



Moving abroad to
THE NETHERLANDS
Quick Expat Guide

Six Miles Away

What to expect from this guide?

Moving to a new country can sometimes be overwhelming. This quick expat guide will provide you with all basic information in order to move abroad to The Netherlands. It will cover topics on how to live and work in The Netherlands, including pre-arrangements and once on the spot. Below you can find a short list of the exact content.

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Step 1: Applying for a Visa

There are different VISA's for different purposes that may apply for expats. If you are from the EU/EAA, you don't need to apply for a VISA and can move on to **Step 2: Applying for a BSN number**. If you are from outside the EU/EAA, you have the following options:

- 1) **Multiple-entry Schengen visa**: Stay up to a max. of 90 days in any 180 days period. You can download the application form here.
- 2) **Long stay - MVV**: This long-term visa allows you to stay more than 3 months and collect your residence permit. Find out more information, based on your country of origin, here.

If you want to stay long term, you will have to include whether you want to study, work or settle permanently. The Immigration and Naturalisation Service website is very straight forward. Just click through the points which apply to your situation and you'll end up at the correct application form. Otherwise, you can find an overview of all application forms here.

Finally, if you are self-employed, check out this section in order to find out what the requirements for living in The Netherlands are.

Step 2: Applying for a BSN Number

What is it?

A BSN number stands for "Burgerservicenummer" and is a unique personal number. It replaces the social security and tax number and allows you to apply for benefits, allowances, health care and much more.

How to apply?

In order to apply for a BSN, you can visit your local municipality (*Gemeente*) or an Expatcenter. If you go for an Expatcenter, make sure to book an

appointment in advance. Here you can find contact details of Expatcenters in the main cities, where you can register for a BSN.

Finally, find an overview of all kind of application forms, you might need.

What documents do I need?

Most of the times you will need to bring the following documents along with you:

- Valid passport or national ID card
- Proof of address in The Netherlands (can be a rental contract or a written proof from the person you are living with, together with a copy of their ID)
- Birth certificate

Depending on your personal situation and nationality you may be required to bring additional documents.

Step 3: Opening a Bank Account

There is a big variety of banks to choose from. Of course, each of them have different conditions, so you will have to find the best match for yourself. Find a list of the most popular banks below:

ABN AMRO

ING

Rabobank

Documents to bring along when opening a bank account:

- Valid passport or national ID card
- Proof of address (e.g. rental contract)
- BSN number
- Residence permit (if you are from outside the EU)

1. Fees

Annual fees vary, depending on the type of account. You can compare the most popular banks on the following [website](#).

2. Online Banking

Some banks make life very easy and offer great apps for transactions, bank statements etc. Other banks still provide TAN machines that you have to carry around with you in order to make a transaction. I personally prefer an app over a machine but this, of course, depends on your personal preferences.

3. Contactless/NFC

It is worth double checking if your bank offers contactless payment. First of all it is super fast and convenient (no PIN to remember), second of all it reduces fees per transaction (in case your bank charges) and finally it can only be used up to a certain amount per purchase (e.g. 30€). So, in case your card gets stolen, the thief can only access a low amount of money while you manage to block it.

Step 4: Finding Accommodation

I recommend you looking for an apartment or room once you arrive in The Netherlands. You can stay in a hostel, bed & breakfast or [Airbnb](#) before. Unfortunately, there are lots of housing scams in The Netherlands (especially larger cities). Therefore, it is better to have a look at housing on the spot.

There are several platforms to look for places to stay:

[rooftrack.nl](https://www.rooftrack.nl)

[marktplaats.nl](https://www.marktplaats.nl)

[parius.com](https://www.parius.com)

[funda.nl](https://www.funda.nl)

[MVA](https://www.mva.nl)

Another way would be to go to agencies (can be very expensive) or join Facebook groups such as:

Amsterdam: [Amsterdam Apartment Rentals](#), [Amsterdam Apartments 4 Rent](#)

Utrecht: [Utrecht Zoekt/Te Huur Kamer/Apartment](#)

Rotterdam: [Apartments Rotterdam](#),

Den Haag: [Rent in Den Haag](#), [Housing for rent in the Hague](#)

Maastricht: [Rooms, studios for rent in Maastricht](#)

What to pay attention to?

