



# International Student Survival Guide

2021/2022

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# 1. Important telephone numbers

## 1.1 EMERGENCY SERVICE "112"

If you need immediate assistance, call 112. The call is free of charge. The operator will ask you which emergency service you need (Fire Brigade, Police Officer, and/or Ambulance Services).

## 1.2 GENERAL POLICE NUMBER

If you need to contact the police, but it is not an emergency call 0900-8844 or visit the police station.

Police station Vlissingen: Breestraat 15, 4381 HZ Vlissingen

Police station Middelburg: Achter de Houttuinen 10, 4331 NJ Middelburg

## 1.3 DOCTORS

If you are not feeling well or have complaints, your first instinct may be to go to the hospital. However, the Dutch healthcare system is regulated differently. You must first go and see your general practitioner (GP), or in Dutch "huisarts". The GP decides whether to send you to see a specialist and, if necessary, to go to the hospital. If you need medication, you will receive a prescription from the GP and can collect it at the local pharmacy ("apotheek").

All international students at HZ who need to consult a doctor (not for annual check-ups) can **contact the general practitioners mentioned on the next page**. The GP can be reached during weekdays between 8:00 am and 5:00 pm.

**If you need a doctor on weekdays between 5:00 pm and 8:00 am, on weekends, and/or during public holidays, you need to call the "Huisartsenpost, Location Walcheren" where on-duty GP's are available. This goes for everyone living in Vlissingen, Middelburg and all the neighbouring villages of the region "Walcheren".**

You cannot go there without calling first! The "Huisartsenpost" is located in Middelburg.

Telephone number: 0900-1985

Address: Krooneveldweg 6, 4332 BL, Middelburg

Prescriptions for medicines received from on-duty GP's can be collected at the pharmacy located in the same building as the "Huisartsenpost".

Please note: a doctor's visit during these times is three times as expensive as seeing a doctor during office hours. The "Huisartsenpost" is only for matters that cannot wait until the next working day. It might happen that the doctor of the "Huisartsenpost" directs you to the emergency ward of the hospital in Goes.

In life-threatening situations, always directly call 112.



## **General Practitioners**

International students can go to the below mentioned General Practitioners. We strongly recommend to register as a patient when you are here for a period longer than a year. Exchange students can contact them at the moment you need a consult unless your health condition requires it, you could also choose to register as a patient (e.g. Diabetic). In this case, you should contact the GP to schedule a consultation appointment.

Please contact a GP who is located in the city where you live.

### **Vlissingen**

Dr. van Russen Groen  
Koudekerkseweg 86  
4382 ED Vlissingen  
Tel: 0118-412225  
<https://www.getijdendokters.nl/rr/>

When you call this practice, you will get an automatic response offering some options to choose from:

Dial 1: Urgent matters (in case you have to see the doctor that same day, but it is not life-threatening)

Dial 2: To make an appointment (**call between 8:00-10:30 am**) for a visit to the doctor's office.

**If you do not choose an option, you will be automatically put through to the assistant.**

### **Middelburg**

In Middelburg you can contact the [GP closest to your home address](#) to register as a patient. Students who do not have a general practitioner in Middelburg yet but do need medical assistance can be seen as a passer-by at the [GP closest to your home address](#).

## **1.4 DENTISTS**

In case you need to see a dentist you can contact one of the dentists mentioned below.

During the weekend check [this website](#) to see which dentist in the region of Walcheren is on duty. Always make sure that you bring enough money as you have to pay immediately after the consult.

### **Vlissingen**

[Dental Clinics Vlissingen](#)  
Stadhuisplein 6  
4382 LG Vlissingen  
Tel: 0118-414643  
E-mail: [vliessingen@dentalclinics.nl](mailto:vliessingen@dentalclinics.nl)

### **Middelburg**

[Tandarts Mathia](#)  
Medisch Centrum Kalverstraat  
Room E20, E21 (Corridor "E")  
Kalverstraat 1  
4331 LZ Middelburg  
Tel: 0118-769096  
E-mail: [info@tandartsmathia.nl](mailto:info@tandartsmathia.nl)

## **1.5 QUESTIONS**

In case you need help please contact the International Students Service Point (ISSP) (see chapter 9).

## 2. Insurance

It is very important that you are properly insured during your stay in the Netherlands. By law, everyone in the Netherlands must have insurance for medical expenses (health insurance). It is also strongly advised to take out supplementary insurance, which covers liability, repatriation, household contents, luggage, and legal aid.

