



2026

Relocation to the Netherlands

Practical Employee / Contractor Guide

OUR ACCREDITATIONS & ASSOCIATIONS:



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Country overview

The Netherlands is a highly attractive destination for international professionals, known for its high quality of life, excellent infrastructure, and vibrant multicultural cities. From the historic canals of Amsterdam to the tech hubs of Eindhoven, the country offers a rich cultural heritage, a strong work-life balance, and a business-friendly environment. English proficiency is high among the Dutch population, making it easier for expats to integrate.

This practical guide is designed to make your transition to life and work in the Netherlands as smooth as possible. It walks you through essential steps – from obtaining the correct work visa and registering your residence to setting up a bank account, accessing healthcare, and understanding taxes and the cost of living. Whether you're planning your move or have just arrived, this step-by-step guide will help you navigate the key aspects of Dutch bureaucracy and daily life with confidence.

Netherlands

Here are some basic facts and statistics about the Netherlands

Population:	~18.13 million (end of 2025)
Capital:	Amsterdam
Currency:	Euro (EUR)
International community:	Approximately 27% of residents have an international or migrant background
Official Language(s):	Dutch (English is widely spoken as a second language)
Weather:	Temperate maritime climate, with mild summers and cool winters. Average July temperature ~17°C, average January temperature ~3°C. Expect moderate rainfall year-round and occasional snow in winter
Largest cities:	Amsterdam, Rotterdam, The Hague, Utrecht, and Eindhoven
Minimum wage:	Statutory national minimum wage of €14.71 per hour for ages 21+ as of 1 January 2026 (approximately €2,550 per month based on a 40-hour week). The government adjusts this twice a year.

Your relocation checklist for moving to Netherlands

A practical step-by-step checklist covering the key pre-departure and arrival tasks.

- Research living costs and salary expectations
- Learn about taxes and social security
- Decide where to live
- Secure employment or contracts
- Check visa requirements
- Arrange accommodation
- Obtain a Dutch SIM card
- Register your residence (BSN)
- Apply for/collect your residence permit
- Open a local bank account
- Take out health insurance
- Keep track of important dates
- If self-employed: Register your business with the Dutch Chamber of Commerce (KvK) and obtain a VAT number before starting work

SECTION 1:

Immigration

The basics of Dutch immigration

Who needs a Dutch visa?

EU/EEA/Swiss citizens: If you are a citizen of an EU or EEA country (or Switzerland), you have the right to enter, live, and work in the Netherlands without a visa or work permit. EU freedom of movement means you can simply move to the Netherlands, though you must register with the municipality if staying longer than 4 months. No residence card is required for EU nationals, but you will need to obtain a BSN and may optionally register with the IND.

UK citizens: Since Brexit, UK nationals are treated as non-EU citizens – if coming for more than 90 days, you generally need a work visa/residence permit (unless you hold an EU family residence card or other special status).

Non-EU/EEA citizens: For stays over 90 days, a residence permit is required, usually tied to the purpose of stay (work, family etc.). In many cases, you must apply for a long-stay entry visa (MVV) in your home country and a residence permit in the Netherlands. Upon arrival with a visa, you will typically need to collect your residence permit card from an IND desk and register at the gemeente. Non-EU newcomers may also be required to undergo a tuberculosis (TB) test unless exempt by

nationality (the IND will inform you if this is needed as part of your residence permit conditions).

Work Permits

The Netherlands has a dual system depending on skill level and sponsorship: for most skilled workers, the work authorisation is embedded in the residence permit; for others, a separate work permit (TWV) may be needed. Below are common visa/residence permit types for working in the Netherlands:

- **Highly Skilled Migrant (Kennismigrant):** This is the most common route for skilled expat employees. It requires a job offer from a recognised sponsor employer (a company approved by the IND). There is a minimum gross salary requirement which is updated annually. As of 1 January 2026, the minimum gross monthly salary for a Highly Skilled Migrant aged 30 or over is €5,942 (and €4,357 for those under 30), excluding 8% holiday allowance. The employer applies directly to the IND for your residence permit; no separate work permit is needed. This permit is typically granted for the duration of the employment contract (up to 5 years at a time).

