

Living in The Netherlands



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Culture

→ *Nearly everyone speaks English. This makes it easy to get around. Whenever I'd attempt to speak Dutch, people would respond to me in English.*

→ *In The Netherlands it's customary for people to introduce themselves by shaking hands and stating their name. For close relatives, 3 kisses on the cheeks is also a way to say hi.*

The culture of The Netherlands is diverse, reflecting regional differences as well as the foreign influences built up by centuries of the Dutch people's mercantile and explorative spirit. The Netherlands and its people have long played an important role as centre of cultural liberalism and tolerance. The Dutch Golden Age is popularly regarded as its zenith.

The Dutch in general are very modest in showing their appreciation for anything or anybody, including themselves. They are often considered very open and direct in their social interaction and can therefore seem blunt. Their views, like their policies, are often looked upon as being very progressive. This doesn't mean they don't appreciate their traditions such as the celebration of the King's birthday and the feast of Saint Nicholas.

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- *When you get invited to a birthday party or graduation ceremony, it is a local tradition to congratulate everyone that is related to the guest of honor by saying 'gefeliciteerd'(congratulations).*
- *Also the Dutch like to have their lives scheduled. Everything from places they have to go, to things they need to remember, it is noted in their agendas.*
- *Saying things straight up can save a lot of time and emotional fear too. If you don't want to visit a friend because it's pouring with rain, just say so!*

No visit to The Netherlands is complete without a visit to the capital city, Amsterdam; however, there are so many more thrilling sites to see in The Netherlands. From the classic windmills and magnificent fields of flowers to historic town centers full of museums and sights, Holland has much to offer to visitors. These places to visit in The Netherlands are not to be missed, and most are easily accessible.

For a relatively small country, The Netherlands boasts a rich variety of nature. The largest national park is De Hoge Veluwe, which is best explored on one of its thousand free-to-use white bikes. The Wadden Sea is the largest coastal tidal wetland in Europe and on the World Heritage List. You can walk across the sea floor with a guided tour. However, the beaches of Zeeland, the hills of Limburg, the Brabant Sahara (Loonse and Drunense Dunes), Venice of the Lowlands (Weerribben-Wieden) and other nature reserves will also take your breath away.

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Work & Accommodation

→ *Companies in The Netherlands provide an average of 26 days paid time off. Add to the national holidays, and you're looking at over a month of paid vacation time.*

The Netherlands has an egalitarian society. Status and respect are obtained through study and work and not through family ties or old age. In general, The Dutch treat every person equal. The Dutch tend to get right down to business and negotiations proceed at a rapid pace. They are known to be forceful, stubborn and tough negotiators, while honesty and reliability are perceived as vitally important in business culture in The Netherlands.

If you choose to work with an estate agent or you decide to look for an accommodation yourself, fellow expats advised to ask yourself the following questions:

- What is your budget?
- What area would you like to move to?
- What size of house do you need?
- How will you commute to work?
- What local amenities are close by?
- What school would you like your children to attend? (if applicable)

If you choose to rent a property, don't forget to check whether gas, water, electricity and other utilities are included or excluded in the rental price. Sometimes you can negotiate them into the rental contract. Please note that you will be liable for city taxes which cover services such as sewage treatment and the processing of waste. These bills are normally paid early in the New Year.



Transport

Getting around The Netherlands is rarely a problem: it's a small country. Railway travel is a comfortable way to get around in Holland. The country boasts an extensive railway network, and the trains are modern and perfectly comfortable. The longest journey you're ever likely to make, say from Amsterdam to Maastricht, takes under three hours by train or car. Furthermore, the public transport system is exemplary, a fully integrated network of trains and busses that brings even the smallest of villages within easy reach, and at very reasonable prices too. And of course, you will notice that most people use a bike to get around for at least part of their journey!

Other expats advise using the OV-Chipkaart (Public Transport Card). The OV-Chipkaart is a personal travel card which you either top up with credit or with a travel product (e.g. 1 month pass or an annual pass for certain zones).

