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AMSTERDAM AREA ORIENTATION

Amsterdam is the capital of the Netherlands and has approximately 835,000 residents from 180 different countries. It is truly an international city. It's referred to by many residents as one of the great, small cities of the world having the advantages of a big city (culture, nightlife, international restaurants, extensive public transport) but with the cozy atmosphere of a smaller one (quiet, green and relatively compact).

As just mentioned, Amsterdam is relatively small. A 10–15 minute bike ride will get you pretty much anywhere you want to be. Hence we advise not to be too concerned with location, but focus more on choosing the home you like best. It's always good to have a feeling for the neighbourhoods though so here are some areas you might consider living in.

The Canals: Who doesn't want to live on the canals... watching the boats go by, people going about their daily life and tourists looking at a map on the middle of a bridge with bikes buzzing around them. Living on a Unesco World Heritage site has special appeal and the liveliness of central Amsterdam is amazing. There are hundreds of places to eat and plenty of nightlife, but also be aware of the costs; apartments in this area tend to be smaller and prices are steep.

The Jordaan: This was initially a poorer part of town, built for the people working in warehouses and factories. Later it became popular with artists and in the last 10 years it has started to attract professionals and young couples. Located west of the main canals, it has a number of beautiful canals flowing through it. Its quirky, narrow streets host a bohemian mixture of artists and expats with a core of working-class locals.

Old South (Oud Zuid): Like rubbing shoulders with famous locals (called BN-ers in Dutch)? This is a likely place to find them. Located just behind the Concert Building on Museum Square, it is a leafy part of Amsterdam with large, spacious houses. It is an ideal location for easy access to international schools, the Vondelpark and quality restaurants and cafes, which makes it very popular with expats. Prices are comparable to living on the canals but the houses, being more spacious, are better suited to families.

Old West (Oud West): Solid, down to earth, more affordable Amsterdam; where the locals still live and where you get to know your baker, butcher and green grocer. The area is home to many expats, particularly around 'Helmertsbuurt', which is somewhat more urban and edgy than Oud Zuid.

Westerpark: Part of Amsterdam West is the neighbourhood Westerpark. This lively part of Amsterdam hosts the Westerpark, which combines a big green space with the Westergasfabriek, a place with lots of cultural events. With old-school streets and shops, cafes and new restaurants, this neighbourhood offers a vibrant atmosphere. With only 10 minutes by bike, the PVH office Houthavens is a stonethrow away. Also the office on Stadhouderskade is reachable within 15-20 minutes by bike or public transport.

Bos&Lommer: Those two districts of Amsterdam are becoming increasingly popular. A bit more out to the west, the neighbourhood offers cultural establishments, parks and a multicultural crowd.

The Pipe (De Pijp): Some of the best bars and nightlife Amsterdam has to offer can be found here with rental prices somewhat lower than the inner city center (which is still only a stones throw away). It's no wonder this area attracts many students and young professionals. If you want to park your car easily though, don't live in The Pipe as finding a space towards the end of the working day is very difficult. But if you like to get out-and-about on your bike or shop at Amsterdam's biggest market (Albert Cuyp Market) then this vibrant gem might be the perfect location for you.

Zeeburg/IJburg: Something completely different... these areas have been newly developed over the last 15 years to reduce Amsterdam's housing shortage. Lacking perhaps the architectural charm of old Amsterdam but offers spacious, comfortable, modern housing at a reasonable price. You can even park your car by the front door and your house/apartment often has a 'water-view'. These areas are increasingly popular with families or couples that want more room to move and enjoy outdoor living, as many apartment complexes share a garden area.

Amstelveen: This is a leafy, prosperous, family-oriented suburb close to Amsterdam. A little further out than the other suburbs however easily accessible by public transport and it hosts an international school, is close to Schiphol airport and provides family homes with gardens and free parking. It also has an excellent shopping center and many different kinds of sporting facilities.

Het Gooi/Bussum/Naarden: An alternative option to big city living is one of the neighboring towns in the area known as 'Het Gooi'. Well connected with Amsterdam via public transport and motorways these affluent and pretty towns are bustling yet relaxed. If a slightly larger house and more greenery is what you're after this could be for you. Detached housing is possible although not always affordable in these areas, but benefits like easier parking, bigger back gardens and quieter streets are tempting. Many locals commute to Amsterdam for work, or work in the town of Hilversum, which is known as the radio and television broadcasting center of the Netherlands. Don't be surprised if you bump into a few TV stars in the area.

