting software.

To determine the home office rate, every French cross-border worker must fill-in a travel calendar from January 1, 2026. The following must be recorded in this calendar:

- Home office days
- Travel days (including temporary assignments/trips) in France
- Travel days (including temporary assignments/trips) in third countries (not Switzerland or France)
- Work-related non-return days in Switzerland (for persons employed in the cantons of BE, BS, BL, SO, VD, VS, NE, JU – in accordance with the 1983 cross-border commuter agreement).

You can find our template here: <https://rrpa.ch/tools-downloads/>

The calendar must be signed by both the employee and the employer.

In addition, the employer must continuously check whether the relevant thresholds are being complied with (40% home office including 10 business trips).

If employees work in different countries during the day, detailed recording in hours with details of the activity (teleworking or business trip) is also required.

It is advisable to conclude a contractual agreement with the persons concerned or to introduce regulations governing teleworking and documentation requirements. These should also specify which

data must be exchanged with the French authorities so that employees can give their consent.

It is important that these thresholds are also checked when employees join or leave the company. This is because they apply independently of the employer for the entire year.

In accordance with Art. 5a of the WHT Ordinance, employers have been required since January 1, 2025 to issue a certificate upon request from employees who leave during the year, detailing the days worked remotely any days spent traveling in France or third countries and days not spent in Switzerland. The relevant form is available on the website of the Federal Tax Administration (ESTV): (<https://www.estv.admin.ch/dam/estv/de/dokumente/qst/qst-erlaeuterungen-arbeitgeberbescheinigung-frankreich-2025-de.pdf.download.pdf/qst-erlaeuterungen-arbeitgeberbescheinigung-frankreich-2025-de.pdf>) – only available in official Swiss languages.

In return, employers should also request such a certificate when French cross-border workers join the company during the year to ensure that the thresholds are complied with.

News regarding cross-border commuters between Switzerland and Germany (from January 1, 2026)

With regard to dependent employment, the following changes, among others, will come into effect thanks to the amendment protocol to the double taxation agreement with Germany:

- The distribution of working days for non-genuine cross-border commuters (international weekly residents = IWC – without managerial positions) will in future be based on the actual distribution (no longer 20 working days minus foreign working days).
- Certification requirement for non-return days upon termination of employment with the appendix to GRE-3.

New rates for expenses and other salary components

Mileage allowance

Although the confirmation from the salary statement guidelines and FAQ 2026 is still pending, from 2026 onwards, a maximum of CHF 0.75 per kilometer may be reimbursed for the business use of private vehicles. It is advisable to review the implications for companies at the beginning of 2026 (e.g., in expense regulations, internal guidelines, etc.) rather than waiting until the end of the year.

Christmas-, birthday- and similar gifts in kind

Christmas-, birthday- and similar gifts in kind may now be given tax-free up to CHF 600 per calendar year. Until 2025, this was CHF 500 per event.

The adjustment in the guidelines on the relevant wage (WML) has been brought into line with tax practice and is now also contribution-free at CHF 600 per year. As with the wage statement, the following also applies here: if this limit is exceeded, the entire amount is subject to contributions.

REKA-Checks

The possible uses of REKA checks are now being expanded to include additional services from third parties:

- Discounts for products or services provided by third parties on behalf of the employer, up to a maximum of 20% per service and up to a maximum of CHF 600 per year (the difference between the discounts and these values must be declared in section 2.3 of the salary statement). Incidentally, this rule also applies to AHV contribution obligations.

EO will now be submitted digitally

From 2026, those who perform military service (Armee), civilian service (Zivildienst), civil defense service (Zivilschutz) or service with "Youth and Sport" (J&S) will submit their applications for income compensation benefits (EO daily allowances) digitally.

Applications for other benefits under EO (maternity, paternity, and childcare allowance) are not affected by the changes.

