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# Enter & Leave

## Legalization of Documents

As a Candidate, you need to provide the following documents:

- Employment contract, mutually signed

- Passport, valid for at least 6 months

- Original birth certificate, issued in the previous 6 months, with legalized translation and apostilled

- If you move with your Partner (not Spouse), Declaration of Unmarried Status, with legalized translation and apostilled

To prove that you are not married, get Declaration of Unmarried Status (if applicable) from a local Civil Registry Office (ZAGS/RACS) at the official registration addresses of both partners, starting from the age of 18.

- If you are divorced, Divorce Certificate (Declaration of Unmarried Status, from the time of the divorce), with legalized translation and apostilled

**Note:** Try to get a new birth certificate (younger than 6 months). If you cannot get a new birth certificate, they will accept an older one (not the USSR). If you have the USSR birth certificate, exchange it for a new one.

**Exceptional case:** If you cannot exchange the USSR birth certificate because you have already left the country and it is dangerous for you to go back, you will have to explain it every time you show the USSR birth certificate.

Translation agencies (or you yourself, if necessary) can legalize the documents. Double-check if a particular agency can assist you. Keep receipts to get compensation from EPAM.

The legalization includes the following steps:

1) Get the document re-issued within the previous 6 months (required only for the registration stage upon arrival\*).

2) Get the original document apostilled.

3) Take a notarized copy of the apostilled document.

4) Get the apostilled document translated into English (Dutch, French, or German is also possible).

5) Get the translation notarized and attach it to the notarized copy.

6) Get the last page of the «book» apostilled to confirm the notary’s signature.

For more info, go to <https://kb.epam.com/display/EPMHRGM/Legalization+of+documents>

BY: For info on translation and apostille, go to <http://thetworks.by> or <https://translate-centre.by>

\*Depending on the town hall and the country of origin of these documents, it may be checked only at the registration stage upon arrival in the Netherlands. Some townhalls require that the documents have been re-issued within the previous 6 months, others don't. Some municipalities are more flexible when it is not possible for an applicant to get personal certificates re-issued in their country of origin.

## Checklist upon Arrival

Join EPAM NL community at <https://t.me/+hhOSxANaSQE0ZTQy>

Mandatory checklist:

1. Get a sim card.  
You will need to provide your number to all the institutions. You will get SMS notifications.

2. Register with the municipality or Expatcenter.  
See **Documents** > **Registration**.

3. Open a local bank account.  
See **Finance** > **Banks**.

4. Get your residence permit and/or work permit at Immigration and Naturalisation Service (IND).  
See **Documents** > **Work Permit** and **Residence**.

5. Start looking for long-term accommodation.  
See **HouseRoom** > **Renting**.

6. Get local health insurance.  
See **Health and Sport** > **Medical Insurance**.

\* (Optional) Complete a TB test (if required).  
See **Health and Sport** > **Medical Tests**.

7. Follow HR instructions regarding the 30% ruling.  
See **Finance** > **Ruling**.

8. Create a DigiD (<https://www.digid.nl/>) account which helps with online administration.  
See **Documents** > **DigiD**.

9. Register with a local doctor and dentist.  
See **Health and Sport** > **Doctors/Pharmacy** and **Dentist**.

10. Register at a new address with the municipality when you move the house (you may do it via DigiD account).

When you move the house, in a month time, you receive a letter to your new address. The letter notifies you that you are registered. You are the addressee, not the apartment landlord.

11. Take care of your taxes in the host and home countries.  
See **Finance** > **Taxes**.

Optional checklist:

- Get a driving license or exchange your current license (if required).  
See **Documents** > **Driving license**.

- Install the PostNL app and allow the post to be scanned for you to receive notifications with photos of incoming letters.  
See **HouseRoom** > **Post**.

- Connect the internet and arrange public utilities.  
See **HouseRoom** > **Internet/Mobile** and **Energy/Water**.

- Get liability insurance (no matter how you rent), legal assistance insurance, etc.  
See **Finance** > **Any Insurance**.  
ABN AMRO is usually quite cheap in comparison to other options.

## Relocation Package

The Talent Mobility department covers the following costs associated with your relocation to the Netherlands:

- Relocation-related documentation costs: visa/work permit costs, translations, notary fees.

- Tickets to the destination for you and your family (if applicable).

- All reasonable transfer and accommodation expenses on the way to the departure airport and from the destination airport to the actual destination.

- Baggage fees for up to 3 checked bags per person or excess weight of up to 20 kg per person (only if the airline does not provide the option to purchase additional bags).

- If you decline the arrangement of relocation logistics (airfare, taxi), Talent Mobility covers up to 400€ for long-distance transportation-related expenses (car mileage, car insurance, etc.)

- Accommodation for **up to 4 weeks** (one of the following):

\* Temporary housing provided by Talent Mobility at the destination.

\* Compensation for renting **temporary** accommodation, arranged by yourself and **pre-approved by Talent Mobility.**

\* Compensation of monthly rent for **permanent** accommodation, including associated costs (real estate services), arranged by yourself, up to 1500€.

- Expenses for local public transport and taxi, related to local registration and settlement within the first 4 weeks after relocation, for you only, up to 300€.

- If required for relocation, **one-time coverage** of COVID-19 tests for you and your dependents within the following price ranges <https://kb.epam.com/display/EPMHRGM/Test+costs+per+country>

## Useful Links

Telegram channels:

@inBenelux - general chat, mutual assistance, practical questions

@benelux\_foodie – food in Benelux

@Bnl\_baraholka – buy-sell-give

@[BNLdrones](https://t.me/BNLdrones) - drones: choice, use, legislation

@DelovoyBenelux – doing business in Benelux

@immigration2nl – questions and answers about immigration to NL and emigration from the CIS

@InvestInNL – investments, finance, stock exchange

@nlriders – Russian-speaking motorcycle brothers and sisters of Benelux

@parentsInBenelux – chat for parents

@RealEstateNL – search, purchase, and sale of real estate

Forum about life in NL in Russian: <https://rassvet.com/forum/index.php>

## TPS for Ukrainians

Ukrainians can legalize in NL by getting a TPS (temporary protected status). If you have TPS, you can work for EPAM. Then you can change your status form TPS to HSM (high skilled migrant).

**Note:** TPS is issued for 6 months from the time you get the sticker. As of August 2024, EU extended TPS validity till March 2026.

**Note:** If you have TPS, you can apply for 30% ruling, it does not depend on HSM. Changing the status from TPS to HSM does not affect the ruling. For ruling criteria, see **Finance** > **Ruling**.

To get a TPS:

1) When you arrive at NL, for a few weeks you stay at the hotel. The company selects the hotels that register its employees for the time of their stay at the hotel. When you arrive, at the reception, ask for your registration paper.

2) Call the local Gementee (in the location where you are staying) and tell you are from Ukraine and need a BSN number.

You get an appointment on the nearest date and get an email to confirm the appointment.

3) Come to the Gementee and get the BSN number.

**Note:** It is better to have an apostilled birth certificate. If you don’t, it’s ok (NL government understands the situation in Ukraine).

4) Apply to the IND desk via the website (not on phone). For details, see **Documents** > **Work Permit**.

**Tip:** It is difficult to get slots. Reload the page from 16.00 to 18.00, new slots may appear.

5) At the IND desk, provide your BSN and passport, fill in the form in Dutch and get a sticker into your passport.

**Note:** Try to get a new birth certificate (younger than 6 months). If you cannot get a new birth certificate, they will accept an older one (not the USSR). If you have the USSR birth certificate, exchange it for a new one.

**Exceptional case:** If you cannot exchange the USSR birth certificate because you have already left the country and it is dangerous for you to go back, you will have to explain it every time you show the USSR birth certificate.

**Note:** You are protected from the time you get your BSN (can open a bank account, work, and so on) but the process is complete only after you get the sticker into your passport. Stickers for TPS and HSM are slightly different.

## Leaving NL

If you decide to leave NL, you need to arrange lots of things with the Dutch authorities before you leave.

**Terminate your work contract.**

1 month in advance, give notice that you leave your job. Notice periods may differ per company.

**Terminate your rental contract.**

Study the terms and conditions of your rental agreement. At least 1 month in advance (if your contract does not have other terms), notify the landlord about the termination of your rental agreement.

**Terminate your utilities.**

If you rent, discuss with the landlord who should terminate the services (you or the landlord).

To terminate the service:

1. At least 2 weeks in advance (better earlier), inform your energy (gas and electric) and water providers by email or phone about the service termination from a specific date.

2. Fill in a digital form.

3. Get a notification of the amount payable or to be reimbursed.

**Terminate your Internet subscription.**

1 month in advance, notify your provider about the service termination from a specific date. The process differs depending on the contract type. You receive a confirmation letter with details.

**Change your mobile plan to Pre-pay.**

After you leave, you may still get notifications about different things, so it is better to keep your mobile number. Mobile providers allow you to cancel it online, so you can do it later.

**If you have property, consider selling or renting out your house/apartment.**

If you have a Dutch mortgage, you can leave NL and continue paying it. If mortgage conditions allow it, rent out the house/apartment.

**Keep your Dutch bank account.**

When the money no longer comes to your account, you stop being a tax resident. If you have property and need to pay forutilities, or you need to pay for the Dutch mobile contract, keep your bank account.

**Keep your NL driving license.**

NL driving license is valid throughout EU and North America.

**Terminate your NL health insurance.**

If your NL insurance covers travelling abroad, terminate it online after you move to a new location and get a new local insurance.

**Inform the Dutch tax authorities.**

Notify the tax office (Belastingdienst)that you are going to leave NL.

If you leave NL but will continue to receive a Dutch income (or if you will receive a salary from companies in two different countries), notify the tax office and ensure you know where to file your next tax return.

**Deregister from the municipality and ask for the proof.**

Deregistration is the last thing to do before leaving NL, perform other steps prior to it. Most municipalities allow online deregistration (DigiD). Visit the municipality website to check if you need an appointment.

Report your move out 5 days before the departure. When you deregister, the municipality informs all other government institutions. If you forgot to deregister and left, contact them online asap.

If the whole family leaves NL, 1 adult can deregister the whole family. If some family members stay at the address you deregister from, everyone who wants to deregister needs to appear in person at the municipality.

When you deregister, ask for Extract 60 form (Uittreksel, written proof of your deregistration). You may need it later.

**Make a photocopy of your residence permit (both sides).**

Return your residence permit when you leave, either at the airport, or to the IND via post.

Checklist moving abroad: <https://www.netherlandsworldwide.nl/moving-abroad>

Practicalities when leaving the Netherlands: <https://www.iamexpat.nl/expat-info/dutch-expat-news/practicalities-when-leaving-netherlands>

Telegram chat about leaving NL: <https://t.me/valimBNL>

If you decide to move back to NL, see [Step-by-step plan for moving back to the Netherlands](https://www.netherlandsworldwide.nl/back-to-netherlands)

# Documents

## Registration

All NL residents must be registered.

If you relocate to NL, for a few weeks you stay at the hotel. The company selects the hotels that register its employees for the time of their stay at the hotel. When you arrive, at the reception, ask for your registration paper.

When you find long-term accommodation, report your change of address online. It is free. On the website of the municipality of your town/city, use your DigiD to report your move:

- If you rent accommodation, submit a rental agreement or the landlord’s consent for your registration. Ask the landlord to fill in the consent form. Then the landlord sends you online the PDF version of the consent form and of his/her identity card.

- If you live at the house of your friends or relatives, you use your DigiD to get registered, and the owner of the house uses his/her DigiD to give his/her consent.

If you do not have a DigiD, make an appointment and go to the municipality.

**Note:** The address is changed within 5 working days from the date of application.

**Note:** When you change your address, notify your employer and your bank (you can do it online in the bank app).

To check your current registration address, on the MijnOverheid.nl website, go to **Identity** > **My personal Data**, <https://mijn.overheid.nl/identiteit/persoonsgegevens/basis>

**Note:** If you own accommodation and register your acquaintances but they do not physically live with you, you can be fined € 300+. The exact amount of fine is stated in the permission form for their registration, which you sign as the owner.

**Note:** If you are registered alone (pay the tax on water purification as a single-person household) and then register an additional person, you become a multi-person household and the tax increases.

## Passport/Visa

All employees are required to have a valid passport. If your passport is valid for less than 6 months, inform the HR Department.

If your residence permit is valid for less than 4 months, inform the HR Department and Talent Mobility.

The company applies for and pays for any visas that an employee needs for company travel. But an employee may need to apply to the appropriate embassy in person.

**Note (BY only):** Currently, the German embassy in Belarus issues MVV visas for employees who relocate to NL.

The website of the German embassy in Belarus is <https://minsk.diplo.de/by-be>

To look for available slots, go to <https://service2.diplo.de/rktermin/extern/choose_realmList.do?locationCode=mins&request_locale=ru>

MVV bot tracker for Moscow is available at <https://t.me/nl_tracker>

To see the requirements for photos for MVV visas, go to <https://www.government.nl/topics/identification-documents/requirements-for-photos>

*Am I allowed to travel if I have an MVV visa?*

Visas (different visas, not only MVV) have the expiry date and the number of entries allowed. It means that the visa may be still valid, but you can’t enter the country because the visa was issued for only one entry. Ask a relocation specialist how many entries are allowed for your MVV visa.

## Work Permit

EPAM and Fragomen help you to get a work permit.

Fragomen is a very small company that works slowly (only a few employees). EPAM had to select them because there are no alternatives. Fragomen sends your contract and support letter to Immigration and Naturalization Service (IND) <https://ind.nl>. You can't do it yourself.

**Note:** If you arrive from Ukraine in case of emergency, you can get temporary protection, get a BSN and work permit faster. For details, see **Preparing for Relocation** > **TPS**.

When you arrive in NL, you should do the following at the IND desk:

1) Get residence endorsement sticker (work permit) stamped into your passport.

2) Submit biometrics.

**Tip:** Ask the IND officer if you can submit your biometrics at the same time when you get the sticker.

You can find available slots in telegram bots:

- Amsterdam: <https://t.me/ind_amsterdam>

- Hague: <https://t.me/ind_hague>

**Tip:** It is difficult to get slots. Reload the page from 16.00 to 18.00, new slots may appear.

You can use the service that monitors available visit slots on oap.ind.nl and applies your details automatically, beta test, <https://indapplocator.nl>

## Residence

EPAM Talent Mobility specialists help to make an appointment and receive a residence permit at the Townhall or Expatcenter.

After a 5-year stay, you are eligible for NL citizenship.

If your stay in NL with a valid Dutch residence permit counts to 4 years and 11 months, when you fill in the application, you are considered as not eligible due to not meeting the 5-year criteria.

When you apply for NL citizenship, you must have a valid residence permit for full 5 years. It means you have had a valid Dutch residence permit for 5 or more years without interruption. In those 5 years you have not stayed outside the Netherlands for 6 or more consecutive months, or 3 years in a row for 4 or more consecutive months.

For details, see:

- <https://ind.nl/en/living-in-the-netherlands-with-a-residence-permit/main-residency#rules-on-moving-main-residency-by-residence-permit>

- <https://kb.epam.com/display/EPMHRGM/Permanent+residence+in+the+Netherlands>

## Driving License (Big)

For non-EU > NL driving license exchange, you should meet **all conditions**:

- You live in NL and registered with local municipality

- You/Your partner has 30% ruling

- You have valid residence permit

- You have valid non-EU driving license

- You have lived in the country where the license was issued for at least 185 days in the year the license was issued

If you got your driving license 1-2 months after moving to NL but before you had permanently lived in the country of issue, you can exchange your driving license by ruling

**Note:** If you don’t meet any condition, you cannot exchange your license. To get NL license, take standard theory and practical test at Central Office for Motor Vehicle Driver Testing (CBR). When you fill in the form at CBR, define category (e.g.,B). You also get scooter license (AM) and tractor license (if B was issued before 2015). See <https://rabotaem.nl/docs/inostrannye_prava_v_niderlandah/>

There is **no time limit** to exchange you license but your ruling and non-EU license must be valid

**Note:** If municipality says you can’t exchange the license as the time expired (e.g. 6 months after arrival), call senior manager, ask to show the law stating the time limit (law doesn’t contain it) and to contact RDW for details

**Note:** Sometimes RDW refuses to exchange the license after 6 months. They are wrong but dealing with them takes time. It is highly recommended to exchange the license within 6 months after arrival to avoid long process of proving to officials you are right

**Requesting license exchange**

On your behalf, Gementee (IND) submits request to Road Transportation Agency (Rijksdienst voor het Wegverkeer, RDW, <https://www.rdw.nl/>)

Docs for Gementee: current driving license, NL residence card, ruling letter, actual photo, medical situation letter (**≈**40€, register to buy online <https://mijn.cbr.nl/en/MedicalDeclaration/ExchangeBr>)

**Note:** For cat.C, pass medical examination

Visit any accredited office. They check vision, sugar in urine, motor skills (touch your nose, squat), measure blood pressure and pulse, and ask the same questions as RWD questionnaire. The doctor fills in the form and sends it to RWD, just provide application ref.number. Medical certificate is valid for 5 years (cat.C) or 10 years (cat.B)

**Note:** If you apply with your partner’s ruling,add additional docs to prove you were resident of non-EU country before you moved to NL: employment statement with salary, residence statement, tax details. You can translate them yourself but apply proper formatting so that it looks ok. If RDW rejects, collect additional docs (certificate of self-employment, medical docs, bank statements) and apply again

To exchange driving license:

1) Make an appointment at Gementee to provide docs and pay for application (**≈**50€)

2) Wait for 2-4 weeks until RDW sends confirmation letter (NL license approved) by post

**Note:** You cannot drive while they process your application

**Note:** If RDW requests additional docs via email, email to [info@rdw.nl](mailto:info@rdw.nl) with topic *‘driving license reference number xxx’* (see email from RDW) and attach doc package + scan of all passport pages. In a week, call them to check if they received your email

3) Wait for 5 days for NL license to arrive at Gementee. At website, check if you need appointment, it depends on location

4) Come to Gementee, show residence ID and confirmation letter, and get your NL driving license

**Returning non-EU driving license**

**RU:** RU consulate in NL doesn’t return RU licenses, they send them to General Directorate of Road Safety (Myasnitskaya st, Moscow)

**BY:** To return BY license from BY consulate in NL, email to [nl.consul@mfa.gov.by](mailto:nl.consul@mfa.gov.byY). Provide full name, BY license series and number. Collect BY license with passport

**UA:** UA consulate sends UA licenses to the issuing authorities in UA. To get UA license, report loss of your UA license in Ukraine and request restoration

## BRP

Extract from the Personal Records Database (BRP) is an overview of your personal data that is known to the municipality.