- **EU Blue Card:** An EU-wide work permit for highly skilled workers that offers intra-EU mobility. To qualify in the Netherlands, you need a higher education degree and a job contract of at least 12 months. As of 1 January 2026, the gross monthly salary threshold is €5,942 (or €4,754 under the reduced criteria for recent graduates). Unlike the local HSM permit, the employer must also meet certain criteria but need not be a recognised sponsor under national rules. The Blue Card is valid up to 4 years and can lead to opportunities to move to other EU countries after 18 months. Family reunification is expedited under this scheme.
- **Intra-Corporate Transfer (ICT) Permit:** For non-EU employees of a multinational company being sent to the Netherlands as a transferee (e.g. to a branch office). This permit is based on the EU ICT Directive. You must have been employed by the company for at least 3–6 months abroad and be coming to a managerial, specialist, or trainee role. The ICT permit allows a stay usually up to 3 years (1 year for trainees) and is arranged by the employer. No separate work permit is

required, but you remain an employee of the home country entity. It's a common route for short-term postings.

- **Entrepreneur/Self-Employment Visa:** If you plan to work as a freelancer or start your own business, you may apply for a residence permit for self-employment. This process is rigorous – Dutch authorities will evaluate your business plan, experience, and the venture's economic value to the Netherlands on a points-based system. Certain nationalities have easier access (for example, under the Dutch-American Friendship Treaty, US citizens can more readily start a business). You must demonstrate sufficient income from your business. Many expats instead opt for working through an umbrella company or as a highly skilled migrant if possible, as those routes are simpler.
- **Family reunification:** If your spouse or partner is a legal resident in the Netherlands, you can apply for a dependent residence permit to join them. This usually allows you to work without an extra permit. Proof of relationship and sufficient income of the sponsor are required. For EU citizens in NL, family members have rights under EU free movement (and may need to apply for a residence card under EU law).

Residence permits & registration

Once in the Netherlands, all foreigners staying long-term must register at the gemeente and obtain a residence permit (for non-EU). The IND issues residence permit cards for the approved duration (often 1-5 years depending on the contract or purpose). Keep in mind that within 5 days of moving to a new address in the Netherlands, you must update your registration at the municipality. Permits are typically renewable as long as you continue to meet the requirements (employment, sufficient income, etc.). After 5 years of continuous legal residence, you might be eligible for permanent residence or EU long-term resident status.

Immigration medical requirements

The Netherlands does not generally mandate medical exams before arrival (apart from TB testing for certain nationalities after arrival).

If you require guidance on selecting the appropriate visa or need assistance with your application, it is advisable to seek expert help. The immigration specialists at Access Financial are dedicated to supporting you through every step. Please reach out to us at immigration@accessfinancial.com for personalised assistance.



SECTION 2:

Settling in the Netherlands

Settling in the Netherlands

Finding Housing

Securing accommodation is one of the biggest challenges for newcomers. The Dutch housing market, especially in popular cities like Amsterdam and Utrecht, is competitive and prices are high. Expect to pay a monthly rent of anywhere from ~€800 for a small studio in a smaller city up to €1,500+ for a one-bedroom in Amsterdam's center. Landlords typically ask for a one or two-month deposit. Housing websites such as [Pararius](#), [Funda](#), [Kamernet](#), and [Housing](#). Anywhere list rentals. Note that many listings go fast, and sometimes an agent (makelaar) is used. It's required to have a registered address for your gemeente registration, so even if you start with a temporary address, update the municipality when you move to a long-term place.

Local registration (BRP)

Everyone residing in the Netherlands must register in the Municipal Personal Records Database (BRP) at their local city hall. This yields your BSN as mentioned. To register, you need a rental contract or proof of address and your ID/passport. Registration is essential – without it, you won't get a BSN which is needed for virtually all dealings (from getting paid to signing up for utilities). If you move within the Netherlands, you must re-register your new address. Registration also makes you count as a resident for local taxes (like waste collection fees) and

determines where you can vote in local/EU elections if eligible.

Getting a SIM card

The Netherlands has excellent telecom networks. Main mobile providers include KPN, VodafoneZiggo, T-Mobile.

Opening a bank account

A local bank account is necessary for receiving salary in euros and convenient for paying Dutch bills (like rent and utilities) via direct debit. Major banks friendly to expats include ING, ABN AMRO, Rabobank, and bunq (a digital bank). Some banks (like ABN AMRO and bunq) offer English-language online banking and customer service.

