HORAVIS
BIENNE · SUISSE

VERSION OF 20.11.2026

Note for your accountant (fiduciary)

Horavis company watches: salary certificate, AHV/OASI, VAT. Information note; Horavis gives no tax advice.

Provisional version. The amounts are estimates, to be confirmed by your accountant (fiduciary) or by a tax ruling.

1. Golden Key and Trophy: a benefit in kind

A watch also worn privately is a benefit in kind (DBG art. 16 para. 2 and 17 para. 1). It is declared in **box 2.3** of the salary certificate, at its market value (Guide 2026, margin nos. 19 and 26). There is no official scale for a watch: the proposed method is the **rent paid to Horavis, VAT included**, as a prudent basis.

The amount is subject to AHV/OASI and unemployment insurance contributions, like a salary (AHVV art. 7 let. f). Customary gifts are limited to CHF 600 per calendar year; above that, the full value is taxable (DSD no. 2158, 2160).

OFFER	RENT EXCL. VAT	AMOUNT TO DECLARE PER YEAR (VAT INCL.)	EMPLOYEE AHV/OASI AND UNEMPLOYMENT CONTRIBUTIONS (≈ 6.4%)
Golden Key, low	CHF 240 / month	CHF 3,113	≈ CHF 199
Golden Key, high	CHF 290 / month	CHF 3,762	≈ CHF 241
Trophy (3 months)	CHF 390 / month	≈ CHF 1,265	≈ CHF 81
CHF 70,000 car excl. VAT (for comparison)	—	CHF 7,560	≈ CHF 484

2. Meeting Case: in principle no benefit

The watches stay in the company safe and leave only for a business meeting noted in advance, then come back the same day. They are used for the employer's benefit, as a work tool (Guide 2026, margin no. 72). No text deals expressly with a representation watch: this point is **to be confirmed by a tax ruling**.

- Strictly business use; handback the same day; loan register signed when the watch leaves and when it is handed back.
- No designated wearer; private use prohibited; annual review of the loan register.
- Model clause and loan register: document “Meeting Case: model clause and loan register” (horavis.ch).

3. The tax ruling

It is requested free of charge from the Tax Administration of the Canton of Bern, **by the company** (the employer). It requires: a letter, the full facts (Horavis contract, clause, loan register, rent), the questions and the proposed answer. Horavis prepares the file with you. The tax ruling does not cover VAT.

4. For the company

- The rent is a company expense: an entertainment expense for the Meeting Case and the Anniversary, a personnel expense for the Golden Key and the Trophy, provided it appears on the salary certificate.
- If the wearer is a partner or shareholder, the watch must be declared as salary; otherwise there is a risk of a hidden profit distribution.
- VAT of 8.1%: deductible according to your right to deduct input tax, which is limited for banks and insurers.

Sources: Guide to completing the salary certificate 2026 (FTA); DBG; AHVV; Directives on relevant salary (DSD); VAT Act. horavis.ch · contact@horavis.ch