



Ministerie van Sociale Zaken en  
Werkgelegenheid

# New in the Netherlands

*For European labour  
migrants*





Do you come from the European Union, Liechtenstein, Norway, Iceland, Croatia or Switzerland? And do you want to work and live in the Netherlands? Then this brochure is for you.

This brochure states what you should do as soon as you arrive in the Netherlands. It also states your rights and obligations as an employee or entrepreneur. Finally, the brochure explains the rules and customs you will be dealing with when living in the Netherlands.

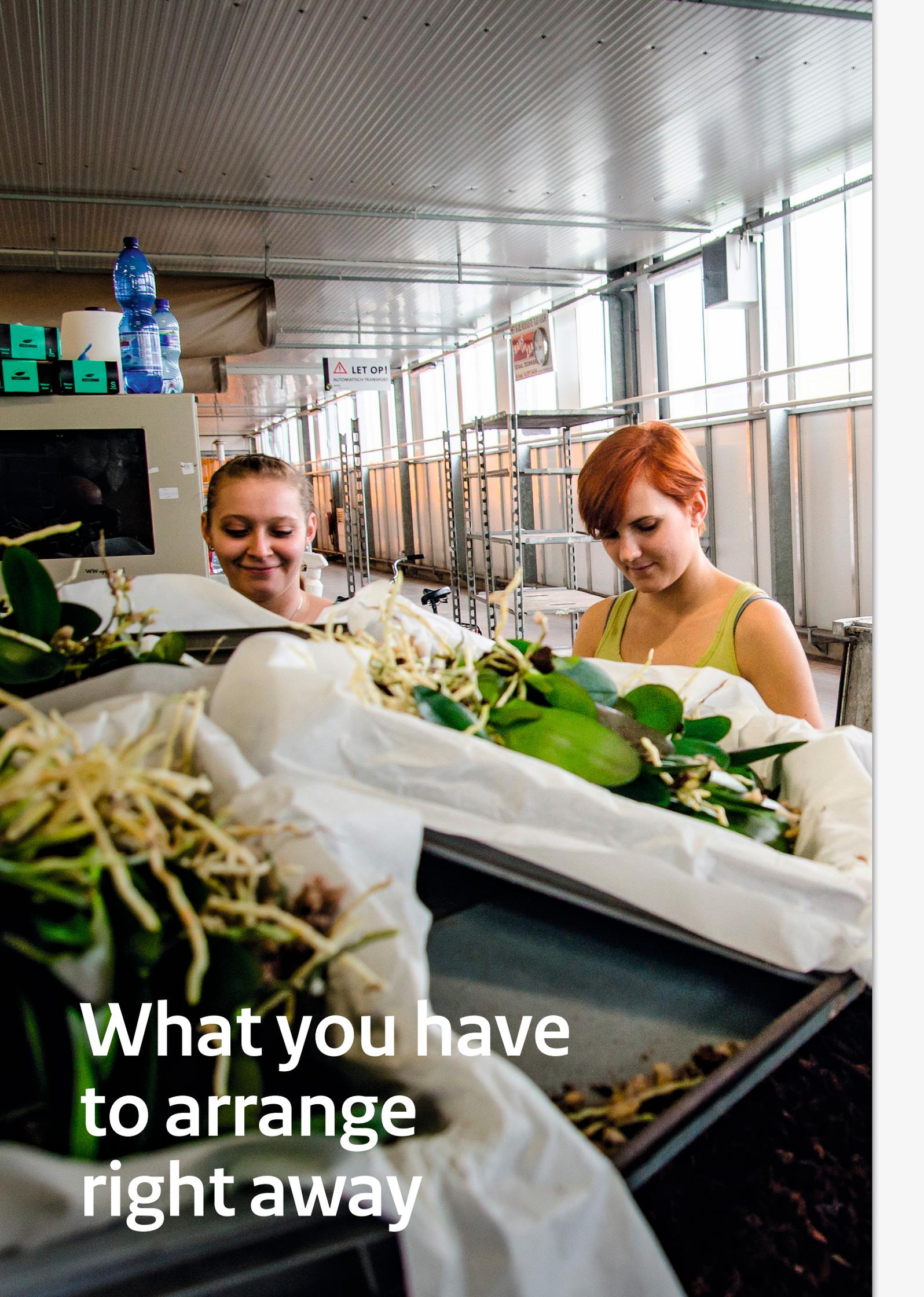
We try to give as much information in the brochure as possible. If you want more information about a certain topic, you can check the website shown for this topic. If you read the brochure online, you only have to click on the link. You can, of course, also call the telephone number shown in the topic.

Please note: most websites are in Dutch. If the website also shows information in another language, this will always be stated. If you call one of the telephone numbers, you can often hold the telephone conversation in English.

In case of an emergency, you can, of course, also contact your country's embassy in the Netherlands.

# Index

<b>What you have to arrange right away</b>	<b>4</b>
Decide how long you will be staying in the Netherlands	5
Registering as a temporary resident (non-resident) of the Netherlands	5
Registering as a resident of the Netherlands	5
You are given a Citizen Service Number	5
Arranging a home address	5
Taking out healthcare insurance	6
Help and advice in your own language?	6
<b>Working in the Netherlands</b>	<b>7</b>
What do you need in order to work in the Netherlands?	8
Diplomas from another country	8
Employment conditions	8
Employment contract	8
Payslip	8
Collective agreement	8
Minimum wage	9
Working hours	9
Safe workplace	9
Is your employer reliable?	9
Tax return	10
Do you become unemployed?	10
Do you become ill or unfit for work?	10
What does a trade union do?	11
Working as a self-employed person	11
<b>Living in the Netherlands</b>	<b>13</b>
Learning Dutch	14
Identity document or passport	14
DigjD	14
Finding accommodation	15
Driving a car in the Netherlands	16
Public transport in the Netherlands	16
Children	17
Healthcare insurance	18
Medical care	18
Taxes	19
Benefits and allowances	19
Unequal treatment or discrimination	20
<b>More information and help</b>	<b>21</b>



**What you have  
to arrange  
right away**

## Decide how long you will be staying in the Netherlands

### Are you staying for more than 4 months?

If so, you register as a resident of the Netherlands. You can register in the municipality where you live.

### Are you staying for less than 4 months?

If so, you register as a temporary resident (non-resident) of the Netherlands.



**Please note: if you register too late, you may have to pay a fine.**

This fine may be up to € 325. For more information, you can call the Government of the Netherlands (Rijksoverheid): **1400** or **+31-77-4656767**.

## Registering as a temporary resident (non-resident) of the Netherlands

You can register at 19 desks, in the following municipalities: Alkmaar, Almelo, Amsterdam, Breda, Den Haag, Doetinchem, Eindhoven, Groningen, Goes, Heerlen, Leeuwarden, Leiden, Nijmegen, Rotterdam, Terneuzen, Utrecht, Venlo, Westland and Zwolle. You will only need a valid identity document for this.