Utilities and services

When renting, check which utilities are included. Often, water is managed by regional water companies (you'll register and pay a quarterly bill). Electricity & gas are supplied by various providers (Vattenfall, Eneco, Essent, etc.) – you can choose a supplier when you move in if the previous contract doesn't continue. Average combined utility costs (electricity, heating gas, water) for an apartment can be around €150–€200 per month, depending on usage and energy prices. Trash collection and municipal taxes: As a resident, you'll pay local taxes

for waste and water treatment – typically billed annually by your municipality.

Transportation

The Netherlands boasts excellent public transportation and is famous for cycling. In cities, bicycles are often the fastest way to get around. You can buy a new bike (€250–€800) or a used bike (€50–€200, check local markets or [Marktplaats.nl](#)). Public transport is organised via the OV-chipkaart system – a rechargeable smart card used on trains, trams, buses, and metros nationwide. A monthly public transport pass (for unlimited travel in a city region) costs around €100–€120 depending on the area.

Childcare and schools

If you're moving with children, arrange childcare or schooling early. Daycare for children 0–4 years is in high demand. Typical 2026 daycare rates range from €11–€14 per hour, and many children attend 2–4 days per week. Without subsidy, a full-time daycare spot easily costs €1,500+ per month. However, working parents are eligible for a government childcare allowance (kinderopvangtoeslag) that can refund a substantial portion of these costs, depending on income (your eligibility starts once you're working and registered, and your child is in a registered daycare).

There is a maximum hourly rate eligible for subsidy (in 2026: €11.23 per hour for daycare and €9.98 per hour for after-school care) – if the daycare charges above this (some do), the excess is fully out-of-pocket. It's important to apply for the allowance in time (through the tax office). For older children (4+), the Dutch school system provides free public schooling. Public primary and secondary schools are of high quality and taught in Dutch, with extra support for non-Dutch speakers. Many expat parents choose local schools – children generally pick up the language quickly. There are also international schools (with instruction in English or other languages), but these can be very expensive (tuition ranging €5,000–€20,000 per year) and often have waiting lists. Depending on your employment package, sometimes employers cover international school fees. There are also bilingual schools and “international streams” at some Dutch schools as a middle-ground. Compulsory education in NL starts at age 5 (though nearly all kids start at 4).

Cost of living overview

While salaries in the Netherlands are good, the cost of living is relatively high, especially in housing. Below is a summary of average monthly expenses for a single person in the Netherlands (2026 data):

Expense	Average Monthly Cost (EUR)
Housing (rent)	€975 (nationwide average for a 1br)
Utilities (energy, water)	€200
Groceries	€400
Public transport (pass)	€120
Health insurance	€159 (2026 average)
Leisure (dining out, etc.)	€200
Total (single person)	~€2,104



