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LIVING & WORKING GUIDE NETHERLANDS



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WHY LIVE AND WORK IN THE NETHERLANDS

The Netherlands is located in Western Europe and borders Belgium and Germany with a North Sea coastline. The country is still often referred to by the alternative name of Holland, a practice which reflects the dominant role the Province of Holland played in its historical development.

The high standard of living, excellent infrastructure and stable economy make Holland very attractive to the global workforce. Holland has one of the most extensive and generous social welfare systems in Europe. The crime rate is low and most Dutch people can speak English.

Although the Netherlands is one of the world's smallest countries in geographic terms, it is a highly prosperous country which has one of the strongest economies. Its economic success has been built largely on foreign trade and the country's role as a transportation hub, with Rotterdam being Europe's largest seaport and Schiphol the third largest airport in Europe. Economic stability,

a highly skilled labour force, a reputation for efficiency and an advanced and sophisticated transport and communications infrastructure have made the Netherlands very attractive to multinational firms and foreign investors alike, and companies which have their headquarters here include Philips Electronics, Unilever, Shell, Heineken and ING.

The Netherlands has enjoyed a strong economic growth in past few years, but this might slow down due to the threats of the US trade policy and the responses to this policy, the growing possibility of a chaotic Brexit, and the political developments in Italy. Nevertheless, the Dutch economy remains strong and the unemployment rate continues to decline. It went from 3.8% in 2018 down to 3.4% in 2019. While the vacancy rate remains low by international standards, it has risen to its highest rate in over a decade in the Netherlands. The GDP/head has also increased to 46,500, compared to the 45,700 in the previous year.

ABOUT THE GUIDE

This living and working guide has been developed for expats, like yourself, who are considering an exciting global career opportunity, by providing information to help make the best decision about your next career move.

The guide contains detailed information about living and working in the Netherlands to assist with your relocation and facilitate a smooth introduction to the business here, which will accelerate your success in your new role. Transferring overseas with Hays provides you with an amazing opportunity to advance your career rapidly, enjoy a lifestyle change, and experience a new culture.





LANGUAGES

The primary language in the Netherlands is Dutch. It's very accessible to English speaking foreigners as the vast majority of the Dutch speak English. In the Netherlands there are certain sectors that are more approachable for foreigners who don't have any proficiency in Dutch yet. These are IT, Life Sciences, Engineering and Finance. Keep in mind that if you apply at a smaller company/firm, Dutch can often be asked as a requirement outside of these sectors.

According to the EF English Proficiency Index, which ranks a 100 countries based on their English proficiency, the Netherlands scores the highest out of every country. With a score of 70.27, we score higher than countries like: Sweden(68.74), Norway(67.93), Denmark(67.87), Singapore(66.82) and South Africa(65.38).

CLIMATE

The Netherlands has a temperate climate. Temperatures are variable and similar to for example the UK. There can be a lot of rain throughout the year. During the winter there is snowfall, but it is rarely at a level where it hinders your travel to work or school.

This website is useful for [daily weather forecasts](#). In case you speak a little Dutch, this is a very [popular website](#) in the Netherlands



HEALTHCARE

The Dutch healthcare system is known as one of the best healthcare systems in the world. Since the start of the yearly publication of the Euro Health Consumer Index (EHCI) in 2005, the healthcare system of the Netherlands has consistently been ranked in the top three.

If you work in The Netherlands you are required to apply for a basic health insurance. Even if you have a part-time job or paid internship.

From the moment you have a BSN (refer to page 11), you have four months to apply for a health insurance in the Netherlands. You risk a fine if you wait too long.

The basic insurance plan is already quite extensive and is more or less equal for all health insurance companies.

