



international welcome center north

Settling In

What Should I Do First?



Welcome to the Northern Netherlands

We hope that you will enjoy the beginning of a very happy stay in this region. There are many things that you probably had to arrange before arriving in the Netherlands, and there are many more that you will need to take care of along the way.

While the needs of every person and family are different, we want to provide you with a list of the things that you will absolutely need to get done ASAP. Take a look!

We recommend:

- First and foremost, READ the information carefully!
Check our website (<http://www.iwcn.nl>) and/or visit us at the IWCN for further orientation and information

Register and Obtain your BSN

If you are coming to the Netherlands to live, work or study, you will need a Citizen Service Number (*Burgerservicenummer*, *BSN*). This is the personal number that you will receive by registering in a Dutch municipality.

You need a BSN in order to contact the Dutch government, for employment, for enrolment in educational programs, health insurance, and taxes, among many others. Depending on your situation, you will need to make an appointment at the municipality (*Gemeente*) where you live, or with the IWCN (if applicable <https://iwcn.nl/our-services/formalities-services/formalities-for-eu-eea-swiss-citizens/> and <https://iwcn.nl/our-services/formalities-services/formalities-for-non-eu-eea-swiss-citizens/>). The following documents will be requested:

- Legalized/apostilled birth certificate(s), marriage and divorce certificate(s), adoption certificate(s) with their official translation, if they are not in Dutch, English, French or German. From 16 February 2019 onwards, citizens of the EU need to provide a multilingual extract of these documents; no translation, legalization or apostille is needed.
- Passport(s) and residence permit(s) if already collected, or proof of the IND application.
- Proof of address (i.e. rental contract).
- Completed *gemeente* registration form.

If you go directly to the municipality, you might not be assigned a BSN on the same day you apply for it. After reviewing your documents and following their own procedures, the *gemeente* will send your BSN letter to your registered address. If following the procedure through the IWCN, you will receive your BSN on the day of the appointment or within 3 business days by post (if registering with a municipality other than Groningen).

Keep the BSN letter from the *gemeente* in a safe place, as it will only be provided for free once.

For stays shorter than 4 months, you will need to follow a RNI procedure. Please take a look at our website for more information:

<https://iwcn.nl/living/permits-registration/short-stay-registration-rni>

Open a Bank Account

Having a Dutch bank account can be very useful for renting a house, paying for utilities, online shopping, and going out, among others.

- In the Netherlands, there are three major banks: ING, ABN AMRO, and Rabobank. All three banks offer mobile banking applications in English as well. But there are other smaller banks. Each bank offers different services and fees. All banks in the Netherlands that offer regular bank accounts: <https://www.bank.nl/bankrekening/> Internet banks: <https://www.bank.nl/internetbank/>

Regardless of which bank you choose, make sure to review all of the types of accounts available and their conditions, fees and other features (i.e. insurance, additional cards, etc.)

You will need:

- Your BSN
- Proof of address (i.e. rental contract)
- Proof of income (i.e. employment contract or grant letter)
- Passport and/or residence permit.

Request a DigiD

DigiD (digital ID) is a code which consists of a username and a password of your choice which gives you access to Dutch government websites.

Although it is not mandatory to request a DigiD, it is very convenient to have one in the event that you need to arrange formalities using government websites or other sites that require you to verify your identity (i.e. health insurance/allowance requests).

In order to request a DigiD code, you need to be registered in the BRP (*basisregistratie personen*) and, hence, have a BSN. **Please make sure that your home address is updated in the municipal database before requesting your DigiD!**

Because this code is a sort of personal electronic signature, you need to **keep your DigiD safe at all times and do not share it with anyone**. You can download the app and/or ask for two-factor authentication via SMS.

In order to apply for DigiD, please follow this link:

<https://www.digid.nl/en>

Verify Your Health Insurance Status

It is mandatory for everyone living and/or working in The Netherlands to have health insurance with sufficient coverage. * Depending on the type of residence permit you have and your personal situation, you may have different obligations regarding health matters. In most cases, you will need Dutch Basic Health Insurance (*basisverzekering*). For dental coverage, physiotherapy and other special (non-traditional) treatments, you will need to purchase additional coverage (*aanvullend*) which may increase your monthly fee.