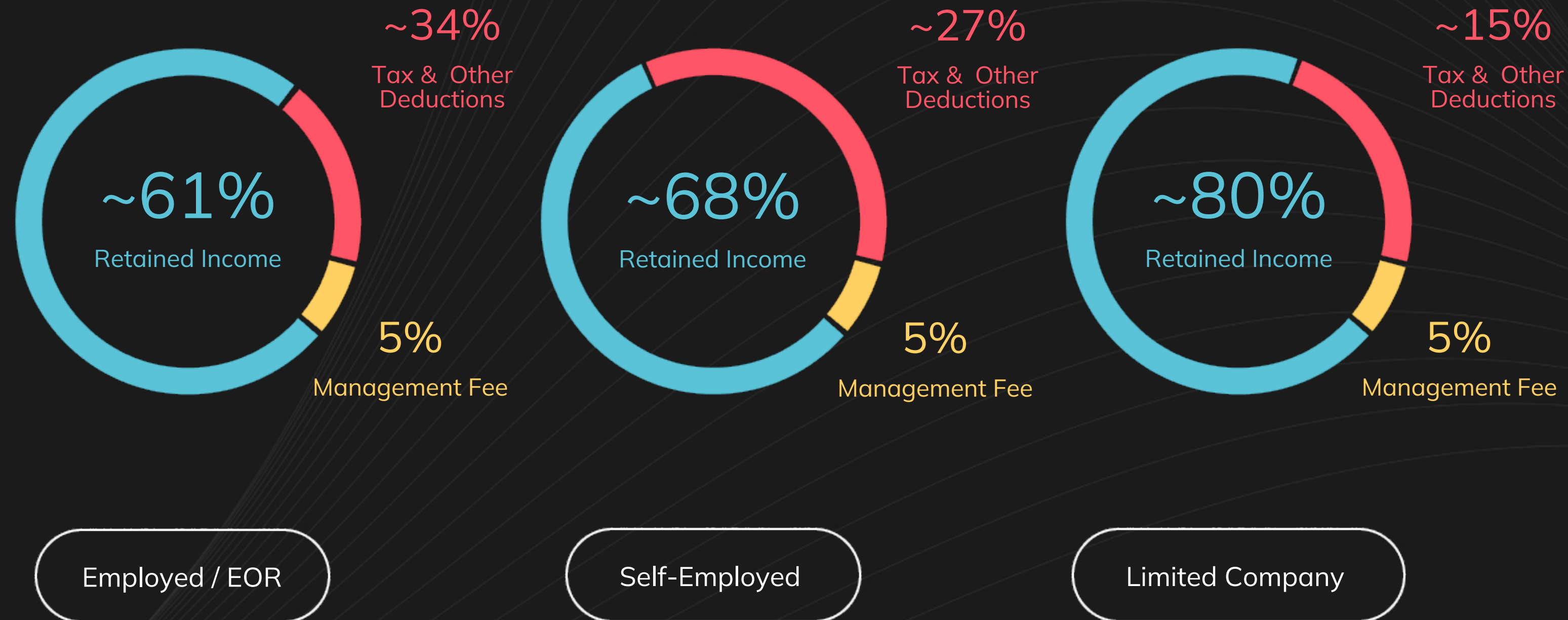
SECTION 3:

Working in the Netherlands

Take-home pay simulation

*The percentage shown is an illustration based on various assumptions and is intended to provide an indication of what you may take home as net pay. For a more detailed projection, please [contact our sales experts](#).

**In an EOR solution, the management fee is paid by the end client.



Employment contracts

In the Netherlands, you will typically be employed under either a fixed-term (temporary) contract or a permanent contract. Temporary contracts can be offered consecutively, but there is a “3 x 3” rule: after 3 successive fixed-term contracts, or after 3 years of continuous temporary employment with the same employer, the contract must convert to a permanent (indefinite) contract by law. (Collective Labour Agreements (CAOs) can modify this in some cases, but 3 years is the general standard.) Fixed-term contracts that are shorter than 6 months cannot include a probation period by law, and they end automatically at the end date (no notice required unless stipulated). Permanent contracts are the norm for long-term employment and require notice for termination. It's common to have a collective labour agreement (CAO) in certain industries that sets minimum conditions (e.g., IT, healthcare, finance might each have their own CAO). Always check if a CAO applies to you, as it may grant additional rights (like extra holidays or bonus schemes).

Working hours and overtime

A standard full-time work week is 40 hours (5 days of 8 hours), though some sectors use 38 or 36 hours as full-time. The law allows a maximum of 9 hours per day and 45 hours per week on average, with an absolute cap of 12 hours in a single shift and 60 hours in a week, but only for short periods – over a longer period, you cannot exceed 48 hours/week on average.

Probation period

Dutch employment contracts often include a probation period (proeftijd) at the start. The maximum length is 2 months for permanent or long (≥ 2 years) contracts, and 1 month for fixed-term contracts shorter than 2 years. If you have a temporary contract of 6 months or less, a probation period is not legally allowed at all.

Leave entitlements

By law, full-time employees get at least 20 paid vacation days per year (4x the weekly working hours). In practice, many employers give 24 to 30 days for white-collar jobs, especially if a CAO applies. Annual leave is pro-rated for part-time. You accrue leave throughout the year and employers usually encourage you to take it – you're entitled to carry over statutory leave for up to 6 months into the new year (after which statutory leave expires if not used), while any extra above-statute leave might carry over longer depending on company policy.

Maternity leave

At least 16 weeks fully paid leave for mothers (usually 4-6 weeks before due date and 10-12 weeks after birth) funded through social security.

Paternity/partner leave

1 week of paid leave for partners at 100% salary, to be

taken within 4 weeks of birth, plus an additional 5 weeks of partner leave during the first 6 months after birth at ~70% pay (paid by social security).

