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Moving to The Netherlands



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Contents

Introduction	1
Top Tips	2
Cost of Living	3
Finding Accommodation	4
Visa	5
Tax & Pensions	6
Payroll	7
Vacation & Leave Entitlement	8
Finding Accommodation	9
Useful Websites	10



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Introduction.

The Netherlands, renowned for its rich culture and history, is also a **thriving hub for tech talent**. If you're an ambitious tech expat considering relocating, be prepared to embrace the Dutch values of pragmatism, innovation, and collaboration. Here, you'll find a supportive work culture, a welcoming society, and a growing tech landscape.

Expats can expect to find employment opportunities in some of the world's leading tech companies, including ASML, Booking.com, Takeaway.com, and TomTom. The Netherlands is home to numerous tech hubs, including **Amsterdam, Rotterdam, and Eindhoven**, each with its unique focus. Amsterdam is known for its international tech scene and thriving startup culture, while Rotterdam and Eindhoven excel in innovation and sustainability.

Tech workers in the Netherlands benefit from a **skilled workforce**, a **strong innovation culture**, and government **support for emerging tech startups**. The country's focus on sustainable technology and data analytics makes it an attractive destination for tech professionals.

If you're seeking a rewarding career move in a vibrant tech landscape, the Netherlands offers an exciting and supportive environment for tech expats.



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Top Tips.

Relocating to the Netherlands can be a thrilling adventure, but there are many things to consider before making the move. Here are some steps to follow:

1. Research the Culture:

Immerse Yourself in Dutch Culture: Before your relocation, thoroughly explore the city or region you'll be moving to. Gain insights into its diverse neighborhoods, the vibrant tech scene, and the unique cultural nuances that make the Netherlands a special place to live and work.

2. Find Your New Home:

Dutch Residences to Suit Your Lifestyle: From lively urban centers to peaceful suburban neighborhoods, the Netherlands offers diverse living options to suit every lifestyle and budget. Discover a residence that harmonizes with your preferences and financial objectives, whether it's a cozy apartment in the heart of Amsterdam or a spacious house in a tranquil neighborhood.

3. Navigate Visa Requirements:

Visa Considerations for the Netherlands: Depending on your nationality and intended stay duration, acquiring a visa might be necessary for entering the Netherlands. Familiarize yourself with the visa requirements and procedures for your specific situation. Arrange any essential paperwork well in advance to ensure a smooth relocation process.

4. Learn the Dutch language:

While English is widely spoken in business and international circles in the Netherlands, learning Dutch will enhance your communication skills, deepen your cultural understanding, and expand your professional opportunities.

5. Open a bank account in the Netherlands:

The Netherlands boasts a robust and efficient financial sector. Streamline your financial management by opening a local bank account. Explore options like **ABN AMRO**, **ING**, **Rabobank**, and **Triodos Bank**, each with its unique offerings and strengths.

6. Obtain health insurance in the Netherlands:

Ensure you're safeguarded against unforeseen medical situations by securing health insurance in the Netherlands. The Dutch healthcare system is highly regarded for its quality and accessibility. Consult your new employer or explore options from Dutch providers like **Zilveren Kruis**, **CZ**, and **VGZ** to find a plan that suits your needs.

7. Register with the local authorities:

Upon arrival in the Netherlands, expats must register with their local municipality (gemeente) within 4 months of establishing residency. This process is known as 'registratie' in Dutch. Registering your address at the municipality office ensures you are officially enrolled in the Dutch system and can access essential services like healthcare, education, and social benefits.

8. Choose a Dutch mobile phone provider:

Select a mobile phone provider that caters to your needs and budget. Explore options from major providers like **KPN**, **VodafoneZiggo**, **T-Mobile Netherlands**, and **Tele2**.

9. Navigate the Dutch transportation system:

The Netherlands boasts an extensive and well-connected transportation network, making it easy to get around without a car. Public transportation system, including trains, buses, trams, and metros, offer efficient and affordable travel options within cities and between regions.

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Cost of Living.

