

# LFP

LUXURY PROPERTIES 地标

**306**  
PROPERTIES  
FOR SALE  
全球地标地产  
**BILINGUAL**  
English - Chinese  
中英双语

Hong Kong, China 中国香港	HK\$80
Singapore 新加坡	S\$12
Malaysia 马来西亚	M\$28
Thailand 泰国	฿100
China 中国	RMB100
Indonesia 印度尼西亚	Rp63,000
Philippines 菲律宾	₱100
South Korea 韩国	₩11,000
Japan 日本	¥100
India 印度	₹400
Dubai (UAE) 阿联酋	AED10
Australia 澳大利亚	A\$11
New Zealand 新西兰	NZ\$14
Europe 欧洲	€110
USA 美国	US\$12
Rest of Asia 亚洲其他地区	US\$10
Rest of World 世界其他地区	€110

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关于此房产详见本刊第26页

**BIG** 大设计  
**DESIGN**

DESIGN FEATURE 设计专辑 | Milan to Shanghai 从米兰到上海  
CHINA SCENE 中国视点 | Beijing's Sanctuaries 帝都气象  
CREATOR 零距离 | Calvin Tsao 曹慰祖  
ZOOM 新视点 | Desert Icon 沙漠之星



Lake Lugano, Switzerland  
瑞士卢加诺湖

热点聚焦 | focus

# 美景天堂瑞士 SWITZERLAND'S SAFE HAVEN

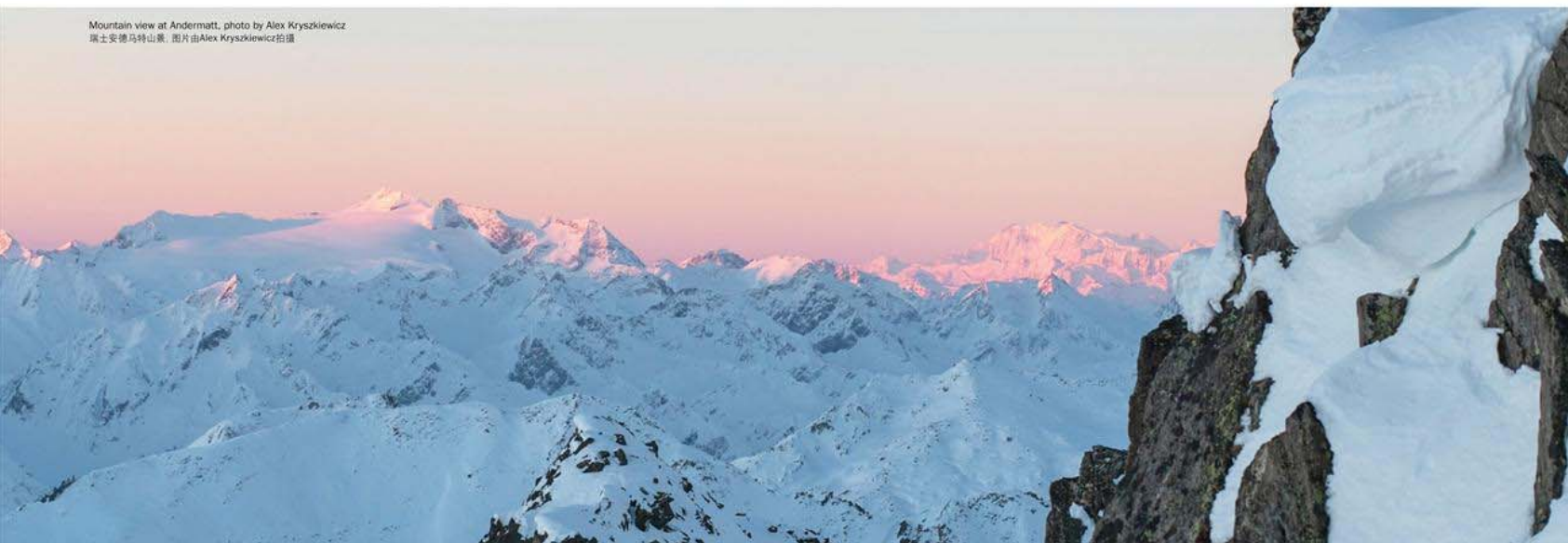
In addition to its diverse, beautiful landscapes and strong lifestyle appeal, Switzerland has become renowned for stability, both political and economic. This has ensured a steady stream of customers for the country's finest properties, including an increasing number from Asia. *LP* takes a closer look at the market in Europe's safe haven.