Timings

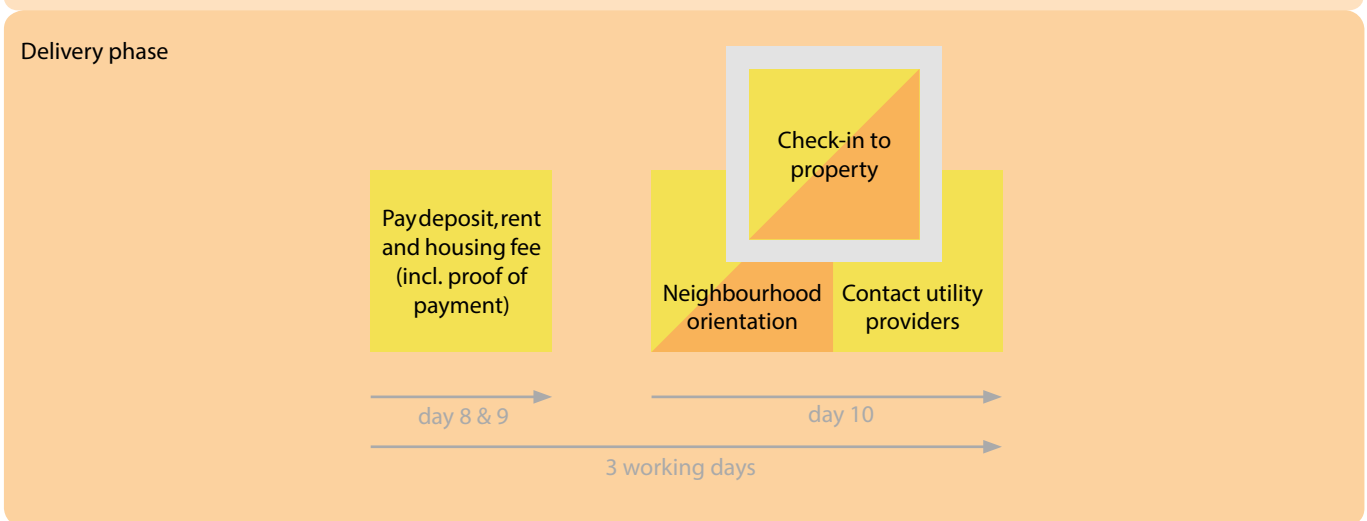
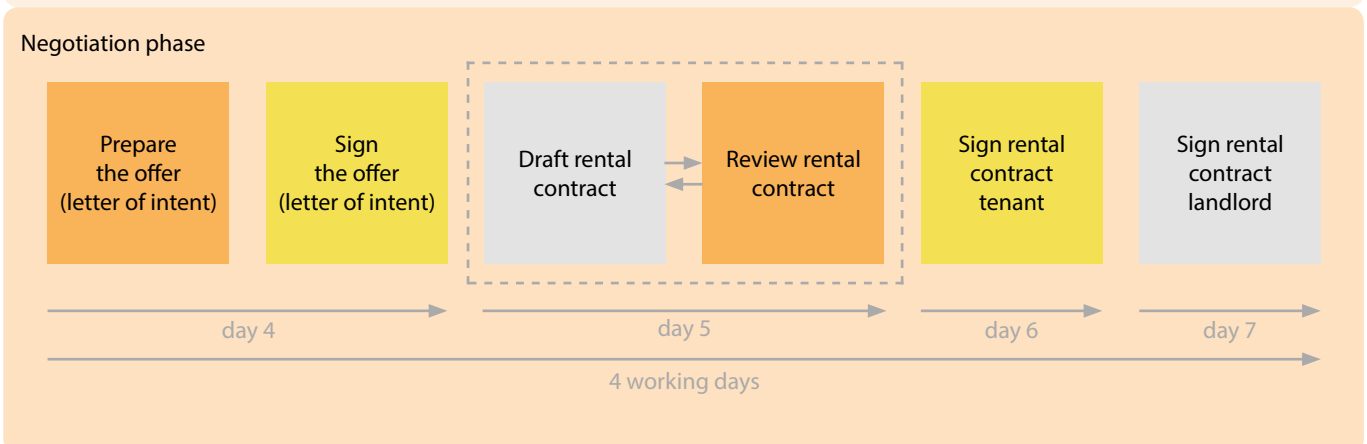
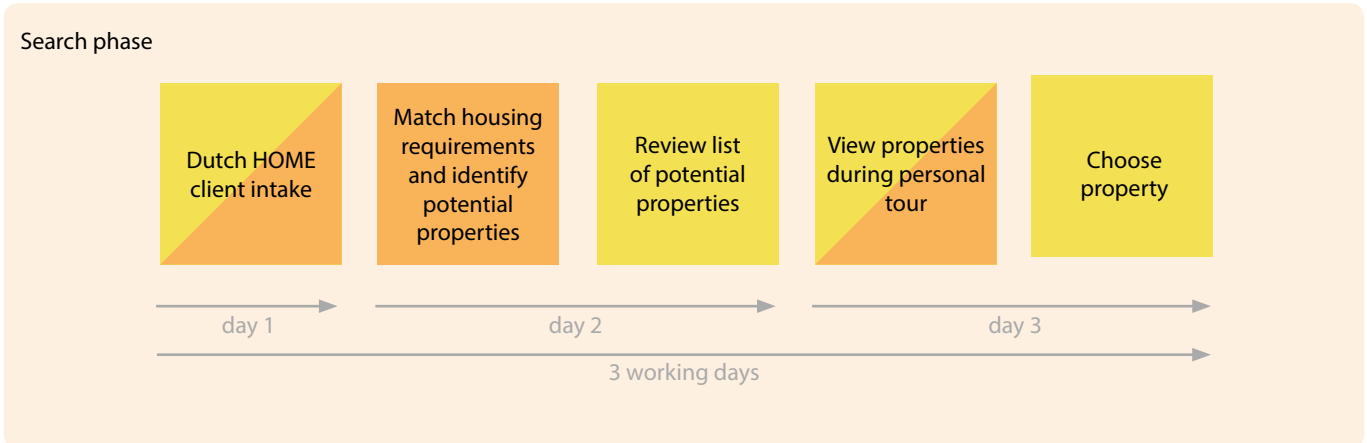
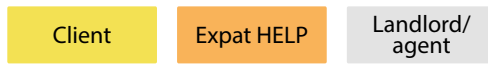
In most cases, we will start looking at properties with you as soon as you arrive, however if you have temporary accommodation (company apartment for example) in the meantime, we advise to start viewing rental properties about three to four weeks before you plan to move in, as most properties on the market are available immediately. The date we start searching for you will depend on your personal circumstances, but we advise not to start too early for two main reasons. You may run the risk that suitable properties have not yet been put on the market, or you may find a property you like too early, and could end up paying rent immediately just to secure it (i.e.: paying for weeks when you are not yet in the property).