**Please note: If you do stay for more than 4 months, you should notify your municipality of this immediately. You will then become a resident of the Netherlands.**

## Registering as a resident of the Netherlands

You register in the town hall of the municipality where you live. You must do so within 5 days after your first day in the Netherlands. The registration is free of charge. You should bring all members of your family who live with you.

### What should you bring to the town hall?

- For all members of your family: a valid passport or identity card.
- A tenancy agreement or sales contract of your house in the Netherlands.
- Important documents from your country of origin, for example a birth or marriage certificate.

### Do you live in with someone?

This person must then declare in writing that you live in his/her house. Also bring a copy of his or her identity document with you.

## You are given a Citizen Service Number

After your registration as a resident or a temporary resident, you will be given a Citizen Service Number (*Burgerservicenummer*, BSN). You will need this number, for example for:

- work.
- a bank account.
- the general practitioner or hospital.
- your children's school.

## Arranging a home address

You will need a home address. Only then can you register with the municipality. More information can be found under [Living in the Netherlands](#).

### Will you be moving?

- If you are moving to another municipality, you have to submit your new address to your new municipality. You can do this via the website of the municipality. You need not register again.
- If you move within your municipality, you must notify your municipality.
- Do you return to your country of origin?
  - As a resident of the Netherlands: notify your municipality.
  - As a temporary resident/non-resident of the Netherlands: you need not notify your municipality.

You will keep your Citizen Service Number. If you come to the Netherlands again, you need not apply for a new Citizen Service Number. If you become a resident of the Netherlands again, you will have to register with your municipality again.

## Taking out healthcare insurance

You must take out Dutch healthcare insurance, even if you already have healthcare insurance in your country of origin. The insurance company will pay all costs of the general practitioner, and part of the costs of medicines and the hospital. More information can be found under [Healthcare insurance](#).



**Please note: if you do not take out healthcare insurance**, you will be fined. And you will have to pay all medical expenses yourself. For more information, call the Healthcare Insurance Line (*Zorgverzekeringslijn*): **0800-6464644** or **+31-88-9006960**. Or check [zorgverzekeringslijn.nl/coming-from-abroad](https://zorgverzekeringslijn.nl/coming-from-abroad).

## Help and advice in your own language?

- At [lize.nl/sociale-kaart](https://lize.nl/sociale-kaart), you can find where to get help and advice in your own language and from whom.
- Contact your embassy in the Netherlands. A list of all countries that have an embassy in the Netherlands can be found at [rijksoverheid.nl/onderwerpen/ambassades-consulaten-en-overige-vertegenwoordigingen/inhoud](https://rijksoverheid.nl/onderwerpen/ambassades-consulaten-en-overige-vertegenwoordigingen/inhoud).



### Do you need a residence permit?

**✗ You do not need a residence permit if you are a citizen of:**

- an EU country (European Union).
- Liechtenstein.
- Norway.
- Iceland.
- Switzerland.
- Croatia.

**✓ You do need a residence permit if you are a national from another country**, for example a country in Africa or Asia. In that case, you must apply for a residence document to the Immigration and Naturalisation Service (*Immigratie- en Naturalisatiedienst* or IND). See [ind.nl](https://ind.nl).



# Working in the Netherlands

## What do you need in order to work in the Netherlands?

### Citizen Service Number

If you want to work in the Netherlands, you will need a Citizen Service Number (*Burgerservicenummer*, BSN). This number will be given to you when you register. More information can be found under [Citizen Service Number](#).

### Compulsory identification

In the Netherlands, you must always be able to identify yourself, so also at your work. Your employer will also make a copy of your identity document. However, your employer is not allowed to keep your identity document.

### A Dutch bank account

Your employer must pay your wage into your bank account. Part of your wage may be paid in cash or in kind. This is only allowed for the part of your wage that exceeds the minimum wage for your age.

A bank account in your country of origin is also possible, but your wage will then be paid into your account later.

## Diplomas from another country

Did you follow a training course or degree programme in another country? And were you awarded a diploma or certificate? Or did you practise a profession for which you had to follow a special training course? Your diploma or certificate is not automatically valid in the Netherlands. You can check this with Nuffic in The Hague and with SBB in Zoetermeer.

- Call Nuffic: 070-4260260. Or check [epnuffic.nl/en/diploma-recognition](https://epnuffic.nl/en/diploma-recognition).
- Call SBB (*Stichting Samenwerking Beroepsonderwijs Bedrijfsleven*, Cooperation Organisation for Vocational Education, Training and the Labour Market): 088-3380000. Or check [s-bb.nl/en](https://s-bb.nl/en).

## Employment conditions

Never start working if you do not know your employment conditions.

### Basic employment conditions

In the Netherlands, all workers are entitled to the same basic employment conditions. These conditions can be found in various Dutch laws. Examples of basic employment conditions are:

- Statutory minimum wage.
- Holidays.
- Holiday pay.
- Continued payment of 70% of wage during illness.
- Maternity leave.

### Additional employment conditions

Your employer often has a collective agreement (*collectieve arbeidsovereenkomst* or CAO). This often contains additional agreements. And sometimes, employers also have their own employment conditions.

Examples of additional employment conditions are:

- A salary higher than the minimum wage.
- An end-of-year bonus.
- More holidays than the statutory minimum.
- Continued payment of more than 70% of wage during illness
- A lease car.

More information about the collective agreement: [Collective agreement](#).

## Employment contract

Make clear agreements on your employment conditions. These agreements are usually set out in an employment contract. In the Netherlands, however, it is also allowed to make oral agreements on employment conditions.

But what if your employer fails to keep these agreements? You will have no proof then. You should therefore always ask for a written confirmation of these agreements. This confirmation may also be sent by e-mail.

## Payslip

If you work for a Dutch company, you will be given a payslip. The payslip contains the following information, among other things:

- Your gross wage.
- Taxes and contributions deducted by your employer. For example: wage tax.
- Your net wage. This is your gross wage minus taxes and contributions.
- The number of hours you worked. For example: 32 hours per week.
- The wage period. For example: the month of July.

## Collective agreement

Most employers have a collective agreement (*collectieve arbeidsovereenkomst* or CAO). The collective agreement contains agreements on employment conditions. The agreements are made between employers and employees. Employers must keep to these agreements.

A collective agreement may depart from the statutory agreements, but only if employees benefit from this. So you may not be paid less than the statutory minimum wage. But you can be paid more.

If you want to know if your employer has a collective agreement, you should ask your employer or a trade union. See [What does a trade union do?](#)

## Minimum wage

A statutory minimum wage and minimum holiday allowance apply in the Netherlands. Your employer is allowed to pay you more, but not less. More information can be found at [rijksoverheid.nl/onderwerpen/minimumloon](https://rijksoverheid.nl/onderwerpen/minimumloon) or [inspectieszw.nl](https://inspectieszw.nl).



**Please note: if your employer has a collective agreement, you must always be paid the wage stated in the collective agreement. If your employer has no collective agreement, you must always be paid at least the minimum wage for your age.**

If you are paid less than the wage stated in the collective agreement, you should contact the trade union. If you are paid less than the minimum wage, you should call the Inspectorate SZW (*Inspectie SZW*): **0800-5151** or **+31-70-3335678**. Or check [inspectieszw.nl](https://inspectieszw.nl).