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In the Netherlands you can now simply check in and out of public transportation the way you prefer! By simply holding your contactless debit or credit card, or mobile up to the card reader or gate and you've checked in. At your destination, hold the same card you checked in with up to the card reader, just as with any public transport smart card. Two beeps means you've checked out. This is ideal if you use public transport in second class and without discounts or subscriptions. If you wish a subscription including the possibility to travel with discount, apply for a personal OV-chipkaart: you simply pay for all your journeys in public transport using this one card. The personal OV-chipkaart is registered to your name and is therefore personal. A personal OV-chipkaart is valid for five years.

Holland's infrastructure is quite good. The Dutch road system is easily accessible and relatively well-maintained. You don't have to worry about driving through a pothole in Holland – there aren't any! Roadways include high speed express ways, limited access motorways, dual highways and secondary roads. All roads are well signposted. Don't be afraid to take the backroads: this is where you'll encounter some of the nicest surprises! All major roads in Holland have crash barriers. Many highways are treated with a special material which makes it very safe to drive, even in inclement weather.

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Education

Compulsory education in The Netherlands, by law, applies to children of all nationalities from 5 to 18 years who are living in The Netherlands. Children are under a learning obligation (leerplichtig) of Netherlands education from age 5 for 12 years of full-time education (until 16), plus one or two years part-time until the attainment of a diploma (until 18). In The Netherlands, however, most children start primary school (basisschool) the day after their fourth birthday, with many children transitioning from Dutch childcare or preschool centres, for which most parents can receive government childcare allowance.

Free primary and secondary state education in The Netherlands is available to everyone. Parents are only asked to pay a voluntarily contribution to certain special activities and events, which is usually below EUR 100 per year although this varies between schools. Additional costs include lengthier school trips, lunchtime supervision (tussenschoolse opvang/overblijven) and after school care (buitenschoolse opvang), which the school provides or sub-contracts to an external daycare organisation.

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We've noticed that other expats that took the journey before you had some trouble choosing the right education for their child when moving. Below are some tips you can consider before choosing a school:

- You will need to think about whether you wish to send your child to a local or an international school.
- You need to check if you can afford the education.
- Which location will you pick? Consider this together with choosing an accommodation.
- The age of your children will play a role in selecting the right school (e.g. speed of picking up Dutch language).
- Consider how long you are likely to stay in The Netherlands and take that into account when deciding what the main factors are when selecting a school.

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Healthcare

One of the many great things about living in The Netherlands is the excellent standard of Dutch healthcare, rated as the best in Europe. Please note that you are obliged by law to choose a health care package within 3 months of arrival in The Netherlands.

The Dutch healthcare system is divided into three compartments:

- Long-term care for chronic conditions.
- Basic and essential medical care, from GP (huisarts) visits to short-term hospital stays and specialist appointments or procedures.
- Supplementary care (e.g. dental care, physiotherapy, cosmetic procedures).

Long-term care, including disability costs like wheelchairs, is covered by mandatory state insurance.

All regular (short-term) medical treatment is paid for by mandatory private health insurance. Supplementary care may be covered under health insurance, depending on the policy, or be paid for out of pocket. Costs vary depending on which package you take out, however, you will need extra coverage for dental care and physiotherapy. Children under the age of 18 are included on the parent's insurance at no extra cost.

It is important for you to remember that you need to register with a GP before you can be referred to a hospital for reasons other than emergencies. A referral letter from a GP is usually required by the health insurance companies if you wish to see a medical specialist.



Banking

By Dutch law, you are required to have a Dutch bank account in order to receive your salary. The choice of which bank to open an account with is completely up to you. The larger Dutch banks are: ABN Amro, ING and Rabobank. All banks typically charge a monthly fee between 2-4 EUR (this may vary) for their services.