This insurance covers essential medical care, such as:

- Visits and treatments by a general practitioner
- Pharmaceuticals
- Hospital care and other medical care, operations and treatments performed by doctors and physicians, such as surgeons, paediatricians, cardiologists and oncologists.
- Physiotherapy (only for some chronic conditions)
- Dental care (until the age of 18)
- Pregnancy and birth care
- Emergency transport
- Emergency medical care abroad (according to Dutch standards and tariffs)

USEFUL WEBSITES:

- [Compare different insurance companies](#)
- [Compare different insurance companies in Dutch](#)





ACCOMMODATION

There are a number of options when it comes to accommodation in the Netherlands although demand is high in larger cities like Amsterdam which can reflect in price. The state of housing in the Netherlands is generally good because of strict laws concerning the environment and construction regulations.

Expats should also note that housing may be more compact than what they are used to, due to the population density of the Netherlands. When renting accommodation in the Netherlands, expats should confirm what exactly is included in the rental agreement; utilities, for example, aren't always covered and are usually

an additional expense for the tenant. Deposits vary from one to three months' rent and are returned when the tenant moves out, provided the house is in the same state as it was when they moved in. A typical lease is for 12 months or longer, with a mandatory one-month notice period for moving out.

City	Average cost per m2
Amsterdam	€ 23,42
Rotterdam	€ 16,30
Den Haag	€ 16,28
Utrecht	€ 16,87
Eindhoven	€ 14,73

USEFUL WEBSITES:

Global

- [Funda](#)
- [Iamexpat](#)
- [Onlyexpats](#)
- [Perfecthousing](#)

Dutch only:

- [Jaap](#)
- [Huislijn](#)





BANKING

Expats setting up their new life in the Netherlands will need to open a Dutch bank account to receive their salaries, rent an apartment, or to just take a trip down to the supermarket where they can pay for groceries.

Before you go to open your bank account, you need to choose which bank suits your needs or principles. You should also take into account that most banks charge a yearly fee for having an account with them.

To open a private bank account in the Netherlands you will need to either make an appointment online, or simply walk into your nearest branch with all of your details. In some cases, it is possible to have a bank employee come and meet you at home or at work to set up the account.

To open a bank account in the Netherlands you will need the following:

- **Your BSN number**
(Burgerservicenummer, refer to page 11)
- **A valid form of ID**
(passport or identity card - often a drivers licence is not acceptable)
- **Proof of address**
(i.e. a rental contract)
- **Residency permit**
if you come from outside of the EU

Once all the details have been processed you will have to simply wait until your account is approved and your new debit card is sent out to you.

Keep in mind that not every bank offers the same level of detail, when it comes to information in English on their website.

BIGGEST BANKS IN THE NETHERLANDS:

Global

- [ABN AMRO](#)
- [Rabobank](#)
- [ING](#)
- [Bunq](#)
- [Triodos](#)

Dutch only:

- [SNS](#)
- [ASN](#)