## Working hours

Statutory rules on working hours apply in the Netherlands. These rules apply to everyone, so also if you come from another country. The rules can be found in the Working Hours Act (*Arbeidstijdenwet*).

### Working hours under the collective agreement

All employers must comply with the Working Hours Act. Your employer's collective agreement may contain additional agreements. And you can also make individual agreements with your employer. For example: your collective agreement states that you have to work 36 hours per week. However, you and your employer agree that you will work 32 hours. This is allowed.

### Overtime

If you work more hours than the number of hours stated in your contract, this is called overtime. You are usually paid more for overtime.

### Day work

You are not allowed to work more than 48 hours per week. Only very occasionally may you work no more than 60 hours per week. And you may work no more than 12 hours per day. You are entitled to breaks during your work.

### Night work

If you work at night, you may not work more than 40 hours per week. More information can be found at: [inspectieszw.nl](https://inspectieszw.nl).

## Safe workplace

You are entitled to a safe and healthy workplace. Sometimes, you must wear protective equipment, for example a helmet or safety glasses. Your employer must give this equipment to you for free. Will you be working on a construction site or in the horticultural sector? Or will you be working with hazardous substances? Asbestos or chemicals, for example? If so, special rules for your health and safety will apply. Check [inspectieszw.nl](https://inspectieszw.nl) or [arboportaal.nl](https://arboportaal.nl). You can also contact the trade union or the sector organisation of your employer.

## Is your employer reliable?

### Will you be working via an employment agency?

If so, you should check if the employment agency:

- is registered with the Chamber of Commerce (*Kamer van Koophandel*). You can do this via [kvk.nl](https://kvk.nl). Or call 0900-1234567 (€ 0.70 per minute).
- has a certificate from the SNA (*Stichting Normering Arbeid*, Labour Standards Association). You can do this via [normeringarbeid.nl/en](https://normeringarbeid.nl/en).
- has been given any fines. See [sncu.nl](https://sncu.nl).
- is a member of a sector organisation. A sector organisation checks if their members comply with the collective agreement. They also set quality requirements on their members:
  - Call the ABU (*Algemene Bond Uitzendondernemingen*, Federation of Private Employment Agencies): 020-6558255. Or check [abu.nl](https://abu.nl).
  - Call the NBBU: 033-4760200. Or check [nbbu.nl](https://nbbu.nl).

### Do you have a Dutch employer?

If so, check if your employer:

- is registered with the Chamber of Commerce (*Kamer van Koophandel*). You can do this via [kvk.nl](https://kvk.nl). Or call 0900-1234567 (€ 0.70 per minute).
- has a collective agreement. Your employer must keep to the agreements made in this collective agreement. For this, you can call a trade union (see [What does a trade union do?](#)) or the Government of the Netherlands (*Rijksoverheid*): 1400 or +31-77-4656767.

### Do you have a foreign employer?

Foreign employers must also keep to the most important statutory agreements in the Netherlands. Examples are: agreements on minimum wage, working hours or working conditions. If a collective agreement has been made, this agreement will also apply to your foreign employer. Ask the Legal Services Counter (*Juridisch Loket*) for help or advice. You can call 0900-8020.



**Please note: Your foreign employer must pay payroll tax for you to the Tax and Customs Administration (*Belastingdienst*).**

If your employer does not, you will not be entitled to unemployment benefit if you become unemployed, or sickness benefit if you become ill. You can check this with the Tax and Customs Administration (*Belastingdienst*).

Call the Tax Information Line Non-resident Tax Issues: **055-5385385**. You will need your **Citizen Service Number** (*Burgerservicenummer*, BSN) for this.

## Tax return

As an employee or benefit recipient, you must pay tax if:

- you are asked to do so by the Tax and Customs Administration (*Belastingdienst*).
- you did paid work without the knowledge of the Tax and Customs Administration (*Belastingdienst*).
- you have assets.

If you are an entrepreneur, you must always pay tax. You can pay tax in advance or in retrospect. More information can be found under: **Working as a self-employed person**. As an entrepreneur, you are obliged to file an annual tax return with the Tax and Customs Administration (*Belastingdienst*). You state your earnings in the tax return.

Tax returns must be filed before 1 May.

For more information, you can call the Tax Information Line: 0800-0543. Or check [belastingdienst.nl/english](https://belastingdienst.nl/english) or [belastingdienst.nl/deutsch](https://belastingdienst.nl/deutsch).

## Do you become unemployed?

In that case, you may be entitled to unemployment benefit. Rules apply to this:

- The loss of your job may not be your fault.
- You must have worked for at least 26 weeks over the past 36 weeks.
- You must look for a new job.

For more information, call UWV (the agency paying the benefit): 0900-9294 (€ 0.04 per minute, with a set-up rate of € 0.045). Or check [uwv.nl/particulieren/internationaal/werken-in-nederland](https://uwv.nl/particulieren/internationaal/werken-in-nederland).

## Do you become ill or unfit for work?

### *Continued payment of wages*

In that case, your employer must continue to pay your wage, usually 70% of your wage. You usually do not get paid for the first two days.

### *WIA*

If you have been ill for more than 2 years, you will receive invalidity benefit under the Work and Income (Capacity for Work) Act (WIA). The UWV (the agency paying the benefit) will assess how much work you can still do. And whether you are entitled to a benefit.

### *Sickness Benefits Act*

Do you work for an employment agency? And do you have no permanent contract? In that case, you will receive a benefit under the Sickness Benefits Act.

More information about the Sickness Benefits Act and the WIA (invalidity benefit) can be found at [uwv.nl](https://uwv.nl).

### *Sickness and dismissal*

Your employer may not dismiss you if you are ill. Except:

- if you have not yet completed your probationary period.
- if you have been ill for 2 years.
- if you are dismissed summarily.



**Please note: you may have to leave the Netherlands if you receive a benefit. Ask the Immigration and Naturalisation Service (*Immigratie- en Naturalisatiedienst* or IND) if this applies in your case. Visit one of the eight IND desks for this. These desks can be found in Amsterdam, Den Bosch, Eindhoven, Hoofddorp, Rotterdam, Rijswijk, Utrecht, Zwolle. For an appointment, call: **088-0430430**. Or check [ind.nl/organisatie/contact/adressen](https://ind.nl/organisatie/contact/adressen).**

## What does a trade union do?

A trade union ensures that employees get what they are entitled to. For example: by making agreements with your employer in a collective agreement. A trade union also helps you:

- if you have any questions about your collective agreement.
- to complete your tax return.
- with legal support if you have any problems.

You may have to become a member before you are given any help.

Do you want to know more about what a trade union does? Ask, for example:

- FNV (*Federatie Nederlandse Vakbeweging*, Dutch Trade Union Confederation). Call 088-3680368. Or check [fnv.nl/contact](https://fnv.nl/contact).
- CNV (*Christelijk Nationaal Vakverbond*, National Federation of Christian Trade Unions in the Netherlands). Call 030-7511001. Or check [cnv.nl](https://cnv.nl).