BRP helps to open a bank account while you are waiting for your residence card.

You can order your BRP by post or go to the city hall (make an appointment if it is a busy location).

To view the personal data held about you in the BRP:

- Log in to the [MijnOverheid.nl](http://MijnOverheid.nl) website.

- Make an appointment at your municipality via the service desk and bring your valid form of identification.

You can view the following personal details:

- Identity (your details, family, and proof of identity)

- Finance (your income, allowances, contributions, and taxes)

- Work (your pension, employment details, and benefits)

- Health (Donor register and personal budget)

- Living (your energy label, cadastral and WOZ data)

- Transport (your vehicles)

- Education (your diplomas and student finance/student debt)

Municipalities may have some peculiarities, but in most cases, everything is very similar. For example, see BRP costs and the request procedure in the Hague: <https://www.denhaag.nl/nl/akten-en-verklaringen/basisregistratie-personen-brp/standaarduittreksel-aanvragen.htm>

## DigiD

With your DigiD (<https://www.digid.nl/en>) you identify yourself when you arrange matters online. For example, with the government, educational institutions, healthcare organizations, tax authorities, etc.

To apply for a DigiD, you need a BSN number. When you get the BSN number, wait for a week until the internal database is synchronized.

There are 4 login methods:

- DigiD app

- SMS verification

- Credentials

- ID card (It works only with a NL driving license and NL passport, **it does not work with a residence card**)

To apply for a DigiD:

1) Get your BSN number.

2) Register at the DigiD app.

3) In 5 working days, receive a code by post mail on your registration address.

4) To be validated in DigiD, follow the instructions in the mail.

When you get your driving license, you may add additional authorization type.

**Note:** Not confirmed yet: Additional authorization with an ID card provides more access to sensitive information (health info).

You cannot attach your partner or a child to your DigiD account. To need to register them as well.

A child may need DigiD for vaccination. To register a child, create a separate email account and while registering, enter a phone number of one of the parents.

## Notary

There are a lot of notaries, and they notarize different documents.

To find a notary nearby for a specific purpose, go to <https://www.degoedkoopstenotaris.nl/>

The price depends on location. The farther from Amsterdam, the cheaper. For example, legalisatie handtekening (signature legalization) costs 50-150 €.

**Note:** Not all notaries accept cash.

To find out more about the notary activities, go to:

- <https://www.notaristarieven.nl/>

- <https://www.notaris.nl/>

**Tip:** Dutch notaries usually stamp documents only with the notary’s name, nothing else. But the recipient of the document usually wants to know which notary office (address and telephone number) did the notarization. Ask for an additional stamp which provides these details.

## Translation

To find relevant translators, go to:

- <https://zoekeentolkvertaler.bureauwbtv.nl/>

- <https://www.nubveto.nl/register/resultaten/>

**Interpreters**

If you do not know Dutch but need to make a deal, you need a sworn interpreter. To find one, use two links above.

**Note:** Such specialists are very busy, so make an appointment a month before the date of the deal.

**Note:** Sometimes a notary who conducts the deal offers a sworn interpreter. In this case the cost of interpreter services is included in the cost of notary services. But you can find a sworn interpreter yourself if you think it is less expensive.

Depending on location, interpreter services may cost 100-300 €.

The translation agency of Zora Terrichova: <https://ztranslate.eu/> Translators and interpreters, both sworn and unsworn. Reliable but expensive service.

Sworn interpreters:

- E.V. Blom-Apreleva (Ekaterina), tel: +31 620503623, email: [info@translate-trojka.nl](mailto:info@translate-trojka.nl). No response

- Olga, telegram: @Olga\_RU\_NL. She works both on workdays and weekends. Normal price, expensive apostille (100€)

- Kristina Tsemirkhanava, tel: +31 629112110 (WhatsApp), email: [ky.tsem@hotmail.com](mailto:ky.tsem@hotmail.com). Cheap and reliable service. No response

- Natalia Kharitonova, [Natalia@terralingua.nl](mailto:Natalia@terralingua.nl). Quick, responsive, reasonable price (like @Olga\_RU\_NL), apostille 40€

- Bruno Boucher, <http://www.russischvertaalbureau-raisa.nl/>

**Documents translation**

If you need a notarized translation + apostille, look for sworn translators.

Fast and quality service: <http://elenatranslations.nl>. Only to Dutch, does not translate from Dutch.

## ZZP

You can get registered as a self-employed expat, ZZP (zelfstandige zonder personeel or independent with no staff).

As a ZZP you have to pay taxes. The letter that you receive after registration states the terms for paying taxes. For details, see **Finance** > **Taxes**, **Finance** > **Tax Declaration**, **Finance** > **BTW Report**.

You calculate your medical insurance, business insurance (liability for not meeting customers’ requirements), and pension on your own. The Dutch government does not cover them.

**Note:** Tax liability arises when you issue an invoice, even if your customer does not pay it.

To work as a ZZP, you need the following:

- Passport

- ID card

- Entrepreneur check

- Professional insurance

- Business insurance (about 3-4€ for a working hour) To get insurance, see **Finance** > **Any Insurance**

- KVK number (Kamer van Koophandel, Chamber of Commerce)

To get registered as a ZZP:

1) Think of your company name and a description of your services, and fill in an online form at <https://www.kvk.nl/english/registration/forms-for-registration-and-reporting-changes/>

**Note:** When you fill free text fields (e.g. your business activities), provide a Dutch translation.

2) Print the form in two languages.

3) Make an appointment at KVK.nl/afspraakmaken.

4) At the KvK office, do the following:

a) Provide the printed form, your passport, and your residence permit.

b) Pay 52€ for the registration.

c) Get a KVK number.

**Note:** Without the KVK number, you cannot accept non-cash payments.

d) (Optional) Get a certified extract from KVK to provide to your customers upon request. It costs 15€.

**Note:** You can do it online for 8€. To get a digitally signed extract from KVK, go to <https://www.kvk.nl/mijnondernemingen/> and use your DigiD.

5) Within two weeks, by post to your address, receive the following:

- A notification that you are also registered at the tax office.

- Your BTW (VAT) number (it differs from KVK number and BSN).

- Your Ob-number (some mobile apps require it).

- Pre-paid envelope with the address for you to file your first BTW report.

When you are registered, you may start working.

For details on BTW (VAT) number, see <https://www.belastingdienst.nl/btw-id>

If you lose the paper with your BTW (VAT) number, you can find it in the link: <https://mijnzakelijk.belastingdienst.nl/onp/#/obdossiers/btwidentificatienummer>

You can close the ZZP any time. If you do not run any activity, you can submit empty BTW reports for 3-4 years without closing the ZZP. Then tax authorities send you a letter asking if you want to close the ZZP.

To close a ZZP:

1. Withdraw money from the ZZP account to the individual account.

2. Notify KVK at <https://www.kvk.nl/wijzigen/opheffen-rpio/?step=selecteerbedrijf>

3. Wait until the tax office calculates taxes and sends to the address how much you need to pay (if turnover is less than 20k - 0 tk.)

4. Close the ZZP bank account.

5. Submit an annual tax declaration.

For details, see <https://ondernemersplein.kvk.nl/stoppen-met-uw-eenmanszaak/>

Telegram chat on business and entrepreneurship: <https://t.me/DelovoyBNL>

For details on ZZP, see:

- For starters: <https://www.belastingdienst.nl/starters>

- <https://www.iamexpat.nl/career/entrepreneur-netherlands/freelance-netherlands>

- <https://rabotaem.nl/work/uhod-vo-frilans-finansovye-aspekty/>

## Insurance and Legal Assistance

Medical insurance is required for everyone. See **Health and Sport** > **Medical Insurance**.

**Any insurance**

You can insure almost everything: your property (house, car, and so on), your pets, your life, even cyber risks.

**Note:** If you rent accommodation, you may take out insurance so that landlords pass on additional responsibility and give back the deposit on time if you move out. Get such insurance in advance, 6 months before moving out.

Insurance companies:

- <https://www.anwb.nl/>

- <https://www.averoachmea.nl/>

- <https://www.fbto.nl/>

- <https://www.ohra.nl/>

Insurance companies that insure ZZP:

- https://www.klap.com/

- <https://www.zpzaken.nl/> All types of ZZP insurance

- <https://www.zzp-nederland.nl/verzekeringen-en-advies/zzp-verzekeringen>

**Legal assistance**

In NL, legal assistance is quite expensive.

**Tip:** For free legal assistance (to get advice), go to:

- <https://www.juridischloket.nl>

- <https://www.wooninfo.nl/contact/>

Legal assistance, if you get fired or have disagreements about benefits: <https://www.fbto.nl/rechtsbijstandverzekering/modules/werk-inkomen-pensioen>

Upon dismissal, an employer offers a compensation package. Lawyers can get better conditions for you (+ 1-2 months with salary, if you worked there for a long time).

Paid legal services:

- <http://www.delissenmartens.nl/> Specializes in immigration. Den Haag, tel: +31 703115411, [maas@delissenmartens.nl](mailto:maas@delissenmartens.nl)

# Office & Transport

## Public Transport

Payment system is unified, except international journeys. If you have one card, you can use all types of transport across NL.

Info on public transport in NL and ways to pay for it: <https://rabotaem.nl/transport/obshhestvennyj-transport-v-niderlandah-i-ego-oplata/>

Companies for which a chip card is available: <https://www.ns.nl/en/travel-information/traveling-with-the-ov-chipkaart/validity-of-tickets.html>

Each transport company has its own website and sometimes mobile app:

- <https://www.ns.nl/> biggest railway company, a separate train planner

- <https://www.gvb.nl/> city transport in Amsterdam

- <https://www.connexxion.nl/>

- <https://www.arriva.nl/>

- <https://htm.nl/> public transport in the Hague

**Tip:** NS train + night <https://www.ns.nl/spoordeelwinkel/nachtje-weg>

Buying an NS ticket to a city and booking a night in hotel is much cheaper than doing it separately.

International trains:

- <https://www.nsinternational.com/>

- <https://www.thalys.com>

To travel Schiphol Airport-Rotterdam by Intercity direct, get Intercity direct supplement season ticket in addition to your NS ticket: <https://www.ns.nl/en/season-tickets/campaigns/other/intercity-direct-supplement.html>

**For EPAMers**

As EPAM employee, you get free transport card (second class) for travelling across NL. EPAM transport card also provides 40% discount on international railway tickets. See **Benefits** > **Transport Card**

Your family members buy their own cards.

To order personal OV-chip card with NS Flex subscription (e.g., Kids Vrij for kids), go to:

- <https://www.ns.nl/en/nsflex/webshop#/bestelling/producten>

- <https://www.ov-chipkaart.nl>

**For EPAMer’s family members**

When you travel on your own (without EPAMer), use your card.

Before a trip with EPAMer (highly skilled expat), activate combined travel discount (Samenreiskorting) on your OV-chipkaart card. See:

- <https://www.ns.nl/en/travel-information/traveling-with-the-ov-chipkaart/combined-travel-discount.html>

- <https://www.ns.nl/reisinformatie/reizen-met-ov-chipkaart/samenreiskorting.html>

Combined travel discount is:

- Available with a personal card with Flex, an anonymous card, or a ticket via a machine.

- Applicable if you have at least 20€ balance on your personal/anonymous OV-chipkaart.

- Applicable only on NS trains and Sprinters, not on buses and trams.

- Not applicable on international trains. But if you take an international train but make a local trip (start and finish your trip in NL), the discount applies.

- Not applicable during rush hours: 6:30-9:00 am and 4:00-6:30 pm.

- Not applicable to railway carriersThalys, Eurostar, Nightjet, and the cheapest fare to Germany.

If your personal card has NS Flex, activate discount in app or online: <https://www.ov-chipkaart.nl>

If not, activate discount at NS ticket machine:

1) Hold your OV-chipkaart against the card reader.

2) Select **Samenreiskorting** > **1st/2nd class** > **Agree**.

3) Hold your OV-chipkaart against the card reader again.

Video: <https://www.youtube.com/watch?v=2ezSBtTqmJo>

For children 4-11 to travel for free on trains (check-in/out needed):

- Make a nominal ov card

- Buy and activate kids vrij, <https://www.ns.nl/en/season-tickets/kids-vrij.html>

**Possible issues**

If you forget to check in but make a checkout, the system withdraws a lot of money from your card. Go to <https://www.uitcheckgemist.nl/>, enter your card number, select the trip, and define the check in station to make a claim and get the money back.

**Note:** If it happens today, the system has no data yet. Wait for 24 hours for info to appear.

## Bicycle

For cycling routes and cycling clubs, go to **Health and Sport** > **Cycling**.

You can park your bike in the car parking near the EPAM office. There are two showers in the office.

To take your bike on the train, you need to pay an additional fee. You can buy a card in a yellow NS automate on the station.

Use Google maps to find you destination and follow the cycling signs along the road. They are quite frequent and help you find the way.

Map of the farms (to buy something tasty) and rest points along walking and cycling routes: https://www.rustpunt.nu/

For advice on buying and using a bicycle, go to <https://rabotaem.nl/everyday/velosiped-pokupka-strahovka-ispolzovanie/>

**Tip:** Don’t buy an expensive bicycle, it is very likely to be stolen.

To buy a bicycle or its parts, go to:

- A shop for cyclists (check the sale section) <https://www.mantel.com/en>

- Facebook group <https://www.facebook.com/groups/BikesAmsterdam/>

- Telegram chat <https://t.me/velobenelux>

Invite your friends and you both receive a €7,50 discount. To rent a bike, use a code *DMYTRO65188* <https://swapfiets.com/?source=app>

Swapfiets may be expensive. They may charge you for everything. If the rented bike is stolen, you will have to pay for it.

To rent a bike for a short time, see:

- Bird: <https://gift.bird.co/links/3FrHgVSpDhYWQbst8>

- Donkey: <https://www.donkey.bike/> Use referral link to get a discount <https://dnky.bike/freeride?code=6940BF>

- Bike sharing program OV-fiets. In the NS.nl application, find the closest location (usually a big railway station) and use your NS card (NS Business is ok) to take a bike. You need to return it back to the same location

- For Den Haag and few small cities (local service), <https://www.htm.nl/ons-vervoer/htm-fiets>. Last mile bikes, drop zones are near bus stops and tram stops

## Scooter

You can rent e-steps, scooters, bikes, and extra vehicles. Rules and conditions differ from year to year and city to city (wearing a helmet, permission to use special roads, and so on). Read them in advance and monitor changes.

A map of all available mobility options off all vendors nearby: <https://www.alride.app/>. Pick up the vehicle, and the app redirects you to the vendor app.

E-mobility services:

- <https://nl.go-sharing.com> E-steps, e-bikes (sometimes in poor condition), e-scooters and e-mopeds. Support is not always friendly. Online validation for e-scooters. To drive the GO Sharing e-mopeds for 25 min for free, download the app, under **Promotional codes**, enter *XHYT3V.*

- <https://felyx.com> Download the app and receive 40 free minutes. Use promo code *duQxkwoF* in the app.