Generally, assuming your housing requirements could be matched well, the timings are quite short. We can take care of the search, arrange the viewing appointments and have you signed up for your new home in as little as five to six working days if that is necessary for you. We are flexible because different situations need different approaches.

If you have very specific requirements, let us know during the intake meeting/call so we can advise you of what to expect, timings wise, to meet these.

On the following page we outline the timings of each phase.

Overview of Expected Timings



Welcome to the final phase of Dutch LIFE, which is called Settle. A lot of the necessary proceedings to do with arriving should now be out of the way, and this is the phase in which we help you get settled into your new surroundings and neighborhood.

This phase includes some optional aspects, like language courses for example, but also more practical things like finding a local doctor and dentist. By the end of this phase you should feel fully prepared with all the necessary information and local knowledge to really start building your life in the Netherlands.

We'll start off close to home, with your neighborhood.

GETTING AQUAINTED WITH YOUR NEIGHBORHOOD

You're most likely in your new home by now, so it's time to become familiar with your neighborhood and to meet your new neighbors (buuren).

In the Netherlands, it is customary to introduce yourself to your new neighbors just before or after you move into your new home. By 'neighbors' we mean the others who live in the same building as you. You are not expected to bring anything with you when introducing yourself, it's more just a nice gesture so they know who you are and vice versa. In return you might be invited to pop around sometime for coffee or a drink (borrel), but that is not always done immediately.

Generally neighbors are happy to help you out with getting to know the area, such as telling you where the nearest pharmacy or supermarket is, which local bike shop is best or when to put your household refuse out on the street.

If you choose not to introduce yourself, you are likely to just meet your neighbors out on the street anyway and then you will have the opportunity to say hello. Generally if you are the new person in the neighborhood you should take the initiative to greet neighbors... otherwise they may not approach you, thinking you want your privacy!

Our service includes orientating you with your neighborhood. So we will be there to show you where the local markets, parks and cafés are, where to find the recycling bins and even where the local post office is... to make sure you feel right at home.