### Help with problems at work

- If you are paid less than the minimum wage, you should call the Inspectorate SZW (*Inspectie SZW*): **0800-5151**.
- If you are paid less than the wage stated in the collective agreement, you should contact the trade union.
- If you are a temporary worker and are paid less than the wage stated in the collective agreement, you should call the SNCU (*Stichting Naleving CAO voor Uitzendkrachten*, Foundation for Compliance with the Collective Agreement for Temporary Workers): **0800-7008**. You can, of course, also contact a trade union ([What does a trade union do?](#)).
- If you often have to work far more hours than the hours set in the collective agreement or your employment contract, you should call the Inspectorate SZW (*Inspectie SZW*): **0800-5151** or check [inspectieszw.nl](https://inspectieszw.nl).
- If you have to do unsafe work, you should call the Inspectorate SZW (*Inspectie SZW*): **0800-5151**.
- Does your employer take advantage of you? For example: severe or unsafe working conditions, intimidation, underpayment or deception? Or does your employer take away your passport? This could be exploitation. You can report exploitation to the Inspectorate SZW (*Inspectie SZW*): **0800-5151** or [inspectieszw.nl](https://inspectieszw.nl). Or anonymously to Crimestoppers NL (*Meld Misdaad Anoniem*): **0800-7000**. For assistance, you can call the FairWork Foundation: **020-7600809**.

## Working as a self-employed person

You may become a self-employed person. Rules apply to this: For example: you must register with the Chamber of Commerce (*Kamer van Koophandel*, KVK) and the Tax and Customs Administration (*Belastingdienst*).

### Registering with the Chamber of Commerce

You must register with the Chamber of Commerce (*Kamer van Koophandel*, KVK). You must make an appointment for this. You must register between one week before and one week after the start of your business.

You will immediately receive a VAT number when you register. So you do not have to go to the Tax and Customs Administration (*Belastingdienst*) for this separately. For more information, call the Chamber of Commerce (*Kamer van Koophandel*, KVK): 088-5851585. Alternatively, you can also make an appointment for an advisory meeting. Also check [kvk.nl/english/starting-a-business/](https://kvk.nl/english/starting-a-business/). Here, you can find information in English about the registration with the Chamber of Commerce, as well as a brochure that you can download.

### Ondernemersplein.nl and Startup.ondernemersplein.nl

Here, you can find all information from the Dutch government about running a business. For example: what about taxes? What permit do you need? Or: how to draw up a business plan?

### Taxes for entrepreneurs

The tax rules for self-employed persons differ from those for employees or benefit recipients. A few examples:

- as a self-employed person, you must pay VAT (turnover tax) and as an employee, you do not.
- if you are employed by a company, this company must pay tax on your wage.
- if the same company hires you as a self-employed person, it does not have to pay tax.

For all your work, you must inform the Tax and Customs Administration (*Belastingdienst*) whether you work as a self-employed person or as an employee. It is important that you set aside money to pay taxes. For if you do not pay, you will be fined. You can also pay tax in advance. In that case, you do not pay tax in a lump sum, but in monthly instalments. For this, you should apply for a provisional assessment.

Check [belastingdienst.nl/english](https://belastingdienst.nl/english) or [belastingdienst.nl/deutsch](https://belastingdienst.nl/deutsch). You can also call the Tax Information Line: 0800-0543.

### Illness or unemployment

As an entrepreneur, you will not be paid any wage if you become ill, nor will you receive unemployment benefit if you become unemployed.



### **EURES helps you to find a job**

From your country of origin, you can already start looking for a job, for example via EURES.

Via [europa.eu/eures](https://europa.eu/eures), you can find information in your own language about the Dutch labour market, vacancies, publishing a CV and living and working in the Netherlands.



### **Do you need a work permit?**

#### **✗ You do not need a work permit if you are a citizen of:**

- An EU country (European Union).
- Liechtenstein.
- Norway.
- Iceland.
- Switzerland.

#### **✓ You do need a work permit if you are a Croatian citizen.**

#### **✓ You do need a work permit if you are a national from another country**, for example a country in Africa or Asia. A work permit can be applied for via UWV. Check [werk.nl/werkvergunning](https://werk.nl/werkvergunning). Or call UWV at **088-8982070**.



Living in the  
Netherlands

## What to do when you come to live here?

### Learning Dutch

It is important that you learn Dutch quickly. You will then have more job opportunities at your level. You will be able to talk with the municipality or general practitioner. And with your children's school.

There are several ways to learn Dutch:

#### Online language courses

You can also start learning the Dutch language by yourself. You can do this via:

- [Oefenen.nl](https://oefenen.nl). For practising the Dutch language. This is free of charge.
- [Zelfstartenmetnederlands.nl](https://zelfstartenmetnederlands.nl). For learning to read, write and speak Dutch. Plus information about living and working in the Netherlands. Available in Polish, Bulgarian and Romanian. Costs: € 49,50 (2016).
- [Naarnederland.nl](https://naarnederland.nl). Available in more than 30 languages. This is free of charge.
- [NT2taalmenu.nl](https://nt2taalmenu.nl). This is free of charge.

#### In a classroom

You will then learn Dutch together with other newcomers. You can borrow money for this from the Education Executive Agency (*Dienst Uitvoering Onderwijs*, DUO). You must then, however, attend the course at a school that has a special quality mark. Check [inburgeren.nl/inburgeren-betalen.jsp](https://inburgeren.nl/inburgeren-betalen.jsp). Municipalities sometimes also offer language courses. Ask your municipality if language courses are offered in your municipality. You can also look for a course yourself via [taalzoeker.nl](https://taalzoeker.nl).

#### With a language volunteer

In order to learn Dutch properly, you must practice a lot. A language volunteer may help you with this. Language volunteers can be found via [hetbegintmettaal.nl/integratie/nederlands-leren](https://hetbegintmettaal.nl/integratie/nederlands-leren) and via [taalzoeker.nl](https://taalzoeker.nl).

#### Via your employer

For your employer, it is also important that you speak Dutch well. This way you understand the rules and this is safer. You can then also attend other courses for your work. You should therefore ask if you may follow a language course via your employer. Your employer can receive a subsidy for this.

## Identity document or passport

Identity documents are: a passport or a European identity card. You must always carry your identity document with you. However, not everyone may ask for it.

#### When must you show your identity document?

- On the street. Only if a police officer or special investigating officer asks for it.
- In public transport. If the conductor, ticket inspector or driver asks for it.
- In shops, banks or other public buildings. If a security guard asks for it.
- At your work. If your employer, an inspector from the Inspectorate SZW (*Inspectie SZW*) or a tax inspector asks for it. Your employer will also always make a copy of your identity document.

If someone asks for your identity document, you may ask this person to identify him/herself as well.

Never give your identity document to anyone.