除了优美的风景和丰富多彩的生活方式，瑞士还以政治经济稳定而著称。对该国优质房产感兴趣的海外买家不断增加，其中包括来自亚洲的买家。本期《LP地标》为您详细介绍瑞士的高端房地产市场。

Words 撰文: Liana Cafolla



Mountain view at Andermatt, photo by Alex Kryszkiewicz  
瑞士安德马特山景, 图片由Alex Kryszkiewicz拍摄



Switzerland occupies a unique space. Located right in the centre of Europe, the landlocked country borders five fellow European states, yet remains aloof from them all. Unlike most of its neighbours, it is not a member of the European Union, nor does it use the European single currency.

While the country has retained a stark individualism, Switzerland also shows admirable pragmatism and has borrowed many features from its immediate neighbours with examples of French, Italian and German design, architecture, food and fashion. It has also absorbed its neighbours' languages, becoming a truly multilingual country. Its excellent roads, many of them traversing scenes of great natural beauty, are popular conduits for citizens of other countries travelling across Europe or coming to visit Switzerland's famed mountains, glaciers, lakes and rivers, or to sample its world-renowned cheeses and chocolates.

The climate shows a similar moderate balance, as if the country has the ability to ensure that even the weather brings no extremes. In July and August, the temperature hovers between 18 and 28 degrees Celsius. In the coldest months, January and February, it drops to between -2 and 7 degrees while spring and autumn fall in the pleasant 8 to 15 degree range, and always with air so pure that outdoor living or excursions can literally take one's breath away.

When it comes to politics, the Swiss version of democracy is a textbook example of how to achieve real consensus. The Swiss practise direct democracy and citizens vote both in parliamentary elections on matters of federal concern, and also on issues relating to local life in their own canton, or even their own commune, such as smoking restrictions or bus routes. That ability to be heard has helped the country become a synonym for stability, both political and economic. Though not without its own financial scandals, the country has remained largely unscathed by the domino effect of the global financial crisis whose reverberations have almost sunk much larger neighbouring economies.

That stability has ensured a steady stream of customers for the country's finest real estate properties, increasing numbers of whom are from Asia.

瑞士是欧洲中部的一个内陆国, 与法国、德国、意大利、奥地利和列支敦士登接壤, 却又保持着若即若离的关系, 与大多数邻国不同, 瑞士没有加入欧盟, 也不采用欧元作为单一的官方货币。

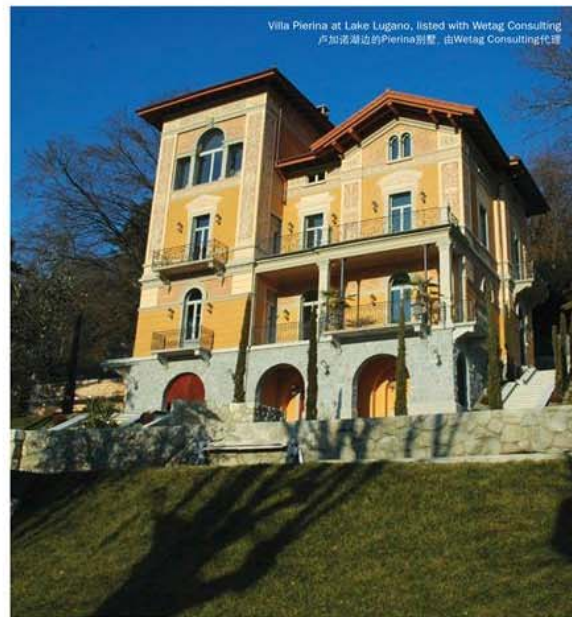
尽管有些鹤立鸡群的姿态, 瑞士人的实用主义精神仍然值得钦佩。他们借鉴了法国、德国和意大利的设计、建筑、美食与时尚, 以及这些国家的语言, 瑞士也因此成为真正意义上的多语言国家。瑞士路况良好, 道路两旁风光旖旎, 无论是来欧洲旅行路过此地的游人, 还是专程为名山、冰川、河流和湖泊而来的海外游客, 亦或是有心品尝举世闻名的奶酪和巧克力的美食爱好者, 都会为沿途的美景倾倒。