- <https://www.tier.app> Not available in some cities (Den Haag) but available in Germany, Poland and so on. Bonus zones for parking, power accumulators, group ride options. Use referral link <https://tier.page.link/z4NDJ> to get 50% discount for 5 rides.

- <https://www.bondi.city/> E-steps, new e-bikes. Small drop zones, but a lot of them. Use promo code *4oR7Grq8* to get a discount.

- <https://ridecheck.app/> Connected with NS application and OV-chips. Use promo code *STA-WQM* to get €5 credit.

Cargo e-bikes:

- <https://cargoroo.nl/> Good e-bikes with GPS detectors, fixed location where you need to return the bike. Cost ≈ 4€/h.

- <https://www.baqme.com/> Use promo code *MAXS7D* for 15 min of free driving.

## Car

For info on driving license, go to **Documents** > **Driving license**

All about cars: <https://t.me/autobenelux>

**Notes:**

- NL has high taxes for non-electro cars

- NL allows car digital video recorders (DVRs)

- You need to re-register your car with BY/RU/UA registration plates in 2 weeks after getting a residence permit, but many people don’t do it for years

To import a car from Belarus, [https://rabotaem.nl/moving/import-mashiny-v-niderlandy/](https://rabotaem.nl/moving/import-mashiny-v-niderlandy/a) and <https://mironio.notion.site/b4efd48e7e234e3fad6d4397fddd2c21>

**Buying**

To find a car:

- <https://www.autoscout24.nl/>

- <https://www.gaspedaal.nl/>

- <https://bynco.com/nl-en/>

- <https://www.marktplaats.nl/>

- <https://www.viabovag.nl/>

You can buy a car with insurance for a period when they fix everything at their own expense

To check a car before buying:

**-** Honest Armenian guy Yura, +31 629196169

- Egor, @zimmermaann

- Russian-speaking Denis, +31 704043774, Den Haag, <https://maps.app.goo.gl/D9EukQDG2JxzNV9r7>

When you look for a car, check the registration number on the RDW website to check if the mileage is logical, if the car is wanted, APK expiry date, and so on

Vehicle tax: <https://www.government.nl/topics/vehicle-tax/vehicle-tax/paying-motor-vehicle-tax>

Additional car check: <https://finnik.nl/>

Energy (green) level of your car: <https://energielabel.nl/auto-s/>

FAQs on buying a car: <https://rabotaem.nl/everyday/faq-mashina-pokupka/>

**Renting**

- **MyWheels**: <https://mywheels.nl/> Integrated with OV-cards, non-applicable with CIS driving license. Link for 10€ discount on first trip: <https://mywheels.nl/en/uitnodigen/aliaksei1124>

- **SIXT**: <https://www.sixt.nl/> (short trips, km limit) and <https://www.sixt.de/> (long trips, no km limit), web and app. Applicable with BY/RU license but only for 6 months. For all EU countries but not all models. Return to the listed places. Link for 60€ benefit: <https://www.sixt.nl/invite/EPEkRh1lRhm=>

In SIXT EPAM business profile, you can select unlimited km and get better price/insurance, <https://www.sixt.nl/b2bregistration?b2b_token=35da2a7a-f06b-9068-1626-47245f62daf9>

While reservation, to add EPAM rate, provide KNDR number 19347263 and EPAM bonus code 1234

- **GreenWheels**: <https://www.greenwheels.nl> Basic cars, often poor condition. Applicable with CIS license. Return car to the same place

- **Go Sharing**: <https://nl.go-sharing.com/en/carsharing/> Use *GOTRYNL* for 15 free mins

- **SnappCar**: <https://www.snappcar.nl/>

- **Hely**: <https://hely.com/> Referral link: <https://hely.com/?referral-name=Katsiaryna%26referral-token=TYMgM4SKPN3U%26show-signup-modal=1>

- **Share Now**: <https://www.share-now.com/nl/en/> Only Amsterdam, applicable with CIS driving license

When you upload your driving license, you get refusal letter due to non-EU/EEA license. Reply to the email and attach a screenshot of your ticket to NL. They activate your license for 6 months from the arrival date

- **Amber**: <https://driveamber.com/>

**Notes for e-cars:**

- (Renting) Return it to rental service fully charged

- (Sharing) When you leave, it must have more charge than when you took it

- Charging stations don’t protect you from parking fees

- Some charging stations require a special keychain (it is on the keys or in glove compartment)

- Apps to charge electro cars: MyIncharge, Shell, and Vattenfall (<https://incharge.vattenfall.nl/>)

EPAMers can use a free charge for e-cars near the Rijswijk office.

Use company benefits when renting car for personal trip:

- AVIS Worldwide Discount (AWD) number A270390

- Budget Corporate Discount (BCD) number D716690

- Enterprise optional number for private trip XZ17DH2

**Note:** Book at the car rental websites only. Review liability clause of the contract. Leisure rate is EPAM corporate rate minus insurance

## Parking

In general, parking is expensive.

For the Park and Ride (P+R) approach, go to <https://www.amsterdam.nl/en/parking/park-ride/>

You can park your car for €8 per 24 hours. If you arrive after 10.00 or during the weekend, you pay only €1 per 24 hours. You can park for a maximum of 4 days.

**Note:** Parking is limited near ferries, so you need to park farther away.

Mobile apps:

- Parkopedia: <https://parkopedia.nl/> Map of organized and street parking, not limited to NL

- EasyPark: <https://www.easypark.com/nl> Map of paid and free parking

- Prettig Parkeren: [https://www.prettigparkeren.nl](https://www.prettigparkeren.nlM) Map of parking areas and paid parking

- Q-Park: <https://www.q-park.nl/en-gb/app/> Parking payment without commission

- ANWB Onderweg: <https://www.anwb.nl/mobiel/onderweg-app/download-de-onderweg-app-met-qr-code> Parking zones for any time, parking payment, prices at petrol stations

- Parkmobile

To compare the apps, see <https://www.consumentenbond.nl/smartphone/parkeerapps>

**For EPAMers**

Parking near the Amsterdam office: <https://goo.gl/maps/nqtSFuw3niHwpEiy6>

Before leaving the office, ask the office manager to give you a parking ticket for free parking.

Free parking and charge for e-cars near the Rijswijk office.

For commuting to work reimbursement, go to <https://info.epam.com/policy/netherlands/all-cities/contractual-policies-and-procedures/benefits/ns-businesscard-and-commuting-expenses/commuting-to-work-expense.html>

Cost object for reimbursement is *::SS/Fringers/EU/NL*

## Taxi

Official taxis have blue license plates, an official sign on the roof.

Taxis:

- Uber app

- Taxi TCA, <https://www.tcataxi.nl/en/>

- Staxi, <https://www.staxi.nl/>

- <https://taxidirect.nl/>

Water taxi, Rotterdam: <https://www.watertaxirotterdam.nl/>

## Office Facilities

EPAM offices in NL, booking a seat is required at <https://desk.epam.com/>:

- Amsterdam office, on weekdays 7.00-20.00

- Rijswijk office, on weekdays 7.00-18.00

If you have any questions regarding offices and office facilities, contact:

- Angelika Tyczynska-Ivanchenko, [Angelika\_Tyczynska-Ivanchenko@epam.com](mailto:Angelika_Tyczynska-Ivanchenko@epam.com)

- Marcel de Mooij, [Marcel\_de\_Mooij@epam.com](mailto:Marcel_de_Mooij@epam.com)

For instructions on how to add a network printer to your WinOS workstation, go to <https://kb.epam.com/display/EPMLOCALIT/How+to+add+a+network+printer+to+your+WinOS+workstation+via+PrinterLogic>

**Physical access cards**

The physical access card for the Amsterdam office does not work for the Rijswijk office and vice versa.

Physical access cards are not issued by default. If you plan to work from home and rarely visit the office, you do not need a physical access card.

To visit the office regularly, request the card via HelpDesk. The initial release is free for employees. If you lose the card, it costs 50+€ to reissue it.

To enter the office building, use your physical access card or call the doorbell and the receptionist will let you in.

**Amsterdam office**

Danzigerkade 4, Amsterdam, NH. Office of the acquired company Emakina.

Receptionist: Oksana Regeda, @iroxoid

Office managers: Ingrid Schreuder and Lisa Hepburn

Local IT and the receptionist manage physical access to the office. You can ask the receptionist to extend your access (e.g. later than 20.00 or on weekends).

**Rijswijk office**

Laan van Zuidhoorn 37, 2289 DC Rijswijk. Office of the acquired company Just Bi.

Receptionist:

Office manager: Sandra Mooijman

Two rooms and a kitchen

Free parking and a charge for e-cars

## Local IT

Local IT engineers are ready to help you with hardware and custom images.

**Tip:** At <https://support.epam.com/esp/ess.do>, you can request the delivery of a monitor or other hardware. When you submit the request for the hardware and provide your address, a local IT creates a task to deliver devices by post or car. There is no need to visit the office.

Local IT engineers:

- Mikalai Yablonski, telegram: @bursulf

- Nasser Silakhori

- Eleni Anagnostopoulou

- Yuliia-Kateryna Turko, telegram: @julietta2222

Local IT engineers **work only in the Amsterdam office**, on the 1st floor, with desks 1.27 and 1.28**.**

**Note:** It is impossible to book desk 1.27 or 1.28 if you are not part of Local IT. Please, do not occupy them if they are free.

**Note:** If you need a spare mouse, a charger, or an adapter, check the box under desk 1.27. If you take something, inform Yuliia or Mikalai.

**Useful links**

How to add a network printer to your workstation: <https://kb.epam.com/display/public/EPMLOCALIT/How+to+add+a+network+printer+via+PrinterLogic>

How to connect personal devices (BYOD) to EPAM Wi-Fi: <https://kb.epam.com/display/public/EPMGNS/How+to+connect+personal+devices+%28BYOD%29+to+EPAM+Wi-Fi>

To connect your smartphone to the office Wi-Fi, EPAM8021x and EPAM8021x5, you have to use a certificate instead of EPAM credentials.

- To connect an iPhone: <https://kb.epam.com/display/public/EPMGNS/iOS%3A+How+to+connect+personal+devices+%28BYOD%29+to+EPAM+Wi-Fi>

- To connect an Android: <https://kb.epam.com/display/public/EPMGNS/Android%3A+How+to+connect+personal+devices+%28BYOD%29+to+EPAM+Wi-Fi>

## Transportation

If you need assistance in transportation of goods, contact:

- Tomas Josas, tel: +31 659311006

Good price. Tomas speaks Russian and lives in Amsterdam. If you are not in Amsterdam, you pay 70€/hour for him to come to your place, then you pay for transportation.

-

<https://www.brenger.nl/> cost-balanced service. Enter the pickup point and the delivery point to see the price. Before the delivery date, you get a 4-hour interval specifying when a driver will arrive.

- <https://www.snelleverhuisbedrijf.nl/>

- <https://diks.net/>

- <https://gosselin-moving.com/>

- [https://www.borent.nl/](https://www.borent.nl/t) transportation of oversized cargo

If you have an elevator, the delivery to the apartment is free.

If you do not have an elevator, the delivery is free only to the second floor. If you live higher than the second floor, you need to pay extra money for the delivery to the apartment.

If the elevator/stairs do not allow the delivery, order a crane for a large size delivery, it costs 85 €/h.

**International transportation**

<https://nosim.by/> Delivery from Belarus to NL takes about a week, depends on the queue at the border

## HR, People Operations

If you have any questions, contact the HR department at [HR\_NL@epam.com](mailto:HR_NL@epam.com).

Head of People, NL, is Marcel de Mooij.

People Partners:

- Aldona Kokosza

- Mariia Sizova

People Operations specialists:

- Ghida Kleyn

- Estelle Stephan

- Damla Arslan

They make all sorts of extracts from EPAM documents, for example, the employment statement.

## Boat

Boating license is not required for boating (if a boat length is 8 meters or less) across Amsterdam channels. You receive a navigation map where it is allowed and prohibited to row.

Renting companies:

- Mokum <https://mokumbootverhuur.nl>

- Sloepdelen <https://sloepdelen.nl/>

- Bootjes en Broodjes <https://www.bootjesenbroodjes.nl/>

Telegram chat about yachting: <https://t.me/bnl_more>

# Health and Sport

## Medical Insurance

Verified insurance companies:

- <https://www.hollandzorg.com/nl>

- <https://www.loonzorg.com/> child of hollandzorg, only for expats

- <https://www.zilverenkruis.nl>

- <https://www.cz.nl/en> expat-friendly. Has a package of orthodontist services for adults

- <https://www.asr.nl/> Has a package of orthodontist services for adults (up to 1000€)

- <https://zorgverzekeringhema.nl>

- <https://www.zorgkiezer.nl/>

- https://www.loonzorg.com/

Our colleagues do not recommend <https://www.fbto.nl/>

**Note:** Your health insurance must be effective **from the first working day** specified in the employment statement. If the insurance starts with retroactive effect, you have to pay for it retroactively. If you use medical services, the insurance reimburses retrospectively.

**Tip:** In Amsterdam, tourists and expats without Dutch health insurance can go 24/7 to the tourist doctor: <https://expatdoctoramsterdam.nl/services/tourist-and-expat-clinic/>

All local insurance companies issue European Health Insurance Card (EHIC), in most cases you don need to apply for it on purpose. If you fall ill during a visit to another European country, you can still get essential medical care in many countries with an EHIC.

If you live and work in NL and have Dutch health insurance, you often find the EHIC as standard on the reverse of your insurance card. For details on EHIC, see <https://www.government.nl/topics/health-insurance/standard-health-insurance/applying-for-a-european-health-insurance-card-ehic>

**Note:** Once a year, at the end of the year, you can change your insurance (cancel the current one and take a new one). For details, see <https://www.government.nl/topics/health-insurance/standard-health-insurance/changing-your-health-insurance>

**Basic**

You can purchase a basic package (130-140€ per month) only with **a BSN and opened EU bank account**. All companies have similar basic insurance packages, extended insurance differs.

Types of insurance:

- Without eigen risico (your own risk). Select it if you do not have major health issues.

- With eigen risico, 385€ per year for the option, not for treatment.

If you fall from a bike and break an arm, at hospital, you get treatment and additional pills free of charge.

**Notes:**

**-** Basic insurance covers tourist trips within the EU. For winter sports, buy additional insurance.

- If your treatment exceeds X € (see your insurer), you will need to pay yourself.

- If you expect a surgery or want additional packages in your insurance, ask for them.

**Dental**

Dental insurance is not included in the basic package. You can add a dentist, but the payment process differs from the usual insurance. For details on dental care, go to **Health and Sport** > **Dentist**.

**Kids**

Insurance for children under 18 is free. Parents’ health insurance includes the child’s insurance. It works for the dental care in the parents’ supplementary insurance, braces, and so on.

If parents have different insurances, the children are covered by the best insurance.

**Physiotherapy**

There is 95% probability that you will be referred to a physiotherapist in the following cases:

- You have a sports trauma that does not require a surgery.

- You have just had the surgery.

- You have broken your arm, leg, etc.

- You have any muscle-related complaints.

In these cases, look for the insurance that includes a physiotherapist and costs additional 10 € per month. Otherwise, it will cost you much more.

For more info on physical therapy in N, go to <https://www.expatica.com/nl/healthcare/healthcare-services/physical-therapy-in-the-netherlands-1776722/>

To compare insurance:

- <https://www.zorgwijzer.nl/zorgvergelijker/english#/search>

- <https://www.independer.nl/zorgverzekering/info/health-insurance>

- <https://www.zorgverzekering.org/eng/>

Almost anyone can join and buy pseudo-collectives, ’corporate insurance’ (not like EPAM corporate, but public). For example, <https://www.zorgkiezer.nl/zorgverzekering/info/Korting-op-je-zorgverzekering>

## Emergency

Useful phrases for emergencies:

*- Call an ambulance = Bel een ambulance*

*- Call the police = Bel de politie*

*- Call a fire brigade = Bel de brandweer*

*- Get/call a doctor = Haal/bel een dokter*

*- I am ill = Ik ben ziek*

**Police**

112 - fire, police, and ambulance services. Only for emergency.

112NL is an app for communicating with the police in an emergency chat room. It sends your coordinates immediately. Useful for those who cannot speak properly because of health problems or danger.

Police services:

- Call 0900 8844

- Visit [www.politie.nl](http://www.politie.nl) (you will be connected to your local police station)

To leave an anonymous tip (to report a crime):

- Call 0800 7000

- Visit <https://www.meldmisdaadanoniem.nl/english/>

To make a declaration or report online, go to <https://www.politie.nl/aangifte-of-melding-doen/aangifte-van-overige-diefstal.html>

**Medical emergency**

Don’t wait for an emergency to happen, register with a local doctor (GP) and dentist. See **Health and Sport** > **Doctors/Pharmacy** and **Dentist**.