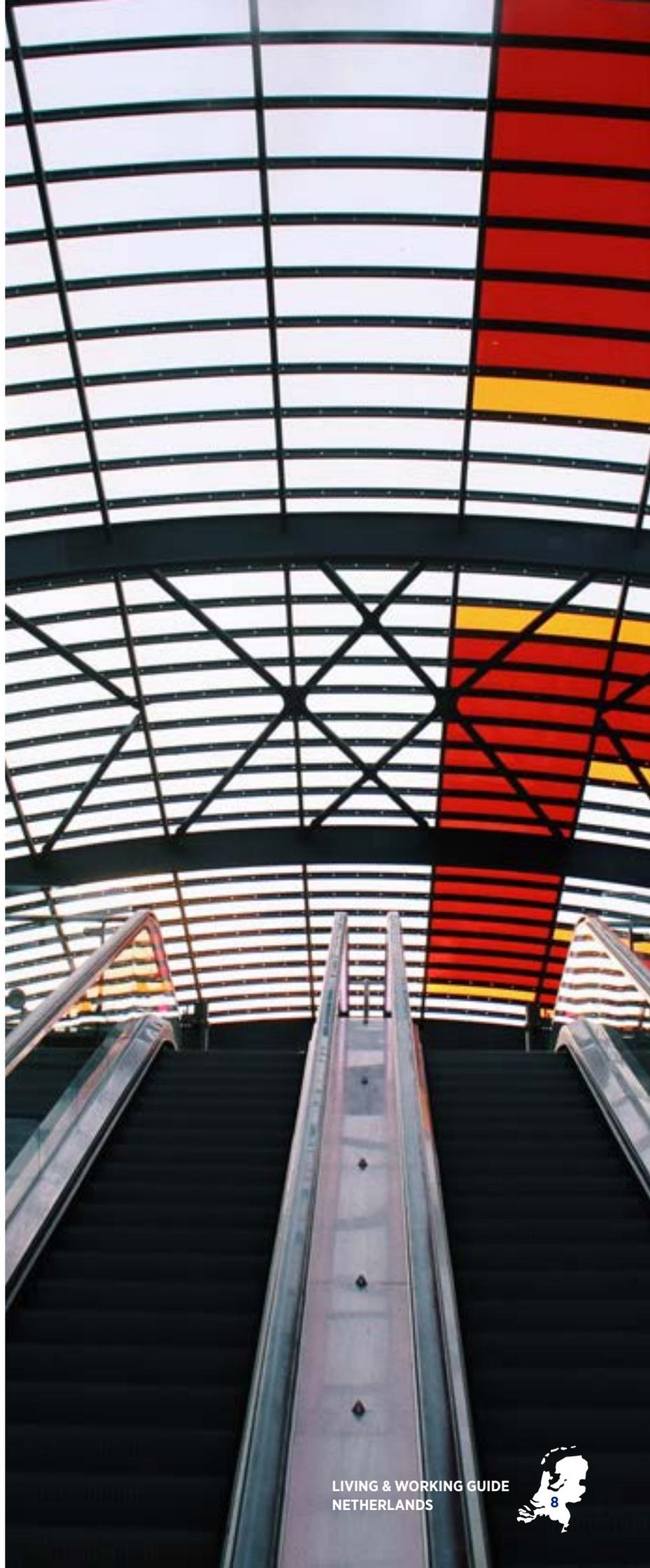


COMMUTING

In 2015 the average distance between an employee's place of employment and home was 22,6 kilometres. However, 38 percent did not have to travel outside of their municipality, as both their job and home were situated in the same borough.

Jobs in the Netherlands don't necessarily mean a long commute. Citizens of the Randstad and Noord-Brabant tend to live closer to their jobs, the region of Twente being the exception to the rule.

Those living in the municipalities of Amsterdam, Westland, Aalsmeer, Amstelveen, Ouder-Amstel, Bunschoten and Edam-Volendam can boast an average commute of 15 kilometres. The Netherlands boasts a comprehensive and efficient public transport network. Virtually every location in Holland is accessible by public transport from the various airports. You will need an OV chipcard to use public transport.



USEFUL WEBSITES:

- [OV-chipcard explained](#)
- [Contactless smartcard system for public transport](#)



EXPLORING

Exploring the Netherlands can be done in a variety of ways. Not only do you have multiple ways of getting around, but the travel time isn't very long either. It's not a huge country after all, the Dutch tend to complain when they have to travel for more than an hour. Here are three ways of exploring the country without a car:

Cycling in Holland is a safe, easy and relaxed activity. More than 32,000 kilometres of bike paths stretch out in all directions, so you can go wherever you want. The signage for cyclists is excellent, making it difficult to get lost as a cyclist. And, last but by no means least, the Dutch are used to cyclists in traffic and take your participation in traffic into account.

Railway travel is a comfortable way to get around in Holland. The country boasts an extensive railway network, and the trains are modern and perfectly comfortable. Since Holland is a relatively small country, you can travel from Amsterdam to Utrecht in just 30 minutes and from The Hague to Amsterdam Central Station in just

50 minutes. And even traveling all the way up north (Groningen) and down south (Maastricht) takes just 2 hours from Amsterdam Central. In other words, travelling by train is a perfect way to discover many beautiful places in Holland!

Different taxi companies are available in the big cities. You can recognise them easily by the 'Taxi' sign on the roof of the car and the blue number plates. There are permanent taxi stops in many cities (particularly near popular squares, attractions and stations).