LOCAL SERVICE PROVIDERS

Doctors/General Practitioners (GPs)

In the Netherlands you generally register with a GP/family doctor (huisarts) who has a practice close to your home, ideally within a 10/15 minute walk. It's not the law, but it's just the way the locals do it. Many practices have both male and female doctors, so when enquiring at a practice be sure to inform them of any preferences, as you are free to choose.

Although doctors in the Netherlands practice mainstream western medicine, there is a growing number who combine it with alternative treatment methods, such as homeopathy and acupuncture therapy. Though English is not their native tongue, most doctors speak English very well. Be aware that Dutch doctors are relatively reluctant to hand out medication, such as antibiotics, for general ailments such as coughing, painful throat and flu, so just keep in mind that local practices and available medications may vary from your country of origin.

There are many family doctors in-and-around Amsterdam and people's personal tastes and experiences vary greatly, making it difficult to recommend any medical practice in particular. Instead, we will locate and give you the information of some medical practices close to your new home. From that list we advise you to select two practices of your preference and give them a phone call to get a better understanding of their services. Contacting prospective doctors by phone also gives you an opportunity to check if they are currently able to accept new patient(s) or if their practice is temporarily full, which occasionally can be the case. If you want to proceed you can make an appointment for an introduction meeting (which might be charged as a consultation). In the Netherlands it is normal practice to get acquainted with your family doctor before needing to visit them due to illness.

For an introduction meeting you are usually required to bring:

- ID (e.g.: passport).
- Proof of medical insurance/insurance card.
- Medical records (even if they are in a different language).

Your family doctor should be the first point of contact for medical problems, with the exception of emergencies.

In an emergency dial 112 immediately for AMBULANCE, FIRE OR POLICE.

For non-emergencies, your family doctor will treat you first, and if required, they will refer you to a specialist.³² Appointments are made by telephone and most doctors have set hours and some even give advice over the phone. If the problem is serious, the doctor may make a house call, but this is not very common.

If you call your doctor outside regular hours, you will usually get a recorded message informing you how to contact the practitioner on duty. However if you urgently need a doctor in the evening, at night or during the weekend, and cannot get hold of your regular GP, you can also phone the:

Doctors Service Foundation of Amsterdam
(Stichting Huisartsen Dienstenposten Amsterdam - SHDA)

Phone: 088 003 0600

As doctors fill up quickly, the availability of the 'huisartsen' in the neighborhood will need to be checked upon arrival.

Dentists

Overall the Dutch tend to take good care of their teeth, visiting their dentist (tandarts) once or twice a year for a check-up (controle). For those over the age of 18, the cost of dental care is not included in the basic package (basispakket) of any health insurance policy. Supplementary insurance can cover up to 75% of the costs. For the exact coverage, it's best to check your health insurance policy terms document or contact your provider to discuss your policy.

Dutch dental surgeries are privately owned, i.e.: there are no state-run surgeries. Most surgeries are relatively small with one or two dentist(s) and a dental assistant. However, especially in the larger cities, an increasing number of dental centres with multiple dentists, assistants and dental hygienists are available. These centres offer a wider range of dental treatments.

Unlike with doctors, you can choose a dentist in whatever neighbourhood you like. Maybe one close to your place of work might be more convenient for example. It's wise to even ask other colleagues who they go to for dental care as well, as this is often a good source for a local, trusted, recommendation.

If you need emergency dental treatment outside normal office hours, telephone your dentist and their answering machine will tell you who to contact. But this information might only be in Dutch, so we advise to check what to do in emergencies ahead of time, for example upon registration with your dentist, and then keep that information handy.

For your first appointment, you generally are required to bring:

- ID (e.g.: passport).
- Proof of medical insurance/insurance card.
- Previous dental records can be helpful but are not necessary.

If you require any further information on other local service providers, please contact us and we'll be happy to help guide you in the right direction. In addition, we love to hear feedback on any doctors, dentists or other service providers that you've had contact with, as we constantly update and improve our information for future expats, based on your experiences.

32. A referral is generally necessary to see a specialist at a hospital, but is not required for medical practitioners, such as physiotherapists, dieticians and midwives.

DUTCH LANGUAGE SCHOOLS

If you're going to live in the Netherlands for more than a few months, it's not only practical to have a basic understanding of the Dutch language, but it can also help you feel more in touch with the local people and culture.

To learn Dutch, you'll find there are many different language schools available especially in areas such as Amsterdam and The Hague where many expats live. Generally, intensive courses are recommended if you want to acquire a basic level of Dutch in a short amount of time. These intensive (tailor-made) courses tend to be more expensive than weekly classes, but be mindful that tuition fees for the weekly classes will increase as the class sizes become smaller.