## DigiD

In the Netherlands, you need a DigiD for many things. You can use DigiD to log onto websites of the government and the healthcare sector. For instance, you can file a tax return. Apply for rent benefit. Make an appointment in the hospital. Or request a remission of municipal taxes. You can only apply for a DigiD if you are a resident of the Netherlands.

You can apply for your DigiD here: [digid.nl/aanvragen](https://digid.nl/aanvragen). You will need a Citizen Service Number (*Burgerservicenummer*, BSN) for this. See [Citizen Service Number](#).

## Finding accommodation

Most people who come to the Netherlands to work rent a house or a room.

### Renting via your employer or employment agency

If you rent via your employer or employment agency, you should carefully read the small print. For example: is the rent deducted from your wage? If so, you should agree on who pays the additional costs, such as the costs of gas, electricity and water.

### Renting a house from a housing association

If you want to rent a house from a housing association, you will have to register. The housing associations in your municipality can be found on the website of your municipality. You will be notified if a house is available.

The rent is increased annually. A statutory points system applies to this. You can also use this points system to check if your rent is correct. Also see [rijksoverheid.nl/onderwerpen/huurwoning](https://rijksoverheid.nl/onderwerpen/huurwoning). Or call the Government of the Netherlands (Rijksoverheid): 1400 or +31-77-4656767.

### Rent benefit

Sometimes, you are entitled to rent benefit. You will then be paid a monthly amount that will help you pay your rent. You can apply for rent benefit to the Tax and Customs Administration (Belastingdienst). More information can be found under [Benefits and allowances](#).

### Renting a house from a private individual

A housing association usually does not have a house available right away. If you have to wait too long, you can also rent a house from a private individual. Your rent will then usually be higher. Sometimes, you are entitled to rent benefit. If you rent a house from a private individual, the rent you pay is sometimes 'inclusive'. This is usually the rent plus energy costs (gas and electricity). You will then still have to pay all other housing costs yourself. For example: insurances and internet.

### Living with other labour migrants

If you live on a campsite, in a holiday park, hotel or boarding house especially for labour migrants, special rules will apply. These rules are different in each municipality. You should therefore ask your municipality for information about this.

### Submit your address to the municipality

As soon as you have a house, you should submit your address to your municipality. Will you be moving? Information about what to do can be found under [Will you be moving?](#)

### Buying a house

You can also buy a house of your own. If you do not have enough money, you must take out a loan or mortgage. Strict rules apply to this. See [rijksoverheid.nl/onderwerpen/koopwoning](https://rijksoverheid.nl/onderwerpen/koopwoning). You can also call the Government of the Netherlands (Rijksoverheid): 1400 or +31-77-4656767. The interest you pay on your mortgage can be deducted from the income tax.

You must also pay extra tax if you have an owner-occupied home. This is called notional rental value. For more information, you can call the Tax Information Line: 0800-0543. Or check [belastingdienst.nl/english](https://belastingdienst.nl/english) or [belastingdienst.nl/deutsch](https://belastingdienst.nl/deutsch).

### Local taxes if you have an owner-occupied home

If you have a rented house or an owner-occupied home, you will have to pay local taxes:

- Sewerage charges.
- Waste collection levy.
- Immovable property tax.
- Water board tax.

Local taxes are different in each municipality. Ask your own municipality about the local taxes you have to pay in your municipality.



### Housing problems

Is your rent too high? Check [huurcommissie.nl](https://huurcommissie.nl). This website contains information about the maximum allowable rent and about your rights as a tenant. You can also call the Government of the Netherlands (Rijksoverheid): 1400 or +31-77-4656767.

Is your house unsafe? Do you live in a room or house with too many people? Do you have a conflict with your landlord? Ask the Legal Services Counter (Juridisch Loket) what you can do. For an appointment, call: 0900-8020. Or check [juridischloket.nl/wonen/huurwoning](https://juridischloket.nl/wonen/huurwoning).

### Waste

Many municipalities collect their waste separately. This means that you have to sort out all your waste. Glass, paper, household waste, plastic.

If you do not comply with the rules, you may be fined. You should therefore ask your municipality about the rules.

## Driving a car in the Netherlands

### Valid driving licence

If you want to drive a car when living in the Netherlands, you will need a valid driving licence. If you have a valid driving licence from your country of origin, you can use this driving licence up to 10 years after the date of issue in your country of origin. After this period, you will have to go to your municipality to exchange your driving licence for a Dutch driving licence. For more information, call the National Vehicle and Driving Licence Registration Authority (*Rijksdienst voor het Wegverkeer*, RDW): 0900-0739 (€ 0.10 per minute). Or check [rdw.nl/englishinformation](https://rdw.nl/englishinformation).

### Bringing a car

Do you bring your car with you to the Netherlands? As a resident, you can choose to keep your foreign registration number or to choose a Dutch registration number.

### Keeping your foreign registration number:

- You will have to pay motor vehicle tax (*mr*b) immediately. The tax is paid via the Tax and Customs Administration (*Belastingdienst*). Call the Tax Information Line / Car Taxes: 0800-0749. Or check [belastingdienst.nl/deutsch](https://belastingdienst.nl/deutsch) or [belastingdienst.nl/english](https://belastingdienst.nl/english).
- You must take out car insurance immediately. This is possible in the Netherlands or in your country of origin. If you take out car insurance in your country of origin, you will have to pay motor vehicle tax in the Netherlands and in your country of origin.
- You can apply for an exemption from private motor vehicle and motorcycle tax (*bpm*). The tax is paid via the Tax and Customs Administration (*Belastingdienst*). Call the Tax Information Line / Car Taxes: 0800-0749. Or check [belastingdienst.nl/deutsch](https://belastingdienst.nl/deutsch) or [belastingdienst.nl/english](https://belastingdienst.nl/english).

### Applying for a Dutch registration number:

- You will have to pay motor vehicle tax (*mr*b) immediately. The tax is paid via the Tax and Customs Administration (*Belastingdienst*). Call the Tax Information Line / Car Taxes: 0800-0749. Or check [belastingdienst.nl/deutsch](https://belastingdienst.nl/deutsch) or [belastingdienst.nl/english](https://belastingdienst.nl/english).
- You must take out car insurance immediately. This is possible in the Netherlands or in your country of origin. If you take out car insurance in your country of origin, you will have to pay motor vehicle tax in the Netherlands and in your country of origin.
- You can apply for an exemption from private motor vehicle and motorcycle tax (*bpm*). The tax is paid via the Tax and Customs Administration (*Belastingdienst*). Call the Tax Information Line / Car Taxes: 0800-0749. Or check [belastingdienst.nl/deutsch](https://belastingdienst.nl/deutsch) or [belastingdienst.nl/english](https://belastingdienst.nl/english).

- Were you granted an exemption from filing a private motor vehicle and motorcycle tax return? If so, you can apply for a Dutch registration number with the National Vehicle and Driving Licence Registration Authority (*Rijksdienst voor het Wegverkeer*, RDW). Your car will have to be inspected for this. For more information, call the RDW: 0900-0739 (€ 0.10 per minute). Or check [rdw.nl/englishinformation](https://rdw.nl/englishinformation).

