

Dutch Essentials

A survival guide for newcomers



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Zdravo

Cześć

Privet

Salut

Hello

Sveiki



Introduction to the Netherlands

Location: Northwestern Europe, bordered by Germany to the east, Belgium to the south, and the North Sea to the northwest.

Population: Approximately 18 million people (February, 2025)

The Netherlands is known for its vibrant cities:

- **Amsterdam:** The capital city, known for its picturesque canals, cultural attractions, and vibrant nightlife.
- **Rotterdam:** A modern city with impressive architecture, a bustling port, and a diverse cultural scene.
- **The Hague (Den Haag):** The seat of the Dutch government and home to international institutions, including the International Court of Justice and the International Criminal Court.
- **Utrecht:** A historic city with charming canals, a lively university atmosphere, and a thriving music and arts scene.



Cultural aspects

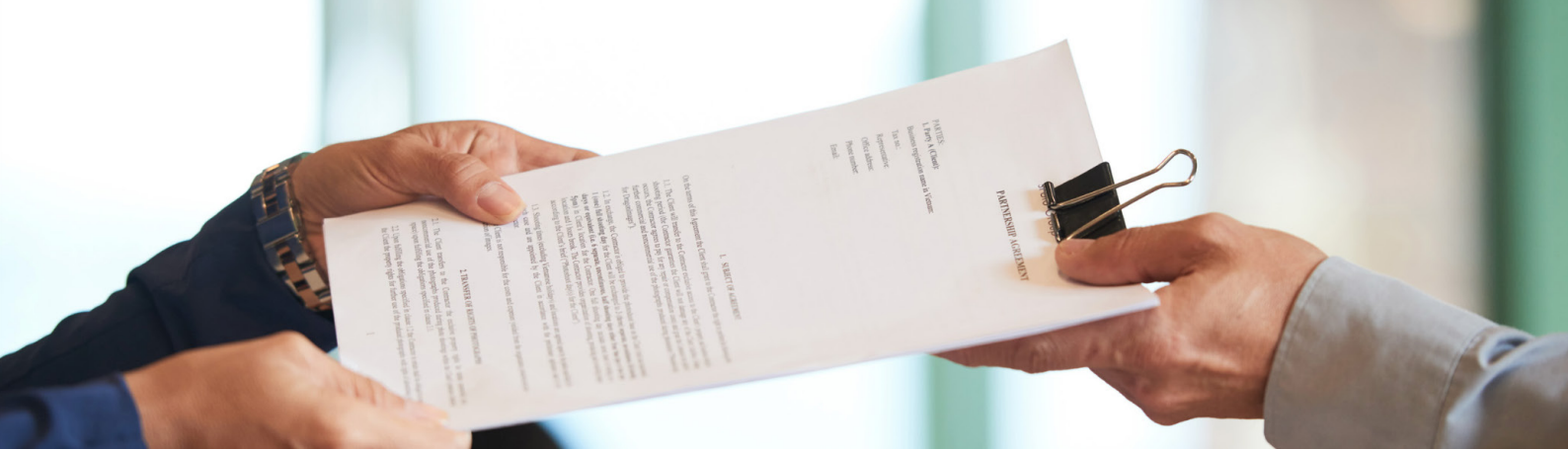
Language: Dutch is the official language of the Netherlands. However, many Dutch people also speak English fluently, making it easier for newcomers to communicate.

Cycling culture: The Netherlands is famous for its cycling culture, with an extensive network of bike paths and a high number of bicycles per capita.

Work-life balance: The Dutch value leisure time, family, and personal well-being, allowing employees to maintain a healthy balance between work and personal life.

King's day (Koningsdag): A national holiday celebrated on April 27th (April 26th if the 27th falls on a Sunday), when the Dutch dress in orange and enjoy outdoor festivities in honor of the King's birthday.

Sinterklaas: A traditional Dutch holiday celebrated on December 5th, where children receive gifts from Sinterklaas (St. Nicholas).



BSN (citizen service number)

What is a BSN?

A BSN (Burger Service Nummer) is a personal identification number assigned to residents in the Netherlands for administrative and identification purposes. The BSN is essential for accessing various services, such as healthcare, education, employment, and social benefits.

How to get a BSN?

To obtain a BSN, you need to register at your local municipality (gemeente) in the Netherlands. Visit the official website of the municipality where you reside to find information on the registration process and required documents. Contact the municipality's registration office to schedule an appointment for your BSN application. Make sure to bring the following documents with you:

- Valid passport or ID card
- Proof of address in the Netherlands (e.g., rental agreement, utility bill)
- Birth certificate or marriage certificate (if applicable)
- Any additional documents specified by your municipality

During the appointment, the municipality will process your application and assign you a BSN. The BSN will be issued to you either immediately or sent to you by mail, depending on the municipality's procedures. For more information check out the dedicated [Dutch government website](#).