The cost of living in the Netherlands is generally lower than in other major tech countries, such as the United States, the United Kingdom, and Switzerland

Here are some estimated costs of living in the Netherlands:



Accommodation:

Dutch City

	Typical Rent Price for 1-2 Bedroom Apartments (Monthly)
Amsterdam	€1,500 - €2,500
Eindhoven	€950 - €1,450
Rotterdam	€1,200 - €1,800
Utrecht	€1,100 - €1,700



Utilities

Utility

Gas, Electricity, Water, Television & Internet

Average Cost PCM

€150 - €250 per month



Healthcare:

Healthcare is mandatory in the Netherlands; residents can also opt to go for private healthcare for certain specialist care. There is also the possibility your new employer will provide healthcare

- Mandatory public health insurance: €110 - €150 per month
- Private health insurance: €200 - €500 per month



Food:

The Netherlands also boasts a diverse and thriving culinary scene. Many major cities catering to every taste and budget.

Groceries: €200 - €300 per person per month
Eating out: €20 - €30 per meal per person



Travel:

The Netherlands has a highly efficient and well-integrated transport system, including trains, buses, trams, and underground railways.

Public transportation: €90 - €100 per person per month
Car ownership and operation: €370 - €650 per month



Entertainment:

The Netherlands has a diverse social and nightlife culture, with everything from traditional beer gardens to world-class clubs and festivals

Cinema tickets: €10 - €15 per person
Restaurant meals: €20 - €30 per person
Museum admission: €10 - €15 per person



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Finding Accommodation.

Securing housing in the Netherlands can be demanding, especially in prominent cities like Amsterdam, Rotterdam, Utrecht and Eindhoven. Here are some pointers to assist you in discovering appropriate lodging:

1.Explore Dutch Regions: Begin your accommodation search by exploring the diverse regions of the Netherlands. Consider factors like commute times, neighborhood vibes, and proximity to amenities. Whether you're drawn to the vibrant urban energy of Amsterdam or the charming canals of Utrecht, understanding the distinct qualities of each region will guide your decision-making.

2. Establish a Budget: Set a realistic budget for your accommodation, factoring in not just rent but also utilities, potential maintenance costs, and other living expenses. A clear budget will help you narrow down your options and ensure financial comfort in your new home.

3.Leverage Online Listings: Utilize online platforms like **Funda**, **Pararius**, and **Room.nl** to discover available properties. These platforms provide a comprehensive selection of listings with detailed descriptions, photos, and even virtual tours. This virtual exploration allows you to pre-assess properties before committing to in-person visits.

4.Engage Real Estate Agents: Enlist the expertise of local real estate agents, also known as **makelaars** in Dutch. These professionals possess in-depth knowledge of the local housing market and can guide you towards suitable options that match your preferences and budget. Their insights can save you time and help uncover hidden gems you might not find on your own.

5.Request Virtual Tours: Arrange virtual tours of properties that capture your interest. Virtual tours provide a more immersive view of the living space, allowing you to assess the layout, design, and overall condition. This is especially beneficial if you're unable to physically visit properties before making a decision.

6.Carefully Review the Lease: Once you've found a property that aligns with your requirements, thoroughly review the lease agreement, known as the **huurcontract** in Dutch. Pay close attention to terms and conditions related to rent, security deposit, maintenance responsibilities, and any other clauses. If you have any concerns or questions, don't hesitate to seek clarification from the landlord or property manager. Only proceed with signing the lease when you're fully comfortable and informed.

Remember that finding accommodation in the Netherlands can take time and effort, so start your search early and be prepared to be patient. Good luck!



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Visa.

Visa Requirements for Expats Relocating to the Netherlands for Work

For expats seeking work and relocation to the Netherlands, understanding the current visa requirements is essential. Depending on your expertise and circumstances, various visa categories are available, such as the Highly Skilled Migrant (HSM) visa for skilled professionals, the Search Visa for job hunting, and the Work Visa for employment. Generally, securing a job offer from a Dutch employer is a prerequisite for these visas, with the employer often acting as the sponsor.