### 2.1 HEALTHCARE INSURANCE & SUPPLEMENTARY INSURANCE

What type of health care insurance you need depends on your situation.

As long as you **do not work alongside your studies**, you are exempt from the obligation to take out the Dutch public healthcare insurance. As said before it is highly recommended to take out supplementary insurance, which covers liability, repatriation, household contents, luggage, and legal aid. For more detailed information on what these insurances entail please click [here](#).

#### EU-Students

As an EU-student, you are not required to take out Dutch public healthcare insurance if you are already insured in your home country. Your insurance company can provide you with the European Health Insurance Card(EHIC). Before you leave your home country, we would advise you to check with your insurance company whether everything is covered for your study abroad. For example, in addition to your EHIC, you can take out the [ICS Start](#) or [ICS Start+](#) in from AON Student insurance. This is a reliable company with sufficient coverage but of course you are free to take out insurances with a company of your choice.

#### Non- EU Students

Non-EU students need to take out private international healthcare insurance. You can choose to take out one in your home country, but we advise you to take out insurance in the Netherlands because foreign insurance companies do not cover liability in the Netherlands. For example, the [ICS complete package from AON Student insurance](#) is a reliable company with sufficient coverage but of course you are free to take out insurances with a company of your choice.

**IMPORTANT NOTE:** Letter from [CAK](#) (central administrative office of Dutch authorities).

Although you are exempt from the obligation to take out a Dutch Basic Healthcare insurance, you still might receive a letter from CAK about your insurance obligation.

You need to take action within 3 months or you will receive a fine of approximately €380. Even if you unjustly received the letter from CAK!

1. It is important to contact Sociale Verzekeringsbank (SVB) to ask for an investigation regarding your insurance situation under the WIz scheme (free of charge).
2. Send a copy of the decision from SVB about your insurance situation to CAK.

### 2.2 DUTCH PUBLIC HEALTH INSURANCE

From the moment you have a **part-time job**, you are required to take out Dutch public healthcare insurance. If you intend to do a **paid internship** in the Netherlands, you might need to take out the Dutch public healthcare insurance as well (depending on the remuneration you receive). Please click [here](#) for more detailed information. Once you have the Dutch public healthcare insurance you can apply for health care allowance through the Dutch Tax office. You can contact the International Students Service Point (ISSP) for assistance.

### 2.3 QUESTIONS

In case you need help with insurance matters please contact the International Students Service Point (ISSP) (see chapter 9).



# 3. Registration with the municipality

If you are staying in the Netherlands for more than four months, you will need to go to the municipality and register as a new resident of the town where you are living.

After registration, you will receive your citizen service number (BSN number) by postal mail.

You need to bring your:

- ID/Passport
- Birth certificate (only for NON-EU students AND EU students who are staying longer than 1 year)
- Rental contract

## 3.1 MUNICIPALITY OF VLASSINGEN

Address: Paul Krugerstraat 1, 4382 MA Vlissingen

Phone number: +31 (0)118 487000

Email: [Gemeente@Vlissingen.nl](mailto:Gemeente@Vlissingen.nl)

Website: [www.vlissingen.nl](http://www.vlissingen.nl)

You always have to make an appointment first. You can make an appointment by phone.

## 3.2 MUNICIPALITY OF MIDDELBURG

Address: Kanaalweg 3, 4337 PA Middelburg

Phone number: +31 (0)118 675000

Email: [info@middelburg.nl](mailto:info@middelburg.nl)

Website: [www.middelburg.nl](http://www.middelburg.nl)

**IMPORTANT NOTE: IN CASE YOUR ADDRESS CHANGES OR YOU LEAVE THE NETHERLANDS, YOU SHOULD ALWAYS INFORM THE MUNICIPALITY.**

# 4. Dutch bank account

If you will be living in the Netherlands for a longer period of time, it might be convenient to open a Dutch bank account. In the Netherlands it's more common to use a Maestro Debit card instead of a credit card. Still many grocery shops do not even accept credit cards and cash money is becoming less accepted.

Students from [these \(SEPA\) countries](#) can use their current bank account(s) in the Netherlands as long as it has a Maestro debit card.

