

# Contractors wishing to work in Austria, Germany and Switzerland

Access Financial offers compliant and attractive solutions to contractors wishing to work in Austria, Germany and Switzerland. Our solutions are structured according to the needs of each individual and provide the maximum retention legally possible.

Access Financial use social security treaties, expatriate tax regimes, pension schemes, double taxation agreements and tax claimable expenses in order to achieve these aims. We do everything that we can to reduce the time and paperwork required from our clients. Our experienced team of specialists will guide contractors through all aspects of working in these countries.

	SELF-EMPLOYED	EMPLOYED LOCALLY	SECONDED	LOCAL ENTITY (if any)	RETENTIONS*		IMMIGRATION		
					MINIMUM	MAXIMUM	CAPABILITY	TIMES	COSTS
<b>AUSTRIA</b>	√		√		58%	75%			
<b>GERMANY</b>	√	√	√	AFI Germany GmbH	50%	78%	Yes	4-12 weeks	EUR 1,500
<b>SWITZERLAND</b>		√		Access Financial Services Sàrl	65%	76%	Yes	4-10 weeks**	No fee

*\*The retention rates set out in this document are indicative only and the actual results will depend on the level of income, the length of the contract, marital status, number of children, claimable expenses, eligibility for expatriate tax regimes, the use of a social security treaty, etc.*

*\*\*For EU/EEA nationals, apart from Bulgaria and Romania, the time to obtain a work permit is 4-6 weeks and also they can start working while their application is in process.*



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# Austria Solution

## Solutions

Seconded by an AFI group company or self-employed

## Key Features

The foreign self-employed and seconded employees are able to increase their retention through the use of social security treaties. In addition, the contractors can take advantage of the special expatriate tax regime in Austria

## Payroll

Foreign employer

## Health Insurance

No

## Local Billing

N/A

## Work Permit Services

No

## Work Permit Eligibility

EU/EFTA nationals are free to work in Austria without a work permit. The only exceptions are Romanian and Bulgarian nationals, who, like other foreign nationals, must have a work permit before starting work in Austria. All self-employed EU nationals do not require a work permit

## Taxes

Progressive tax rates, top rate of 50%

## Tax Year

Calendar year

## Official/Popular Languages

German

## Social Security

Social security is obligatory for all persons working in Austria, unless they possess a valid social security certificate (e.g. A1, E101, D101 or Certificate of Coverage under a social security treaty)

Employer and employee contributions combined reach about 40% of gross income below annually defined ceiling (EUR 62,160). The social security contribution rate for self-employed individual in Austria is 24.8% of annual profit (annual profit ceiling EUR 62,160). Social security contributions are deductible for income tax purposes

## Typical Retention

58-75%

## FEATURES

- A1s can be utilised
- Use of the special expatriate tax regime in Austria
- Options of self-employed and seconded solutions
- Part of the global Access Financial Group

## BENEFITS

- Highest retentions legally possible
- Payment security as all client funds are kept in separate Swiss bank from AF's own funds
- Expertise on claimable expenses for expatriates
- Potential to stay within home social security system
- Safest options in the Austrian market
- Fair and transparent fees



# Germany Solution

## Solutions

Local German payroll, seconded by an AFI group company or self-employed

## Key Features

The AF Group holds AUG licences which authorise it to carry out labour-leasing in Germany. The seconded employees are able to increase their retention through the use of social security treaties

## Payroll

Local employer or foreign employer

## Health Insurance

Obligatory

## Local Billing

Mandatory for those employed and seconded, optional for the self-employed

## Work Permit Services

Yes

## Work Permit Eligibility

EU/EFTA nationals are free to work in Germany without a work permit. The only exceptions are Romanian and Bulgarian nationals, who, like other foreign nationals, must have a work permit before starting work in Germany. All self-employed EU nationals do not require a work permit

## Work Permit Processing Time

4-12 weeks

## Work Permit Application

Non-EU nationals must apply for their work permit at the German Embassy or Consulate in their home country. At the same time AFI will submit the work permit application in Germany. The person will need to go to the German Embassy or Consulate for an entry visa, if required. Nationals of Australia, Brazil, Israel, Japan, Canada, South Korea, New Zealand and the US can arrive and apply in Germany for their work permit

## Business Visa Services

Yes

## Business Visa Processing Time

2-3 weeks

## Taxes

Progressive tax rates, top rate of 45%. A solidarity tax is calculated at a rate of 5.5% of the income tax. If the person is a member of the Catholic or Protestant Church there is a church tax between 8% and 9%. Municipal tax is levied on business profits (14-17% of income)

## Tax Year

Calendar year

## Official/Popular Languages

German

## Social Security

Social security is obligatory for all persons working in Germany, unless they possess a valid social security certificate (e.g. A1, E101, D101 or Certificate of Coverage under a social security treaty)

Employer and employee contributions combined reach about 40% of gross income below annually defined ceiling (EUR 69,600)

For self-employed contractors pension insurance is not obligatory. Health insurance, on the other hand, is mandatory for all self-employed contractors working in Germany

## Typical Retention

50-78%

## FEATURES

- A1s can be utilised
- AUG licences held in three AF group companies
- German company (AFI Germany GmbH) based in Frankfurt
- Fast track self-employed work-permits for nationals of Australia, Brazil (for certain activities), Israel, Japan, Canada, South Korea, New Zealand and the US
- Options of employed, self-employed (Freiberufler) and seconded solutions
- Part of the global Access Financial Group
- Self-employed option means no social security costs
- Wide range of occupational pension schemes available to mitigate tax and social security charges

## BENEFITS

- Highest retentions legally possible
- Payment security as all client funds are kept in separate Swiss bank from AF's own funds
- Potential to stay within home social security system
- Safest options in the German market
- Fair and transparent fees



# Switzerland Solution

## Solutions

Local Swiss payroll

## Key Features

Access Financial is authorised to operate as a labour leasing company in Switzerland

## Payroll

Swiss payroll

## Health Insurance

Mandatory

## Local Billing

Mandatory

## Work Permit Services

Yes

## Work Permit Eligibility

All foreign nationals require a work permit to work in Switzerland. EU/EFTA nationals, except Bulgarian and Romanian nationals, are free to live and work in Switzerland for 3 months per year without a work permit

## Work Permit Processing Time

4-10 weeks, depending on the nationality

## Work Permit Application

AFI will help EU/EFTA nationals to obtain a work permit. EU/EFTA nationals, except Bulgarian and Romanian nationals, can apply for the work permit within Switzerland

## Business Visa Services

N/A

## Taxes

In Switzerland there are progressive tax rates at both federal and cantonal levels. The taxes tables differ from canton to canton. Municipal taxes are levied as a multiple of cantonal taxes. Overall the annual tax rate is far lower than the European average

## Tax Year

Calendar year

## Official/Popular Languages

German, French, Italian, Romansh

## Social Security

Federal old age and disability insurance is obligatory for all employees. The total social security contributions are 10.3%, which is equally divided between the employee and employer

## Typical Retention

65-76%

## FEATURES

- KMU Factoring AG as factoring partners
- A1s can be utilised
- Credit Insured
- Work permits for nationals of all EU/EFTA Member States
- Federal and cantonal labour-leasing licences
- Part of the global Access Financial Group
- Contracts approved by SECO
- Payroll approved by SUVA
- Offices in Nyon and Fribourg
- Wide range of occupational pension schemes available to mitigate tax and social security charges

## BENEFITS

- Highest retentions legally possible
- Payment security as all client funds are kept in separate Swiss banks from AF's funds
- Factoring (subject to terms and conditions)
- Safest option in the Swiss market
- Fair and transparent fees