**Note:** An ambulance will not come if your temperature is below 40.

If you have 39.5-39.8 temperature:

1) Bring down the temperature yourself or get to the hospital yourself.

2) During working hours, call your GP.

After working hours, on weekends/holidays, call a family doctor:

- Google for *“spoedpost”* or *“huisartsenpost”* + town/city.

- Use the following numbers:

\* Amsterdam, 020 – 592 3434

\* The Hague, 070 – 346 9669

\* Rotterdam, 010 – 290 9888, tel: 010 466 9573 Huisartsenposten Rijnmond

\* Gooi, Almere, Amersfoort, 0900 1515

\* Utrecht, tel: 0900 450 1450 Primair

\* Delft, tel: 015 251 1930 Huisartsposten Delft

\* Leiden, tel: 0900 513 8039 Emergency Help LUMC

\* Eindhoven, tel: 0900 8861 Huisartsenpost Oost-Brabant

\* Tilburg, tel: 0900 332 2222 Huisartsenposten Midden-Brabant

**Gas and electrical emergencies**

In case of gas leak (gaslucht) or a power problem (stroomstoring), call 0800 9009.

For details, see [www.gasenstroomstoringen.nl](http://www.gasenstroomstoringen.nl)

**Water emergencies**

- For serious sewage issues, contact your local Gementee.

- If the problem is in the length of pipe between the street and your house, contact the local water board. At [www.vewin.nl](http://www.vewin.nl), in the field under **Uw drinkwaterbedrijf**, enter your postcode.

- For situations of your responsibility, find a plumber (loodgieter).

**Note:** A plumber may come and charge you around €60 just to say to call a local water board, as this isn’t the part of the pipe the individual householder is responsible for.

## Medical Tests

<https://www.bloedwaardentest.nl/> The cheapest, most mass-produced, varied, and quick service. It provides different packages, you can collect different materials (not just blood), and you can collect them yourself to save money.

<https://onedayclinic.nl/> Quick but expensive medical tests

<https://gratishivtest.nl/en/> HIV test

In the Netherlands, after receiving the residence permit card, foreigners need to take a tuberculosis (TB) test. Foreigners from the following countries do not need to take the TB test <https://ind.nl/nl/formulieren/7144.pdf>

## Doctors & Pharmacy

**Doctors/Hospitals**

Info about EPAM company doctor: <https://info.epam.com/handbook/netherlands/all-cities/contractual-policies-and-procedures/policies--procedures/leave-types/sick-leave/company-doctor.html>

After you register at the address, register at the nearest medical center that has a family doctor, called general practitioner (GP). Come to the medical center and fill in a registration form. They check your application and issue a decision within 4-7 business days. Only after the registration at the medical center, you can make an appointment with a doctor.

**Note:** Register at the medical center even if you have strong health and do not fall ill. Registration takes 4-7 working days. Being registered saves your time if something happens.

To find a GP, go to:

- <https://www.kiesuwhuisarts.nl/>

- <https://www.zorgkaartnederland.nl/>, enter your postcode and click **zoek**.

**To** make an appointment, depending on the medical center that you visit, go to <https://home.mijngezondheid.net/> or use the MedGemak app.

To communicate effectively with a family doctor, see <https://livinginholland.blog/huisarts-faq/>

**Note:** Visiting a hospital is available only by prior appointment from a GP.

For the list of hospitals (ziekenhuis) and medical centers, go to <https://www.ziekenhuis.nl/>

For info on hospitals, see <https://www.expatica.com/nl/healthcare/healthcare-services/hospitals-in-the-netherlands-100735/>

In case of medical emergency, go to **Health and Sport** > **Emergency**.

Reliable information about illness and health made by doctors: <https://www.thuisarts.nl/>

An overview of all NHG Standards for general practitioners: <https://richtlijnen.nhg.org/>

**Pharmacy**

To buy most pills, **you need a prescription**. GPs issue online prescriptions that are stored in databases that pharmacies can access, you do not get a paper prescription.

**Note:** If you have a prescription issued by another country, translate it to English and go to your GP to get a local prescription.

To check if you need a prescription to buy medicine, go to <https://www.geneesmiddeleninformatiebank.nl/ords/f?p=111:3::SEARCH:::P0_DOMAIN,P0_LANG,P3_RVG1:H,EN,115066>

To find the nearest pharmacy, go to <https://www.apotheek.nl/> and search for medicine, diseases, complaints, and so on.

For the list of out-of-hours pharmacies near you, go to: <https://epa.ms/nlemergency>.

For the list of basic medicine that you can definitely buy in NL without prescription (in Kruidvat and Etos), see <https://getupnote.com/share/notes/B0KaO2ZCPchUFQZl9H6nXKlkvPH3/e3e7a214-148e-45c4-b337-daf1feeb4474>

**Medicine/Vitamins**

- Kruidvat: <https://www.kruidvat.nl/> Medicine, vitamins, beauty. Cheaper than Etos

- Etos: <https://www.etos.nl/> Medicine, vitamins, beauty. Connected to Albert Heijn (AH) Premium

- Plein.nl: <https://www.plein.nl/> Medicine, beauty, healthy food and drinks

- Holland & Barret: <https://www.hollandandbarrett.nl/> Vitamins, supplements, natural care, healthy food and drinks

- Vitaminstore: <https://www.vitaminstore.nl/> Vitamins

- iHerb: <https://nl.iherb.com/> Vitamins

To buy cosmetics and beauty products, go to **Shopping** > **Cosmetics/Beauty**.

## Dentist

For info on dental care, see: <https://www.expatica.com/nl/healthcare/healthcare-services/dutch-dental-care-104612/>

To find a regular dentist, go to:

- <https://www.tandarts.nl/>

- <https://lassustandartsen.nl/>

- <https://www.dentalfactory.nl/>

- <https://www.dekleinewetering.nl/nl/>

- <https://www.orthodontiemuseumplein.nl/>

In case of dental emergency:

- Call your own dentist. Many dentists provide their own emergency services. A recorded message informs you what to do.

- Call out-of-hours dentist helplines:

\* Amsterdam: 0900 821 2230

\* Hague: 070 311 0305

\* Rotterdam: 010 455 2155

## Vaccination

Vaccination in NL is free. Medical services vaccinate against various diseases. Both NL residents and tourists can get vaccinated.

NL residents can register for vaccination against Covid19 in advance:

- On phone, you need to provide your BSN.

- Online, vaccination locations in Amsterdam: <https://www.ggd.amsterdam.nl/coronavirus/coronavaccinatie-locaties-amsterdam/>

- On the website <http://coronatest.nl/> (not in app).

For details on vaccination without an appointment for NL residents, see <https://prikkenzonderafspraak.rijksoverheid.nl/en>

**Note:** To get vaccinated, you need a mask, your passport and residence card.

For tourists and non-residents, registration for vaccination in advance is not available. After the vaccination, they can get the following:

- If they have RNI BSN, a digital certificate.

- If they do not have RNI BSN, a paper that you have been vaccinated, in English and Dutch (it has no official power).

**Note:** To get an official certificate, non-residents must have a BSN or RNI BSN. Tourists can get a BSN as non-residents.

If you travel abroad and need a coronavirus pass, use:

- <https://coronacheck.nl/en/>

- The app CoronaCheck

The website of National Institute for Health and Environment is available at <https://www.rivm.nl/>

For info on infections, go to <https://www.infectieradar.nl/welcome>

## Sport

EPAM doesn’t compensate sport activities.

EPAM has the Vitality Program app in which you can register your sporting activities. For details, see <https://info.epam.com/policy/netherlands/all-cities/contractual-policies-and-procedures/benefits/vitalityprogram.html>

To share your sports results, see Strava club, <https://www.strava.com/clubs/555704>

Vitality Program motivates you to be more active, stay healthy, and get short-term rewards:

- Weekly: get a voucher/product from f.e. Bol.com and Zalando.

- Monthly: buy your Apple Watch/Fitbit via a.s.r. Vitality (in the app) and connect it to the app. If you meet your monthly goal, you receive compensation for the Apple Watch/Fitbit.

- Annual rewards: receive a cashback on your additional health insurance and dental insurance.

For details, see <https://www.asr.nl/>

For example:

1) Sign up to the Vitality app via the link in your EPAM email.

2) Buy a fitness bracelet (Apple or whatever they have in stock) for your own money.

3) Prove your physical activity every month (steps or workout).

4) Get back up to 100% of the bracelet cost in installments over 2 years.

Most popular fitness memberships:

- <https://one.fit/nl-nl>

- <https://classpass.com/>

**Note:**

- If you know what kind of sport/activity you need, buy targeted memberships. Lots of studios and gyms have free trial classes for newcomers. See **Health and Sport** > **Gym**, **Swimming**, **Cycling**, and **Beauty and Yoga**.

- If you want to try different activities and attend different gyms/classes, try Classpass, <https://classpass.com/refer/ED5VH0Q017>

You have free 1 month 20-credit trial to book the best fitness classes, salon appointments, and so on. If you don’t cancel before the trial ends, you are automatically charged for a full-priced monthly credit plan (currently 59 € + any tax for 45 credits per month), until you cancel or change your plan.

When you purchase a fitness membership, you get some credits on your account and can book classes in different studios (without buying membership there). It is useful when you want to try new sports or visit different studios.

Kinds of sports:

- <https://t.me/velobenelux> – all about bicycles

- <https://t.me/Kitesurfen> - all about water/winter sport in NL

Sports clubs for children:

- AMVJ Tafeltennis, +31 206457248, <https://maps.app.goo.gl/kPVQUnHmcHRXUm7y7>

- Buenting Sports, +31 206414729, <https://maps.app.goo.gl/4pbhphKm2nULdW9E6>

## Gym

Gym search by location: <https://newgym.nl/en/>

Good gyms:

- Fit for free: <https://www.fitforfree.nl> Quite cheap, provide all basic equipment, have group workouts.

- Basic Fit: <https://www.basic-fit.com/en-nl/>

- Train more: <https://trainmore.nl> Quite expensive subscription, but if you go to the gym more than 5 times a week, you get 1€ discount per workout, even if you just visit the sauna.

- David Lloyd: <https://www.davidlloyd.nl/nl-nl> Expensive but provides quality services.

## Swimming

Swimming pools are everywhere. Before purchasing classes, pay attention to the following:

- In most swimming pools, many time slots are booked for the kids’ lessons.

- Most swimming pools have two types of time slots:

\* Banenzwemmen for sport, you have lanes and can swim properly.

\* Recreatiezwemmen, for fun, lanes are removed, swimming mattresses are allowed.

To find a personal coach, go to <https://www.your-personal-swim-coach.nl/>

For outdoor swimming, use the service about pools and beaches for swimming <https://www.zwemwater.nl/>. It shows the map and routes to the beach, lists elements of infrastructure, and warns about water plants and bacteria. There is a mobile app.

## Cycling

To buy or rent a bike, go to **Transport and Office** > **Bicycle/Scooter**.

To join a cycling club, go to:

- For Amsterdam and Haarlem, <https://wattworks.nl/en/>. They focus on sports cycling, provide a bike service, and organize public rides.

- For Amsterdam, Rotterdam, and Utrecht, <https://www.rocyclestudios.com/en/pricing/amsterdam/>. They call themselves "Party on the bike”. You can book a ride.

Telegram chats:

- <https://t.me/nlmtb>

- <https://t.me/velobenelux>

For cycling routes, go to:

- <https://www.hollandcyclingroutes.com/>

- <https://www.fietsnetwerk.nl/en/cycle-routes-in-the-netherlands/>

## Beauty & Yoga

**Beauty**

To buy cosmetics and beauty products, go to **Shopping** > **Cosmetics/Beauty**.

To find a beauty salon/service, go to:

- <https://www.treatwell.nl/en/> Select the type of service, the desired location, and time.

- <https://kappersakademie.nl/> Barbershops and hair salons, from expensive NL to cheap Arabian/Chinese salons.

- <https://trea.tw/BTgpDK> Application Treatwell to book beauty services.

Good beauty salons:

- <https://endorphinenailbar.nl/> Haarlem, Ukrainian/Russian/Belarusian beauticians. High prices, good quality.

Instagram/telegram links:

- Telegram chat to find beauty services: <https://t.me/BeautyMasterNL>

- Russian cosmetologist, Hoofddorp, <https://instagram.com/positive_spa>

- Electro epilation, Amsterdam, <https://www.instagram.com/electramaris>

- Massage, professional therapist, speaks RU-UA, @VeterPeremen67

**Yoga**

Regular yoga at Amsterdam and Den Haag, <https://delightyoga.com/>

Equal yoga at Amsterdam and Utrecht, <https://www.equalyoga.com/studios/rozengracht/>

Movements yoga at Amsterdam and Haarlem, <https://www.movementsyoga.com/>

# Finance

## Banks

The following banks accept the request to open an account only if you provide **RU/BY/UA passport, BSN, and EU residence ID (mandatory)**:

- Rabobank <https://www.rabobank.nl/>

- ABN AMRO <https://www.abnamro.nl/>, service desk: +31 882262635. For details, go to <https://www.abnamro.nl/en/personal/specially-for/expats/international-clients-desk.html>

**Tip:** There is an international desk at ANN AMRO that is expat friendly and can open an account **without a BSN and work permit**. Not via the app, call the bank and make an appointment. For details, see <https://www.abnamro.nl/en/personal/specially-for/expats/international-clients-desk.html>

**Note:** There is no physical international desk at the airport or anywhere else. Use the link above, call the bank and make an appointment:

- If you have a BSN, call +31 203434002

- If you do not have a BSN, call +31 203434422

ING bank <https://www.ing.nl/> can open an account if you provide **a foreign passport, BSN, and BRP**.

1) Find the phone number on their website <https://www.ing.nl/particulier/klantenservice/telefoonnummers.html>.

2) Call ING particulier and make an appointment at the nearest office.

3) Provide **a foreign passport, BSN, and BRP** + some additional documents as an extra proof: a contract, rental agreement, whatever you have.

For more details, see <https://www.ing.nl/media/Brochure%20-%20Opening%20an%20ING%20account_tcm162-167165.pdf>

For details on BRP, go to **Documents** > **BRP**.

**Tip:** The following ING bank <https://goo.gl/maps/RX4AJxfSFqeWw1559> can open a bank account if you provide **a BSN and a work permit**. Call the bank +31 202288888 and make an appointment.

September 2023, the following online banks accept the request to open an account only if you provide **RU/BY/UA passport, BSN, and EU residence ID (mandatory)**:

- Bunq <https://www.bunq.com/> Bunq grows 10 trees if you accept the invite to open a bank account. 🌳🌳🌳 Referral link is <https://bunq.app/invite/AliakseiRaspberryMink>

- Revolut <https://www.revolut.com/en-NL>

When you get a bank account, install the following applications: Ideal and Tikkie.

To install banking applications, you may need to select Netherlands. For Apple, change the region via [appleid.apple.com](file:///Users/roman_alyoshkin1/Downloads/Telegram%20Desktop/appleid.apple.com). For payment method select None. When you install applications, you may select your home region again.

You can open a brokerage account in ABN AMRO or in brokerage firms:

- Interactive Brockers

- Degiro

## Ruling

The application form for the 30% tax ruling states that you can apply for it without a BSN, you can send it later. The duration of the 30% ruling is 5 years. Getting the 30% ruling may take **up to 16 weeks**.

**Note:** Since January 1, 2024, ruling will work as follows:

- 30% ruling from January 2024 to August 2025

- 20% ruling from September 2025 to April 2027

- 10% ruling from May 2027 to December 2028

For details, see <https://rabotaem.nl/news/belastingplan2024_prinyat/>

It applies to people who will start using the scheme on January 1, 2024. No changes for those who already use it, they still receive 30% tax-free for 5 years.

Applying for ruling looks as follows:

1) Contact HR.

2) HR redirects you to Limes, the company that helps to apply for the 30% ruling.

3) By email, Limes contacts you and asks to provide your documents. You upload the documents to your account in their system.

4) In a few days, Limes either confirms that all the documents are OK or asks you to provide additional documents.

**Note**: Ruling applies to the salary after the Limes preliminary approval, an official confirmation comes later.

5) If the documents are OK, within 2-3 weeks, the tax office approves the ruling.

6) A tax consultant from Limes notifies you via an email that the ruling is approved.

7) In a few days, the consultant uploads an official document to the system <https://portal.limes-int.com/>.

To receive the 30% ruling, you must meet the following conditions:

- You are employed by a company.

- The company and you agreed in writing that the 30% ruling is applicable.

- You are relocated or recruited from abroad.

- You lived more than 150 km away from the Dutch border for more than 16 out of the 24 months prior to the start of your employment in the Netherlands.

- You have a specific expertise that is not (or rarely) available in the Netherlands.

- Your gross annual salary is minimum €39,467 in 2022, or €30,001 if you are younger than 30 and you have an academic master's degree.