瑞士气候温和, 极端天气很少见。七月和八月气温徘徊在18至28摄氏度之间, 一月和二月最为寒冷, 气温降至零下2度, 最高气温也只有7度。春秋两季气候宜人, 气温在8度至15度之间, 空气纯净, 室外生活和短途旅行都令人心旷神怡。

说到政治, 瑞士的民主制度无疑为怎样达成真正的一致提供了范例。瑞士采取的是直接民主制, 大到整个联邦的议会选举, 小到本州和本社区日常生活中遇到的问题, 如禁烟或是公交线路的选择, 公民都可以参与投票。由于民众的诉求得到关注, 瑞士成为政治稳定和经济稳定的代名词。尽管金融丑闻不比任何一个国家少, 在席卷全球、令周边国家遭受重创的金融风暴中, 瑞士受的影响并不大。

由于瑞士政局稳定, 经济良性运行, 对该国的优质房产感兴趣的海外买家不断增加, 其中包括来自亚洲的买家。

第一太平戴维斯的Jeremy Rollason说道, "过去一年里, 我们将六套瑞士房产卖给新加坡人, 售价在79万美元至260万美元之间。买家看重的是租赁回报, 稳定的经济形势, 强劲的瑞士法郎和滑雪度假村每年两段的滑雪周期。我们发现有意购买意向的中国买家也越来越多。"



Villa Pierina at Lake Lugano, listed with Wettag Consulting  
卢加诺湖边的Pierina别墅, 由Wettag Consulting代理

## BUYING IN SWITZERLAND

### 瑞士置业指南



- In general, the Swiss property market is straightforward and transparent and few pitfalls exist. 总的来说, 瑞士房地产市场简单、透明, 风险很小。
- Do some research and consider resorts with capital growth potential that are accessible to airports and good ski resorts, which can make properties more attractive on the rental market. 做些调查研究, 考虑那些有资本增值潜力的度假住宅。如果这类住宅临近机场和优质滑雪度假村, 往往在租赁市场上很受欢迎。
- Purchase costs born by the buyer include notary fees, taxes and purchasing fees, and amount to two per cent of the purchase price. 买家承担的费用包括公证费、税费和购房手续费, 费用总额为总房款的2%。
- Buying a property usually takes between one week and one month, and the purchase price must be paid upon signing the notary's contract. The purchase cannot be registered until the required permits have been issued, which may take an additional month or up to eight months. The purchase price will be held in trust during this period, and returned to the buyer if the permit is not granted. 购买房产要花上一周到一个月时间, 签署公证合同时, 需缴纳房款。获取居留许可需要一个月至八个月时间, 拿到居留许可以后, 房产交易才能备案。这段时间, 房款由第三方托管, 如果买家未能获得居留许可, 房款将全部返还。
- Buyers will need to apply for a residence permit, which typically costs between US\$1,000 and US\$4,000. 买家需要申请居留许可, 费用在1,000至4,000美元之间。
- Note that the estate agent's commission payable by the vendor can be up to six per cent of the purchase price. For complex purchase cases, the buyer may also be asked to pay an additional two to three per cent in commission to the agent. 值得注意的是, 卖方付给房地产中介的佣金最高可达房款的6%。如果房产交易较为复杂, 买房或许要向中介多支付2%至3%的佣金。

"We have sold six properties in Switzerland in the last 12 months to Singaporeans in a price bracket from US\$790,000 to US\$2.6 million," says Jeremy Rollason of Savills. "They are attracted by the rental return, the stability of the economy, the strength of the Swiss franc and the increasing dual seasonality of ski resorts. We are also beginning to get more enquiries from China."

Most of the Swiss property market consists of apartments or chalets priced in the region of US\$2 million, and the luxury prime market is relatively small, with most overseas buyers hailing from the UK, Scandinavia, Belgium, Germany, Eastern Europe and Russia.

Prices have remained stable, according to Peter Rabitz of Wetag Consulting Immobiliare SA, the exclusive affiliate of Christie's International Real Estate in the Swiss canton of Ticino.