Parental leave

Each parent of a young child is entitled to unpaid parental leave (26 times their weekly hours, per child under 8). As of 2022, the first 9 weeks of this parental leave can be taken with an allowance (paid by UWV at ~70% of salary, capped) if taken in the child's first year – encouraging parents to take time off early. The remainder is unpaid unless your employer offers something.

Sick leave

If you fall ill, employers are required to continue paying a percentage of your salary during sickness. Typically this is 70% of your wage for up to 104 weeks (2 years), with at least the minimum wage guaranteed. Many companies pay 100% for some initial period (e.g., first few months) by policy or CAO.

National holidays

There are around 11 public holidays (e.g., New Year's Day, King's Day, Easter Monday, Liberation Day, Ascension, Pentecost Monday, Christmas). Unlike some countries, Dutch law does not guarantee these as paid days off – it's up to the employment contract or CAO. In practice, most office workers do get them off, except possibly Good

Friday or Liberation Day (May 5) which are sometimes regular workdays depending on the year or contract.

Termination

The Netherlands has strict employment protection laws compared to some countries. If your employer wants to terminate a permanent employee, they must have a valid reason under law (like economic redundancy, long-term illness, performance issues, etc.) and follow a procedure. In many cases, the employer must obtain permission from the UWV (employment office) or a court before dismissal, unless it's a mutual agreement or within probation. It's common for employers and employees to reach a settlement agreement to mutually end the contract with terms (often including a severance payment) rather than going through a formal procedure.

Notice periods

Notice periods are usually defined by law and contract: the statutory notice for the employer depends on length of service – e.g. 1 month if employed less than 5 years, 2 months if 5–10 years, 3 months if 10–15 years, 4 months if >15 years. The employee's statutory notice period is 1 month. These can be adjusted in the contract, but if an employee's notice is set longer, the employer's must be at least double that. During probation, termination can be immediate with no notice. If terminated via UWV or court, the employee is generally entitled to a transition severance payment of 1/3 of a month's salary per year of

service (for however many years worked, pro-rated) – this is a legal minimum. Many employers provide more in a social plan or settlement, but that's case by case.

If you resign voluntarily, you must give notice (usually 1 month, or whatever your contract says) and you typically are not entitled to unemployment benefits unless you had "urgent reasons." If you are on a fixed-term contract, it simply ends on the end date.

Self-employment and contracting: If you are working as an independent contractor (ZZP'er), Dutch law does not consider you an employee, so many of the above rules (leave, notice, etc.) don't apply – you set your own terms via contracts with clients. Important 2026 update: the Dutch Tax Administration is now fully enforcing rules against false self-employment. Following a "soft landing" period in 2025, from 1 January 2026 the Belastingdienst may impose fines in addition to retroactive wage tax assessments where an engagement is reclassified as employment. A new framework, the VBAR Act (Clarification of Assessment of Employment Relationships), is expected to take effect during 2026 and will introduce a legal presumption of employment for freelancers earning below approximately €36 per hour. Clients and contractors can still use approved model contracts to demonstrate a genuine self-employed relationship, but the substance of the working relationship (authority, integration, entrepreneurship) is decisive.



SECTION 4:

Tax & Social Security

Income tax system

The Netherlands taxes residents on worldwide income, divided into three categories called “Boxes.” **Box 1** is income from work and home (salaries, business profits, and your primary home’s imputed rent); **Box 2** is income from substantial shareholdings (e.g. dividends from owning >5% of a company); **Box 3** is income from savings and investments (taxed on a deemed rate of return). Most people will primarily deal with Box 1 (your salary). The Dutch tax year is the calendar year.

2026 Income tax rates (Box 1)

For individuals below state pension age, the 2026 progressive rates are:

0 – €38,883	35.75% (incl. 27.65% social security + 8.10% income tax)
€38,883 – €78,426	37.56% on this slice of income
Above €78,426	49.50% on all income above this threshold

Tax credits

The Netherlands has several tax credits (heffingskortingen) that reduce the tax you pay – notably the general tax credit and the employment tax credit. These are higher for low incomes and phase out as income increases. In 2026, the maximum general tax credit is €3,115, and the

employment credit is up to €5,685 for middle incomes. These credits are automatically applied via payroll if you’re employed, ensuring your employer withholds less tax for those amounts.