As you can only open a bank account once you have received your BSN number from the municipality where you have registered yourself as a resident, it can take a while before you will actually have a Dutch bank account. So please take this into account in your preparations.

## Requirements of opening a bank account

- The minimum age to open a bank account is 18 years;
- You need to have a BSN number;
- Study period in the Netherlands is longer than 6 months.

## Students under 18

Students who are younger than 18 years can open a bank account but a parent must be present at the appointment for opening a bank account.

Below are several banks that we know offer good services to international students. Of course you are free to open a bank account with a bank of your choice.

- [ABN AMRO](#) (possibility to open a bank account without needing a physical appointment)
- [ING](#)

## Online Banking

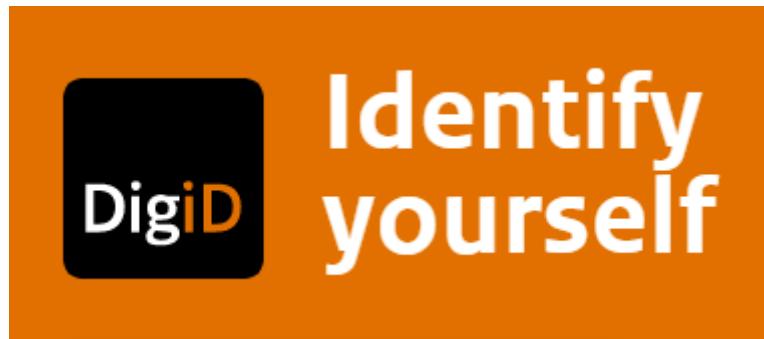
If you do need to open a bank account fast, you could choose to open a (temporary) bank account with an online bank such as [BUNQ](#) or [N26](#).

## 5. DIGID

We advise international degree students to apply for a [DigiD](#) (digital identification). This ID allows you to take care of government related issues online. Many governmental websites and other services use this way of digital identification to manage all kind of online matters (health care allowance, taxes, insurances, etc.)

You can apply for a DigiD once have received your BSN number from the municipality where you have registered yourself as a resident.

Click [here](#) for more detailed information on how and why you should apply for a DigiD.



# 6. Public transport in the Netherlands

The Netherlands is a small and densely populated country with an excellent public transport system. Wherever in the Netherlands you want to go, you can get there easily and in comfort by train, bus, tram or ferry.

We advise you to download the [app "9292"](#). With this app, you can plan your journey to and from any location in the Netherlands with public transport.

The OV-chipkaart is the payment method for public transport in the Netherlands. If you carry an OV-chipkaart with you, you no longer need to think about bus, train or metro tickets. There are two different types of OV-chipkaart:

- An anonymous card without any discount;
- A personal card, for which you need a Dutch debit card (or PayPal for students with an address in Belgium, Germany or Luxembourg).

Click [here](#) for information on the OV-chipkaart in English.

## 6.1 PUBLIC TRANSPORT CARD WITH DISCOUNT FOR INTERNATIONAL STUDENTS

HZ and ISIC have arranged a special public transport card with a discount for international students.

As said before there are two different types of OV-chipkaart. Both options are not ideal for international students. That is why ISIC created the ISIC/OV-chipkaart, a custom-made card for international students. Buy the basic card for €15,- (including the ISIC card) and sign-up (optional) for services and discount created for international students for a monthly fee of € 4,50:

- 15% discount during off-peak hours on the national railway (NS);
- A digital ISIC card, with the best discounts in the Netherlands and the rest of the world;
- Customized application process for international students;
- Automatic top-up option (no more topping-up of balance);
- Travel data, customer service etc. in ISIC mobility app;
- Public transport bike (OV-fiets) and storage.

You need to sign-up for your card [here](#), which includes the public transport card + the digital ISIC card. After confirmation, you will be able to pick-up your card during the Registration Day.

### Off-peak hours

The off-peak hours are on weekdays from 00:00 - 06:30, between 09:00 - 16:00 and between 18:30 – 06.30 the next morning, plus all day at weekends and on holidays. The moment you check in determines the discount you will receive for the entire journey.

Other practical tips for public transport:

- [A group return ticket](#) (by train) can also be very interesting;
- Other options for reductions without an OV-chipkaart. Sometimes shops such as HEMA, Kruidvat, Blokker have special actions for train tickets. Check [this website](#) (only in Dutch, but you can use google translate or ask your Dutch classmates, friends or come to the HZ International Office to translate).