"The Swiss property market is not volatile; prices were stable and still are," he says. "However, the market is influenced by the overall situation in Europe. Prices of high-end luxury real estate are levelling [out] on a high level, with some regions (parts of Lake Geneva and Zurich) in danger of a bubble. In Ticino, prices are still moderate compared to northern and western Swiss regions."

"Volatility is virtually unheard of in the Swiss property market," agrees Rollason. "House prices are controlled by limited supply – indeed, a vote last year has restricted the number of second homes to no more than 20 per cent of the total in any commune. Prices stabilised in the years 2009-2011, but are now on the increase, and we are predicting five per cent plus capital growth in the major ski resorts in 2013."

The property available at the luxury end of the market includes large Mediterranean-style estates and mansions, large modern villas and apartments and penthouses. Swiss property features high build quality, and newer luxury

homes show an increasing trend towards amenities such as temperature-controlled wine rooms, saunas, hammams, indoor pools and home cinemas.

The materials used in construction vary according to location. Most new construction is built with concrete, stone or brick. In the Alpine regions, chalets are common, often built using wood and concrete. In Ticino, which lies in the southern part of the country, near Italy, the architectural materials and styles found in Italy have influenced local building, with frequent use of granite, even for roofs. With such an abundance of natural splendours throughout the country, a general preference for large windows and light-filled, open-plan interiors is widespread.

"Ticino is often called the sunny living room of Switzerland," says Rabitz. The Ticino area is also heavily influenced by other characteristics of the Italian lifestyle and Italian is spoken widely here, along with German and English. The climate is almost Mediterranean, and the local cuisine reflects Italian cooking and ingredients.

Foreigners who are not Swiss residents are allowed to buy holiday homes in designated tourist areas of Ticino with living areas of approximately 200 square metres and up to 1,000 square metres of land. The property cannot be resold for at least five years, except in exceptional circumstances, and must be lived in for not less than three weeks and not more than three consecutive months per year.

Requests for residence permits are decided on a case-by-case basis for non-European Union citizens, with the basis for decision being whether granting the permit is in the interest of the state or not.

The lake districts offer their own individual appeal. Lake Zurich is the major lake in the Swiss-German area, with Lake Geneva in the Swiss-French zone and Lakes Maggiore and Lugano the most important lakes in the Swiss-Italian area.

瑞士房地产市场上大部分的公寓和度假屋售价在200万美元左右, 高端房地产市场所占份额不大, 大部分海外买家来自英国、挪威的纳维亚、比利时、德国、东欧和俄罗斯。

Wetag Consulting Immobiliare SA是佳士得国际地产在瑞士提契诺州的分分公司, 该公司的Peter Rabitz表示, 房价非常稳定。

Peter Rabitz说: "瑞士房地产市场变数不大, 房价过去很稳定, 现在和将来也是一样。然而, 市场还是受到欧洲整体形势的影响, 高端房产的价格居高不下。日内瓦湖和苏黎世等地区有出现房地产泡沫的危险, 与北部和西部地区相比, 提契诺州的房价相对比较稳定。"

Jeremy Rollason赞同道: "瑞士房地产市场几乎从未出现波动, 房产价格受供应量的影响, 事实上, 瑞士去年举行了公投, 将所有住宅区里第二住宅的数量控制在20%, 2009至2011年间, 房价保持稳定。现如今房价在上涨, 据我们预测, 2013年主要滑雪度假地的资本增值率将超过5%。"