DigiD

What is a DigiD?

DigiD stands for Digital Identity and is essentially your secure online identification in the Netherlands. Think of it as a digital passport or ID card that allows you to access a wide range of government services, healthcare portals, educational platforms, and even some private organisations online. It's a crucial tool for anyone living in the Netherlands, as many essential interactions with Dutch authorities and institutions are conducted digitally through this system.

What can you do with your DigiD?

Once you have your DigiD, you'll find it indispensable for various online tasks. You'll need it to file your annual tax return with the Belastingdienst (Dutch Tax Administration), apply for allowances like healthcare or rent benefits, access your health insurance information, manage your municipal affairs (such as registering your address or applying for permits), view your pension details, access student loan information, and much more. In essence, any service that requires secure identification and verification online in the Netherlands will likely require you to log in using your personal DigiD. It's the standard and secure way the Dutch government ensures your privacy and the security of your personal information when interacting online.

How can you obtain your DigiD?

Applying for a DigiD is a straightforward process, but it does require you to have a burgerservicenummer (BSN), which is your personal citizen service number. You will typically receive your BSN after registering with your municipality upon arrival in the Netherlands. Once you have your BSN, you can apply for DigiD online through the official [DigiD website](#). The application process involves filling in your BSN, date of birth, postal code, and choosing a username and password. After submitting your online application, you will receive an activation letter by post at your registered Dutch address within a few working days.



Healthcare

The Dutch healthcare system is known as one of the best healthcare systems in the world. Since the start of the yearly publication of the Euro Health Consumer Index (EHCI) in 2005, the healthcare system of the Netherlands has consistently been ranked in the top three.

If you work in The Netherlands, you are required to apply for basic health insurance. Even if you have a part-time job or paid internship. From the moment you have a BSN, you have four months to apply for health insurance in the Netherlands. You risk a fine if you wait too long. The basic insurance plan is already quite extensive and is more or less equal for all health insurance companies.

For more information on Dutch health insurance, check out our [blog article](#).

What does basic medical care cover?

- Visits and treatments by a general practitioner
- Pharmaceuticals
- Hospital care and other medical care, operations and treatments performed by doctors and physicians, such as surgeons, pediatricians, cardiologists and oncologists.
- Physiotherapy
- Pregnancy and birth care
- Emergency transport
- Emergency medical care abroad (according to Dutch standards and tariffs)



Housing & accommodation

There are a number of options when it comes to accommodation in the Netherlands although demand is high in larger cities like Amsterdam which can reflect in price. The state of housing in the Netherlands is generally good because of strict laws concerning the environment and construction regulations.

Expats should also note that housing may be more compact than what they are used to, due to the population density of the Netherlands. When renting accommodation in the Netherlands, expats should confirm what exactly is included in the rental agreement; utilities, for example, aren't always covered and are usually an additional expense for the tenant.

Deposits vary from one to three months' rent and are returned when the tenant moves out, provided the house is in the same state as it was when they moved in. A typical lease is for 12 months or longer, with a mandatory one-month notice period for moving out.



Where to search?

There are many platforms that can facilitate you in your search (see the list below). Finding housing in the Netherlands can be challenging - especially in the Randstad area, so make sure to start early on.

Rental properties:

- [Funda](#)
- [Pararius](#)
- [Kamernet](#)
- [Direct Wonen](#)
- [Housing Anywhere](#)
- [PAT Rentals](#)
- [Rentberry](#)
- [Rent Slam](#)
- [IamExpat](#)
- [OnlyExpats](#)
- [Perfect Housing](#)

Houses for sale:

- [Funda](#)
- [Huispedia](#)
- [NVM](#)
- [ERA](#)
- [Huislijn.nl](#)
- [Huizenzoeker](#)
- [VBO](#)
- [Huurwoningen](#)
- [Makelaarsland](#)

If you are interested in other useful websites for Expats in the Netherlands check out [our article](#) on the topic.



Transportation

The Netherlands offers a comprehensive and efficient [public transportation](#) system, including trains, trams, buses, and metro systems. These modes of transportation connect cities, towns, and neighborhoods, providing convenient travel options throughout the country.

Cycling culture:

The Netherlands is famous for its cycling culture. Bicycles are a popular mode of transportation for daily commutes, with well-developed cycling infrastructure throughout the country.

OV-chipkaart:

The OV-chipkaart is an integrated ticketing system that plays a significant role in the public transportation system of the Netherlands. It is a contactless smart card that allows passengers to conveniently use various modes of transport, including trains, trams, buses, and metros, with a single card.

Public transportation:

The Netherlands takes pride in its excellent public transportation system, which offers a wide range of modes to cater to the diverse needs of commuters. The Dutch rail network is well-developed and efficiently connects major cities and towns across the country.

