



INVESTORS ENTERING THE SWISS REAL ESTATE MARKET

Tailored Property Investment Guide Into Switzerland

ESSENTIAL GUIDE →

SWISS PROPERTY INVESTMENT GUIDE ↓

Your Essential Guide to Profitable Real Estate Investment in Switzerland.

Switzerland's real estate market is one of the most stable and sought-after investment destinations in the world. Known for its strong economy, political stability, low interest rates, and high demand for quality properties, investing in Swiss real estate offers long-term security and significant returns.

At Realtor of Excellence Swiss Family Office, we provide expert guidance on navigating legal regulations, tax implications, and market opportunities to ensure your Swiss property investment is a success.

YOUR PATH TO A SMART AND SECURE INVESTMENT →

1. Why Invest in Swiss Real Estate?

- Economic & Political Stability – Switzerland ranks among the world's most stable economies, attracting global investors.
- High Demand for Property – A limited land supply and strong demand ensure continuous property value appreciation.
- Strong Rental Market – Prime locations like Zug, Zurich, Geneva, and Lucerne offer lucrative rental yields.
- Wealth Preservation & Asset Security – Swiss property ownership provides a safe and legally protected asset base.
- Low Interest Rates – Favorable mortgage rates make real estate financing attractive for investors.

2. Swiss Real Estate Market Overview

- Luxury & Residential Property – High-net-worth individuals invest in exclusive Swiss residences for lifestyle and wealth preservation.
- Commercial & Office Space – Strong demand in major cities such as Zurich, Geneva, and Zug, where international businesses operate.
- Resort & Holiday Investments – Switzerland's Alpine regions (Lauchernalp, Andermatt Zermatt, St. Moritz, Verbier) attract luxury tourism and rental demand.
- Development & Redevelopment Projects – Opportunities in urban expansion and mixed-use developments.

3. Legal Framework & Foreign Investment Regulations

Can Foreigners Buy Property in Switzerland?

Yes, but with restrictions. The Swiss government regulates property purchases by non-residents under Lex Koller laws. (With some exceptions, eg. Andermatt)

- Primary Residences: Non-EU/EFTA foreigners need a Swiss residence permit (B or C) to buy property as their primary home.
- Secondary Residences: Holiday home purchases are restricted to designated tourist areas with a quota system.
- Investment Properties: Non-residents cannot buy properties for pure rental income, but corporate purchases are possible under specific conditions.
- Solution for Investors: Investing through a Swiss company structure allows greater flexibility for commercial and residential property acquisitions.

4. Financing & Mortgage Options

Swiss mortgage lenders offer competitive interest rates, but foreign investors may face stricter requirements.

- Loan-to-Value Ratio (LTV) – Typically, banks finance up to 60-70% for non-residents.

Investment Guide

ROE Leading with Insider Insights

YOUR PATH TO A SMART AND SECURE INVESTMENT →

- Equity Requirements – Investors must provide at least 30-40% equity for property financing.
- Mortgage Interest Rates – Switzerland offers historically low rates, currently averaging between 1.5% and 3%
- Fixed vs. SARON Mortgages – Choose between fixed-rate stability or SARON-linked flexible rates.

Pro Tip: Establishing a Swiss financial presence or corporate structure improves access to local financing options.

5. Tax Considerations & Financial Planning

Key Swiss Real Estate Taxes

- Property Transfer Tax – Varies by canton (0-3% of the property value).
- Annual Property Tax – Charged on assessed property value, varying by region.
- Capital Gains Tax (CGT) – Dependent on canton and ownership duration (short-term sales incur higher rates).
- Wealth Tax – Property holdings contribute to overall wealth taxation, depending on net worth.
- Rental Income Tax – Rental earnings are taxable, but deductions for property expenses apply.
- Imputed Rental Value – The imputed rental value is approximately 60 to 70 per cent of the rent that would be payable on the property if it were leased on the open market. So, as a homeowner, you pay additional taxes.

Tax Optimization Strategies:

- Holding structures (AG, GmbH and Foundations) can improve tax efficiency.

- Long-term ownership (over 10 years) significantly reduces capital gains tax.
- Mortgage interest deductions can offset taxable income

6. Best Investment Locations in Switzerland

Urban Investment Hubs

- Zug – Switzerland's tax haven & business hub with high rental demand.
- Zurich – Strong economy, top-tier rental market, and international appeal.
- Schwyz

Resort & Lifestyle Investments

- Lauchernalp Swiss Resort – Up-coming luxury Alpine development with strong investment potential.
- St. Moritz & Verbier – Exclusive ski resorts with luxury properties and rental income opportunities.
- Lake Geneva Region – Stunning lakeside residences attracting global investors.

7. Exit Strategy & Maximizing Returns

- Long-Term Holding for Appreciation – Swiss real estate appreciates steadily due to high demand & limited supply
- Buy-to-Let Strategy – Maximizing rental yields in Zurich, Zug, and Geneva.
- Selling for Profit – Timing the sale based on capital gains tax reductions over time.
- Re-investment in Swiss Real Estate – Diversifying into commercial, hospitality, or redevelopment sectors.

WHY INVEST WITH REALTOR OF EXCELLENCE SWISS FAMILY OFFICE? ↓

- 50+ Years of Swiss Real Estate Expertise – Trusted advisors in high-value property investments.
- Exclusive Market Insights & Access – Off-market deals & prime real estate opportunities.
- Smart data-Driven Strategies – AI-powered market analytics for optimal investment decisions.
- End-to-End Investor Services – Legal, tax, financing & property management support.

Start Your Swiss Investment Journey Today!

Let's create your tailored Swiss real estate investment strategy.

Contact Us

2 Zugerbergstrasse
Unteragri 6314 Zug, Switzerland
info@roeswiss.ch +41 79 676 3155