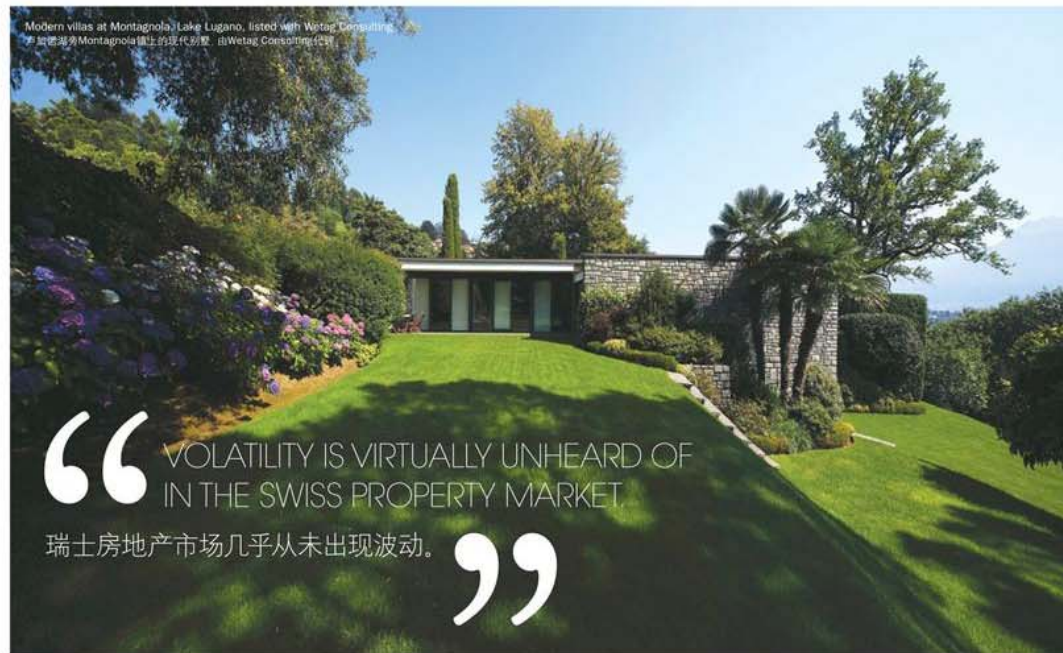
高端房地产市场上的待售房产包括大体量的地中海风情住宅、宽敞的现代别墅、公寓和顶层豪宅。瑞士房产的建筑质量普遍很高, 越来越多的新建高端住宅配备了包括控温酒窖、桑拿浴室、土耳其浴室、室内游泳池和家庭影院在内的配套设施。

根据地理位置的不同, 建筑过程中采用的材料也各不相同。大部分新建项目使用的建材是混凝土、石头和砖, 在阿尔卑斯地区, 度假屋很常见, 大部分是用木材和混凝土建造的。提契诺位于瑞士南部, 靠近意大利, 当地的建筑受意大利的建筑材料和建筑风格影响很大, 普遍使用花岗岩, 甚至用作屋顶。由于随处可见自然美景, 房产的室内部分通常为开放式设计, 阳光充足, 有开阔的窗户。



Peter Rabitz说道: "在瑞士, 提契诺是公认的'阳光充足的起居室'。"意大利生活方式对提契诺的影响不仅表现在建筑上, 除了英语和德语, 很多当地人也讲意大利语, 这一地区为地中海气候, 本地菜肴多采用意大利食材和烹饪手法。"

外籍人士可以在提契诺指定的旅游区购买度假住宅, 起居面积在200平方米左右, 土地面积最高为1,000平方米, 除非有特殊情况, 否则所购住宅五年内不得转售, 购房者每年应在所购住宅中居住短则三周, 最长连续三个月时间。



Modern villas at Montagnola, Lake Lugano, listed with Wetag Consulting. 卢加诺湖旁Montagnola山上的现代别墅, 由Wetag Consulting代理。

"VOLATILITY IS VIRTUALLY UNHEARD OF IN THE SWISS PROPERTY MARKET."  
瑞士房地产市场几乎从未出现波动。



Top & Bottom: The Du Parc Kempinski Residences near Geneva 上下, 日内瓦附近的公园凯宾斯基住宅

One new development is Andermatt Swiss Alps by Orascom Development, which comprises villas, apartments and hotel-serviced residences, all with home spas fed by thermal mountain waters. Located in the Alps, a two-hour drive from Milan and close to Lake Lucerne, the development is set amid mountains, lakes, alpine meadows and forests, with skiing on its doorstep and an 18-hole golf course set to open in 2014.

The development is exempted from the Lex Koller law, which limits investment from foreign nationals, and means that buyers of Andermatt Swiss Alps properties can buy and sell on their property to foreign buyers without restrictions.

Swiss Development Group has also launched private residences at Du Parc Kempinski, a redevelopment of a luxury hotel overlooking Lake Geneva, and the group is also building a series of Spa Residences in the alpine village of Leukerbad.