If you want to take a taxi, make sure you get into an authorised taxi. Every taxi in Holland is required to show a driver's certificate with photograph upon request. Every taxi must have a licence. In addition, the taxi rates must be clearly visible both in and outside the taxi. Finally, the driver must be able to hand over a printed fare slip at the end of the ride, which should specify data about the ride and the taxi company. Keep in mind that they are very expensive.

USEFUL WEBSITES:

- [Discover Holland](#)
- [Events in the Netherlands](#)
- [Dutch Holidays](#)



COST OF LIVING

The general cost of living in the Netherlands is typically cheaper than its western European counterparts, despite offering the same standard of quality for food, housing, utilities and public transport.

The data showcased is merely an example of the average prices and should not be taken as the definitive prices of that region.

AVERAGE COST IN RENT FOR 1 BEDROOM APARTMENT

City centre	Cost per month
Amsterdam	€ 1570,52
Utrecht	€ 1104,77
Rotterdam	€ 1088,23
Eindhoven	€ 950,74
Den Haag	€ 931,54
Tilburg	€ 740,20

AVERAGE FOOD AND DRINK COSTS

Meal - inexpensive restaurant	€ 15,-
Meal for 2 - mid-range restaurant	€ 60,-
McDonalds meal	€ 8,-
Domestic beer (0,5 liter)	€ 3,50
Milk (1 liter)	€ 0,88

USEFUL WEBSITES:

- [Cost of living in the Netherlands](#)
- [How much is enough?](#)



TAXATION

The belastingdienst is the tax collection and customs service of the Netherlands. It is part of the Ministry of Finance. It takes care of:

- The import, export and transit of goods.
- The detection of fraud (fiscal, economic and financial).
- The levying and collecting of taxes.
- Paying out benefits related to income for childcare, rent and health care.

HERE ARE SOME USEFUL LINKS TO SORT OUT YOUR QUESTIONS:

- [Dutch tax system](#)
- [30 percent ruling](#)
- [Dutch tax services & advisors](#)

EDUCATION

Education is compulsory in the Netherlands from the ages of five to sixteen, however, most children start to attend primary school at age four. While the structure of primary education in the Netherlands is straightforward, the structure of the Dutch secondary education system often seems confusing because of the multiple paths and graduation ages in high school.

In reality, Dutch secondary schools are similar to those in most other countries, with one stream to prepare students for vocational training (VMBO), and another to prepare students for university (VWO). The main difference in the Netherlands is that there is a third, middle, stream in high schools that prepares students to study at universities of applied sciences (HAVO).

USEFUL LINKS FOR MORE INFORMATION:

- [School system explained](#)
- [Studying in the Netherlands](#)

VISAS

Expats from within the EU, the EEA (the EU plus Iceland, Lichtenstein and Norway) or Switzerland do not need a work or residence permit for the Netherlands, as citizens of these nations have to right to freedom of movement within each other. Every non-EU citizen who wants to work in the Netherlands has to obtain a valid work permit. A work permit is valid only for the employer who makes the request and ceases if / when the employee leaves the job. There is no general work permit for the Netherlands.

Unlike residence permits, which cover long-term stays, visas apply to short-term stays in the Netherlands. A Dutch visa is necessary for some nationalities who plan to stay for a short period (up to 90 days) or transit through the Netherlands.

There are four types of visa for the Netherlands:

- Schengen, short stay or tourist visa for stays up to 90 days.
- Transit visa for transfers at Dutch airports.
- Return visa for foreigners in the Netherlands without a valid residence permit who need to urgently travel abroad.
- MVV authorisation for temporary stay for some nationalities who want to apply for a residence permit.

USEFUL WEBSITES:

- [List of countries whose nationals need or do not need a Schengen visa](#)
- [Additional information on visas](#)

BURGERSERVICENUMMER

A BSN (burgerservicenummer) is the citizen service number, a unique registration number for everyone who lives in the Netherlands.