For more info, see <https://info.epam.com/policy/netherlands/all-cities/contractual-policies-and-procedures/benefits/30--tax-ruling/30--ruling-process.html>

**Note:** The maximum income limit to which the 30% ruling applies is €216,000 per year. If you earn more, the 30% ruling applies to €216,000 and does not apply to the sum that exceeds this amount. For details, see <https://www.rijksoverheid.nl/documenten/kamerstukken/2022/05/20/voorjaarsnota-2022>

**Note:** Apart from the tax deduction itself, employees who have the 30% ruling get additional tax benefits. For details, see **Finance** > **Tax Declaration**.

With ruling, you do not need to report income from trading on the stock exchange, it is not taxed.

## Taxes (Big)

**Income taxes**

You become a tax resident when you get your BSN. It is your responsibility to track and report your taxes annually.

All citizens must submit tax declarations once a year, see **Finance** > **Tax Declarations**.

In the end of January – the beginning of February, the employer makes a W-2 report (Jaaropgave, годовое обозрение) and shares it with you and the tax office. The W-2 report shows how much you earned from your employer and how much tax was withheld on your behalf during the tax year.

**Note:** If you do not get the W-2 report (annual report) by the beginning of February, ask the HR department to send it to you.

Each year EPAM shares Employee Tax Guide.

In the beginning of each calendar year, the tax office sends you a letter with tax explanations. You can check your taxes, fill in forms, and manage your taxes at [belastingdienst.nl](http://belastingdienst.nl) using DigiD.

**Tax boxes**

The Dutch tax office divides income into 3 sources (boxes). Each box has its own set of tax rates, defining how much tax you pay for this income source:

- Box 1: Amount of tax you owe on income from employment (including a home that you live in and own)

- Box 2: Amount of tax you owe on income from business ownership

- Box 3: Amont of tax you owe on your assets (cash, bank deposits, real estate and investments)

**Tax deductions (aftrek) and tax discounts (korting)**

Tax deductions: Mortgage, education, additional medical expenses, and 30% ruling (for high-skilled expats, see **Finance** > **Ruling**)

**Note:** Apart from the tax deduction itself, employees who have the 30% ruling get additional tax benefits. For details, see **Finance** > **Tax Declaration**

If you apply for a second job, in the questionnaire, specify which job will make tax discounts

**Useful links**

- Tax calculator: <https://thetax.nl>

- Telegram chat: <https://t.me/nalognl_talk>

- Business and life in NL: <https://www.nalog.nl/>

- Tax rates, check tax rates for each box: <https://www.blueumbrella.nl/faq/income-tax/income-tax-rate-in-the-netherlands>

- Tax definitions: <https://www.blueumbrella.nl/faq/income-tax/tax-definitions>

- M-form (migration). You fill it if you were not resident in NL for the whole year (moved to NL or going to leave NL): <https://www.blueumbrella.nl/faq/income-tax/tax-forms-in-the-netherlands/what-is-the-m-form>

- Income tax return, income tax calculator: <https://www.blueumbrella.nl/blueumbrella/register-taxreturn/>

Tax consultants:

- <https://www.nalog.nl/> speak RU/UA and have a YouTube channel <https://www.youtube.com/c/NALOGNL>

- <https://www.e-boekhouden.nl/> speak ENG and provide a free trial account

- Dirk Jonker, [tulipany@live.nl](mailto:tulipany@live.nl), +31 610218271, 50€, EPAMers recommended by EPAMers

Now he works only with his current clients and their partners. He doesn’t accept new clients unless it’s a partner of his client. Dirk recommends Linda

- Linda Warmerdam, LIWA, [liwalindawarmerdam@gmail.com](mailto:liwalindawarmerdam@gmail.com), 96€

**For ZZP**

Freelancers (ZZPers) have 14% discount on taxes. To get registered as a ZZP, go to **Documents** > **ZZP**

ZZPers must submit reports quarterly. For details, see **Finance** > **BTW Report**

Taxes for ZZP: <https://rabotaem.nl/work/uhod-vo-frilans-finansovye-aspekty/>

Tax calculator for ZZP: <https://rekentools.webbridge.nl/kvk/wijziging-box-1/>

**Other taxes**

All NL residents (including tenants) have to pay the following:

- Taxes on water/garbage/etc. (bills depend on the number of registered people), 400-500€ a year

- Taxes on maintaining dams/clearing canals/etc. 100€-120€ a year

**Note:** If you rent accommodation, the renting agreement states what taxes you have to pay

Property owners additionally pay taxes on land and housing ownership.

Owners of cars have to pay car taxes, see <https://www.belastingdienst.nl/wps/wcm/connect/nl/auto-en-vervoer/content/hulpmiddel-motorrijtuigenbelasting-berekenen>

Owners of retro cars do not need to pay taxes, see <https://www.government.nl/topics/vehicle-tax/vehicle-tax/applying-for-a-motor-vehicle-tax-exemption-for-oldtimers-classic-vehicles>

## Holiday Allowance

Holiday allowance (in Dutch) must be at least 8% of an employee’s gross salary for the previous year. It includes overtime, performance premiums, any commissions, supplements for working unsocial hours, and payment in lieu of holiday days. Holiday allowance is not covered by expenses, bonuses, or profit distribution.

For details, see <https://business.gov.nl/regulation/holiday-allowance/>

**Note:** Some employers spread out the payment of holiday allowance over 12 months instead of once per year. It means you earn a higher monthly salary and do not get a nice big salary payment in May.

EPAM includes holiday allowance into a salary according to the following statement in contract:

*You are entitled to a holiday allowance of 8% of the gross salary, calculated on an annual basis. The entitlement is built up in proportion to the duration of the employment contract in the course of the calendar year and paid monthly. The holiday allowance is deemed incorporated in the annual salary.*

For details on salary in the Netherlands, see <https://expatrix.slab.com/public/posts/%D0%B2%D1%81%D1%91-%D0%BE-%D0%B3%D0%BE%D0%BB%D0%BB%D0%B0%D0%BD%D0%B4%D1%81%D0%BA%D0%BE%D0%B9-%D0%B7%D0%B0%D1%80%D0%BF%D0%BB%D0%B0%D1%82%D0%B5-v1du750w>

## Pension

Useful links on pension in NL:

- State resource: <https://www.mijnpensioenoverzicht.nl/> Expected pension amount, tips and tools to get started with your pension, explanation of life events and other pension matters.

- Check the age of retirement (AOW) based on the date of birth: <https://www.svb.nl/nl/aow/aow-leeftijd/uw-aow-leeftijd?pk_campaign=aow_leeftijd&pk_source=brieven&pk_cid=017>

- Forum, real stories: <https://www.reddit.com/r/Netherlands/comments/1ae558n/what_happens_to_pension_money_if_i_die_early/> Pension peculiarities, what happens to your pension money if you die before the retirement.

**For EPAMers**

EPAMers receive partial compensation for medical insurance premium. For details on medical insurance, go to **Health and Sport** > **Insurance**.

EPAM cooperates with the pension provider A.S.R., <https://www.asr.nl/login>

Since April 8, 2024, each EPAM NL employee must have a pension plan: minimal or regular.

**Note:** Emakina (acquired company) employees use another pension plan.

**Note:** It is not possible to switch from one pension plan to another.

**Note:** If you want to use the regular pension plan, inform the HR department till April 8, 2024. If you do not declare a wish to use the regular pension plan, a minimal plan will be applied automatically.

**Minimal** (default):

- You pay 0% and EPAM pays 1% of your gross salary to A.S.R.

- Voluntary contribution is possible, up to 29% of the gross salary, no schedule.

- If you had health insurance allowance, it decreases to 30 € gross monthly. Effective start date is January 1, 2024. You don't need to pay back health insurance allowance for January-March 2024.

- You get death/disability insurance which will be paid to your partner/children.

**Regular:**

- You pay 6.47% of your gross salary and EPAM pays from 4.32% to 11% of your gross salary (depends on your age) to A.S.R.

- Extra contribution is possible.

- No health declaration is necessary.

- You do not get 30 € compensation for health insurance.

**Tip:** Based on experience, the regular plan is useful when tax ruling is over.

Links for the regular plan:

- Plan details: <https://info.epam.com/handbook/netherlands/all-cities/contractual-policies-and-procedures/benefits/pension-scheme/pension-scheme-epam-systems.html>

- Calculator made by an EPAMer: <https://epam-my.sharepoint.com/:x:/p/nikalai_stakanov/EfR0uO5xualKqYSit7Lr4jgBNb9-6UvCSPIyakFqGM6YPg?e=fZej0F>

- Explanation of payslip calculations: <https://epam.sharepoint.com/:p:/s/NLPeopleTeam/EdzOwnrFYA5Ika018_kKx1ABz29oxw6VUO1jlv1-PJ4sNw?e=wnjtkH>

Presentation on both EPAM pension plans: <https://epam.sharepoint.com/:b:/s/NLPeopleTeam/EcKFChqUhJlJpu9h0hTo714BdEHahHwt-G2ZdRIWKLTZyQ>

## Tax Declaration

You become a tax resident when you get your BSN. It is your responsibility to track and report your taxes annually. Once a year all citizens must submit a tax declaration, themselves or with the help of tax consultants.

For the tax period (Jan 1st to Dec 31st), the reporting period is from Mar 1st to Apr 30th of the following year. For details, see <https://kb.epam.com/display/EPMHRGM/Salary>

The tax office checks your annual tax declaration within 3 months (M-form longer) and then they can:

- Send you a tax bill so that you pay more taxes.

- Provide you with a tax return.

If you bought expensive items and paid a lot of taxes included in the price for these items, you get the tax return by the end of June.

You can get a tax return if the tax office knows the number of your bank account. To check it, go to <https://mijn.belastingdienst.nl/mbd-pmb/Mijn-gegevens> and check the **Rekeningnummer** field:

- If you can see the number, it’s ok.

- If not, click **Mijn rekeningnummer doorgeven of wijzigen** and enter your BSN and bank account number. No need to send a letter to the tax office.

**Tips**

**-** Subscribe to newsletters from the tax office at <https://mijnzakelijk.belastingdienst.nl/onp/#/mijngegevens/notificaties>

- Download the *aangifte inkomstenbelasting* app (select NL in the Apple Store) to file your annual tax declaration.

- If needed, request a delay in filing a tax declaration. The tax office usually accepts the delay till the end of September.

**Note:** If you do not file a tax declaration on time, the tax office sends you a reminder and gives a month. If you still do not file the declaration, they send a second reminder and give you 5 days. If you still do not file the declaration, you will be fined.

When you fill in the declaration, consider all acquisitions and withdrawals during the declaration period. Include the purchase of property, a car, or other items to receive a tax return. If you have a mortgage, mention it. The tax office knows about it automatically, but you still need to include the mortgage in your declaration.

**For EPAMers**

EPAMers usually file declarations according to Box 3 + Ruling. Watch a video at <https://www.youtube.com/watch?v=T3CwB5rFkD0&ab_channel=NalogNL>

- If you were not resident in NL for the whole year, file an M-form (migration).

- If you were resident in NL for the whole year, file your annual tax declaration in March.

For details, see <https://mijnzakelijk.belastingdienst.nl/onp/#/lh/aangifte>

**For employees with the 30% ruling**

While filling in a tax declaration, employees who have the 30% ruling do not mention their savings, real property, vehicles, and stocks. They mention only their income.

**For ZZP**

ZZPers usually file declarations according to Box 1.

ZZPers have to file the following tax documents:

- Annual tax declaration in March.

- (Optional) VAT report within the EU 9ICP aangifte. If you provide services to a foreign company that has a valid BTW number of an EU country.

- BTW report every quarter. For details, see **Finance** > **BTW Report**.

**Note:** If you have a main job, the tax office does not consider you as an entrepreneur as there are some criteria for it:

- Entrepreneurship should take you 1225 hours a year.

- Entrepreneurship should bring more than half of your income.

You can only use a tax discount for small and medium-sized business to withdraw 14% of income from taxes. You pay everything else at ordinary tax rates.

**For landlords**

The landlords who rent out their property to tenants have to file a tax declaration, usually according to Box 1. For details, see <https://mijnzakelijk.belastingdienst.nl/onp/#/vhh/aangifte/>

## Cash & Crypto

Large and medium business struggle with cash and resist the use of cash by the public in all possible ways.

**Note:** For info on the bill that is going to limit the maximum deal value in cash to 3000 €, see <https://www.europe-consommateurs.eu/en/shopping-internet/cash-payment-limitations.html>

There is a legislative proposal to prohibit cash payments from an amount of 3000 € or more.

There is also an obligation to report irregular payments over 2000 €. It applies to professions in the banking sector, freelancers, insurance companies, casinos and so others.

You can withdraw or deposit cash in the following ways:

**-** Using ATMs. It works for biggest banks in NL.

- Using the PaysafeCash system (network of brokers). It works only for some banks, for example, Bunq.

**Importing cash to the EU**

You can import no more than 9.999 € per person into the EU.

If you import more than 9.999 € and use the children, each child must import his/her part separately (not an adult imports all the money) and must be able to explain to the custom officer where his/her part of money come from.

Do not neglect this rule.

**ATMs**

ATM locator: <https://www.locatiewijzer.geldmaat.nl/>

**Note:** All ATMs accept cash withdrawals, but not all ATMs accept cash deposits. To find an ATM that accepts cash deposits, in the ATM locator, use the **Bilijetten shorten** filter.

**Note:** ATMs accept all banknotes including 500 €. Each bank has its own limits on deposing and withdrawing cash. For example:

- ING: You can deposit 3000 € twice a year with no commission, then it takes 6 € per a deposit.

- ABN AMRO: ABN takes 0.5% for depositing cash, it is included in the next bill for bank services.

ABN AMRO fees for depositing or withdrawing cash: <https://www.abnamro.nl/en/personal/payments/fees/withdrawing-depositing-cash.html>

Depositing cash to ABN AMRO: <https://www.abnamro.nl/en/personal/payments/cash/depositing.html>

Depositing cash to ING: <https://www.ing.nl/particulier/betalen/contant-geld/geld-storten>

**PaysafeCash**

For details on cash deposits to Bunq, see <https://together.bunq.com/d/45741-how-to-make-cash-deposits-with-paysafecash>

Bunq has the following limits on deposing cash: 250 € at once, 500 € a day, 2000 € a month, 5000 € a year.

To make cash deposits to Bunq, go to:

- In Amsterdam: Plug&Play / Jan Van Galenstraat 106

- In Utrecht: GSMShopUtrecht, +31 633442288, <https://maps.app.goo.gl/i1XQ55xL3dBDiEX56?g_st=ic>

**Cash exchange**

For cash exchange, go to a Pott Change, +31 206263658, <https://maps.app.goo.gl/ANdedQZ764Hy4srW8?g_st=ic>

**Note for Russians and Belarusians:** If you exchange more than 2k, you need to provide an employment contract and prove the origin of the money.

**Crypto**

NL banks control all crypto transactions. You must include them in your annual tax declaration.

Telegram chat about crypto in NL: <https://t.me/bnlcrypto>

## Payroll

Statistics on salary: <https://loonwijzer.nl/>

**For EPAMers**

Every month, on the 25th day, employees get money on their bank account and receive a payroll that provides details on salary/bonuses/taxes/ruling/etc. For detailed (project-by-project) information, contact WFA Payroll NL.

**Note:** If the payment date falls on a weekend or holiday, the payment is made on the previous working day.

EPAM NL uses outsourced payroll team/system. To see your payroll, manage your address, or change your payment account, use the **eveHRyday** app, <https://app.evehryday.com/ess/login>

**Note:** The app is unstable; it sometimes glitches and sends mass notifications. Unfortunately, now it’s the best we can get.

You can download your payroll and provide it to the service you need (to get a mortgage or rent an apartment).

## BTW Report

All ZZPers have to file BTW reports according to the schedule that tax authorities define.

Tax authorities usually define the following schedule:

- For 1st quarter – till April 30th

- For 2nd quarter – till July 30th

- For 3rd quarter – till October 30th

- For 4nd quarter – till January 30th

**Note:** Small Businesses Scheme (KOR) is an exemption from VAT. If you have small business registered in NL with no more than 20,000 € of income a year, there is no need to file a BTW report.

**Tip:** To get reminders about the BTW report, download the *BTW-Alert* app. Select NL in the Apple Store.

After the registration as a ZZP, you receive a pre-paid envelope with the address for you to file your first BTW report. The front side of the report states the date on which the tax office must receive your report. If you do not file your report on time, you may be fined.

If you opened a business at the end of the quarter, you are not connected to electronic systems yet. For the first time, file a paper BTW report. Fill in the paper report in blue or black ink. Then file online BTW reports.

The tax office can check your BTW reports for the previous 7 years.