*To taking out Dutch public health insurance (*basisverzekering* and, optionally, additional insurance packages), *verzekeringsplicht* applies. *Verzekeringsplicht* is the right and obligation to take out Dutch public health insurance.

It stems from the *Wet langdurige zorg* (wlz scheme) for which most people who live and work in the Netherlands, are automatically insured.

More information about the wlz scheme: <https://www.svb.nl/en/the-wlz-scheme>

If *verzekeringsplicht* applies to you/your situation, you need to arrange Dutch public health insurance.

You can check this here:

- Living in the Netherlands
<https://www.svb.nl/en/the-wlz-scheme/insurance-under-the-wlz-scheme/you-live-in-the-netherlands>
- Working in the Netherlands
<https://www.svb.nl/en/the-wlz-scheme/insurance-under-the-wlz-scheme/you-work-in-the-netherlands>
- Studying in the Netherlands
<https://www.svb.nl/en/the-wlz-scheme/insurance-under-the-wlz-scheme/you-are-a-student-or-doing-an-internship>

For more information, please visit the following link:

<https://www.government.nl/topics/health-insurance/contents/health-insurance-and-residence-permit>

For specific questions, feel free to contact **Zorgverzekeringslijn**:

FAQ: <https://www.zorgverzekeringslijn.nl/english/>

Email: info@zorgverzekeringslijn.nl

Telephone: 0800 64 64 644/ (from abroad) +31 88 900 6960

There are some insurance companies which provide information in English, such as:

- Loonzorg
- Menzis
- Zilveren Kruis
- IAK
- OHRA
- UMC
- IZZ
- ONVZ

However, there are many other insurance companies which offer varied packages. Make sure to read all their conditions carefully, as well as the health providers (*zorgverleners*) with whom they have agreements.

Collect Your Residence Permit

If you have an MVV or your residence permit was not ready at the moment of your arrival, you will receive notification by the IND or the IWCN when your residence permit is ready to be collected. If you/your employer selected the “Groningen” option in your application, you can pick up your residence permit card at the IWCN.

If you have a residence permit as a student (bachelor/master), partner of an EU citizen or partner of a Dutch citizen, you will need to collect your residence permit card at one of the IND’s offices: the closest one is located in Zwolle.

Make sure to collect your residence permit card ASAP (**before your MVV expires**, if applicable) and be aware that you and your child(ren) over 14 years old must carry it **at all times**, as well as present it whenever requested for a valid ID.

Write Down the Emergency Numbers

For every municipality or *gemeente*, there are numbers you can contact for help in case of fire, medical emergency or threat.

ONLY IN CASE OF EMERGENCY (i.e. life-threatening situation):

112

THIS NUMBER IS VALID IN ALL PROVINCES OF THE NETHERLANDS.

To obtain **help**, but not in an emergency, you can contact the Police Department (*Politie*)

All cities in the Netherlands.....0900 88 44

In case of emergency situations involving **animals**, you can call the following

Dierenambulance Groningen.... 050 579 1900

Dierenambulance Friesland0512 515 153

In case of **medical** need that is not life threatening, but that occurs outside the office hours of your GP (*Huisarts*)

Doktersdienst Groningen.....0900 92 29

Doktersdienst Friesland.....0900 112 7112

Huisartsendienst Drenthe..0900 112 0112

Register with a *Huisarts*

You might notice that health care in the Netherlands works slightly (or very) differently than in other countries.

As soon as you have arranged health insurance (i.e. received your policy), you have to register with a General Practitioner (GP, *Huisarts*) who is close to your home: your registration depends on your post code/neighborhood. You can walk around the neighborhood to look for the nearest offices, or ask your neighbors for recommendations, or search GP practices in your post code area online (<https://www.independer.nl/huisarts/intro.aspx>). When you feel sick, your first point of contact will always be your *huisarts* (except in life threatening situations/emergencies: then you need to call 112). They can give you prescriptions when necessary, or send you to a specialist when needed (or when you request to be seen by one).

