

## 4 STEPS TO REGISTER YOUR CLEANING LADY, OCCASIONAL MAID, GARDENER, BABYSITTER AND ANY OTHER DOMESTIC WORKER

Each person working at your household needs to be declared and insured according to Swiss law. Here is the procedure to follow if you wish to declare your employee with Chèques-emploi (only available in the canton of Vaud and for gross salaries under CHF 1'762.50 per month).

### Step 1: Registration

To use Chèques-emploi, you have the choice between two possibilities.

#### 1) Online version

Go to <http://e.cheques-emploi.ch/inscription> and register. Using this version of Chèques-emploi will allow you manage your account entirely online. For example, you will be able to declare the number of work hours and print several documents such as monthly wage slips for your employee.

#### 2) Paper version

Fill in the registration form ('formulaire d'adhésion') and send it back to Chèques-emploi. You can download it from the website <http://www.cheques-emploi.ch/vd/adherer> or call us at 021 613 40 84.

### Step 2: Pay a deposit to Chèques-emploi

The deposit will be used by Chèques-emploi to pay social security contributions, insurance fees, administration fees and potential withholding taxes for the next 6 months.

#### Online version

Make the deposit requested by Chèque-emploi. The amount of the deposit is indicated in the document 'Aperçu des coûts', which will be available online after the creation of a contract, and should be sufficient for the next 6 months. You will find this document under the section 'Relations de travail / en cours / contrat'. The bank details of Chèques-emploi are available under the section 'Solde du compte / Charger'.

#### Paper version

Chèques-emploi will send you a payment slip ('bulletin de versement') after the registration. The amount indicated in the payment slip should be sufficient for the next 6 months.

Details of social security contributions and insurance fees (for both version of Chèques-emploi):

	Employer's contribution	Employee's contribution
AVS (retirement insurance) / AI / APG	5.125 %	5.125 %
AC (unemployment insurance)	1.10 %	1.10 %
AF (family supplements)	2.275 %	
PC (famille et rente-pont)	0.06 %	0.06 %
PFA (contribution to AVS administrative costs)	0.20 %	
LAA (occupational injury insurance)	0.579 %	
<b>Total social security contributions and insurance fees for a person working less than 8 hours a week</b>	<b>15.624 %</b>	

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LAA (non-occupational injury insurance)	1.535 %	
<b>Total social security contributions and insurance fees for a person working 8 hours (and more) a week</b>	<b>17.159 %</b>	

Other costs (for both version of Chèques-emploi):

- Withholding tax

The withholding tax (impôt à la source) corresponds to 10% of the gross salary of the employee and will be paid with your deposit as well. However, it is then deducted from the employee's net salary (as this is his/her income tax) and you will therefore only pay your employee the 'cash salary' (salaire à verser).

All employees have to pay the withholding tax to the State, unless he/she (only one of the following conditions is sufficient):

- is a Swiss citizen
- holds a C permit
- is married to a Swiss citizen or a person who holds a C permit

If your employee meets one of the above conditions, the withholding tax will not be paid by Chèques-emploi.

- Chèques-emploi administration fee

The administration fee corresponds to 5% of the gross salary of the employee.

To have a clear idea of the different costs: [www.cheques-emploi.ch/vd](http://www.cheques-emploi.ch/vd).

### **Step 3: Pay your employee as usual**

Pay your employee as usual, in cash or via a bank transfer.

### **Step 4: Declare the number of work hours**

Online version

In your online account, enter the number of hours your employee has worked. This can be done either all at once at the end of the month or each time your employee works. Chèques-emploi will then pay the social security contributions and insurance fees corresponding to this number of hours.

Paper version

After the registration, you will receive 12 'chèques' (one per month and per employee). At the end of each month, enter the total number of hours your employee has worked and send it to Chèques-emploi (it must be signed by you and your employee). Chèques-emploi will then pay the social security contributions and insurance fees corresponding to this number of hours.

### **Everything else will be done by Chèques-emploi!**

Declaring your employee is mandatory and has many benefits for the employer and the employee.

Benefits at a glance

- your employee is registered and insured
- follow-up care and salary compensation in case of a work-related accident
- possible family supplements, if the employee has children
- support when making official requests to social insurances
- old-age pension (AVS), recoverable if the employee leaves Switzerland permanently
- possible additional benefits in case of poverty (PC rente-pont et famille)