The BSN will facilitate any interaction with the Dutch authorities: starting a job, opening a bank account, deducting your taxes and social security contributions, using the healthcare system, applying for benefits, announcing a change of address etc. It is also used to combat identity fraud and misspelled names.

You will receive your BSN when you register with the municipality (gemeente) of the area you will live in. Everyone who lives in the Netherlands, either for all or a significant part of the time, needs to register with their municipality within five days after arrival if they are planning to stay for more than four months.

When registering and thus receiving your BSN, EU citizens will need to provide a valid proof of identity (such as a passport, not a driving licence) and their address to be registered, while for non-EU expats other documents (such as your residence permit and employment contract etc.) have to be presented too.

For non-EU expats who are applying in the Netherlands for a residence permit, your registration with the municipality will be provisional. After you are registered, you will receive a letter of pre-registration (BvB) from the IND, which they will return to your municipality after you have applied for your residence permit. Then your registration and BSN will be confirmed.



SPOUSE WORK PERMITS

There are certain conditions that apply to everyone. In addition, you and your partner have to meet the following conditions:

- You and your partner are married to each other or have entered into a registered partnership together. Or you are unmarried and have a long-term and exclusive relationship.
- You and your partner are both 21 years or older.
- You and your partner are going to live together.
- You have passed the civic integration examination abroad or you are exempt from taking this examination.
- Your partner has the Dutch nationality or has a valid Dutch residence permit.
- Your partner has an independent sufficient and sustainable income.
- Your partner declares that he or she is your sponsor.

This application costs €171.

You can submit this application online with DigiD. For the online application you need:

- DigiD with sms code or DigiD app
- iDEAL (internet banking) to pay for your application

USEFUL WEBSITES:

- [You don't have a residence permit yet](#)
- [You have a residence permit](#)
- [Family & kids](#)

SALARY PAYMENT

One of the most important things to understand about your Dutch salary is the difference between your gross and net salary.

Your gross salary (bruto salaris) is the total amount of your salary before tax and other costs are deducted.

Your net income (netto salaris) is your salary after income tax, social security payments and contributions for your pension have been deducted.

The net salary is the amount that is deposited in your bank account each month. When discussing your salary, your employer will almost always refer to the gross monthly amount. Be sure to check the net amount as there is a quite a difference between the two values.

For example, if your salary is 2.500 euros gross per month, (27.778 euros a year including 8% holiday allowance), then after taxes and social security contributions you will take home around 1.995 euros net per month. Use a salary calculator to get an indication of your net monthly income.

USEFUL WEBSITES:

- [Information about Dutch salary](#)
- [Notice period information](#)

CHECKLIST

1. Find a job in the Netherlands

- a. You can view the [Hays website](#) for vacancies and directly contact a recruiter.
- b. On [Expatica](#) you can also find a collection of vacancies.
- c. If you're from the EU, EEA or Switzerland, you can search for jobs in the Netherlands on the [EURES \(European Employment Services\) website](#). EURES is a job portal network maintained by the European Commission which is designed to facilitate free movement within the EEA.

2. Apply for a Dutch visa and residence permit (refer to page 11 or [view this article](#))

3. Get your important documents in order

- a. It is a good idea to gather together, and make copies of all your important documents. There are endless instances when you will need to produce them in the Netherlands. So, if you get them organized before the move, you will thank yourself later.

Here is a list of what you will need when:

- i. For job hunting in the Netherlands: Job references
- ii. For sending your kids to school: School Reports
- iii. For getting married: Birth certificates
- iv. For proof of identity when, for example, registering your business: Passports
- v. For driving in the Netherlands: Drivers licenses
- vi. For going to hospital or to the Doctors in the Netherlands: Medical records
- vii. For applying for a visa or residence permit: Wedding certificates

4. Notify your child's school of the move (refer to page 10 or [view this article on international schools](#))

5. Pack smart

- a. Pack for each phase of your move. When you first travel to the Netherlands, you might only be able to take suitcases with you. Other possessions could be transported later on, via air shipment or larger sea freight. So, make sure yours and your children's essentials arrive with you. Try to prioritize your other belongings as well, so that whatever reaches the country last, is the thing you can most easily live without. It can be very helpful to hire a removal company to help you get packed up and organized.