**Filing a BTW report**

To file a BTW report, go to <https://mijnzakelijk.belastingdienst.nl/onp>

To see how to file a BTW report, go to <https://www.youtube.com/watch?v=65LUr1rmH2A>

Calculate VAT yourself and pay according to your calculations.

Round up all amounts to whole euros, you may do it to your advantage. For negative amounts, put a minus sign (-) in the first entry box.

**Note:** File the BTW report even if you provided no service within the quarter. To file a zero BTW report, in question 5e, fill in 0.

**Note:** If you do not submit a BTW report on time, you receive a notification with an administrative fine (about 50 €), and a warning about a large fine if you do not submit it after the notification.

If you submitted the BTW report and then found an unintentional mistake:

- If the difference is less than 1000 €, correct the mistake when submitting the report in **the following quarter**.

- If the difference is more than 1000 €, file a correction report in **the current quarter**.

## Stocks

NL residents can manage stocks (purchase, donate, sell).

You cannot trade directly on the stock exchange, only with the help of brokers.

**Education**

Before you open a broker account, you are asked to prove your knowledge of the topic. Usually it is just a confirmation, *I confirm that I do understand what shares/ETFs are and the risks involved*.

To learn the stocks basics:

- Linkedin, look for courses that focus on EU

- Investopedia: <https://www.investopedia.com/>

Avoid resources on the internet that advise/recommend buying some niche or high-risk shares (high risk profile). You can lose a lot of money. Use such resources only if you trust them from your personal experience or if your risk tolerance is high.

**Brokers**

You can use several accounts (with different brokers) for buying and selling (withdrawing) shares.

**Note:** As of October 2023, there is no data on restrictions for residents with RU/BY passports to open/close accounts.

**Degiro**: Most popular in NL, wide variety of stocks, bonds, ETFs. Low or no fees at all (for some positions). Fees: <https://www.degiro.nl/tarieven>

**Note:** As of October 2023, Degiro does not accept share transfers from outside EU.

**Interactive Brockers (IB)**: Opens an account in Ireland, provides access to an extensive list of trading options, wider than Degiro. More advanced analytics available. Fees: <https://www.interactivebrokers.ie/en/pricing/commissions-home.php>

**Note:** As of October 2023, IB does not open an account for withdrawing shares for residents with BY passports.

Banks also offer trading capabilities (ABN AMRO, ING, Revolut - popular for crypto). Higher fees and less positions available.

**Purchasing shares**

- 7 days delay

- 0.25% commission

You decide what to buy, do not listen to any suggestions. Analyze, do your own research, and then buy.

**Withdrawing shares**

- 7 days delay

- 0.25% commission

- An order to sell stocks costs ≈25$

- Withdrawing funds costs ≈25$

**For EPAMers**

EPAMers can enroll into Employee Stock Purchase Plan (ESPP). EPAM cooperates with UBS bank.

When you own stocks in UBS, you can sell them via UBS or transfer them to another broker.

To sell EPAM stocks via UBS, in your UBS account, place a sell order and define the NL bank to withdraw funds. When stocks are sold, the money goes into your account.

To transfer EPAM stocks, see **Finance** > **Transferring Stocks**

## Transferring Stocks

To transfer EPAM stocks, you need an IB or Degiro account. The transfer is cost-free and includes 2 steps:

1. Create an outgoing instruction for UBS.

2. Create an incoming instruction for IB or Degiro.

If you leave EPAM, the UBS account stays free, you only pay the commission for operations with your holdings.

**UBS-IB Transfer**

To create an outgoing instruction for UBS:

1. Log in to your UBS account, <https://onesource.ubs.com/EPAM/>.

2. Go to **Transactions** > **Transact shares** and read and accept the clause.

3. Enter the following details:

- Transaction Type: Electronic Share Transfer to Outside Account

- Order Type: Do not select

- Proceeds Method: Do not select

- Select shares: Select the shares to transfer and in the last column, enter the shares number

4. Fill in two sections with your details and your IB account details.

Final destination is outside US? No

Section 2:

- Name of Financial Institution:\* Interactive Brokers LLC

- DTC Number: \* 0534

- Country:\* US

- Name of Financial Advisor:\* unknown

- Phone Number of Financial Institution:\* +41417269500 (IB phone number)

- Your Name as it Appears on the Account:\* FirstName LastName

- Account Number:\* (starts with U, followed by several numbers, see the home page of your IB account)

5. Submit, read and accept the clauses, if any.

To create an incoming instruction for IB:

1. Log in to your IB account and go to **Transfer & Pay**, <https://www.interactivebrokers.co.uk/AccountManagement/AmAuthentication?action=TransferPositions>

2. Select **Incoming** > **USA** region > **Free of Payment Transfer of US Securities (FOP)**

3. Enter the **Contra Broker** info and save it:

- Broker Name: UBS FINANCIAL SERVICES INC. (#0221)

- Account Number at Broker: your UBS account number (2 letters and 5/5+ digits)

- Account Title: your FirstName and LastName

- Tax identification number: None

4. To add shares to transfer:

a. Click **Add asset**.

b. Enter the following details:

- Asset type: Stock

- Search Type: Search by Symbol

- Symbol: EPAM

- Exchange: NYSE

c. Click **Search** and accept the type: Long.

d. Enter the number of shares to transfer (full number, e.g. 45, not 45.5) and click **Continue**.

5. Read and accept all further clauses.

Usually shares appear on your IB account within a week with no notifications.

**UBS-Degiro Transfer**

The transfer takes about 3 weeks.

UBS writes off the shares immediately (to nowhere) and states they are transferred, but it is not true. Until Degiro contacts UBS, they are not transferred.

# Benefits

## Transport Card

As an EPAM employee, you get a free transport card for all means of transport (second class) across NL. It is an OV-chipcard with the *NS-Business Card Dal* subscription ordered from Dutch Railways (Nederlandse Spoorwegen (NS)).

**The transport card covers:**

- All GVB means of transport (bus/tram/ferry) across NL on Monday-Friday. For details, see <https://www.ns.nl/en/business/door-to-door/bus> and <https://www.ns.nl/en/business/door-to-door/tram>

**Note:** Additional buses (if a train was cancelled) sent to the route by local authorities are not covered.

- All trains across NL on Monday-Friday.

**Note:** You can change the class of your card (second>first) for some time or indefinitely at <https://www.ns.nl/mijnnszakelijk/producten?1> The cost of travelling first class is automatically deducted from your salary next month.

- OV bikes on Monday-Friday. For details, see <https://www.ns.nl/en/business/door-to-door/ov-fiets>

- A business-related trip at the weekend (visiting a client). In the portal, turn *private* to *business*.

**The transport card does not cover:**

- All means of transport (bus/tram/train/ferry) across NL at weekends.

The cost of travelling at weekends is automatically deducted from your salary but with 40% discount provided by the card subscription. For details on the 40% discount, see <https://www.ns.nl/en/business/products/subscriptions/dal>

- International ferry and local ferry between NL islands.

- International travelling (even short distance, if public transport is available, e.g. NL-BE).

**Note:** The transport card provides 40% discount on international railway tickets. For details, see <https://www.nsinternational.com/en/buying-train-tickets/ns-subscriptions-and-international-travel>

Request an NS-Business Card (NSBC) from the office manager. You get an email that explains how to log in to the portal and activate the card. Check in and check out when you use the card in public transport. If you lose the card, contact [hr\_nl@epam.com](mailto:hr_nl@epam.com). They deactivate the lost card and order a new one.

For details on the transport card, see:

- <https://www.ns.nl/en/business/products/ns-business-card>

- <https://info.epam.com/policy/netherlands/all-cities/contractual-policies-and-procedures/benefits/ns-businesscard-and-commuting-expenses/public-transport-strikes.html>

For details on public transport, see <https://kb.epam.com/display/EPMHRGM/Public+transportation+in+Amsterdam>

## SIM Card

To receive a corporate SIM-card, contact Local IT engineers. SIM-cards are registered and activated to our VP.

Corporate SIM-card:

- Provider: ODIDO, <https://www.odido.nl/>

- Calls: Free to mobile/landline to/from any EU country

- Internet: Unlimited in NL, 35 GB in other countries according to Internet roaming zones. For details, see <https://www.odido.nl/zakelijk/service/tarieven-buitenland>

You cannot add additional packages (e.g. Internet) yourself, local IT manage it centrally. If you go on a business trip outside the EU, buy a SIM card in the destination country and report your expenses in Concur.

Internet roaming tariffs: <https://www.odido.nl/zakelijk/service/tarieven>

You can install an app and create a new account, use your personal email, and then attach your NL mobile number.

In case of any hardware issues with the SIM-card, local IT engineers are responsible for its replacement or maintenance.

For more info, see <https://info.epam.com/policy/netherlands/all-cities/contractual-policies-and-procedures/benefits/simcard.html>

## Small Costs Reimbursement

Employees receive cost reimbursement of 40 € per month and can spend it on the following:

- Short-term parking

- Professional literature

- Office supplies

- Setting up your home office

**Note:** This amount is automatically added to your monthly salary. You do not need to request or report it.

For details, see <https://info.epam.com/policy/netherlands/all-cities/contractual-policies-and-procedures/benefits/small-costs-reimbursement.html>

## Commuting Reimbursement

If you use a private car or a bicycle to commit to work, you are entitled to receive a reimbursement.

The amount depends on the distance between the home address and the office address (postcode and house number). Google Maps is used to determine the distance. From 02.01.2023, you get 0.21€/km.

To submit your mileage reports for the trips in 2023, install the **EveHRyday** app.

Link: <https://app.evehryday.com/ess/login>

App description and instructions: <https://info.epam.com/policy/netherlands/all-cities/contractual-policies-and-procedures/policies--procedures/salary-and-salary-reviews/updating-payroll-details-.html>

To get reimbursement in the salary for the current month, submit your report before the 13th of the month. If later, you get reimbursement in the salary for the following month.

After login, go to the **Expenses** tab > **Commuting expense**:

1) Enter the date.

2) Enter quantity - the total mileage you request for reimbursement. It should match the total mileage in the mileage report you attach.

3) In the comment, add the month(s) of the trips.

4) Attach the mileage report (use the Excel template). To request the Excel template, email to [HR\_NL@epam.com](mailto:HR_NL@epam.com).

**Notes:**

To submit reports for trips in 2023, do not use the app, send reports by email to [hr\_nl@epam.com](mailto:hr_nl@epam.com).

If you enjoy mobility allowance, do not use the app, send reports by email to [hr\_nl@epam.com](mailto:hr_nl@epam.com).

Submit parking tickets in Concur.

Due to fiscal law, you cannot receive an OV-Vrij subscription if you receive a reimbursement for using private transport.

## Sick leave/Vacation

If you relocate to NL, your saved vacation days are paid into your salary on the last working day in your home country. New vacation days are assigned when you join EPAM NL.

Types of leaves at EPAM:

- Sick leave

- Regular vacation (Paid Time Off - PTO)

- Additional PTO

- Exceptional leave

- Unpaid leave

- Overtime leave

- Maternity/paternity leave

For details, see <https://info.epam.com/policy/netherlands/all-cities/contractual-policies-and-procedures/policies--procedures/leave-types.html>

**Sick leave**

A sick leave does not impact your salary. EPAM pays your sick leave.

- During first year (52 weeks) of the sick leave, you get 100% of your salary.

- During the second year (53+ weeks) of the sick leave, you get 70% of your salary.

If you buy additional insurance against accidents at work, EPAM pays 100% of your salary during the second year of the sick leave.

- If the sick leave lats for 2+ years, the state social fund pays for temporary or permanent disability.

To use a sick leave:

1) Email to [hr\_nl@epam.com](mailto:hr_nl@epam.com) that you are sick. Add your RM, PM, and DM to CC.

HR enters your sick leave data in the HR system and sends you a confirmation email.

2) On EPAM Vacation portal, submit a sick leave request.

**Note:** If you request a sick leave for 3+ days, a dedicated company doctor will call you. Together you will decide on the type and the duration of the sick leave. For example, the doctor can advise you to take a sick leave for 2 months and then decide further, or to work part time (50% work/50% sick leave) for 6-8 weeks.

**Note:** If you have a serious disease or an injury (a broken leg/arm/etc), contact the company doctor. Huisarts cannot give you sick leave.

3) When the requested sick leave period is over:

- If you do not feel OK:

a) Email to [hr\_nl@epam.com](mailto:hr_nl@epam.com) that you are still sick and want to prolong the sick leave. Add your RM, PM, and DM to CC.

b) On EPAM Vacation portal, edit the sick leave request.

**Note:** A dedicated company doctor will call you to provide guidance.

- If you feel OK:

a) Email to [hr\_nl@epam.com](mailto:hr_nl@epam.com) that you are ready to come back to work. Add your RM, PM, and DM to CC.

b) On EPAM Vacation portal, close the sick leave request.

For details on a sick leave procedure, see <https://info.epam.com/policy/netherlands/all-cities/contractual-policies-and-procedures/policies--procedures/leave-types/sick-leave/report-sick-leave-and-recovery.html>

**Vacation**

If you work full time, you get 20 working days of vacation, other days mentioned in your contract are additional PTO (non-statutory). For example, according to the contract you have 25 vacation days: 20 days are regular PTO and 5 days are additional PTO.

After June/July additional PTO days disappear if you have not taken them, regular PTO days stay longer. Usually before the extension period, HR texts you to check your vacation days.

Request vacation via the EPAM Vacation portal. Your RM and PM should approve it.

**Note:** You cannot cancel/update the approved vacation request. Only your RM/HR can do it. For details, see <https://kb.epam.com/pages/viewpage.action?pageId=1234017894>

The number of vacation days also depends on the labor union to which the company belongs. If you work in the travel or transport industry, you have a minimum of 30 working days of vacation.

## Birthdays/Anniversaries

**Birthday recognition**

On your birthday, EPAM congratulates you with a gift. You can receive a Pathe Voucher for 1 film. You can pick up the gift from the office.

**Anniversary Recognition**

EPAM Netherlands recognizes employees who have been working for EPAM for 1, 3, 5, 10, 15 and 20 years. The following gifts are applicable:

- 1 year: Branded socks

- 3 years: Branded hoodie

- 5 years: Bol.com voucher

- 10 years: Bol.com voucher

- 15 years: Bol.com voucher

- 20 years: Bol.com voucher

The total amount of employed years at EPAM or any company taken over by EPAM is taken into account.

**Note:** You are eligible to receive the anniversary recognition if you are employed on the day of your anniversary.

## Discounts

EPAM takes part in the Employee Purchase Programs (EPP). You can get discounts at the services and stores that have joined the program.

For example, you can get 2-10% discount on Apple products depending on the item. For details, see <https://info.epam.com/benefits/netherlands/all-cities/corporate-programs/employee-purchase-program-for-apple-devices.html>

## Parties, Talks

Join Summer and Winter parties organized by the Head of People, NL, Marcel de Mooij.

Participate in activities organized in the Amsterdam office:

- Network Drinks, organized by Cheryl Van Scheppingen-Heineman

- TechTalks organized by Maria Alekseeva, Bas van den Biggelaar, and Natachia Bruinsma Paimo

- MTG board games organized by Taras @mpbgp, EPAM MTG channel: <https://t.me/+a_DzcuTMPNdlMjMy>

On Wednesdays at 17:00, classical Commander with an official banned list is played with precons (pre-constructed deck) that are on sale in different stores.

Welcome to:

- Town Halls

- Trainings

- Strava Club

- Friday`s Afternoon Drinks

**Dutch Speaking Club**

Discover Dutch culture and improve communication skills. Various topics, no preparation needed. In Dutch, for level A2 and above.

In 2024, Amsterdam office, first Tuesday of the month at 5 PM.

## Computer Glasses Reimbursement

Computer glasses are special-purpose glasses for optimizing the eyesight when looking at a visual display unit.

You are eligible for a reimbursement once every 4 years, counting from the time the costs were reimbursed last time, **if you meet the following criteria**:

- You work on a visual display unit for more than 2 hours a day.

- Measures to optimize the workstation situation have not remedied the complaints (such as, finding the right distance between the eyes and the monitor, preventing disturbing light reflections etc.).

- An examination of the eyes and sight show that normal means of eye correction cannot be used and computer glasses are required to work on a visual display unit.

**Expense report**

EPAM pays the invoice when you submit an expense report in Concur and attach the following:

- The certificate from the Dutch optician/optometrist/ophthalmologist that states the necessity to use glasses in front of the visual display unit.

- The legal invoice paid by you.

**Note:** You cannot submit the expense in Concur when you are in your probation period.

Use the costs code: *SS/EU/NL/FRINGES*

Type: *Benefits/other*

The maximum reimbursement for the glasses (including VAT, frame, and glass):

- Monofocal lens €160

- Monofocal lens with extended focus range €230

- Bifocal lens with 28mm reading segment € 250

- Multifocal lens, type data €330

**Notes:**

**-** You are not entitled to reimburse for damage to or loss of your computer glasses.

- If you develop complaints in the 4-year period, contact the optician/optometrist/ophthalmologist.