Tax return filing

If you are employed with a single job, your taxes are usually settled through payroll withholding. However, as an expat you will likely need to file a tax return (aangifte) for the year you arrive and leave (the partial year returns) and if you want to claim certain deductions or refunds. The tax authority (Belastingdienst) will send you a letter (a M-form for migration year, or an invitation for digital filing). The annual income tax return is due April 30 of the following year, but if you register in the Netherlands, you can often file online via the DigiD system (a digital ID – worth applying for as soon as you have your BSN).

30% ruling (expat tax benefit)

The Netherlands offers a tax incentive to attract foreign specialists – the 30% ruling. Under this regime, 30% of your gross salary can be paid out tax-free for up to 5 years. In effect, you are only taxed on 70% of your wage, which significantly increases net pay. To qualify, you must be recruited from abroad, meet certain salary criteria, and possess skills or experience that are scarce in the Dutch job market. For 2026, the minimum taxable salary to qualify is €48,013 (or €36,497 for under-30s with a master’s degree). The tax-free allowance is capped on salaries up to the WNT norm of €262,000. The maximum tax-free percentage remains 30% in 2026 but drops to 27% for new rulings from 1 January 2027. The ruling is granted by the tax office on your employer’s application. If approved, your payslip will show 30% of pay as a tax-free allowance for “extraterritorial costs.”

Social security contributions

The Dutch social security system is comprehensive, covering state pensions, unemployment, disability, childcare subsidies, healthcare, etc. Funding comes from both employee contributions and employer contributions:

- **Employee contributions:** As noted, the national insurance components (AOW, etc.) are taken via the income tax system (27.65% on income up to ~€38k). These cover the state old-age pension, survivor benefits, and long-term care insurance. If you’re employed, these are automatically withheld – you don’t pay social security separately; it’s part of your tax. There is no separate “social security tax” on your payslip for these general schemes (it’s embedded in Box 1 tax). For most employees, beyond that threshold, you aren’t paying more into those general social funds.
- **Employer contributions:** Employers bear significant additional costs on top of your gross salary. They must pay contributions for unemployment insurance (WW), disability insurance (WIA/AOV), child care fund, and the Health Insurance Act (Zvw) contribution on your behalf. These rates can vary by sector and company size. For example, in 2026 the employer’s health insurance contribution is approximately 6.51% of your salary (up to an annual ceiling). Unemployment and disability funds together can be roughly another 4–7% (lower for permanent contracts, higher for temps). In total, the effective employer social costs often amount to an additional ~15–20% of gross wages (varies). The employee doesn’t directly see this, but it’s good to know that hiring someone costs the employer

significantly more than the gross salary due to these contributions.

- **Self-employed contributions:** If you are self-employed (no employer), you do not pay the employee insurance (unemployment/disability) contributions – but you also cannot claim those benefits. You still pay the national insurance (AOW, etc.) through the income tax. Many self-employed people opt to buy private disability insurance to protect their income, since there's no UWV safety net if they can't work (see Insurances section). Self-employed persons must also pay the healthcare (Zvw) contribution themselves – approximately 5.26% of business profit up to the ceiling (2026 rate), instead of an employer paying it. Essentially, you'll handle your own pension and risk insurances; however, you do benefit from tax allowances for entrepreneurs (like the zelfstandigenaftrek deduction to lower your taxable income if you meet hours criteria – note: this deduction is being phased out and was reduced to €1,200 in 2026 (down from €2,470 in 2025), and will settle at €900 from 2027).

VAT

The VAT (BTW in Dutch) is a consumption tax on goods and services. The standard VAT rate is 21% in the Netherlands. There is a reduced rate of 9% for essential items like most foods, books, medicine, haircuts, and local transport. Note: from 1 January 2026, the VAT rate on short-stay accommodation (hotels, B&Bs, holiday rentals) rose from 9% to 21%; campsite stays remain at 9%. Some things are 0% (mostly exports, international services) or VAT-exempt (education, medical services, rents). As a consumer, VAT is usually included in the price you see. If you're a contractor/business, and if you register a business (with a VAT number), you'll likely need to charge VAT on your invoices and periodically file a VAT return (quarterly, in most cases) to pay the tax to the authorities, minus any VAT you paid on business expenses. One advantage: there's a small business exemption (KOR) for very small enterprises (annual

turnover under €20k) where you can opt out of charging VAT entirely – useful for side gigs or freelance work that stays small.