### Periodic vehicle inspection

Cars must be checked for safety and environmental pollution. The frequency of such checks depends on the age of the car, the weight of the car and the type of fuel used. For more information, call the National Vehicle and Driving Licence Registration Authority (*Rijksdienst voor het Wegverkeer*, RDW): 0900-0739 (€ 0.10 per minute). Or check [rdw.nl/englishinformation](https://rdw.nl/englishinformation).

### Exemption from *mr*b

Sometimes, you do not have to pay any motor vehicle tax (*mr*b). For example if you work for a foreign company. You must apply for this exemption to the Tax and Customs Administration (*Belastingdienst*). Call the Tax Information Line / Car Taxes: 0800-0749. Or check [belastingdienst.nl/deutsch](https://belastingdienst.nl/deutsch) or [belastingdienst.nl/english](https://belastingdienst.nl/english).

## Public transport in the Netherlands

You need a public transport chip card (*OV chipkaart*) for this. You can buy this chip card at train stations and in supermarkets or tobacco shops. You can also recharge the chip card there. See [ov-chipkaart.nl](https://ov-chipkaart.nl).

## Children

You must register your children with the municipality. And with a school.

### *School and compulsory education from the age of 5 to 18*

In the Netherlands, children may go to primary school from the age of 4. They are obliged to go to school between the age of 5 and 18. Children aged 13 and older usually go to a school for secondary education, for example preparatory secondary vocational education (vmbo), senior general secondary education (havo) or pre-university education (vwo).

You may choose a primary school yourself. There is an online brochure for this. This brochure is only available in the Dutch language. See [rijksoverheid.nl/onderwerpen/basisonderwijs](https://rijksoverheid.nl/onderwerpen/basisonderwijs). Sometimes, your municipality also provides you with information about choosing a primary school. You can compare the primary schools in your municipality at [scholenopdekaart.nl](https://scholenopdekaart.nl). And you can, of course, also visit a school. For this, however, you will have to make an appointment with the school. Or with your municipality. You can also call the Government of the Netherlands (Rijksoverheid): 1400 or +31-77-4656767. Or check [rijksoverheid.nl/onderwerpen/leerplicht](https://rijksoverheid.nl/onderwerpen/leerplicht) en op [rijksoverheid.nl/onderwerpen/basisonderwijs](https://rijksoverheid.nl/onderwerpen/basisonderwijs).

### *Childcare*

In the Netherlands, many children go to a childcare centre or playgroup during the day. This childcare costs money. There are four possibilities:

- Childcare centre, day nursery: for children aged 0 to 4.
- Childcare centre, out-of-school care: for children aged 4 to 12.
- Childminder: for children aged 0 to 12.
- Playgroup: for children aged 2 to 4.

### *Extra attention for language lessons*

Many playgroups and childcare centres pay extra attention to the Dutch language. This will give your child a good start at primary school. Ask your municipality for more information.

### *Childcare benefit*

Does your child go to a registered childcare centre? Or a registered childminder? In that case, you may apply for childcare benefit. This will help you pay for the childcare. Please note: childcare benefit is only possible if there is no-one at home because of work.

You can apply for the benefit (**Benefits and allowances**) via the Tax and Customs Administration (*Belastingdienst*). The conditions for childcare benefit can be found at [toeslagen.nl](https://toeslagen.nl). For more information, you can call the Tax Information Line: 0800-0543. Or check [landelijkregisterkinderopvang.nl](https://landelijkregisterkinderopvang.nl) or [rijksoverheid.nl/onderwerpen/kinderopvang](https://rijksoverheid.nl/onderwerpen/kinderopvang).

### *Early childhood clinic for children up to the age of 4*

An early childhood clinic has doctors and nurses who know all about the health and development of children up to the age of 4. The early childhood clinic is free of charge.

You will automatically receive an invitation from the early childhood clinic if you register your child with your municipality. You can then make an appointment yourself.

Ask your municipality for more information. You can also go to the Municipal Health Service (*Gemeentelijke Gezondheidsdienst*, GGD). For an address, call 030-2523004. Or you can find the address of your GGD at [ggd.nl/contact](https://ggd.nl/contact).

### *School doctor and school nurse for children up to the age of 19*

All schools cooperate with the school doctors and school nurses of the Youth and Family Centre (*Centrum voor Jeugd en Gezin*, CJG).

Every few years, they examine the health and development of all children at school. This is free of charge.

Your child will be invited via school. Sometimes, the consulting hours are held at school. It is important that you are present during the consultation.

### *National Vaccination Programme for children up to the age of 19*

The National Vaccination Programme protects children in the Netherlands against twelve serious infectious diseases. For example: rubella, measles or whooping cough.

Vaccination is not compulsory. However, most parents choose to have their children vaccinated (more than 95%).

You can have your children vaccinated by your general practitioner. Or at the early childhood clinic. Only then are vaccinations free of charge. Check [rijksvaccinatieprogramma.nl](https://rijksvaccinatieprogramma.nl). Or [rivm.nl/en](https://rivm.nl/en).

### *Parenting support*

Most municipalities have a Youth and Family Centre (*Centrum voor Jeugd en Gezin*, CJG). Here, you can ask all your questions about health, upbringing and education. You are offered tailored advice, support and assistance. The CJG also deploys school doctors and school nurses. More information can be found at [opvoeden.nl](https://opvoeden.nl).

## Healthcare insurance

You must take out healthcare insurance. Healthcare insurance can be taken out with a healthcare insurer. Healthcare insurance has several components:

- Basic healthcare insurance. This insurance is compulsory.
- Supplementary insurance. This insurance is voluntary.
- Dental insurance. This insurance is voluntary.



**Please note: if you do not take out healthcare insurance, you will be fined.** And you will have to pay all medical expenses yourself. For more information, call the Healthcare Insurance Line (*Zorgverzekeringslijn*): **0800-6464644** or **+31-88-9006960**. Or visit [zorgverzekeringslijn.nl/coming-from-abroad](https://zorgverzekeringslijn.nl/coming-from-abroad).

### Healthcare insurance premium

The premium differs per healthcare insurer. You have to pay the premium yourself. Sometimes, you are entitled to healthcare benefit. This will help you pay for the premium. See [Benefits and allowances](#). Your children up to the age of 18 are insured free of charge.

### Excess

All healthcare insurance policies have a compulsory minimum excess. In 2016, this excess is € 385. You can choose a higher excess. You will then pay a lower premium. Many insurers allow you to pay the excess in instalments.

The excess applies, for example if:

- you are given medication.
- you have to go to hospital.
- you have a blood sample taken.

The excess does not apply if:

- you go to the general practitioner.
- you need obstetric or maternity care.
- you need care for a certain chronic disorder.
- you need district nursing.
- your children up to the age of 18 need care.
- you need physical therapy. Only after 22 treatments will you have to pay all or part of the excess.



**Please note: if you do not pay the excess, you may have to pay additional costs: collection costs.** For more information, call the Healthcare Insurance Line (*Zorgverzekeringslijn*): **0800-6464644** or **+31-88-9006960**. Or visit [zorgverzekeringslijn.nl/coming-from-abroad](https://zorgverzekeringslijn.nl/coming-from-abroad).

