

# NETHERLANDS

An everyday guide to expatriate life and work.



Together, all the way.®



# SWITZERLAND COUNTRY GUIDE

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### Quick facts<sup>1</sup>

**Capital:** Amsterdam

**Population:** 17 million

**Major language:** Dutch

**Major religion:** Christianity

**Currency:** Euro

**Time zone:** GMT+1

**Emergency Number:** 112

**Electricity:** 230 Volts, 50Hz. Two-pin round European-style plugs are used.

**Drive on the:** Right

<sup>1</sup> <http://www.expatarrivals.com/the-netherlands/essential-info-for-the-netherlands>

## Overview

Highly regarded for its tolerance and liberal ideals, the Netherlands has long been a popular expat destination. As a secular state, diversity is welcomed and respected.



A famously flat country, this land of clogs, tulips and windmills is a charming European destination where expats are sure to enjoy a rich, cultural and financially rewarding experience.

Despite its small geographic size, the Netherlands has played a pivotal role in global commerce and politics over the centuries. It's home to numerous important international bodies, including the International Criminal Court and Europol, the law enforcement agency of the European Union, and as such attracts many expats in the government and non-profit sector. Other industries that attract highly skilled workers include agriculture, food processing, chemicals and petroleum refining.

This guide will explain all expats need to know about starting their new life in the Netherlands, including the climate, education, healthcare, transport and telecommunications. Cultural and business etiquette, as well as banking and taxes are also touched on.



## Getting started

### Climate and weather



The Netherlands has a maritime climate. A small, flat country, there is very little variation across the different regions, with the Netherlands generally experiencing mild winters and cool summers. The weather can be quite unpredictable, but an umbrella and raincoat are essential items for expats as there is wind and rainfall throughout the year!<sup>1</sup>

<sup>1</sup> <https://www.weatheronline.co.uk/reports/climate/The-Netherlands.htm>



## Visas

The Netherlands is a Schengen-member state, and as such, nationals of a number of countries can enter for short stays without a visa. Those nationals not on the visa-waiver list need to arrange a Schengen visa before arrival.

Non-EU/EEA citizens planning on living and working in the Netherlands long-term require a work and residence permit, which is generally valid for a year. The application is usually handled by the expat's employer. Although EU citizens don't require a residence permit, they must register with their local municipality if staying in the Netherlands for more than four months. Expats can apply for permanent residence in the Netherlands if they've lived in the country for an uninterrupted period of five years.<sup>1</sup>

## Accommodations

Accommodations in the Netherlands is generally of an excellent quality and mostly in the form of apartments or row houses in the cities, or houses with gardens in the more suburban outlying areas. Demand for accommodation is high and it can be expensive. Prices are especially high closer to the city center.

Accommodation is available unfurnished, semi-furnished or furnished and expats can search for properties online or with the help of a real estate agent, the cost of which will be borne by the tenant. A deposit of one to two months' rent is usually required to secure a property and utilities and municipal taxes are usually for the tenant's own account.<sup>2</sup>

## Schools

The education system in the Netherlands is known for high standards. Public schooling is free for all children, including expats, up until the age of 16. The language of instruction at public schools is Dutch, but some secondary schools offer a dual-language curriculum, teaching in Dutch and English. Foreign children are well catered for when it comes to assistance with integration into the public system.

There are also various private and international schools in the Netherlands, which are often the best option for those not planning on staying in the country for the long term. While most private schools follow the Dutch curriculum, international schools will offer the

curriculum of their home country, such as the US, UK or French curriculum, and others may also offer the International Baccalaureate (IB) program. There are also international community schools that are partially government funded and teach Dutch alongside an IB curriculum. Space at these schools can be very limited so parents should begin the application process well in advance.<sup>3</sup>



<sup>1</sup> [https://ind.nl/en/work/working\\_in\\_the\\_Netherlands](https://ind.nl/en/work/working_in_the_Netherlands)

<sup>2</sup> <http://www.expatarrivals.com/the-netherlands/amsterdam/accommodation-in-amsterdam>

<sup>3</sup> <http://www.expatarrivals.com/the-netherlands/education-and-schools-in-the-netherlands>



## Culture

Expats moving to the Netherlands will find themselves in an egalitarian and liberal society, which is largely tolerant and modest.