- If you need new glasses, submit a new expense in Concur.

# HouseRoom

## Renting

**Note:** If you rent accommodation, renting agreement states what taxes you have to pay. For details, see **Finance** > **Taxes > Other taxes**

Renting agreement types:

- A: Long-term, indefinite, min 12 months

- A\*: Long-term, definite, min 1-2 years

- B: Short-term, 90-364 days

For independent home, agreed renting period is max 2 years. Contract is terminated by notice in 1-2 years. In 2 years, contract becomes indefinite, and landlord cannot make you move out by notice

You can make deposit for apartment and pay rent in cash or by bank transfer. When you move, the deposit is returned to your card

EPAMers recommend Tara Alapiessa, Director, <https://orange-homes.com/>, tel: +31 627050004 (use WhatsApp), email: [tara@orange-homes.com](mailto:tara@orange-homes.com)

Info on renting:

- <https://epa.ms/nlfind>

- <https://rabotaem.nl/housing/arenda-zhilya-v-niderlandah/>

- Renting options: <https://www.rijksoverheid.nl/onderwerpen/woning-verhuren/vraag-en-antwoord/welke-mogelijkheden-heb-ik-om-mijn-woning-tijdelijk-te-verhuren>

- Rent prices: <http://www.huurcommissie.nl/>

Landlord cannot tell very high price, the state regulates it. You and landlord can calculate total number of points (<https://www.huurcommissie.nl/en/onderwerpen/huurprijs-en-punten/>) and max rent for accommodation

- Rental tips: <https://teletype.in/@nikolkox/41OUe4oXONX>

To rent house/apartment:

- <https://www.pararius.com>

- https://accommomate.com

- <https://www.kamer.nl/>

- <https://easy-apartments-to-rent.com/>

To rent room:

- <https://kamernet.nl/>

Ref.link: <https://kamernet.nl/en/invite/R2E7DAA> 3€ discount on Premium Account

- <https://directwonen.nl/>

- <https://www.rooming.nl/>

FB groups:

- <https://www.facebook.com/groups/396367587188451>

- <https://www.facebook.com/groups/484600675031215>

Accommodation agencies:

- <https://holland2stay.com/>

- <https://www.vesteda.com/nl>

- <https://www.expatriates.com/>

- <https://www.cshousing.nl/>

- <https://expatrentals.com/>

- <https://expathousingnetwork.nl/>

- <https://www.hollandhomemanagement.nl/>

- <https://www.hometorent.nl/>

- <https://www.homerent.nl/>

- <https://www.listings.nl/>

- <https://www.nieuwamsterdamshuys.nl/en/>

- <https://www.corporatehousingsolutions.nl/nl/>

- <https://www.rotsvast.nl/>

- <https://ikwilhuren.nu/>

- https://verweyvastgoed.nl/

Telegram bots:

- Find info automatically: @amsterent\_bot

- Find accommodation countrywide: @accommomate\_bot

**Note:** EPAM allows providing work contract to agency/landlord. For employment statement, see <https://info.epam.com/policy/netherlands/all-cities/contractual-policies-and-procedures/policies--procedures/Employment_statement_providing.html>

**Note:** Lots of scammers. Not to be fooled, don’t pay without offline viewing

Affordable housing permit (huisvestingsvergunning) allows you to live in inexpensive rental property. Municipality ensures only people who earn lower income rent it. For details, <https://www.denhaag.nl/en/permits-and-exemptions/residential-permits/affordable-housing-permit.htm>

## Buying

To buy accommodation, you may need to consult a financial advisor, a real estate agent (broker), an inspector, and other specialists mentioned in the topics of the **HouseRoom** section.

For info on buying accommodation, see <https://rabotaem.nl/housing/pokupka-nedvizhimosti-v-niderlandah-chast-i/>

For details on the buying process, see **HouseRoom** > **Process**.

To find a house, go to:

- <https://www.funda.nl/>

- <https://www.pararius.nl/>

- <https://www.jaap.nl/>

- <https://jumba.nl/>

A lot of talks about housing in Telegram chat @RealEstateNL

To appraise the house and the neighboring environment:

- All maps in one place: <https://www.atlasleefomgeving.nl/kaarten>

- Quality of life map: <https://leefbaarometer.nl/kaart/>

- List of new buildings: <https://nieuwbouw-nederland.nl/projecten/>

- Map of when houses were built: <https://parallel.co.uk/netherlands/>

- Market statistics: <https://www.huizenzoeker.nl/>

- Cadastral value: <https://www.wozwaardeloket.nl/>

- Comprehensive analytics: <https://huispedia.nl/> and <https://walterliving.com/> (6 months of free subscription at <https://walterliving.com/viisi>)

- Info in the cadastral register, quite cheap: <https://www.kadaster.nl/>

- Find a postcode or address: <https://www.postnl.nl/en/find-a-postcode/>

The list of costs:

- Transfer tax, 2% of purchase price (PP)

- Transfer contract, 0.3% (+BTW) of PP

- Mortgage arrangement, 1% of mortgage or 1.2 % (+BTW) of PP

- Mortgage contract, 0.15% (+BTW) of PP, tax-deductible

- Estate agent fee, 2% (+BTW) of PP

- Valuation, 0.2% (+BTW) of PP, tax-deductible

- Notary, interpreter, and land registration fees

- Identification costs (per person)

- Inspection of the cadastre

- Cadastre KIK registration (transfer deed and mortgage deed)

- Transfer quality fund KNB

## Mortgage and Loan

**Mortgage**

**Note:** Mortgage highly depends on your salary base, not overtime payments or additional bonuses

Check online bank calculators for max mortgage:

- ABN AMRO: <https://www.abnamro.nl/en/personal/mortgages/calculating-your-maximum-mortgage.html>

- ING: <https://www.ing.nl/particulier/hypotheken/hypotheek-berekenen/index.html>

More info: <https://rabotaem.nl/housing/faq-ipoteka-v-niderlandah/>

Ways to apply for a mortgage:

- Consult the mortgage advisor of the bank where you have an account. They promote the mortgage offer of a particular bank and are free of charge. If you request the mortgage but the bank refuses, you have to contact another mortgage advisor for money

- Consult an independent mortgage advisor. An independent mortgage advisor costs ≈1500€. They apply to a few banks and choose the most suitable offer for you. If one bank refuses a mortgage, they resend your request to another bank and so on. You do not pay extra money. Independent mortgage advisors: <https://www.mortgageholland.nl/> and <https://rabotaem.nl/>

- Without advice. A mortgage without advice is only possible if you pass the online test that the bank gives you. Ask the colleagues for the test dumps. You have to know the Dutch language and the peculiarities of the Dutch mortgage. If you can’t pass the test, you have to apply for the mortgage with advice that costs 950€

For example, see <https://www.abnamro.nl/en/personal/mortgages/applying-for-mortgage/execution-only/index.html>

To apply for the mortgage without advice, go to <https://www.abnamro.nl/en/personal/mortgages/index.html> and fill the form

To get a mortgage:

1. Make a request on the bank website

2. Within 2 business days, receive a call from the bank, answer questions about your financial situation and the legality of staying in NL, and make an appointment

3. In 2 weeks, in MS Teams, have a 15-minute conversation with a mortgage advisor. If you have already read a lot on the topic, there is nothing new to say, just marketing

4. Get estimates from the bank advisor on how much you can afford a mortgage. This PDF document proves your financial conditions

5. Based on the estimates, make the final decision if you accept the mortgage offer (valid for 14 days).

6. If you accept the offer, upload the scan of the following documents to the bank’s system:

- Passport 2 connected pages

- Employment contract

- BCN number

- Employment statement

- Residence card 2 sides

- Last salary slip

- Taxation/appraisal report, see **HouseRoom** > **Appraisal/Technical inspection report**

- Signed purchase contract or intent contract

- Address of the notary to conduct the transaction

- SEPA (Single Euro Payments Area), to give your consent that the bank will have access to your account and withdraw money monthly

- If you have savings in accounts, documents that prove that your savings are legal

7. Wait for 5-7 working days for the bank mortgage specialist to check the documents. They can request additional documents

8. When the bank approves your mortgage request, you get the money in your account

**Personal Loan**

To improve living conditions (buy a car, repair the house, pay for education), you can take a personal loan. For example, at ABN AMRO, <https://www.abnamro.nl/en/personal/loans/personal-loan/index.html>

You can borrow €5000-€75000 depending on your income, family, and living situation. The interest rate on the loan does not change during the loan term, you pay the same amount each month, no early repayment fee

Calculate your loan on the website. The bank requests and checks the needed documents. If they approve the application, you receive the money to your account within 1 working day.

## FinAdvising

A financial advisor can help you with any type of financing: mortgage, personal loan, yacht, stock shares, and so on.

A mortgage advisor only focuses on mortgages.

All banks have their own financial advisors but usually they have no enthusiasm to help you with your deal.

Good financial advisors:

- Bruce Bosman, tel: +31 617510386, [bruce@tripolair.nl](mailto:bruce@tripolair.nl) Among other things, he can help you to bid.

- Ron van Bruchem, <https://accentfa.nl/>

## Process

Before looking for accommodation, define financial options (own money, mortgage, both). If you need (partial) mortgage, contact bank mortgage advisor for calculations

**Note:** Mind costs you will face. See **HouseRoom** > **Buying**. Not all notaries accept cash

To find accommodation:

1) See sites in **HouseRoom** > **Buying**

2) Contact real estate agents to see accommodation (3-7 days, not day to day)

3) During visit, ask about property/process

*When will the winner be defined? What conditions are taken into account (financial reservation, taxation, etc)? What else do I need to know about this house/process that I forgot to ask?*

4) To place a bid by email or move.nl system, offer your price and specify conditions:

- Financial reservation (Y/N). If bank does not approve the amount, you leave without consequences

- Inspection (Y/N). If inspector finds fault with price > N, you leave the deal

**Note:** Within move.nl you cooperate with landlord's real estate agent: download docs, edit your details, submit offer

If landlord confirms your bid won, process looks as follows:

1) Landlord’s agent tells you won bid and asks for your details to prepare purchase agreement with terms and conditions. Agreement samples: <https://www.agterbergmakelaardij.nl/downloads/>

2) Find notary and sworn interpreter. See **Documents** > **Notary**, **Translation**

3) Upload docs online into notary system and fill in form to provide details, including mortgage request ID (if you take mortgage)

4) For mortgage (not personal loan), provide appraisal report. See **HouseRoom** > **Appraisal/Technical inspection report**

5) When you get agreement draft, you have some days to make changes  
**Note:** If you don’t agree on conditions, leave the deal, no fine

6) Landlord signs agreement via DocuSign, you sign agreement via DocuSign and send it back to landlord without physical presence

7) After signing agreement, you have 3 days to make final decision  
**Note:** If you leave within 3 days, no fine. Otherwise, fines according to agreement obligations (e.g. 10% of deal value)

8) According to agreement, make first payment to notary account (transfer/cash)  
**Note:** You can transfer money from Dutch/European banks. For cash, fill Anti-Money Laundering form

9) Upload docs to bank system, wait for approval (5-9 working days), and get mortgage/personal loan offer. Within 2 weeks, accept offer or make changes

10) When you get mortgage/personal loan, bank specialist sends docs to your notary and confirmation letter to your address (a few days).

11) Notary prepares draft of deed of sale-purchase agreement and draft of mortgage deed and counts total payments (taxes,notary,VVE,etc)

You and sworn interpreter review them in advance and confirm they are correct

If you spend your own money, provide notary with documents confirming legitimacy of money (IB declaration, bank statement, donation/loan agreement)

13) Transfer money to notary account (transfer/cash)

11) (Optional) Find out if the landlord is selling the items/furniture and buy something if needed

12) On agreed day:

a) At apartment, meet landlord, landlord’s agent, and your agent. You can ask landlord to fix some flaws before you move

b) At notary’s office, make a deal in person. Same participants + notary + sworn interpreter

14) Within some days, notary checks docs and transfers money to landlord’s account

15) On day agreed in contract (tomorrow, in a few weeks/months, etc), get keys

**Note:** When you get keys, sign contracts for water and energy supply. See **HouseRoom** > **Energy/Water**

After signing purchase agreement, send the docs to the notary:

- Purchase agreement

- Personal details, e.g. <https://docs.google.com/document/d/15476zkN4noIO58GkO1FJP4O_CAQzLSTPzccW-h-CFU8/edit?usp=sharing>

- Financial statements

- Copies of residence permit (ID)

- Transfer tax declaration (tax cut may not apply due to housing cost)

See <https://download.belastingdienst.nl/belastingdienst/docs/verkl-laag-tarief-ovb0101z11pl.pdf>

## Appraisal/Technical Inspection Report

**Note:** An appraisal report is not the same as a technical inspection report.

**Appraisal report**

You may need an appraisal report to get a mortgage or other kinds of loans, the appraisal report does not influence the purchase agreement.

You can find independent appraisal agents yourself or ask the mortgage advisor for recommendations:

- ABN AMRO recommends <https://maatwerk.nl/>

- ING recommends <https://www.erkende-taxateurs.nl>

**Note:** You cannot use the cadastral value even if it was evaluated during the current year. For each deal, you need to request an appraisal report.

For details on property valuation (WOZ value), see <https://www.amsterdam.nl/en/municipal-taxes/property-valuation-woz/>

To get an appraisal report:

1) Find an independent appraisal agency and make an appointment.

2) After the request, the appraiser comes for a visit within 5 working days.

3) After the visit, the appraiser makes the appraisal report within 5 working days.

4) The appraiser submits the report for review at the validation institute.

5) One of the following validation institutes checks the appraisal report within 1-2 working days:

- iValidatie

- NWWI

- Taxateurs Unie

- TVI Taxatie Validatie Instituut

**Technical inspection report**

You may need a technical inspection report to conclude a purchase agreement. The technical inspection report can influence the deal. If it finds any technical flaws, you can leave the deal.

You can find independent technical inspection agents yourself or ask for recommendations.

To get a technical inspection report:

1) Find an independent technical inspection agency and make an appointment.

2) After the request, the technical inspector comes for a visit within 5 working days.

3) After the visit, the technical inspector makes the technical inspection report within 5 working days.

## Energy/Water

All providers can define if gas is run into the house. If there is no gas, you cannot conclude a contract for it.

**Tip:** Avoid having different contracts for gas and electricity, it is difficult to maintain them. Make one contract for both types of energy.

You can conclude contracts for utilities in the following ways:

- Via consultants (intermediaries): <https://partnerpete.com/> or <https://easynuts.nl/>

They help you get optimal contracts for gas, electricity, and water free of charge. When the contract expires, they offer new options from different suppliers, and you can agree or refuse. You communicate with consultants by voice, not by mail.

- On your own

If you conclude a contract on your own, you may get discounts (e.g., 5% now, 10% a year later, up to 25% maximum). You sign contacts online, no need to go to the office.

Utility providers: <https://rabotaem.nl/everyday/vybor-postavshhikov-kommunalnyh-uslug/>

**Energy**

Energy companies:

- Essent: <https://www.essent.nl>, reward system for regular customers, every client can generate and use a link, <https://mgmco.nl/qyhaky/pp>

- Vattenfall: <https://www.vattenfall.nl/>

- Eneco: <https://www.eneco.nl>

- Gas & Licht: <https://www.gaslicht.com/>

- Green Choice: <https://www.greenchoice.nl/>

- Innova Energie: <https://www.innovaenergie.nl/>

- DGB Energie: <https://www.dgbenergie.nl/>

- Mega: <https://www.mega.nl/>

- NextEnergy: <https://www.nextenergy.nl/>

Essent, Vattenfall, and Eneco are the biggest providers and usually have best prices. Some energy companies provide bonuses to new clients (e.g. [bol.com](file:///Users/roman_alyoshkin1/Downloads/Telegram%20Desktop/bol.com) voucher)

To check your house energy label, go to <https://energielabel.nl/woningen/>

To sign a contract with an energy company:

1) Apply to the energy company on its website. Provide your address, IBAN, ID card, and approximate value of how much electricity and gas you consume a year.

**Tip:** Ask your neighbours or the landlord and provide an approximate value.

Next year the energy company sends you an annual statement. They check your actual consumption and how much you have paid. If you consumed less than you paid for, you get the money back. Based on this statement, the energy company makes a calculation for the coming year and adjusts your instalment amount accordingly.

**Note:** You do not need to provide a renting/sale-purchase agreement.

2) Within a week, get a contract draft by email and send a confirmation email if you agree on terms and conditions.

The contract is valid from the date stated in it.

**Note:** All devices such as a heating boiler must be under the maintenance contract.

Gas and electricity providers offer discounts on equipment maintenance. The subscription can apply to a CV boiler or to additional things such as a ventilation module and so on.