### Do you have a foreign employer?

If so, you may keep your insurance from your country of origin. However, rules apply to this. For more information, call the Social Insurance Bank (Sociale Verzekeringsbank, SVB): 020-6565277. Or visit [svb.nl/int/nl/algemeen/wizards/w\\_nl\\_btl\\_wg.jsp](https://svb.nl/int/nl/algemeen/wizards/w_nl_btl_wg.jsp). Here, you can find information in English, French, German, Spanish and Turkish.

### Via your employer

Sometimes, you may take out healthcare insurance via your employer. This is called group healthcare insurance. This insurance is often cheaper compared to healthcare insurance that you take out yourself. Ask your employer for more information.



**Tip: Also check [zorgverzekeringslijn.nl](https://zorgverzekeringslijn.nl).** Information is available in Polish, Spanish, French, English and German.

### Healthcare benefit

If you have a low income, you may be entitled to healthcare benefit. This will help you pay for the healthcare insurance. See [Benefits and allowances](#).

## Medical care

Medical care in the Netherlands is not free of charge. However, the costs of many types of care are reimbursed under your healthcare insurance.

- Basic care. For example: general practitioner, dentist or physical therapist. You can make an appointment for this yourself.
- Specialist care. For example: a psychologist, gynaecologist or ENT specialist (Ear, Nose and Throat) Or in Dutch: *Keel, Neus en Oor* or KNO. For this, you will need a referral from your general practitioner or your dentist.
- Hospital emergency care. For example: if you break your arm or are suffering from sudden, serious heart complaints. The emergency number is 112. This is for the police, fire brigade and ambulance.

### Finding your own general practitioner

Then you will know for sure that a doctor is available for you. Also during the evening and at the weekend. You will then call your general practitioner, who will give you the number of the substitute general practitioner or the out-of-hours GP service.

### To hospital for non-urgent complaints

If you go directly to a hospital, while the complaints are not urgent, you will have to pay the excess (**Excess**) for the medical assistance. Sometimes, you will even have to pay the healthcare costs. If you have any doubts as to whether your complaints are urgent, call your general practitioner or the out-of-hours GP service for advice.

### Social care

Social services can assist you with all your questions on housing, welfare, care and education. Ask your municipality for more information.

## Taxes

If you work and live in the Netherlands, you have to pay tax to the Tax and Customs Administration. And local taxes to your municipality and to the water board.

### Types of taxes if you live in the Netherlands

- Income tax: if you are paid wage or benefit (**Tax return**).
- Turnover tax or VAT: if you have your own business (**Taxes for entrepreneurs**).
- Motor vehicle tax: if you have a car (**Driving a car in the Netherlands**).
- Local taxes: if you rent or buy a house (**Local taxes**).

For more information, you can call the Tax Information Line: 0800-0543. Or check [belastingdienst.nl/english](https://belastingdienst.nl/english) or [belastingdienst.nl/deutsch](https://belastingdienst.nl/deutsch). For local taxes, you can contact your municipality.

### Fine if you do not pay tax

If you do not pay tax, you will have to pay a fine. If you do not pay the fine, the amount of the fine will be increased. You will then often also have to pay additional costs, such as collection costs. The Tax and Customs Administration (*Belastingdienst*) may also attach your earnings. Or your assets. For more information, you can call the Tax Information Line: 0800-0543. Or check [belastingdienst.nl/english](https://belastingdienst.nl/english) or [belastingdienst.nl/deutsch](https://belastingdienst.nl/deutsch).

## Benefits and allowances

In the Netherlands, people who earn a low income may be entitled to benefits. There are several types of benefits:

- Rent benefit. This will help you pay for your rent.
- Child benefit: You use this benefit to buy things that your children need. For example: clothes, or a bicycle.
- Healthcare benefit. If your income is too low to pay for your healthcare insurance.
- Childcare benefit. This will help you pay for the childcare.

Make sure that your benefits are paid into your own bank account. So not into the account of your employer, the employment agency or the landlord of your house.

For more information, you can call the Tax Information Line: 0800-0543. Or check [belastingdienst.nl/english](https://belastingdienst.nl/english) or [belastingdienst.nl/deutsch](https://belastingdienst.nl/deutsch). You can also visit [toeslagen.nl](https://toeslagen.nl). Here, you can only find information in Dutch.



**Please note: if you leave the Netherlands, you must discontinue your benefits. Otherwise, you may be fined.**



### When are you obliged to leave the Netherlands?

You may no longer be entitled to stay in the Netherlands if you:

- have insufficient means of support.
- become an unreasonable burden on the social assistance system.
- commit criminal offences.
- no longer meet the conditions of your residence permit. For example, you have a residence permit to work in the Netherlands and you are getting fired. Or, if you have a residence permit to stay with your spouse and you are getting a divorce.

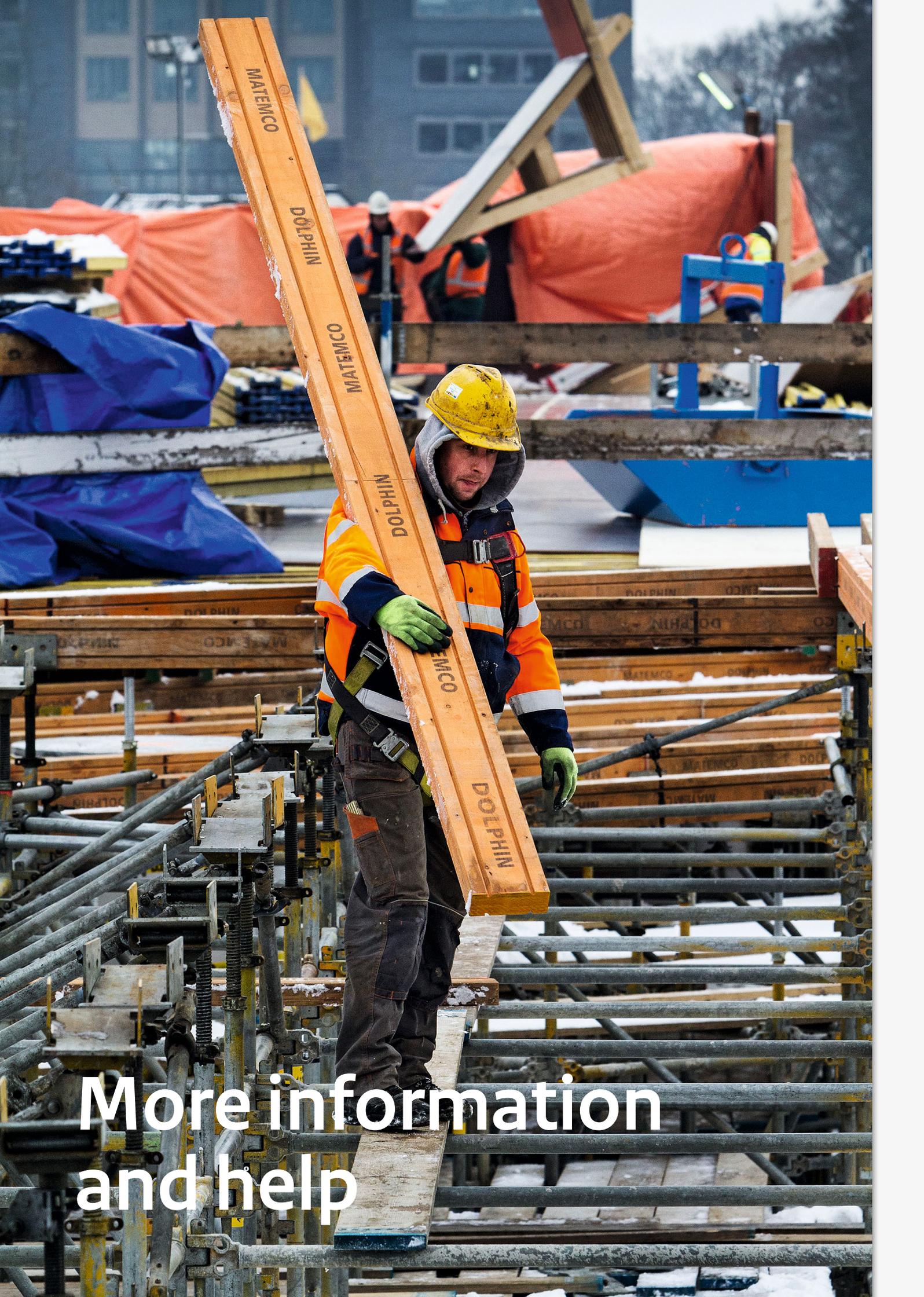
See also [ind.nl](https://ind.nl).