## Language

Dutch is the official language in the Netherlands. Frisian is also spoken by a small percentage of the population and is recognized as an official language in the northern province of Friesland.<sup>1</sup> Although English is widely understood and spoken, it will be a lot easier for expats to make friends and fully integrate if they can speak some level of Dutch.

## Social etiquette & Cultural faux pas

Although not that different to the general culture of Western Europe, there are some elements of Dutch culture that make it unique and expats should familiarize themselves with the below points before relocating.

- The Dutch are generally reserved and modest people; they don't appreciate ostentatious behavior but value hard work and ambition. It's best to avoid any outward displays of wealth or to talk about money.<sup>2</sup>
- Punctuality is valued and if running late for a meeting or social occasion it's important to let colleagues or friends know.
- Although commonly referred to as Holland, it's important to note that Holland is a region within the Netherlands and not the country as a whole, so it's best to avoid referring to the country as such.
- The Dutch are generally private people and rarely mix their personal and professional lives. It's best to avoid intruding on another's private life by asking too many personal questions.<sup>3</sup>

## Eating

Food is not a major part of the Dutch social scene and it's rare for the Dutch to invite anyone over for a meal if they're not well acquainted with them. Instead, it's more common to be invited over for coffee.<sup>4</sup>

Dutch food is usually quite rustic and hearty, with meat and potatoes central elements of most meals. Stamppot, which is mashed potatoes combined with vegetables and served with meat and gravy, is a regular feature on Dutch menus, as is erwtensoep, a thick pea soup topped with smoked sausage and ham.<sup>5</sup>

The Netherlands is also famous for its cheese,

<sup>1</sup> <https://www.commisceo-global.com/country-guides/netherlands-guide>

<sup>2</sup> [http://www.ediplomat.com/np/cultural\\_etiquette/ce\\_nl.htm](http://www.ediplomat.com/np/cultural_etiquette/ce_nl.htm)

<sup>3</sup> <https://www.commisceo-global.com/country-guides/netherlands-guide>

<sup>4</sup> <http://www.everyculture.com/Ma-Ni/The-Netherlands.html>

<sup>5</sup> <https://www.amsterdo.com/landmarks-traditional-dutch-cuisine/>

especially hard or semi-hard chesses, most notably Gouda and Edam, and cheese shops can be found throughout Dutch cities.

Snacks are popular and often sold at street stalls, markets and as appetizers in restaurants and bars. Popular savory snacks include bitterballen, deep fried balls filled with a gooey mixture of beef, flour, spices and vegetables, and dipped in tangy mustard; and Hollandse Nieuwe, which is raw herring served with chopped onion and pickles, and sometimes eaten with bread. Delicious sweet treats include poffertjes, small fluffy pancakes served with butter and powdered sugar, and stroopwafels, which are thin, round biscuit-like waffles with a syrupy center.<sup>6</sup>

## Drinking

Drinking is a popular pastime in the Netherlands and it's common to meet friends at a bar for a drink and snacks. Home to the famous Amstel and Heineken breweries, the Dutch are a nation of beer consumers. When ordering a beer, they will usually ask for a "pils" or "biertje".<sup>7</sup> Jenever (Dutch gin) is a popular spirit in the Netherlands; it's usually served chilled and consumed neat.<sup>8</sup>

There is a strong coffee culture in the Netherlands. Koffie verkeerd (wrong coffee) is the Dutch version of a café latte and is a popular drink in cafes and restaurants. It consists of a 50/50 ratio of espresso and hot milk, topped with frothy foam. It's often served with the added treat of a little biscuit.<sup>9</sup>

## Holidays

HoDespite being a largely secular country, the majority of public holidays in the Netherlands<sup>10</sup> coincide with important dates on the Christian calendar.

New Year's Day - 1 January

Good Friday - March/April

Easter Monday - March/April

King's Birthday - 27 April

Liberation Day - 5 May

Ascension Day - May/June

<sup>6</sup> <http://awesomeamsterdam.com/dutch-foods-you-should-try/>

<sup>7</sup> <http://awesomeamsterdam.com/dutch-drinks-try/>

<sup>8</sup> <https://www.worldtravelguide.net/guides/europe/netherlands/food-and-drink/>

<sup>9</sup> <http://awesomeamsterdam.com/dutch-drinks-try/>

<sup>10</sup> <http://www.officeholidays.com/countries/netherlands/index.php>

Whit Monday - May/June

Christmas Day - 25 December

Boxing Day - 26 December

## Getting in touch

The Netherlands has a well-established telecommunications sector and keeping in touch is both easy and affordable.