When searching for and renting a place, pay attention to the following:

1. SCAMS

Especially in larger cities you have to be careful with housing scams. Here are a few tips on how to avoid being caught in one:

- Rent through established organisation/agencies such as [MVA](#) & [NVM](#)
- If you are asked to transfer money via Western Union be alerted
- Be skeptical if your landlord only gives you an email and mobile number
- Check who owns the apartment on [Kadaster](#)
- Ask whether you can register at the municipality (*inschrijven*)
- If you are asked to pay additional fees (e.g. agency fees) besides rent and deposit, raise a red flag. If you did pay, you can try to get a refund via [!WOON](#) or [Meldpunt](#)
- If you have to pay cash, be sure to get a receipt and have witnesses with you
- Ask for/send confirmation emails and save them for later references

2. Rental Period

Rental contracts often stretch out over a period of 6-12 months. In those cases, make sure you have a break-clausal of 3 or 10 months in order to cancel the contract before, if needed.

3. Additional Costs

In popular cities you can find most apartments furnished. That's why the renting prices are higher as well. In bigger cities, external bills such as water, electricity, gas, Internet and refuse are often included. Should that not be the case, you can sign up with the following providers:

- **Water:** Depending on in which city you live, you can sign up with the following water suppliers:

Amsterdam: Waternet
Den Haag/Leiden: Dunea
Rotterdam: Evides
Utrecht: Vitens

- **Electricity & Gas:** Check out this comparison website in order to find the best provider in your area. Some major suppliers are:

E.ON
Energiedirect
Essent
Green Choice
Nuon
Oxxio

- **Internet:** Depends on your location. Major Internet providers are:

KPN
Telfort
Ziggo

If you don't want to do it by yourself, you can make use of a free service from Utility Provider. They help expats and set up all accounts on your behalf for the best deal.

What about rent prices?

Rent prices in The Netherlands are very high, especially in the larger, popular cities. Prices can start with 300€ per month for a room up to 2000€ per month for a luxury apartment.

Step 5: Finding a Job

If you are not self-employed or a digital nomad, you will need to find a job in order to finance your stay in The Netherlands. Useful job websites are the following:

[Expatica](#)

[Linkedin](#)

[Indeed.nl](#)

[Unique.nl](#)

[Undutchables.nl](#)

NOTE: The easiest way to find jobs will be in larger cities such as Amsterdam, Rotterdam, Eindhoven, Den Hague and Maastricht, especially if you don't speak the language yet.

Step 6: Health Insurance

Before signing up with a health insurance, you should find a job. Often employers will pay your health insurance and you just pay a small fee, each time you need medical assistance. Find below potential health insurance companies that you can sign up with:

[Anderzorg](#)

[FBTO](#)

[OHRA](#)

[ONVZ](#)

[Zorg Direct](#)

For other options, check out the [comparison website](#).

Step 7: Staying Connected

Which mobile provider should I choose?

In order to stay connected, you should get a prepaid SIM card. This way, you won't have problems when leaving The Netherlands, since you are not bound to a contract. Below, you can find the most common cellular providers:

Lebara
Simyo
T-Mobile
Tele2
Telfort
Vodafone

Miscellaneous

30% Ruling

When you are hired by a company in The Netherlands, you may be eligible to apply for a tax advantage, called 30% ruling. This means that 30% of your total income will be tax free and the other 70% are taxed.

Example: If you get a yearly income of 100k, then 30k are tax free and 70k are taxed.

To find out whether or not you are eligible, you can find an overview of all requirements on this website.

Toeslag

Since life in The Netherlands can be expensive at times (especially rents and insurances), you may be eligible to apply for a Toeslag (allowance). This way, you don't have to cover all costs by yourself but can get up to 50% of allowances. In order to apply for Zorgtoeslag (care allowance) or Huurtoeslag (rent allowance), visit here.