Visa Application Process

The visa application process typically involves submitting an online application form along with supporting documents to the Dutch Immigration and Naturalization Service (IND). These documents may include passport details, job offer letter, proof of qualifications, and background checks. Depending on the specific visa type, visa interviews might also be required.

Additional Documentation

Some of the additional documentation that may be required can include:

- Copies of educational qualifications
- Police clearance certificates
- Medical certificates

Visa Approval and Registration

Upon approval, a visa or residence permit grants entry to the Netherlands, and you'll need to register your address at the local municipality (gemeente) within four months of establishing residency. It's essential to note that immigration policies can change, so it's advisable to consult official sources or an immigration attorney for the latest and most accurate information tailored to your situation.

[Admission requirements UK.Gov](#)

[The Netherlands residency requirements](#)



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Visa FAQ.

"Can I work in the Netherlands as an EU/EFTA citizen without a work permit?"

Yes, EU/EFTA citizens can work in the Netherlands without a work permit. This is because of the principle of free movement of workers within the European Union. This means that EU/EFTA citizens have the right to live and work in any EU country without needing a work permit or visa.

To work in the Netherlands as an EU/EFTA citizen, all you need to do is register with the local authorities. This can be done at the town hall or gemeentehuis. You will need to provide your passport or ID card and proof of your address in the Netherlands.

Once you have registered, you will be free to start working in any job that you like. You will also have the same rights and entitlements as Dutch citizens, such as access to healthcare, education, and social security benefits.

"Can I work in the Netherlands as an EU/EFTA citizen without a work permit?"

- If you are married to a Dutch citizen or an EU/EFTA citizen, you may be eligible for a residence permit with working rights.
- If you have a high-skilled job in a field where there is a shortage of workers in the Netherlands, you may be eligible for a **Highly Skilled Migrant (HSM) visa**.
- If you are a freelancer or self-employed, you may be eligible to work in the Netherlands without a work permit, but you will need to register with the Dutch Chamber of Commerce (KvK).

To apply for a work permit or residence permit with working rights, **you will need to contact the Dutch Immigration and Naturalization Service (IND)**. You can find more information on the IND website: <https://ind.nl/en>



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Tax & Pensions.

Tax and pensions are important aspects of living and working in the Netherlands.
Here is some useful information about these topics:

Taxation:

The Netherlands has a progressive income tax system, with tax rates ranging from **37.10%** to **52%**. Expats living in the Netherlands are subject to the same income tax rates as Dutch citizens. However, there are some special tax rules for expats, such as the **30%** ruling, which can significantly reduce their taxable income.

Expats may be able to defer paying taxes on their foreign income for up to five years and may be able to **take advantage of double taxation treaties** between the Netherlands and their home country.

Social Security Contributions:

The social security contribution rate in the Netherlands is approximately **37.1%** of gross salary. This contribution is split between the employer and the employee. Tech expats are entitled to all of the same social security benefits as Dutch citizens. This contribution includes access to healthcare, unemployment benefits, old-age pensions, disability benefits, and survivor benefits.

Pension System for Tech Expats in the Netherlands:

The Dutch public pension system is a three-pillar system, consisting of a state pension, an occupational pension, and a private pension. The state pension is a mandatory pension scheme for all residents of the Netherlands. The occupational pension is a voluntary pension scheme offered by employers. The private pension is a voluntary pension scheme that individuals can take out to supplement their state and occupational pensions.

The retirement age in the Netherlands is currently 66 years old and is scheduled to increase gradually to 67 years old by 2028. Tech expats who work in the Netherlands for at least two years are eligible for a Dutch state pension. Expats who leave the Netherlands before they reach retirement age may be able to transfer their pension contributions to their home country, provided there is a social security agreement between the Netherlands and their home country.

Tech expats who are working in the Netherlands on a temporary basis may be exempt from paying pension contributions. However, they may still be eligible for benefits from the state pension scheme if they meet certain residency requirements. For more information on pension rights in the Netherlands, tech expats should contact the Dutch social security authorities (SVB).