### Telephone

There is an extremely high percentage of mobile phone usage in the Netherlands and coverage is extensive. The largest service providers include Vodafone, Telfort and T-Mobile and expats will have the option of either prepaid or contract packages.

### Internet

Internet services are extensive and reliable, with the main service providers including KPN and Tele2. There are also plenty of internet cafés and access centers, while libraries and public buildings offer free computer access. Some business centers also provide internet access to the public.

### Postal services

PostNL is the national provider of postal services in the Netherlands. Post offices are easy to find, with some in Amsterdam and Rotterdam open 24/7. There are also many private courier companies operating in the country.<sup>1</sup>

<sup>1</sup> <http://www.expatarrivals.com/the-netherlands/keeping-in-touch-in-the-netherlands>

## Transport

Getting around the Netherlands is easy due to a sophisticated transport system. With an excellent road network, driving is also straightforward, but parking and petrol are notoriously expensive in the Netherlands, and thanks to the extensive public transport network, it's not necessary for expats to have a car.

Trains and buses connect most areas, while Amsterdam and Rotterdam both have well-developed metro systems. A number of Dutch cities also have an efficient network of tram lines. A contactless smart card system, OV-Chipkaart (Openbaar Vervoer or public transport chip card), is used to pay for the metro, buses, trams and trains.

A famously flat country, cycling is a popular form of recreation and transport in the Netherlands. There are many dedicated cycle paths, which are regulated with their own set of rules and systems, including traffic signals and lanes.<sup>1</sup>

## Employment

### The job market

Despite its small geographic size, the Netherlands is a global giant in economic terms. It is the sixth largest economy in Europe and is the world's second largest agricultural exporter. The other main economic sectors include food processing, chemicals, petroleum refining and electrical machinery.<sup>2</sup>

It can be difficult to find employment in the Netherlands as an expat because local companies need to prove that there are no better Dutch or EU candidates to fill the position. Networking is an essential element in the job search and those that do manage to find employment are usually well-qualified or experienced in the above sectors and have secured a job before arriving in the country.<sup>3</sup>

### Income tax

Tax in the Netherlands can be a complicated matter for expats and it's best to retain the services of a qualified tax professional to advise on all tax-related matters.

Income tax is determined along a progressive scale from **8.9 to 52%**. There are numerous factors that determine a

<sup>1</sup> <http://www.expatarrivals.com/the-netherlands/transport-and-driving-in-the-netherlands>

<sup>2</sup> <https://www.forbes.com/places/netherlands/>

<sup>3</sup> <http://www.expatarrivals.com/the-netherlands/working-in-the-netherlands>



person's tax residence status, and these are determined based on an individual's particular circumstances. Tax residents are taxed on their worldwide income, while non-residents are taxed only on their income earned in the Netherlands. There are also a number of other deductions and allowances depending on one's income and tax status.

Expats bringing specific and scarce skills to the Netherlands can apply for the "30% ruling", which renders the first 30% of their salary tax-free. An application has to be made, and qualification is skill-dependent.<sup>4</sup>

## Business etiquette

Although business structures in the Netherlands are hierarchical, the business culture is generally collaborative and expats may find managers to be more approachable than what they're used to. The input of the team is valued when it comes to decision-making and meetings, or vergaderingen, are common, with everyone given the opportunity to have their say.<sup>5</sup>

The Dutch are pragmatic businesspeople; they usually with have a clear strategy for achieving their goals, and once a decision has been made the implementation is usually clear and fast.<sup>6</sup>

The communication style in business is direct and expats are always likely to know where they stand with their manager or colleagues. The Dutch are also very hard working and disciplined, and tend to be more formal and reserved in the business environment. It's rare to mix one's personal and professional life in the Netherlands, with after-work get-togethers quite uncommon.<sup>7</sup>

## Retirement

The excellent healthcare, mild climate and tolerant society have made the Netherlands an attractive prospect for expat retirees. There is no specific retirement visa for the Netherlands, but those wishing to retire there will need a residence visa. Health insurance is compulsory for all residents, including expat retirees.