Babbel

Founded in 2007, the market leading online language course now has over 1.5 million user and offers 14 learning languages.

Babbel offers:

- courses for beginners, intermediates and advanced learners
- courses that train different skills: reading, writing, listening and speaking
- courses that require the ability to read and write
- beginner courses that will bring you to the level of A2/B1
- 7 display languages: English, German, French, Spanish, Portuguese, Italian and Swedish



DNA Languages

Our preferred supplier of Dutch training courses is DNA Languages. They offer courses to suit all levels and needs. DNA have their own training facilities but also offer courses at the office, or at home.

Please note that DNA Languages is exempt from BTW (value added tax), which means they do not need to add 21% BTW to their fees.

These are DNA Languages most common courses:

5-day Intensive Residential Language Course

- Full immersion into the Dutch language.
- Personal intake to determine your entry level and personal requirements, e.g.: where do you want to use your language skills?
- The five days can be scheduled flexibly, e.g.: Mon to Fri, or perhaps Wed to Fri combined with Mon and Tues the week after.
- Each day consists of six hours of private lessons.
- Student can use the onsite facilities.
- Consists of both classroom and practical activities.
- Fees ³³ are € 2,700 (subject to change).

Private Courses

- Tailor-made and organised flexibly to suit personal needs and availability.
- Personal intake to determine a suitable training, which can be altered accordingly if your needs might change during the course.
- Actual material supplied by the student can be integrated into the program to ensure a hands-on approach, e.g.: emails, business reports and presentations.
- PT20 = 20 hours of private lessons with a total fee of € 1,800 (subject to change).
- PT30 = 30 hours of private lessons with a total fee of € 2,700 (subject to change).
- At the end of the course you will receive a report of your progress.

Special Partner Programs

DNA Languages share our philosophy of focussing on all family members involved and have developed the following offers specifically for couples who are both interested in learning Dutch:

Combined Program Option

- Partners follow some part of the training course together and the other part individually.

33. These costs do not include accommodation (approx. € 70 per night incl. breakfast) and/or meals at the training centre, located in a beautiful mansion in Wassenaar (situated between Amsterdam and The Hague).

- For each partner there are 15 hours training together and 15 hours private tuition.
- Enables couples to focus on combined needs as well as individual requirements, e.g.: partners can both participate in the morning sessions and attend their own individual training program in the afternoon.
- Fees are € 2,025 per person (subject to change).

Individual Program Option

- Both partners follow their own preferred training course, e.g.: intensive courses PT20 or PT30.
- The first partner pays the regular fee, the second partner receives a 20% discount on his/her fee.

Young Expat Services (YES)

This language school offers services especially for expat kids. All YES employees lived abroad as a child or later with their families. So the feeling of leaving home and having to adjust to a new culture is known.

YES offers the following package in the first 6 weeks of school for €1.120.-:

- An intake with parents (to state your wishes).
- 10 hours of Dutch lessons in the school (during a period of 6 weeks).
- Weekly update by phone or email about the progress of your child.
- Close contact with teachers about the progress & well being of your
- Tips & Tricks for teachers to help your child settle quickly in class.
- Help with settling in the Netherlands including homesickness of the children.
- Support parents in finding their way in & around school.
- A soft landing for both parents and children!

YES also offers private lessons in one of their offices in Amsterdam, Laren or Haarlem. The costs are €70,- per hour.

Young Expat Services

Kromme Pad 5J
1251 HP Laren
info@youngexpatservices.nl
+31 6 14366627

www.youngexpatservices.nl

Other Language Training Institutes

Looking further a field, another reputable language school can be found in the south-east of the Netherlands. This institute is called: Regina Coeli, but better known as The Nuns in Vught, as it originally started as a girls' boarding school. Nowadays they offer many different language programs. Their intensive personal language program consists of a combination of private lessons, self study and group activities, whereby students stay in accommodation close to the institute. The total fee includes the training program, breakfast and transfers and costs about € 3,904. This fee does not include the necessary 21% BTW (value added tax) nor any accommodation costs.

At Expat HELP, we can arrange appointment(s) for you, either by phone or in person with the institute(s) of your choice. We also have more detailed information available on these institutes, or alternatively contact us to discuss your needs and budget further so that we can help you decide or find a suitable language training option.