It is important to understand the tax and pension system in the Netherlands to ensure that you are contributing appropriately and receiving the benefits you are entitled to. If you have questions about your tax or pension situation, it is recommended that you speak with a local accountant or financial advisor.



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Payroll.

Payroll information in the Netherlands can be quite complex for new expats,
So here are some important and useful things to keep in mind:

Minimum wage: The minimum wage in the Netherlands is **€14 per hour**, effective January 1, 2024. This applies to all workers in the Netherlands, regardless of their age, nationality, or sector of employment.

Income taxes: The Netherlands' income tax system is also progressive, with tax brackets ranging from **37.10%** to **52%**. However, the Netherlands offers a special tax regime for expats called the 30% ruling, which can significantly reduce their taxable income for the first five years of their stay in the country.

Bonus payments: Employers in the Netherlands are not legally obligated to pay bonuses, but it is a common practice in many industries. The amount of a bonus is typically based on the employee's performance and the company's financial performance.

Working hours: The maximum working hours in the Netherlands are 45 hours per week. However, employees can agree with their employer to work longer hours, up to a maximum of 60 hours per week. Employees must also have a rest break of at least 30 minutes for every 5-hour workday.

Vacation days: Full-time employees in the Netherlands are entitled to a minimum of 20 vacation days per year, based on a five-day working week. This means that employees who work six days per week are entitled to 24 vacation days per year. Additionally, employees who have been with their employer for more than two years are entitled to an additional day of vacation per year, up to a maximum of 30 days per year.

Sick Pay: Under the WIA, employees are entitled to sick pay from their employer for up to two years. The sick pay is equal to 70% of the employee's regular salary, up to a maximum of €70% of the maximum daily wage (€371.04 per day in 2023).

Yearly income

€0 - €37,500

€37,501 - €68,507

€68,508 and over

Income tax rate

37.10%

43.00%

49.50%

It's important to note that payroll information can vary depending on your specific job, industry, and location. If you're moving to the Netherlands or starting a new job, it's a good idea to speak with a local accountant or payroll specialist to ensure that you understand your rights and responsibilities as an employee.



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Vacation & Leave Entitlement.

Vacation Regulations: In the Netherlands, vacation days are considered paid time off (PTO) from your employer. Full-time employees are entitled to a minimum of 20 vacation days per year, based on a five-day working week. This means that employees who work six days per week are entitled to 24 vacation days per year. However, many full-time employees will receive around 25-30 vacation days per year. Additionally, employees who have been with their employer for more than two years are entitled to an additional day of vacation per year, up to a maximum of 30 days per year.

Bank Holiday Regulations: The Netherlands has 10 national public holidays that do not require full-time employees outside of the service industry to work.

Notice Periods: The notice period regulations for full-time employees in the Netherlands are as follows:

- Up to 2 years of employment: 1 month
- 2 to 5 years of employment: 3 months
- 5 to 10 years of employment: 4 months

Paternity Leave Conditions and Process: Fathers in the Netherlands are entitled to one week of paid paternity leave after the birth of their child. They can also take an additional two weeks of unpaid paternity leave, which must be taken within six months of the child's birth. Mothers are entitled to 16 weeks of paid maternity leave after the birth of their child. They can also take an additional four weeks of unpaid maternity leave, which must be taken within six months of the child's birth.



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Useful Websites.

Dutch Government Websites

- <https://ind.nl/en>
- <https://www.government.nl/>

Relocation and Expat Websites

- <https://www.expatarivals.com/europe/netherlands/moving-netherlands>
- <https://www.teamthomatravels.com/post/exploring-amsterdam-with-i-amsterdam-city-card>
- <https://www.nemolighting.com/product/projecteur-365-pendant/>

Housing Websites

- <https://www.pararius.com/english>
- <https://www.funda.nl/en/>
- <https://kamernet.nl/en>

Additional Websites

- <https://www.belastingdienst.nl/wps/wcm/connect/en/individuals/individuals>
- <https://www.zorginstituutnederland.nl/>
- <https://www.onderwijsinspectie.nl/>



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