Avoiding double taxation

If you're an expat, you might worry about being taxed both in the Netherlands and your home country. The Netherlands has an extensive tax treaty network and its domestic law provides for relief to avoid double taxation. If you're considered a Dutch tax resident, you will report worldwide income, but if some of that income (like foreign salary or property) is taxable in another country, typically the Netherlands will either exempt it or give a credit for the foreign tax paid, according to the treaty.

Pension system

The Dutch pension system is often called the 3-pillar system:

- **Pillar 1:** State pension (AOW): This is a basic pension provided by the government to everyone who has lived/worked in NL, funded by those social security contributions. The AOW pension age is 67 in 2026 and will rise to 67 years and 3 months from 2028. A full AOW pension (after ~50 years of NL residence) is not very high – roughly €1,275 per month for a single person at 2026 rates (net of tax) – but it provides a floor. As an expat, you will likely only accumulate AOW for the years you reside and are insured in NL (2% per year). If you leave, you stop accumulating, but you can choose to voluntarily continue paying into AOW for up to 10 years after leaving to avoid gaps – though few do this, it's an

option if you plan to retire in NL or want the Dutch pension.

- **Pillar 2:** Workplace pension: Many employers offer a collective pension plan. In fact, if a CAO or industry-wide pension fund covers your sector, enrollment may be mandatory. Typically, around 8-12% of your salary might be contributed to a pension fund (with employer paying a bulk and you paying a part from salary). These funds invest and will pay you a retirement income from, say, age 67. If you're only in NL a few years, you will vest a small pension which can often remain in the fund until retirement, or if very small, you might be able to transfer or withdraw it. Be sure to keep your Dutch addresses updated so that they can find you later for payout, or consider transferring your pension if you move within the EU (pension transfer is possible between some countries' plans, though conditions apply). If your employer doesn't have a pension plan, you may want to invest on your own for retirement, as only the state pension alone likely won't suffice.
- **Pillar 3:** Private savings: This includes any additional personal retirement savings or investments you make (private pension insurance, annuities, etc.). There are tax-favored products for people who want to save extra for retirement, especially if you don't participate in a good employer plan. For instance, you can contribute to certain individual retirement accounts (lijfrente) and deduct some contributions, within limits, to supplement later income.

SECTION 5:

Insurances

Health Insurance (mandatory public scheme)

All residents of the Netherlands are legally required to have standard health insurance (zorgverzekering). The Dutch healthcare system is privatised in terms of providers, but heavily regulated by the government. Within 4 months of becoming a resident (registration), you must purchase a basic health insurance package from a Dutch insurer. The basic package is the same across all insurers by law – it covers general practitioner visits, hospital care, most medications, maternity care, etc. Insurers cannot refuse anyone for the basic coverage and must charge the same for all ages. In 2026, the average basic health insurance premium is approximately €159 per month, and the compulsory annual deductible (eigen risico) remains at €385.

Supplementary and private health insurance

The basic package doesn't cover things like dental care for adults, extensive physiotherapy, glasses, or alternative treatments. Many people purchase additional insurance for these extras. These supplementary packages are optional and vary by insurer.

Our partners at [IMG](#) are equipped to assist you in selecting the most suitable private health insurance for you and your family.

Professional indemnity insurance

This is particularly relevant for contractors and certain professionals. It covers financial damages to clients or third parties caused by your professional mistakes or negligence. Under Dutch law, professional indemnity insurance is compulsory only for a few regulated professions (like doctors, lawyers, architects, accountants, and financial advisors). However, even if not mandated by law, many clients or agencies require contractors to hold this insurance. For example, if you're an IT consultant and a mistake you make causes major business disruption to the client, they might claim damages – a professional liability policy would handle such claims.



SECTION 6:

About Access Financial

About Access Financial

It can be challenging to determine which visa is suitable, how to choose the optimal solution for your contract, deciding who will handle payroll calculations, etc., in the Netherlands; this requires great attention to detail and a profound understanding of local best practices.