LEISURE ACTIVITIES

No home is complete without getting involved in the things you love to do. There is a vast array of leisure activities on offer in the region of Amsterdam and, on request, we'll be happy to look into what's on offer in your area in terms of fun, relaxing, sporting or family activities. So if you have not done so already, let us know your interests in activities such as these below:

- International groups or expat clubs.
- Family groups.
- Sports clubs.
- Church services.
- Book clubs.
- Workshops and courses.
- Concerts, shows and theatre performances.

OBTAINING A DUTCH DRIVING LICENCE

Following on from the information regarding Driving Licence Requirements provided in Part 3: Arrive, we recommend that if you're planning to drive in the Netherlands then you should exchange your foreign licence for a local Dutch one.

To exchange your driving licence, you will need to make two visits to the Town Hall (gemeentehuis) or the local district office (stadsdeelkantoor) of your Municipality, in person. (We recommend you contact them beforehand to check if an appointment is necessary or whether you can just walk in).

The first visit will be to file a Personal Statement concerning your state of health. The second visit will be to file your application for exchanging your licence.

Tip:

Your personal health statement needs to be successfully registered before you can move to step 2 exchanging your driving licence, so do this early as it can likely take a couple of weeks to process.³⁴

Step 1 - The Personal Statement (Eigen Verklaring) concerning your health is to prove that you are physically and psychologically fit to drive a vehicle. You obtain the document, which is in the form of a questionnaire, at the Town Hall/local district office. If you answer 'yes' to one or more questions then an additional statement including a medical report (to be written by a doctor) might be required.

Once the questionnaire is complete, you then send it in to the Central Office for Motor Vehicle Driver Testing (CBR) for registration. At the CBR it will be reviewed by a medical advisor. If it is accepted, the CBR will confirm that your health statement has been successfully registered, however if not, they will inform you whether you have to undergo an additional health check. Note, there is a registration fee of approximately € 35.-.

Step 2 - To file your application to exchange your driving licence you need to meet the following conditions:

1. You are residing in the Netherlands and have been granted a residence permit (if required).
2. You are registered with the Municipality and have obtained your BSN (citizen service number).
3. Your current driving licence is either:
 - from the EU or the European Free Trade Association³⁵, or
 - from one of the countries with a special agreement³⁶, or
 - of foreign origin but you and/or your spouse have been granted the 30% Tax Ruling.³⁷
4. Your current driving licence is valid at the moment of applying for a Dutch licence.
5. If your current driving licence was issued in a country outside the EU/EFTA, it was issued after being resident in that country for at least 185 days.

34. If you are exchanging your licence based on the 30% Tax Ruling, you can start the CBR personal health statement registration before being granted the 30% Tax Ruling. Note that the registration fee (about € 23) will have to be paid, even if you do not obtain the 30% Tax Ruling in the end.

35. Austria, Aruba, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Dutch Antilles, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Isle of Man, Italy, Jersey (Channel Islands), Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, the Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland, the United Kingdom.

36. Driving licences issued in the following countries can only be exchanged for the specific categories: Andorra: B (passenger car), Canada Québec only: B (passenger car), Israel: B (passenger car), Japan: IB (passenger car and motorcycle of more than 400cc), Singapore: Class 2 (motorcycle of more than 400 cc) and Class 3 (passenger car), South Korea: 2nd class regular licence and Taiwan: B (passenger car).

37. Please note that the 30% Tax Ruling can also be used by the spouse and/or children to exchange their driving licence without having to pass a driving test. The driving licence holder has to share the same household, i.e.: (s)he has to be registered at the same address as the person granted the 30% Tax Ruling.

Documents to take with you:

- Valid foreign driver's licence.
- Passport photo (to NL specifications).
- If applicable, proof of the 30% tax rule (beschikkingsbewijsregel) from the Tax Authorities.
- If applicable, also bring your residence permit.
- Certificate of fitness (verklaring van geschiktheid)
- (Optional) Letter stating you need to retain your foreign licence (see explanation below).

Your application will be transferred to the Government Road Transportation Agency (RDW).

The appraisal process will take a couple of weeks, during which you are officially not permitted to drive, due to the fact that you are not in possession of a valid licence, as you have submitted your foreign driving licence together with the application. It is therefore recommended to choose your application date carefully, taking into account any other engagements you might have.

The general rule is that you 'trade-in' your foreign licence. If you do not want to lose your foreign licence, you can request your employer to state in a letter that you need your foreign driving licence returned to you. If the statement is accepted, your foreign licence will be returned by post at the same time your Dutch licence is issued.