The previous form will now be made available in electronic form to the person providing the service via the EO portal for checking and completion. The form will then be sent to the relevant compensation office and the employer for completion of the salary details. The reimbursement will then be paid to the employer or the person providing the service (depending on the selection).

The transition to the new process will take place step by step starting in early 2026. The Implementation will begin with the smallest service organization "Youth & Sport". The implementation sequence is as follows:

1/26	2/26	3/26	4/26	1/27
J&S				
			Zivilschutz	
			Zivildienst	
				Armee

During the five years following the introduction of the new system, EO applications submitted on paper prior to the changeover to the new procedure may still be sent to employers. These will be processed as before.

No change to social security

Social security contributions remain unchanged. There are also no adjustments to e.g. entry thresholds, etc. in connection with the pension fund.

With regard to family allowances, certain cantons have made slight adjustments to allowances (e.g. AG, GR) or contributions (VS). Further information on this subject will be available from mid-December at this link:

<https://www.bsv.admin.ch/bsv/de/home/sozialversicherungen/famz/grundlagen-undgesetze/ansaetze.html>

Adjusted retirement age for women

In 2026, women born in 1962 will be relevant for the reference age which will now be 64 years and 6 months.

Year of birth	Reference age (retirement age) for women
1961	64 Jahre und 3 Monate
1962	64 Jahre und 6 Monate
1963	64 Jahre und 9 Monate
1964	65 Jahre

Possibility to waive the social security free amount

Anyone who works beyond the reference age can choose since 1.1.2024 whether to pay social insurance contributions on their entire salary or whether to claim the soc.sec. free-allowance of CHF 16'800 per year. OASI contributions paid after the reference age can be considered in the pension calculation.

IMPORTANT: This waiver of the soc.sec. free-allowance then remains in place until recalled. An adjustment may be made at the beginning of each year. Maximum duration up to 70 years.

The salary systems are set up in such a way that the soc.sec. free-allowance is automatically included. If an employee wishes to waive the allowance, this must be requested by the beginning of the retirement month at the latest.

Good to know

Margin number 72 - Benefits not to be declared in the salary statement

In principle, all benefits provided by the employer are taxable and must be declared on the salary statement. Marginal number 72 of the "Guidelines for completing the salary statement" explains which benefits do not have to be declared on the salary statement (for practical reasons).

Where applicable, one or more of these may result in an additional benefit for employees at your company, which is why we have taken the liberty of listing them briefly below:

- Free public transport half-fare passes
- REKA check discounts up to CHF 600 per year (discounts exceeding CHF 600 per year must be declared) -> **From 2026, third-party providers will also be included**
- Standard Christmas, birthday, and similar gifts in kind up to CHF 500 per event. For gifts in kind exceeding this amount, the full amount must be declared (section 2.3 of the salary statement). Cash gifts must always be declared as part of the salary in the salary statement -> **From 2026, CHF 600 per calendar year**
- Private use of work tools (mobile phone, computer, etc.) within the usual scope
- Contributions to association and club memberships (but not subscriptions to fitness clubs) up to CHF 1'000 in individual cases. For contributions exceeding this amount, the entire amount must be declared (item 15 of the salary statement).
- Contributions to professional associations.
- Industry-standard discounts on goods intended for consumption and personal use
- Tickets for cultural, sporting, and other social events up to CHF 500 per event (contributions exceeding CHF 500 per event must be declared) -> **From 2026, CHF 600 per calendar year**
- Payment of travel expenses for spouses or partners who accompany employees on business trips for business reasons
- Contributions to nurseries that offer discounted places for employees' children. However, if the employer's contributions only benefit certain employees, whether through payment to the employee or directly to the nursery, they must be added to the gross salary under item 1 of the salary statement or declared separately under item 7
- Free parking at the place of work
- Costs for preventive medical examinations carried out at the request of the employer or the pension fund
- Airline mileage credits. These must be used for business purposes

CONTACT information

Do you need more information, or do you have any questions about the Swiss social security system or the information above? Contact us as follows:

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