## 6.2 YOUR FIRST TRAIN TICKET IN THE NETHERLANDS

What to do when you arrive at Schiphol? Unfortunately, you do not have your OV-chipkaart yet, that is why ISIC offers you your first train ticket in the Netherlands for only € 12,50 (off-peak hours) or €16,50 (peak hours).

Especially for ISIC cardholders! With this ticket, you can get on board at any station in the Netherlands and decide which station you want to go to.

ISIC members or ISIC/OV-chipkaart holder can order the following tickets:

- Train tickets during off-peak hours for €12,50 (normal price €26,40);
- Train tickets during peak hours for €17,50 (normal price €26,40).

**Important note: If you have decided not to get to ISIC/OV-chipkaart, you can buy a train ticket at one of the NS ticket machines or ticket desks at the airport.**

## 7. Student finance (DUO)

If you are not Dutch but study in the Netherlands, you might qualify for student financing (DUO) under certain conditions, also depending on your residence permit or your nationality.

For more info visit [DUO](#)

# 8. HZ Campuses

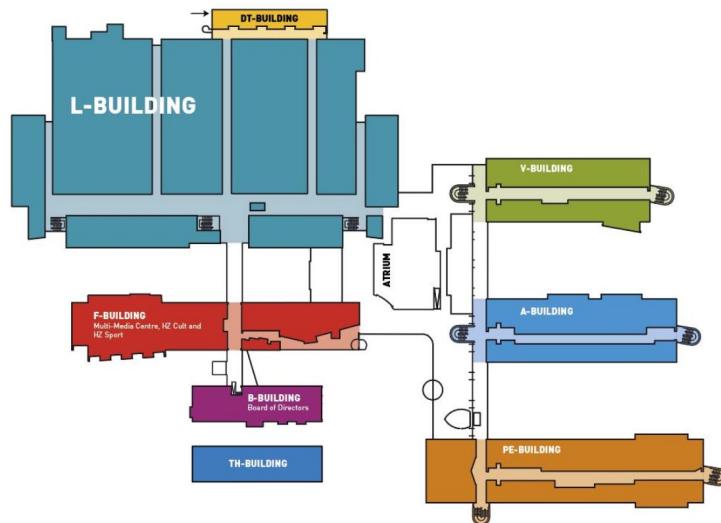
HZ has two campuses in the neighbouring towns Vlissingen and Middelburg.

## 8.1 HZ CAMPUS VLASSINGEN

At the Vlissingen campus, you can find study programmes in the fields of Economics & Management as well as Social Studies. Also a number of technical study programmes, including Maritime Officer and Logistics Engineering, Chemistry and Engineering are offered in Vlissingen.

Visiting address:

HZ University of Applied Sciences  
Edisonweg 4  
4382 NW Vlissingen  
Tel: +31 (0)118 489000



## 8.2 HZ CAMPUS MIDDELBURG

At the Middelburg campus, you can find a number of technical study programmes, including Building Construction, Information and Communication Technology, Industrial Engineering & Management, Global Project and Change Management, Civil Engineering, Water management, and our master programme River Delta Development.

Visiting address:

HZ Campus Middelburg  
Het Groene Woud 1-3  
4331 NB Middelburg  
Tel: +31 (0)118489890

## 8.3 HOW TO TRAVEL BETWEEN THE TWO CAMPUSES

### By bike

If you really want to live like the Dutch, make sure you buy a (second-hand) bike or use a shared bike (see Chapter 13). Cycling in the Netherlands is the most popular means of daily transport.

### By bus

There are two bus lines (Line 56 & 58) between Vlissingen and Middelburg. You can get on these buses from several bus stops. Check your [9292 app](#).

If you travel with an OV-chipkaart, the one-way fee is around € 2,50. If you are 18 years or younger, it might be cheaper to buy a monthly bus card, which costs € 57,30 (per month). When you are 19 years or older, the price is € 90,45 (per month). You need to have a personal OV-chipkaart for this. You can buy this monthly bus card through [this website](#). This website is not in English. When you live in Vlissingen please choose Centrumzone \*(Center zone) 7660 and Sterwaarde (Star Value) 2. When you live in Middelburg please choose Centrumzone \*(Center zone) 7650 and Sterwaarde (Star Value) 2.