At Access Financial, we don't just handle payroll — we're your partner in business growth. We provide a full set of services allowing corporate clients, recruitment agencies and professional contractors to operate in an optimal manner while ensuring that all local compliance obligations are taken care of. In addition to payroll services, we offer:

Contract Management: We take care of all onboarding procedures, compensation and benefits, tax filings, and, when applicable, off-boarding requirements (e.g. local deregistrations).

Tax & Legal Compliance: We offer personalised consultations to evaluate your specific needs prior to your relocation to the Netherlands, throughout your stay, on departure, and on your arrival back home.

Work Permits & Immigration Assistance: Our immigration experts will navigate you through local visa/permit requirements and processing times, ensuring that you have the necessary right to work in the Netherlands.

Our solutions in the Netherlands

- **Employment/EOR** One of our solutions for workers in the Netherlands is to operate through our umbrella company. We handle all billing, payroll and withholding deductions (e.g. income tax/social security) and payments on your behalf. You'll receive full administrative support from us, while remaining responsible for your client work and deliverables.
- **Self-Employment:** We will compliantly register you as a self-employed person (independent) and assist with filing obligations throughout your contract term. We'll deregister you if/when you end your assignment in the Netherlands and close-off any final compliance reporting requirements.
- **Limited Company:** Maybe you are an experienced contractor with your own existing limited company and want to maintain your business growth by using your company while contracting abroad?

Or, perhaps you don't have an existing limited company, but you are ready to take the next step in your contracting journey by considering forming one, to enhance your professional brand and corporate identity?

In either case, our limited company solution may be the option for you and one of our solution experts will be more than happy to discuss your individual circumstances further.

If you're ready to take advantage of our services/solutions, [reach out to us today](#).

Together, we'll ensure your contract runs smoothly and your business thrives in 2026 and beyond.

SECTION 7:

Useful Resources

Useful resources

Government and Official Services

- ✓ Immigration & Visas – IND (Immigration and Naturalisation Service): The official site for all residence permits, visas, and citizenship matters.
 - ✓ Website: ind.nl
- ✓ Visa Information (Ministry of Foreign Affairs – Netherlands Worldwide): Informational portal on whether you need a visa and how to apply from your country.
 - ✓ Website: www.netherlandsworldwide.nl
- ✓ Dutch Tax Authority – Belastingdienst: For info on income tax, BTW (VAT), and allowances (toeslagen). Some pages are available in English.
 - ✓ Website: www.belastingdienst.nl
- ✓ Rules for self-employed (Business.gov.nl): Official portal for entrepreneurs, with English summaries of regulations (taxes, KvK registration, VAT, etc.).
 - ✓ Website: business.gov.nl

Housing and Daily Life

- ✓ Housing search platforms:
 - ✓ Pararius – Largest expat-friendly rental listings aggregator.
 - ✓ Website: www.pararius.com
www.funda.nl/en/rent/

- ✓ Short-term housing:
 - ✓ HousingAnywhere – Platform for furnished mid-term rentals (popular for expats).
 - ✓ Website: housinganywhere.com
- ✓ Local registration offices: Find your city's official site.
 - ✓ Amsterdam International Registration (expat center) – one-stop for BSN and permits in Amsterdam region.
 - ✓ Website: www.inamsterdam.com

Transportation and Travel

- ✓ Public Transport Planner – 9292: A convenient journey planner for all public transport in the Netherlands (train, bus, tram, metro). Also shows prices.
 - ✓ Website: 9292.nl/en
- ✓ Dutch Railways (NS): Schedules, tickets, and discount subscriptions for trains.
 - ✓ Website: www.ns.nl/en
- ✓ OV-chipkaart: Official site explaining the public transport payment card system and how to use it.
 - ✓ Website: www.ov-chipkaart.nl

Tax and Finance

- ✓ 30% Ruling Information (Belastingdienst): Official conditions and application for the 30% facility (usually your employer applies, but you can read the criteria).
 - ✓ Website: www.belastingdienst.nl

Access Financial Netherlands

- ✓ If you have any questions about the services we provide or need assistance with your work setup:
 - ✓ Access Financial – Official website and contact for inquiries.
 - ✓ Website: www.accessfinancial.com
 - ✓ IMG Health Insurance:
 - ✓ Website: [IMG](https://img.nl)
 - ✓ Jobbatical Relocation:
 - ✓ Website: [jobbatical](https://jobbatical.com)

Our Global Presence

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