Useful websites for transportation



[9292](#) is a comprehensive online platform and mobile app that provides public transportation information and planning services for the entire country. It offers real-time travel advice, including routes, schedules, fares, and alternative options for trains, trams, buses, and metros. Users can enter their origin and destination to receive detailed travel itineraries, including walking directions, transfers, and estimated travel times.



[NS](#) is the national railway company of the Netherlands and operates the majority of the train services. Their website provides information about train schedules, ticket prices, service updates, and special offers. It also includes a journey planner tool that assists users in planning train travel within the country and offers options for purchasing tickets online.



[GVB](#) is the public transport company for Amsterdam and operates the city's trams, buses, and metros. Their website offers information on routes, schedules, ticket options, and service updates specifically for the Amsterdam region. It also provides useful information for tourists and newcomers, including travel tips, maps, and information on purchasing and using the OV-chipkaart.



[RET](#) is the public transport company for the Rotterdam region and operates trams, buses, and metros in the area. Their website provides information on routes, schedules, ticket prices, and service updates specifically for Rotterdam and its surrounding areas. It also offers travel tips and a journey planner tool to assist users in planning their trips.



[HTM](#) is the public transport company for The Hague and operates trams and buses in the city. Their website offers information on routes, schedules, ticket options, and service updates specifically for The Hague. It also provides travel advice, maps, and details about special services and facilities for different user groups, including tourists, students, and commuters.



The official website of the [OV-chipkaart](#) provides comprehensive information about the card and its usage.



Education

Education is compulsory in the Netherlands from the ages of five to sixteen, however, most children start to attend primary school at age four. While the structure of primary education in the Netherlands is straightforward, the structure of the Dutch secondary education system often seems confusing because of the multiple paths and graduation ages in high school.

In reality, Dutch secondary schools are similar to those in most other countries, with one stream to prepare students for vocational training (VMBO), and another to prepare students for university (VWO). The main difference in the Netherlands is that there is a third, middle, stream in high schools that prepares students to study at universities of applied sciences (HAVO).

Would you like to learn more about the Dutch education system?

- School system explained [\[video\]](#)
- Studying in the Netherlands [\[article\]](#)



Banking

Expats setting up their new life in the Netherlands will need to open a Dutch bank account to receive their salaries, rent an apartment, or to just take a trip down to the supermarket where they can pay for groceries.

Before you go to open your bank account, you need to choose which bank suits your needs or principles. You should also take into account that most banks charge a yearly fee for having an account with them.

To open a private bank account in the Netherlands you will need to either make an appointment online or simply walk into your nearest branch with all of your details.

To open a bank account in the Netherlands you will need:

- Your BSN number
- A valid form of ID (passport or identity card - often a driver's license is not acceptable)
- Proof of address
- Residency permit if you come from outside of the EU

Popular banks in the Netherlands:

- [ING](#)
- [Rabobank](#)
- [ABN Ambro](#)
- [Bunq](#)
- [Triodos Bank](#)
- [SNS Bank](#)
- [ASN Bank](#)



Social integration and lifestyle

Tips on socialising and making friends:

- Attend local community events and festivals to meet new people and learn about Dutch traditions.
- Join social clubs or hobby groups based on personal interests to connect with like-minded individuals.
- Participate in language exchange programs or conversation groups to improve language skills while making friends.
- Volunteer for local initiatives or charity organisations to meet locals and contribute to the community.
- Utilise online platforms and social media groups specifically designed for expats to find social events and gatherings.

Popular Dutch activities and hobbies:

- **Cycling:** Explore the extensive cycling infrastructure and enjoy leisurely bike rides in the picturesque Dutch landscapes.
- **Water sports:** Engage in activities like sailing, windsurfing, or paddleboarding, taking advantage of the Netherlands' abundant waterways.
- **Football:** Attend football matches, support local teams, or join recreational football leagues to experience the passion for the sport.
- **Ice skating:** During winter, try ice skating on frozen canals or visit ice rinks to embrace a beloved Dutch winter pastime.
- **Outdoor markets:** Visit local markets to experience the vibrant atmosphere, taste fresh produce, and discover local crafts.

Introduction to Dutch cuisine & local specialties:

- **Dutch cheese:** Sample various types of Dutch cheese, including Gouda, Edam, and Leerdammer, and learn about their distinct flavors.
- **Traditional dishes:** Try classic Dutch dishes such as stamppot (mashed potatoes with vegetables), haring (raw herring), and bitterballen (deep-fried meatballs).
- **Sweet treats:** Indulge in delightful Dutch sweets like stroopwafels (syrup waffles) and poffertjes (mini pancakes).
- **Local beverages:** Explore Dutch beverages like jenever (Dutch gin) and craft beers from local breweries.
- **Culinary festivals:** Attend food festivals to immerse yourself in Dutch cuisine and discover regional specialities.



Ready to start your career in the Netherlands?

Let us guide you on your journey to employment and connect you with exciting roles at international companies.

[View our vacancies](#)