To open a bank account in The Netherlands, expats will need to provide documents, these documents consist of:

- Identity Document
- BSN number
- Proof of address
- Proof of income

Internet banking is popular and can be easily set up with your account. You will be sent a special card reader or scanner by your bank. An online payment system called iDeal is used by many Dutch online retailers which links securely to your internet banking portal.

Whether you're a Dutch citizen or an expat, you are required to pay taxes if you earn money while living in The Netherlands. The Belastingdienst (Dutch tax office) collects taxes through a variety of streams. Here are the main tax types that you will most likely encounter in The Netherlands:

- Income tax (inkomstenbelasting)
- Payroll tax (loonheffing)
- VAT sales tax (BTW / omzetbelasting)



Food

→ *Locals tend to eat dinner between 5 and 6 pm. This is not a good time to make unexpected visits.*

You won't find many restaurant chains in Holland. The Dutch celebrate local, unique restaurants that have a story to tell. The experience of eating at Dutch restaurants is always unique, and, as the Dutch say "gezellig". You also don't often hear rave reviews about top Dutch foods – some even say Dutch food is bland and monotonous – others find the Dutch cuisine delicious. There are also many regional specialities to discover, which means you can easily come up with your own list of top Dutch foods the more you explore.

So you can't go wrong in the country that invented the orange carrot to honour the royal House of Orange family and is world famous for its top Dutch cheeses; Gouda and Edam are just two, and the towns of the same name host spectacular cheese markets. With a long colonial and multicultural history, there's plenty of diversity to be found in the top Dutch foods if you search them out.

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Some examples of typical Dutch food:

“Pannenkoeken” are delicious Dutch pancakes and truly a Dutch favourite food, often eaten with sweet and/or savoury foods such as slices of bacon, apples, cheese, raisins, stroop (a treacly Dutch syrup), chocolate and icing/powdered sugar.

“Erwtensoep” is a thick pea soup – so thick that some say you should be able to leave a spoon standing up in it – and it’s really a meal in itself. This top Dutch food is made from dried split green peas and other vegetables, such as celery or celeriac, onions, leeks, carrots and potatoes, plus different cuts of pork.

“Appeltaart” is a deep pie with a pastry top and bottom, unlike the French apple tarts, which are open. It’s filled with a mixture of slices or pieces of apple – often using a slightly tart variety called goudreinet– sugar, cinnamon and lemon juice.

“Hollandse Nieuwe” - This soused herring, served with chopped raw onions and sometimes with bread, can be only called Hollandse nieuwe haring if caught between the months of May and July, when the fish has fattened up by the ideal amount.

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Dutch expat organisations

→ You will find a lot of expat organisations on [IamExpat](#)

In The Netherlands there are plenty of expat communities and organizations. There are more than 160 groups and clubs for expats in The Netherlands. Most of them have the goal of bringing expats together, giving them an opportunity to share stories and experiences with one another. Additionally, they exchange tips and useful information to make their life in The Netherlands easier along the way.

If you are interested in reading into an expat's life, I would recommend visiting [Invading Holland](#). This website contains the life story of an Englishman that lives in The Netherlands together with a lot of tips and tricks.

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Why did De Haan develop this e-book? Because we realize that we are moving people eventually and not just household goods. We experience daily that an (international) relocation is one of the most important and stressful events in a lifetime. We hereby offer you help by sharing our knowledge and experience. A smooth relocation, less stress, lower costs and a boundless good move of your valuable items. To make you feel at home again in your new environment, as soon as possible. That is our ambition!

About De Haan relocation

De Haan was founded in 1777. The organisation takes care of relocation services all over the world. In the past years De Haan has helped over 500.000 customers get to their desired location. De Haan is part of FIDI and has a worldwide network of over 1.300 partners. The organization is certified in accordance to the highest quality certificates, such as ISO 9001, ISO 27001, ISO 14001, AEO and FAIM. Currently, De Haan has around 80 employees.



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