#### **By train**

In only 8 minutes, you travel between Vlissingen and Middelburg by train. There are trains between the two towns leaving every half hour. If you travel with an OV-chipkaart, the costs are €2,40. If you have the ISIC/OV-chipkaart, you will have a 15% discount during off-peak hours.

## 9. International Students Service Point

Once you are at HZ, it might happen that you have specific questions or need help with Dutch documents. Ms Monique Schreurs from the International Students Service Point (ISSP) is available to help you.

### **Consultation hours ISSP:**

Campus Vlissingen (office L1.07): Monday, Tuesday & Thursday 11.00 am – 1.00 pm

Campus Middelburg (reception desk): Wednesday 11.00 am – 1.00 pm

For an appointment outside the consultation hours, you can make an appointment by sending an email to [issp@hz.nl](mailto:issp@hz.nl) or through WhatsApp: +31 6 53 31 48 40

### **Examples of questions**

Questions concerning insurance, healthcare allowance, assistance with tax returns, assistance with DUO, help with translation of Dutch documents, DIGID.

**IMPORTANT NOTE: When you receive Dutch letters by postal mail which are addressed to you, please consult ISSP to avoid any problems.**

# 10. Wifi & My.HZ

In this chapter we explain you on how to connect to the HZ WIFI. We also give you a brief introduction on our internal portal MyHZ.

## 10.1 WIFI

How to connect to the HZ WIFI.

For android	For Apple & Windows
<ol style="list-style-type: none"><li>1. Find and connect to the network names eduroam</li><li>2. Use these options: Security: 802.1xEAP EAP-method: PEAP Phase 2-verification: MSCHAPV2 CA-certificate: unspecified 3. At identity &amp; Anonymous identity use: &lt;HZ username&gt;@hz.nl</li><li>4. Enter your password”&lt;HZ password&gt;</li><li>5. Click on save. Your device is now connected!</li></ol>	<ol style="list-style-type: none"><li>1. Find and connect to the network names eduroam</li><li>2. Enter your username: &lt;HZ username&gt;@hz.nl</li><li>3. Enter your password”&lt;HZ password&gt;</li><li>4. Click on connect. When asked trust the radius.hz.nl certificate.</li><li>5. Your device is now connected!</li></ol>

Need help connecting? Visit <https://helpdesk.hz.nl>

## 10.2 MY.HZ

My.HZ is the internal portal for Students & Staff.  
To discover My.HZ please click [here](#) to open the manual.

# 11. Payment within HZ

In order to make payments within HZ (copying, printing, cafeteria, coffee and all other vending machines) you need an (European) debit card (bankcard) with **Maestro** logo or your HZ student card.

## 11.1 HOW TO PUT MONEY ON YOUR HZ STUDENT CARD

You can find a PinPoint in the central hall (close to the reception desk). Here you can put money on your HZ student card with your bank card or Credit card;

- Keep your HZ card in front of the card reader of the PinPoint system (your current balance is displayed in the upper right corner of the screen);
- Select the amount that you want to transfer to your network credit;
- If you want a receipt, enable the option 'Receipt' by selecting 'On';
- Insert your bank card or debit card into the reader and confirm the selected amount;
- Follow the instructions on the screen and complete your transaction.

If you can't manage to put money on your HZ student card because PinPoint does not accept your bank card you can go to HZ Financial department (HZ campus Vlissingen, office B1.14) to put money on your HZ student card.

## 12. Refund living expenses

Students who required a visa to enter the Netherlands had to transfer a certain amount to HZ, in order to prove to the IND that you have sufficient financial resources for living expenses (this doesn't apply to exchange students).

Once you are in the Netherlands and have opened a Dutch bank account, HZ will transfer the amount of the living expenses back to you.

To arrange this, you must submit a request to the Financial Department by email [fin@hz.nl](mailto:fin@hz.nl). Please include the following documents:

- (A copy of) your Dutch bank account contract,
- (A copy of) your bank card and
- (A copy of) your student card

As already mentioned in chapter 4 you can only open a bank account once you have received your BSN number from the municipality where you have registered yourself as a resident, it can take a while before you will actually have a Dutch bank account. So please take this into account in your preparations.

In case you need help with insurance matters please contact the International Students Service Point (ISSP) (see chapter 9).

# 13.Cycling

Biking is an important part of Dutch culture and is a great option for transportation!

[Here](#) you can find more information cycling in the Netherlands, which includes rules, regulations and some helpful tips.