## Unequal treatment or discrimination

The Constitution of the Netherlands contains fundamental rights. These rights apply to everyone in the Netherlands. For example: all workers have the same rights. If you have a temporary contract or a part-time job, you will have the same rights as a person with a permanent contract or with a full-time job.

Do you want to know more about the Dutch fundamental rights and core values? You can download a brochure via [prodemos.nl/voor-gemeenten/burgerparticipatie2/toolbox-participatieverklaring/download-de-materialen-gratis](https://prodemos.nl/voor-gemeenten/burgerparticipatie2/toolbox-participatieverklaring/download-de-materialen-gratis). The brochure is available in several languages: For example: German, English, French and Spanish.

If you feel that you are treated unequally or feel discriminated, you may file a complaint with the Netherlands Institute for Human Rights. This is free of charge. Call 030-8883888 or send an e-mail to [info@mensenrechten.nl](mailto:info@mensenrechten.nl). You can also go to the police or to the anti-discrimination facility (*antidiscriminatievoorziening*, ADV) within your municipality.



More information  
and help

Questions or reports on	Organisation	Telephone number	Website
Registration as a resident, laws and regulations,	Government of the Netherlands ( <i>Rijksoverheid</i> )	1400 or +31-77-4656767	<a href="http://rijksoverheid.nl">rijksoverheid.nl</a>
Healthcare insurance and excess	Healthcare Insurance Line ( <i>Zorgverzekeringslijn</i> )	0800-6464644 or +31-88-9006960	<a href="http://zorgverzekeringslijn.nl/coming-from-abroad">zorgverzekeringslijn.nl/coming-from-abroad</a>
Help in your own language, in your own neighbourhood	Lize		<a href="http://lize.nl/sociale-kaart">lize.nl/sociale-kaart</a>
Your wage. What should your minimum wage be?	Government of the Netherlands ( <i>Rijksoverheid</i> )	1400 or +31-77-4656767	<a href="http://rijksoverheid.nl">rijksoverheid.nl</a>
Validity of diplomas and certificates	Nuffic	070-4260260	<a href="http://nuffic.nl/en">nuffic.nl/en</a>
Validity of diplomas and certificates	SBB ( <i>Stichting Samenwerking Beroepsonderwijs Bedrijfsleven</i> , Cooperation Organisation for Vocational Education, Training and the Labour Market)	088-3380000	<a href="http://s-bb.nl/en">s-bb.nl/en</a>
Reports on poor working conditions and exploitation.	Inspectorate SZW ( <i>Inspectie SZW</i> )	0800-5151 or +31-70-3335678	<a href="http://inspectieszw.nl">inspectieszw.nl</a>
Reliability of your employment agency	ABU ( <i>Algemene Bond Uitzendondernemingen</i> , Federation of Private Employment Agencies) NBBU	020-6558255 033-4760200	<a href="http://abu.nl">abu.nl</a> <a href="http://nbbu.nl">nbbu.nl</a>
Details of employer, registration as an entrepreneur	Chamber of Commerce ( <i>Kamer van Koophandel</i> )	0900-1234567 (€ 0.70 per minute)	<a href="http://kvk.nl">kvk.nl</a>
Employment conditions in the collective agreement	FNV ( <i>Federatie Nederlandse Vakbeweging</i> , Dutch Trade Union Confederation) CNV ( <i>Christelijk Nationaal Vakverbond</i> , National Federation of Christian Trade Unions in the Netherlands).	088-3680368 030-7511001	<a href="http://fnv.nl/contact">fnv.nl/contact</a> <a href="http://cnv.nl">cnv.nl</a>
Benefits	UWV (agency paying benefits)	0900-9294 (€ 0.04 per minute, with a set-up rate of € 0.045)	<a href="http://uwv.nl">uwv.nl</a>
Taxes, benefits	Tax and Customs Administration ( <i>Belastingdienst</i> )	Tax Information Line: 0800-0543.	<a href="http://belastingdienst.nl/english">belastingdienst.nl/english</a> or <a href="http://belastingdienst.nl/deutsch">belastingdienst.nl/deutsch</a>

Driving a car in the Netherlands, registration number	RDW ( <i>Rijksdienst voor het Wegverkeer</i> , National Vehicle and Driving Licence Registration Authority)	0900-0739 (€ 0.10 per minute)	<a href="https://rdw.nl/englishinformation">rdw.nl/englishinformation</a>
Underpayment by employment agency	SNCU ( <i>Stichting Naleving CAO voor Uitzendkrachten</i> , Compliance with the Collective Agreement for Temporary Workers)	0800-7008	<a href="https://sncu.nl">sncu.nl</a>
Importing a car, motor vehicle tax and <i>bpm</i>	Tax Information Line / Car Taxes ( <i>Belastingdienst Auto</i> )	0800-0749	<a href="https://belastingdienst.nl/auto">belastingdienst.nl/auto</a>
Discrimination or unequal treatment	Netherlands Institute for Human Rights	030-8883888	<a href="https://mensenrechten.nl">mensenrechten.nl</a>



### **Other information**

More information can be found at:  
[newinthenetherlands.nl](http://newinthenetherlands.nl) and [rijksoverheid.nl](http://rijksoverheid.nl).

Ministry of Social Affairs and Employment  
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