If you do not meet all the conditions for exchanging your current driving licence for a Dutch licence, you will have to take a theory and practical test at the Central Office for Motor Vehicle Driver Testing (CBR). The regular theory tests are conducted in Dutch, but you can also apply for theory tests in English. The English tests can be taken in groups or individually.

There are some driving schools specializing in training English speaking clients. As a start we advise you to review the information on the website of RijschoolDenk.nl, a driving school specialised in English speaking clients.

Their information includes:

- Intake sessions.
- Theory books, tests and training.
- Driving tests.
- In-depth brochure.
- Fees.

Contact details:

Rijschool DenK
De Clercqstraat 17
1053 AA Amsterdam
+31 (0) 20 4890801
info@rijschooldenk.nl

www.rijschooldenk.nl

SUBMITTING DUTCH TAX RETURNS

Once you are settled into the Netherlands and working here, you are then also obliged to pay local taxes on your income. This means you must submit a tax return each year, which at Expat HELP we can do for you (see the checklist and our fees for this service, at the end of this section).

The Dutch tax system is efficient but, from a taxpayer's point of view, not always easy to navigate, that's why at Expat HELP we have consolidated the general information for you to help you gain an understanding of the system. For example, not only your direct earnings but also your personal situation may have an effect on your tax position, for example: non-working partner, type of work, residency status, mortgage, other assets and earnings (particularly from abroad). Also, as an expat, you may still need to file a tax return in your home country, thereby facing complex issues such as double taxation agreements.

In general, annual tax returns are due by the 1st of April or, for those with the 30% Tax Ruling, by the 1st of July. For example, your tax return for the calendar year 2019 needs to be submitted either by 1st of April 2020 or 1st of July 2020. Note: If you have not submitted tax returns for previous years, you can do so retrospectively.

In the Netherlands there are two ways to submit tax returns: via paper tax forms or digitally.

Digital submissions are far more common nowadays and far more efficient. You do not even need to leave home as we can discuss your personal situation over the phone, and you can email us the documents we require.

For digital submissions, it is necessary for you to set up a personal DigiD. This can also be done quickly and easily from home. A DigiD is a 'digital identification' login, which is required and used for all online transactions performed with governmental agencies; such as, paying parking fines, applying for permits and submitting tax returns.

You can request your own personal DigiD via the government website below, however the process is only available in Dutch.

www.digid.nl

Residency Status

If you have demonstrable ties to the Netherlands (e.g.: you live here, you work here, or your family is based here), then you are generally regarded as a 'resident taxpayer'. If you live abroad, but you receive income that is taxable in the Netherlands, you are considered a 'non-resident taxpayer'. Non-residents can apply to be treated as residents for tax purposes if they want, (in order to gain access to Dutch deductible items). Note though, that as a resident taxpayer you are taxed on your assets worldwide.

There is also an additional category called 'partial non-resident taxpayers', which covers those eligible for the 30% Tax Ruling.

At Expat HELP we can help you determine which category is relevant for you.

Tax Credits and Allowances

As a taxpayer, you are entitled to a general tax credit. This general tax credit comprises an income and social security element for which you are entitled if you have compulsory Dutch social security coverage. Your employer will take these into account when deducting wage withholding tax but not any other personal circumstances. Based on your personal circumstances you may also be entitled to other credits, for example: the employed person's tax credit is age-related to a maximum € 1,574, the single parent's tax credit is € 931 plus € 1,523 for specific situations.

Claiming allowances and potential refunds is done when you file your tax return or request a provisional refund.

Partners

Generally, partners are taxed individually but, when only one partner works, the other partner is often entitled to a refund of general tax credit, and deductible expenditure can be apportioned to take advantage of tax credits.

30% Tax Ruling

As explained in Part 1: Orientation, the 30% Tax Ruling is a tax incentive for employees, recruited while abroad and bringing specific skills to the Netherlands. It acknowledges the additional expenses incurred by expats (extraterritorial costs) and therefore to help cover these expenses the rule allows the employer to grant a portion of an expat's wages and allowances to them, tax-free (up to a maximum of 30%).

Mortgages and Tax Implications

When arranging a mortgage it is important to look at the whole picture: interest payments, cost of life insurance, savings plan and investment accounts. And if you are intending to rent your property, as an expat you may need to pay off a substantial part of the mortgage to get permission from your mortgage provider to put your property up for rent. Also keep in mind for the future that when your interest rate comes up for renewal, it is important to check that it is still competitive.

Expat HELP works closely with a number of certified mortgage brokers so feel free to get in touch for more information on their services and we can also arrange a first meeting for you.