6. Get exemption from customs duty ([view this article for more information](#))

7. Arrange accommodation (refer to page 8 or [view information about rentals here](#) or [start looking directly for rental properties](#))

8. Notifying necessary parties of your new address

- a. Remember to inform friends, colleagues and relatives not to send any mail to your old address. Banks, insurance companies, investment companies and perhaps your Embassy or Consulate need to be contacted as well. Do not forget to cancel or redirect magazine and newspaper subscriptions either. Lastly, be sure to inform all necessary parties of your new address, once you have found a permanent home.

9. Decide what to do with your car (refer to page 9 or [view this article for more information](#))



CHECKLIST

10. Decide what to do with your pets

a. If you plan to bring your pets with you, you will need to organize their medical checks, vaccinations, travel arrangements and quarantine requirements. Sadly, sometimes all of this is just too complicated. In this scenario, you will have to find them a suitable new home. Once you have reached the Netherlands and started to settle in, you could look into buying a cat or a dog here. [View this article for more information on pets in the Netherlands.](#)

11. Visit your local municipality and register within the first five days of arrival, so you can receive your BSN.

12. Decide which bank works best for you (refer to page 8 for more information) (important to note, you have the option to add your BSN up to 90 days after opening your bank account, so it's not immediately required)

13. Decide which insurance works best for you (refer to page 6 for more information) (important to note, a BSN is required for this, refer to page 11)

14. Familiarise yourself with the Dutch tax system (refer to page 10 or [view this article for more information](#))



ADDITIONAL INFORMATION

Moving to the Netherlands is a big step. Hopefully this guide has made your transition a lot smoother. This last page will be dedicated to giving you any additional information that couldn't be mentioned earlier due to limited space.

The topics will be focused on:

1. Cycling in the Netherlands
2. What are some useful places to learn Dutch
3. Where to find a general practitioner
4. The importance of a liability insurance

Cycling in the Netherlands is unlike anywhere else. Things that might seem very normal to the Dutch, might be very uncommon in other countries, therefore it is important to keep the following things in mind:

Advice:

- Bicycle theft is a big problem in the Netherlands, around 5 percent of all bicycles are reported stolen each year! Unfortunately, most of the time the police won't do anything about it, so our advice is to either invest in a second-hand bike, rent your bicycle or get an insurance/secure your bicycle.
- Don't use your phone while cycling! As of 2019, there is officially a law that allows police officers to fine you if they catch you using your phone on a bicycle.
- There are specific rules for bringing a bicycle with you on the train. Folding bicycles are always allowed and don't require any additional charges. However, regular bicycles have certain rules and charges that come along with them.

USEFUL WEBSITES:

- [General information about cycling in the Netherlands, paired with a list of places where you can rent bikes](#)
- [Bringing your bicycle on a train](#)

ARE YOU INTERESTED IN LEARNING OR IMPROVING YOUR DUTCH? TAKE A LOOK AT THE FOLLOWING LINKS AND GET STARTED RIGHT AWAY:

- [Taalhuis](#)
- [Language Corner](#)
- [Compare all of them](#)

HOW TO GET IN TOUCH WITH A GENERAL PRACTITIONER:

- [Information about general practitioners in the Netherlands](#)
- [Fill in your postal code and find one directly in your neighbourhood](#)

The importance of the liability insurance in the Netherlands:

In the Netherlands we have a regular liability insurance that isn't required by law to have and a required liability insurance known as "wettelijke aansprakelijkheidsverzekering." (WA)

If you have a vehicle or are planning to drive a vehicle you are required by law to have a WA.

Our advice is to take a look at page 6 and view which insurance companies fit your interests. Once you have decided your top three companies, call them and ask about the WA to see what their prices are regarding this. It is not part of the base insurance package.