## 13.1 2ND HAND BIKES

We advise students to join the FB Group/ get rid of it Vlissingen as students are selling all kind of 2nd hand things through this group.

You can also buy a secondhand bike in different bike shops.

For bike shops in Vlissingen click [here](#)

For bike shops in Middelburg click [here](#)

## 13.2 SHARED BIKES

Shared bicycles with a "smart lock" are available at various locations in Zeeland. Cyclehub offers the shared Bicycle Zeeland in collaboration with HZ University of Applied Sciences and GoAbout.



To use a bicycle, you need to download the "GoAbout app" to your phone. When you need a bicycle, open the app and see the nearest location for an available bicycle. You select the bike you want to use and confirm it in the app, the electronic lock will then open. Then you use the bike for as long as you need it. If you want to stop on your way, you can open and also close the lock with the app. Are you done with your ride? Return the bike to one of the shared bike locations. This is allowed at any location and does not have to be the location where you started. You hand in the bicycle via the app. Lock the bike and it is available for the next user.

### Locations

The shared bikes are currently offered at the following locations:

Vlissingen	Middelburg
HZ University of Applied Sciences, Edisonweg	HZ University of Applied Sciences, Groenewoud
Campus APV Joost de Moorstraat	Station NS, Kanaalweg
Campus Vlissingen Adriaen Coortelaan	Cityhotel Wood
Bellamypark	Trainstation NS Middelburg
Boulevard Bankert	Bagijnhof
Trainstation NS Vlissingen	Bachtensteene
	Roggeveenhof
	Cyclehub, Stadsambachtweg

The number of locations is expanded regularly. In the app you can always see an up-to-date overview of the locations and available bikes.

### What does it cost?

As a private individual you can pay per ride or if you use the bikes more often, take out a subscription.

	without subscription	with Student subscription
Costs per month	x	€ 9.95
Starting rate	€ 1.00	x
First 4 hours free per ride	No	Yes
Cost per 30 minutes	€ 0.40	€ 0.10 (after 4 hours)

## On the road in 5 steps

### 1. Create an account

On your smartphone, tablet or computer, go to [www.hz.nl/goabout](http://www.hz.nl/goabout) and click on register. Here you create your account. Use your HZ email address. Confirm your account in the email you receive from GoAbout after registration. You then transfer € 9.95 in the app and agree to the automatic collection of the monthly costs. You need a Credit Card or a Dutch bank account to start.

### 2. Download the app

Download the GoAbout app from the App Store or the Google Play Store. Give the app access to your location data and ensure that Bluetooth is switched on if you want to use the bicycle. Your location is used to find bicycles in your area and to ensure that you can return the bicycle. Bluetooth is used to open and close the lock.



### 3. Log in and choose bicycle

Log in to the app with your username. You will now see all bicycles available at the locations. Go to the location where you want to use one of the bikes.

### 4. Open the lock

All bicycles have a unique number. Select a bicycle and select the selected bicycle in the app. You will now see the information about the bicycle and a button 'open lock' will appear. Click on this and the bike will be unlocked.

### 5. Cycling!

You can now use the bicycle for as long as necessary. In between, you lock it with the app. The app indicates whether the bicycle is locked or not. Pay attention! Time goes by when you lock the bicycle. Your ride-time will only be stopped when you return the bicycle to one of the drop off locations and opt for 'return'.

Do you have questions? Mail to [help@goabout.com](mailto:help@goabout.com)

# 14.The Work Zone

The Work Zone is the internship and recruitment agency of the HZ.

They can help you with:

- finding a part-time job alongside your studies;
- finding an internship;
- finding your first job as a young professional after graduation.

Students from outside EU/EEA need a work permit, which can only be requested by the employer, before you can start to work. The Work Zone will request for this work permit via the government. It can take between 2 till 6 weeks to get the work permit. With a work permit you are allowed to work a maximum of 16 hours per week or full-time in the months July and August.

## IMPORTANT NOTE

You must have taken out a Dutch public health insurance (see chapter 2, Insurance)

## CONTACT

The Work Zone (inhouse in HZ Campus Vlissingen)

Edisonweg 4

4382 NW Vlissingen

Email: [post@theworkzone.nl](mailto:post@theworkzone.nl)

Telephone: +31 (0)118 479 207 or +31 (0)118 489111 for Internships