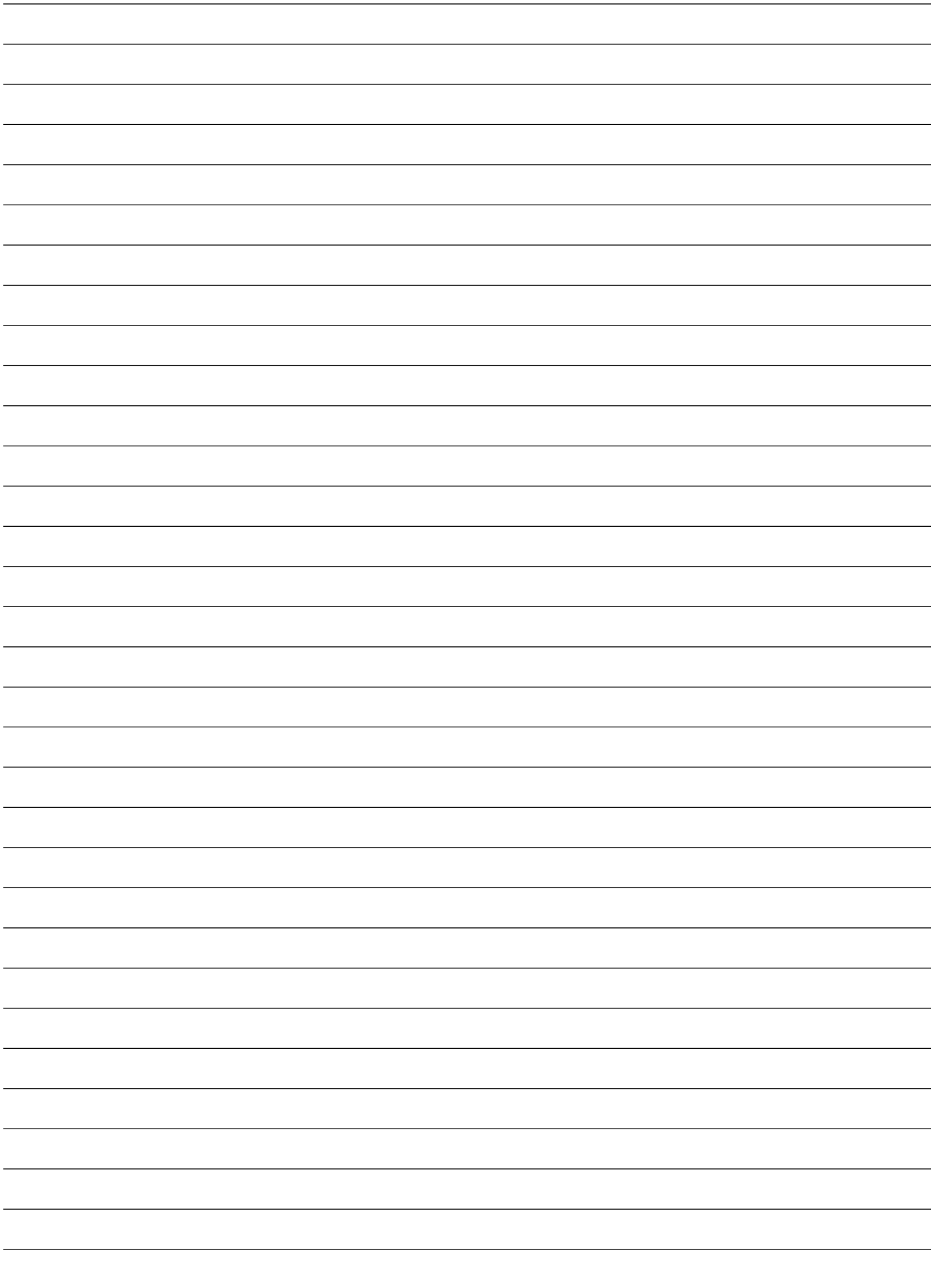
Mortgage tax implications include:

- Interest payments are tax-deductible if the property is your primary residence and the loan is used for acquisition of the house.
- Tax is levied on the deemed rental value of the house (WOZ waarde) determined by the local authority.
- Expenses in financing the purchase of a house are tax-deductible as well.

Completing your Dutch Tax Return

BlueUmbrella
Weesperstraat 106
1018DN Amsterdam

<https://blueumbrella.nl/>





1017JT Amsterdam
The Netherlands

EMAIL
help@expathelp.nl

PHONE
+31 (0)20 6614670