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<sup>4</sup> <https://www.expatax.nl/tax-rates-2017>

<sup>5</sup> <http://www.expatarrivals.com/the-netherlands/doing-business-in-the-netherlands>

<sup>6</sup> [http://www.ediplomat.com/np/cultural\\_etiquette/ce\\_nl.htm](http://www.ediplomat.com/np/cultural_etiquette/ce_nl.htm)

<sup>7</sup> <http://www.expatarrivals.com/the-netherlands/doing-business-in-the-netherlands>

# Finance

## Currency

The currency of the Netherlands is the Euro (EUR), which is divided into 100 cents.

Money is available in the following denominations:

- Notes: 5, 10, 20, 50, 100, 200 and 500 EUR
- Coins: 1 and 2 EUR, and 1, 2, 5, 10, 20 and 50 cents

## Cost of living

Relative to the rest of Europe, the cost of living in the Netherlands is affordable, with the capital Amsterdam placing 85th on Mercer's Cost of Living index, ranking lower than other European capitals such as London, Paris and Oslo.<sup>8</sup>

With a high demand for accommodation, expats will find housing expensive in the Netherlands. This is especially the case closer to the major city centers, and for this reason, many choose to live in outlying areas further away from the city center.

Eating out can be expensive, but groceries at local supermarkets are reasonable. Public transport is relatively cheap by European standards, although taxis are expensive.

While schooling at public schools is free for all children, expats sending their children to private and international schools will have hefty tuition fees to consider.<sup>9</sup>

## Banking

Banking in the Netherlands is relatively straightforward and expats have a number of banks to choose from, with the largest being ABN-AMRO, ING, Rabobank and De Volksbank. It's essential for expats in the Netherlands to have a local bank account, as they will need this to receive their salary and rent an apartment. To open a bank account, expats will need to provide documents such as their passport, proof of address and their BSN number (Citizen Service Number).<sup>10</sup>

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<sup>8</sup> <https://mobilityexchange.mercer.com/Portals/0/Content/Rankings/rankings/col2017a986532/index.html>

<sup>9</sup> <http://www.expatarrivals.com/the-netherlands/cost-of-living-in-the-netherlands>

<sup>10</sup> <http://www.expatarrivals.com/the-netherlands/banking-money-and-taxes-in-the-netherlands>

# Health

With highly qualified medical professionals and world-class facilities, expats can look forward to excellent medical care in the Netherlands. The lines between public and private healthcare are somewhat blurred, with the government funding all long-term health treatment, while private companies cover short-term care.

Hospitals are usually associated with universities or run by a religious or community organization. While most doctors are able to speak English, their bedside manner may be somewhat different to what some expats may be used to, with some commenting that Dutch doctors lack sympathy and have a more non-interventionist approach to medicine, often reluctant to prescribe medicines unless absolutely essential.

It's important to find a General Practitioner (GP) soon after arriving as the Dutch healthcare system is divided into different tiers and it's not possible to visit a specialist without a prior referral from a GP.

## Private medical insurance

It is compulsory for all residents, including resident expats, to have private health insurance in the Netherlands. There are government regulations to determine the minimum required coverage from insurance providers. This usually includes GP services, hospital stays, medical specialists, most medicines, prenatal and maternity care, and ambulance services.

## Emergencies

The emergency number for an ambulance in the Netherlands is 112. Several private ambulance services are contracted to the Dutch government and operate within a particular service area and response times are usually excellent.

## Health Risks

There are no major health risks for expats in the Netherlands.

## Vaccinations

There are no vaccination requirements for the Netherlands, but expats should ensure all their routine vaccinations are up to date, and should consider vaccinations for hepatitis A, hepatitis B and rabies.<sup>12</sup>

## Pharmacies

Expats shouldn't struggle to find a pharmacy (apo-theken) in the Netherlands. Pharmacies stock both prescription and non-prescription medications. They're generally open during the week from 9.30am to 5.30pm. Some are open on Saturday and after hours, and there's usually a notice on the pharmacy door with details of the nearest all-night and Sunday pharmacies.<sup>13</sup>

<sup>11</sup> [https://www.numbeo.com/cost-of-living/country\\_result.jsp?country=Netherlands](https://www.numbeo.com/cost-of-living/country_result.jsp?country=Netherlands)  
<https://www.expatisan.com/cost-of-living/country/netherlands>

<sup>12</sup> <https://wwwnc.cdc.gov/travel/destinations/traveler/none/netherlands>  
<sup>13</sup> <http://www.expatarivals.com/the-netherlands/healthcare-in-the-netherlands>