Demand for Swiss property shows no sign of slowing thanks to the country's stability, its stunning setting, attractive and healthy lifestyle, and its favourable tax regime. Taxes are calculated on income at rates ranging from 10 to 38 per cent, and on wealth at approximately half a percent of net wealth. Taxes are subdivided into council, cantonal and federal taxes, and vary from village to village.

Savills' Rollison notes that the country offers the lowest borrowing rates in Europe at 1.5 to two per cent, zero inheritance tax and low ownership taxes.

"We predict the situation in Switzerland will not change in the short or mid-term," says Rabitz. "Conditions will remain stable and very advantageous for foreigners who want to move to Switzerland, even given all the restrictions which make the country sought after to live in and exclusive on the other hand, since not everybody is allowed to relocate."



Top: Jacuzzi at 51 Degrees Spa Residences, Leukerbad  
上: 51度spa公寓的按摩浴缸, 瑞士温泉胜地洛伊克巴德

Bottom: Contemporary villa overlooking Lake Maggiore, listed with Wetag Consulting  
下: 俯瞰马乔里湖的现代别墅, 由Wetag Consulting代理



“REQUESTS FOR RESIDENCE PERMITS ARE DECIDED ON A CASE-BY-CASE BASIS FOR NON-EU CITIZENS.”

非欧盟公民的居留许可是逐宗审核的。



Andermatt Swiss Alps interior rendering  
瑞士阿尔卑斯安德马特马特内度假屋

非欧盟公民的居留许可是逐宗审核的, 审核标准是颁发居留许可是否对瑞士有益。

瑞士的湖区具有独特的魅力, 苏黎世湖是瑞士与德国交界处最主要的湖泊, 日内瓦湖位于瑞士与法国交界处, 马焦雷湖和卢加诺湖位于瑞士和意大利交界处。

Orascom Development房地产公司新近开发的Andermatt Swiss Alps项目由别墅、公寓和酒店服务式公寓组成, 都配备了由温泉水汇流而成的家庭spa, 该项目位于阿尔卑斯山脉中, 距离米兰仅两小时车程, 临近卢塞恩湖, 周围环绕着山脉、湖泊、高寒草地和森林, 滑雪场在项目入口处, 18洞高尔夫球场将于2014年开业。

该项目不受限制外籍人士投资的雷克斯·科勒法案的约束, 这就意味着Andermatt Swiss Alps的买家可以与外籍买家达成交易。

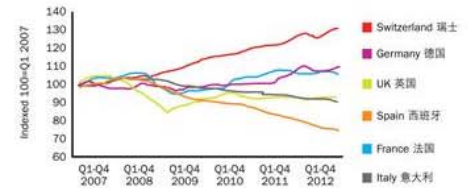
瑞士开发集团推出了Du Parc Kempinski私家住宅项目, 它的前身是俯瞰日内瓦湖的一座高端酒店, 该集团正在洛伊克巴德村打造一系列温泉公寓。

由于该国政治清明, 经济稳定, 环境优美, 生活方式健康而富有吸引力, 税制有利, 房产的需求量有增无减, 所得税为10%至38%, 以收入为衡量基础, 财富税的税率约为净资产的0.5%, 税收种类包括家庭税, 行政区税和联邦税, 村与村不同。

第一太平戴维斯的Jeremy Rollison指出, 该国的贷款利率是欧洲最低的, 仅为1.5%至2%, 不征收遗产税, 房产税很低。

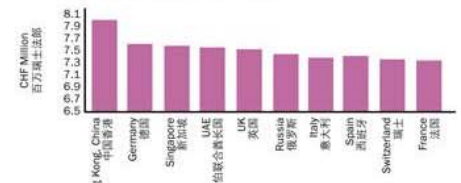
Peter Rabitz说:“据我们预计, 瑞士房地产市场不会在短期和中期内发生变化, 由于不是所有人都能拿到居留权, 购房限制使得瑞士的吸引力更大, 情况会保持稳定, 对想要来瑞士定居的外籍人士非常利好。”

Mainstream house prices, selected countries  
欧洲各国房价指数



Source 来源: Knight Frank Residential Research, Wüest & Partner  
莱坊住宅研究部

Average price searched by key nationalities  
主要买家国籍和房产投资意向额



Source 来源: www.knightfrank.com/search