You should also find and register with a pharmacy (*apotheek*) which is close to your home. Usually, GP practices work with one or more specific pharmacies (*apotheken*; singular: *apotheek*). This does not mean you are obligated to use a pharmacy affiliated with the practice, though: you could choose one yourself. You can search pharmacies here: <https://www.zorgkaartnederland.nl/apotheek>

You will need to register with the pharmacy, which usually is done via telephone or email. Bring your passport and health insurance card the first time you visit the pharmacy. This procedure also applies in case you would like to change pharmacy (due to a move, for example). In that case, make sure you also de-register from your old pharmacy.

Finding a dentist can also be very helpful; however, make sure to check with your insurance if and which dental costs are covered. Unlike the *huisarts*, registering with a dentist does not depend on your post code, so you can pick any practice anywhere in or outside the city. You can search and compare dentist practices here: <https://www.independer.nl/tandarts/intro.aspx>

Arrange Transportation

Bicycles

There are plenty of bike shops where you can buy a new or second-hand bike in all price ranges. You can also find your ideal bike on the internet. No matter how you get your bike, keep this in mind:

- ✓ Keep your receipt/invoice and verify its content
- ✓ Write down the frame number of your bike
- ✓ Buy a VERY good lock(s)
- ✓ If it's a very expensive bike, get an insurance for your bike
- ✓ Make sure your bike has front and rear lights at night.
If you do not have them, you could receive a fine!
- ✓ If your bike is stolen, file a report (*aangifte*) at the police department. That way, the police will be able to contact you if the bike is found.

Renting a bike for a short or long period is possible too. Some options:

- OV Fiets: <https://www.ns.nl/en/door-to-door/ov-fiets>. You will need a personal OV chip card though (public transport card) . More info below
- Swapfiets: <https://swapfiets.nl/en-NL>

Public transport & OV Chipkaart

You can travel:

- ✓ All around the Netherlands using your OV Chipkaart, (bus, tram, subway and train). The OV card can be personalized and linked to your bank account, or you can buy an anonymous card and upload more money to it as needed.
<https://www.ov-chipkaart.nl/en>
- ✓ OV Pay (checking in and out with your bank card) in some regions of the Netherlands (including & Groningen).
<https://ovpay.nl/en>

Check your Driver's License

Once you become an official resident of the Netherlands, you can still make use of your foreign driving license for a certain period of time. This period depends on the country where you obtained the driving license. After this 'transition period' has elapsed, you must obtain a Dutch driving license.

- If you have a driving license that was issued in one of the countries of the EU or the EFTA, then you can carry on driving with the foreign driving license for up to 15 years after issue. And in case your license has been issued more than 15 years ago but it has not expired yet, you can drive it for 2 years after the date on which you registered as a resident in the Netherlands.
- If you have a valid driving license that was issued outside one of the countries of the EU or the EFTA, or in the Netherlands Antilles or Aruba, then you can use it for another 185 days after becoming a resident in the Netherlands.

There are two ways to obtain a valid Dutch driving license:

- Trading in your license (limited availability)

Please know that in order to exchange your license, for people whose license was issued in a country outside of the EU, you must have lived in the country where the license was issued for at least 185 days during the year it was issued.

- Taking the driver's test, administered by the CBR (*Centraal Bureau Rijvaardigheidsbewijzen*).

More information: <https://www.rdw.nl/en/driving-licence/foreign-driving-licence>

Get Your Daily Supplies

Supermarkets are open Monday through Friday from 08:00 to at least 20:00 and on Saturdays from 08:00 to at least 18:00. Most supermarkets are open on Sundays but have different opening hours, so make sure to check the opening hours of the supermarkets close to your home.

Some tips:

- Products that are marked as *huismerk* tend to be cheaper (i.e. the brand of the supermarket or private label brand).
- Vegetables and fruits are also sold in separate stores (*groentewinkels*) and street markets
- Wine, beer and liquor are available at the supermarket, but they can also be found at liquor stores (*slijterijen*). Please note that the legal drinking age in The Netherlands is 18 years old and above.
- You can also find ingredients from other countries in stores known as toko's and specialty international supermarkets
- Make sure to bring your grocery bags with you and reuse them whenever possible, as you will be charged for plastic bags in all stores. Also, you'll be helping the environment by doing so!



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**You can always contact us
by email, phone or in person**

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