For sustainable solutions, service maintenance, and customer service, go to <https://www.energiewacht.nl/>

**Tip:** Due to high gas prices, it is cheaper to have an electric cooker.

For time periods when the light will be turned off, go to <https://storingen-inzicht.web.liander.nl/overzicht>. You can subscribe to notifications.

**Water**

You can’t select water companies. Your water management company depends on municipality. After you move, register on the water company’s website (enter address, current meter readings, and bank IBAN for money withdrawal):

- Waternet, around Amsterdam, <https://www.waternet.nl/>

- Vitens, Flevoland, <https://www.vitens.nl/Service/Aanmelden>

- Dunea, South Holland, <https://www.dunea.nl/>

Water bill amount depends on your location (you can get a bill monthly, every two months, quarterly), the presence/absence of water meters, and number of people registered.

Water board: <https://www.agv.nl/>

The Ministry of Water helps you manage the water. They have your info and charge you for managing the water.

NL water department: <https://gblt.nl/>

At <https://mijnloket.gblt.nl/>, view your details and manage water taxes (not pay for used water).

To test the hardness of your water, go to <https://www.waterhardheid.nl>

The tax on maintaining dams, clearing canals, etc. is 100€-120€ per year.

## Internet/Mobile

**Internet**

Internet providers:

- KPN: <https://www.kpn.com/> Stable and reliable Internet

- Odido: <https://www.odido.nl/>

- Ziggo: <https://www.ziggo.nl/> Sometimes unstable and intermittent Internet, but in some areas it is the only option you have

- Breedbandwinkel: <https://www.breedbandwinkel.nl/>

Internet providers issue the equipment but use third-party suppliers that lay cables to your apartment, install and connect the equipment:

- Guidion, tel: +31 882000153

- Roamler, tel: +31 203232373 (9-17)

If you live in the suburbs that lack fiber optics, contact Glasvezel-vergelijken to get it, <https://www.glasvezel-vergelijken.nl/>, and then select the provider.

To get the internet connection:

1) You apply to an internet provider online.

**Note:** Plan your Internet connection in advance. It may take up to 2 weeks from the time you apply and the time you get the actual connection.

2) The internet provider agent sends you an email to confirm the application, provide the application number, and request some details.

3) You reply to the email and provide your address, a bank card, and an identity card. You do not need to provide a renting or sale-purchase agreement.

4) In email communication, the internet provider agent and you agree on the date when the technical installer will come to your place.

5) The internet provider agent sends you the required equipment by post (router, cable, instruction).

6) On the agreed day, the technical installer calls your mobile to make sure you are at home, and in an hour comes to install the equipment and ensure the internet is working.

**Note:** If you need the internet earlier, call the installer company and ask if the installer can come earlier.

**Note:** The money for the internet is deducted after the installer confirms that the internet is working, not from the date when the contract with the internet provider starts.

**Note:** Most internet providers provide base routers, and the connection can sometimes be lost and then restored again. For everything to work without interruptions, do the following:

1) Buy an additional router for your own money (for example, TP-Link Deco).

2) Configure the new router as an access point.

3) Turn off Wi-Fi on the Ziggo router if TP-Link is nearby.

4) For a perfect connection, connect everything with wires.

There is a setup app for TP-Link Deco. It is usually installed when the area is very large and the base router itself cannot cover it. First, configure Deco in the application on the phone and then the router itself through the web interface.

**Tip:** 1.1.1.1 is the free app that makes your Internet safer. Install this client to secure your computers and phones, <https://warp.plus/4oSU3>

**Mobile**

A SIM-card is one of free benefits for relocants. For details, go to **Benefits** > **SIM Card**.

The choice of a SIM card for calls/internet depends on the goal:

- If you use a corporate SIM card to make all calls, select the cheapest option, Lebara, <https://www.lycamobile.nl/>. It costs 6€ per month for a minimum number of minutes and 1 GB of internet traffic. It uses the KPN network.

- For your family, Youfone, <https://www.youfone.nl/>, is a good option. It costs 14€ per month for unlimited number of minutes and 9 GB of internet traffic. It uses the KPN network.

You can change your physical SIM to an eSIM, it takes 30 min.

## Household Issues

If you are moving and need transportation services, see **Transport and Office** > **Transportation**.

To buy the stuff for construction and renovation, furniture, home accessories, and household supplies, see **Shopping** > **Home**.

Telegram channel about householding: @diy\_benelux

Household fix-it services:

- <https://www.werkspot.nl/>

- <https://wmrloodgieters.nl/>, WhatsApp +31 626259722

Renting household appliances:

- Bundles: <https://bundles.nl/> **Tip:** Ask for discount invitation coupons in general telegram chats.

- Hubo: <https://www.hubo.nl/laten-doen/services/gereedschap-huren>

- Gamma: <https://www.gamma.nl/assortiment/l/verhuur/boren-breken> Drills and other tools.

- Peerby: <https://www.peerby.com/nl-nl> Borrow and rent stuff from your neighbors, sometimes for free.

To open the lock if the door is slammed, contact:

- <https://www.slotenmakersdiemen.nl/>, +31 207230773

- <https://www.slotrepair.nl/>, more expensive than slotenmakersdiemen

- +31 650405190, to open the door (125€) and change the lock (125€, lock included), total 250€

**Renovation**

Radu, speaks English and Russian, telegram @Radu\_SP

An electrician and a plumber (water, gas, heating, ventilation, sewerage) with all permits and Dutch certificates. He has his team of finishers (floors, ceilings, tiles, paint, putty, painting). Discuss the prices.

**Noise at home**

There are no legal restrictions on noise from neighbours. If you suffer from noise caused by neighbours:

- Talk to your neighbours and explain the problem.

- Ask a mediator for help.

- Ask the police for help.

**Weather**

The app to monitor changeable weather: <https://buienradar.nl/>

## Post

You can use post office services (PostNL) or private delivery services.

Private delivery services:

- DHL: <https://www.dhl.com/nl-nl/home.html>

- DPD: <https://www.dpd.com/nl/nl/>

- GLS: <https://www.gls-info.nl/>

- UPS: <https://www.ups.com/nl/nl/Home.page>

Delivery to the CIS region takes 4-5 weeks.

For rates on post services, see <https://www.postnl.nl/en/sending/letter-or-card/postage-and-stamps/>

For shipment conditions, see <https://www.postnl.nl/en/customer-service/shipment-conditions/>

**Note:** To send a registered letter that is guaranteed to reach the addressee (across NL), at the post office, ask to use the ***Aangetekende brief*** option.

To register at PostNL, go to <https://www.postnl.nl/>

After the registration, choose the delivery option:

- To neighbors (default)

- To the local PostNL post office

- To a safe place (garden, garage, shed, and so on)

If you have missed your parcel and the postman has not left it, do the following:

- Ask your neighbors. Postmen usually leave parcels with them, check even 2-3 houses away of yours

- Go to the local post office

For more info, see <https://www.postnl.nl/en/customer-service/absent-during-delivery/missed-delivery/>

In PostNL app, you can configure receiving notifications with the photos of the correspondence to be delivered to you, so you know what you are going to receive.

Telegram chats:

- <https://t.me/Posylki_v_Evropu>

- <https://t.me/benelux_post_pool>

To avoid email spam, register at <https://postfilter.nl/> and configure filters. Then organizations and advertising agencies will not send you emails.

A mailbox with a Nee-Nee (No-No) sticker receives no bulk mail. To get a No-No sticker:

- Send a letter to the city hall and get a sticker by mail for free

- Buy the sticker for 2€ at <https://www.nietaandedeur.nl/>

## Garbage

You receive your garbage tax bill by post. It is addressed to the eldest family member registered in the apartment.

Municipalities may have different waste disposal procedures. In some municipalities, garbage containers may be locked. To unlock them, you need an electronic key or application. Visit the municipality's website to check the disposal rules and how to get the key, or ask the previous owner.

Only certain containers may be locked, e.g. for food waste. Contact the service that exports them (see the phone on the container) and they will send you the card free of charge. If you lose it, you can get a new one for 15 €.

Info on garbage collection and separation:

- When and where to throw garbage: <https://mijnafvalwijzer.nl/en/>

- Waste separation: <https://www.afvalscheidingswijzer.nl/>

- Garbage collection and recycling: <https://www.expatica.com/nl/living/household/recycling-in-the-netherlands-133948/>

- Plastic: <https://www.afvalscheidingswijzer.nl/producten/plastic-zakje-afvalzak-of-folie/>

Disposing of garbage, you may get yellow and red cards. These are warnings from your municipality about disposal violations. For details on red and yellow cards in Almere, for example, see <https://www.almere.nl/wonen/afval/gele-en-rode-kaart>

To utilize scrap, go to <https://oudijzerboer.nl/>

To sell/give the things you do not need, go to **Shopping** > **Buying/Selling Used Items**.

**For Amsterdam only:**

- Info on garbage tax: <https://www.amsterdam.nl/en/municipal-taxes/waste-collection-charge/>

- To check if you need to pay the garbage tax: <https://belastingbalie.amsterdam.nl/digid.info.php>

-Garbage is exported to the recycling center by weight. There is a limit for an apartment per year. If you exceed it, you pay extra money.

**For Haarlem only:**

Types of garbage containers:

- Regular: container by card

- Plastic: just a container

- Paper: just a container

- Glass: just a container

- Food waste: green container

- Textile: just a container

- Large-sized garbage (furniture): is exported on schedule

- Garbage from repairs: Order a container from Spaarnelanden, <https://www.spaarnelanden.nl/>, or bring it yourself to their point.

# Family

## Spouse

The topic describes first legalization steps. For permanent residence and work permit, see **Family** > **Family Legalization**.

A spouse needs the following documents to enter NL:

- Passport, valid for at least 6 months

- Original birth certificate, issued in the previous 6 months, with legalized translation and apostilled

- Marriage certificate, with legalized translation and apostilled

**Note:** Try to get a new birth certificate (younger than 6 months). If you cannot get a new birth certificate, they will accept an older one (not the USSR). If you have the USSR birth certificate, exchange it for a new one.

**Exceptional case:** If you cannot exchange the USSR birth certificate because you have already left the country and it is dangerous for you to go back, you will have to explain it every time you show the USSR birth certificate.

The legalization includes the following steps:

1) Take a notarized copy of the apostilled document.

2) Get the apostilled document translated.

3) Get the translation notarized and attach it to the notarized copy.

4) Get the last page of the «book» apostilled to confirm the notary’s signature.

Telegram channel on partner’s visas: <https://t.me/partnersNL>

## Partner

A partner is the person who you live with as if married to them, or the person you have relationship with.

The topic describes first legalization steps. For permanent residence and work permit, see **Family** > **Family Legalization**.

A partner needs the following documents to enter NL:

- Passport, valid for at least 6 months

- Original birth certificate, issued in the previous 6 months, with legalized translation and apostilled

- Declaration of Unmarried Status, with legalized translation and apostilled

To prove that you are not married, get Declaration of Unmarried Status (if applicable) from a local Civil Registry Office (ZAGS/RACS) at the official registration addresses of both partners, starting from the age of 18.

- If you are divorced, Divorce Certificate (Declaration of Unmarried Status, from the time of the divorce), with legalized translation and apostilled

**Note:** Try to get a new birth certificate (younger than 6 months). If you cannot get a new birth certificate, they will accept an older one (not the USSR). If you have the USSR birth certificate, exchange it for a new one.

**Exceptional case:** If you cannot exchange the USSR birth certificate because you have already left the country and it is dangerous for you to go back, you will have to explain it every time you show the USSR birth certificate.

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Telegram channel on partner’s visas: <https://t.me/partnersNL>

## Parents

When you settle down in the Netherlands, you can invite your parents to visit. For details, see:

- <https://www.netherlandsworldwide.nl/visa-the-netherlands/sponsoring>

- <https://rabotaem.nl/docs/sdelat-priglashenie-instruktsiya/>

- telegram chat: <https://t.me/visa_babushek>

If your parents have enough money on their account and are going to pay for their trip themselves, you can write an invitation by hand, sign it, and send it to your parents.

If your parents do not have enough money and you are going to pay for their trip, go to Gementee and fill out an invitation form. Mention that you provide financial support because invitation forms differ.

Required documents:

- A copy of the passport and the residence card of the inviting person.

- Invitation letter

For *"verblijfsduur van het bezoek"* (visit duration), the max value is 5 years, but it cannot be longer than the validity of the residence permit of the inviting person.

- Financial guarantees: a few recent payrolls, bank certificate with sufficient funds.

- Employment statement that provides the salary, position, and other details.

HR provides an employment statement in English.

- Application form validated at Gementee, no appointment is required, <https://www.rijksoverheid.nl/onderwerpen/coronavirus-covid-19/documenten/formulieren/2021/05/12/verklaring-bezoek-gescheiden-ouder-vrijstelling-inreisverbod-covid-19>

**Note:** German embassy in Minsk issued the list of the required documents. For details, see <https://minsk.diplo.de/blob/2293396/25005c93de84582785ec6fb5f43ebd4d/besuch-07-20-r-data.pdf>

**Note:** If you have a partner, he or she needs to fill the form and sign the approval for invitation as well.

## Children

The topic describes first legalization steps and important points for staying in NL with children. For permanent residence, see **Family** > **Family Legalization**.

Children need the following documents to enter NL:

- Passport, valid for at least 6 months

- Original birth certificate, issued in the previous 6 months, with legalized translation and apostilled

**Note:** Try to get a new birth certificate (younger than 6 months). If you cannot get a new birth certificate, they will accept an older one (not the USSR). If you have the USSR birth certificate, exchange it for a new one.

**Exceptional case:** If you cannot exchange the USSR birth certificate because you have already left the country and it is dangerous for you to go back, you will have to explain it every time you show the USSR birth certificate.

The legalization includes the following steps:

1) Take a notarized copy of the apostilled document.

2) Get the apostilled document translated.

3) Get the translation notarized and attach it to the notarized copy.

4) Get the last page of the «book» apostilled to confirm the notary’s signature.

**Vaccination details**

When you register your child in the municipality, after a while you receive a letter by mail from GGD Kinnemerland. It includes a request to send vaccination details and a return envelope (the envelope is pre-paid, no need to pay for it).

To send the vaccination details:

- (Online) Send the vaccination details to the email address specified in the letter.

- (Offline) Put the vaccination details inside the return envelope and drop it into the orange PostNL box. **Note:** Look at the postal code on the post box.

**Child support**

To apply for child support payments:

1) In about 6 weeks after registration, receive a letter from Gementee by post.

2) Fill in the application form.

3) Send the form and copies of the following documents (translated) to Gementee by post:

- Patents’ passports

- Child’s passport

- Child’s birth certificate

3) In a month, receive a confirmation letter by post.

4) Start receiving payments.

If both parents work, the family can get school budget payments. The tax office decides based on the data from Sociale Verzekeringsbank (SVB).

**Travelling with children**

If a parent is going to travel outside NL (even within the EU) with a child, the other parent should sign a consent letter to give his/her consent for the child to leave NL. There is no need to notarize the consent. Download, print out, fill in, and sign it.

To download the consent, see <https://www.government.nl/documents/forms/2016/06/17/consent-letter-for-minors-travelling-abroad>

**Note:** If you forgot to get the consent and are already at the airport, the airport employee can call your spouse to get the oral consent. It is highly recommended to get the consent in advance.

**Note:** Children who attend school are not allowed to leave NL during school time. Travelling abroad is allowed only during school holidays.

Telegram channel for parents and children: @parentsInBenelux

## Childbirth

Traditional way of birth in NL is home birth with help of **midwife (verloskundige)**. You are sent to hospital if you have complications/exceptional case. To select hospital birth, say it at 1st appointment and when preparing birth plan

**Note:** Delivery in hospital is not included in basic insurance. You need to have extension or pay yourself (not, if you have complications/exceptional case)

You may tell employer you are pregnant a few months before due date

**Leaves and payments**

Pregnancy leave + maternity leave must be min 16 weeks in a row (multiple births - 20 weeks). Pregnancy leave starts 6-4 weeks (you define) before due date (multiple births - 10-8 weeks) and lasts till delivery. Maternity leave lasts min 10 weeks after delivery

For 16 weeks, the Employee Insurance Agency (Uitvoeringsinstituut Werknemersverzekeringen, UWV) pays 100% of your income: State pays 256.54€ a day (taxable) + employer matches payment to your salary

You can use additional 9 weeks leave with 70% payment. State pays 0.7x256.54€ a day (taxable) + employer matches payment to 70% of your salary. You can take all 9 weeks within first year, take them partially, or do not take them at all

**During pregnancy**

Find **midwife office (verloskundige)** with ultrasound. 1st appointment - week 8-10. Min 2 ultrasounds: week 12 and 20, sometimes more (esp.for exceptional cases)

Pre-register at several **childcare centers (kinderopvang)** in advance (from week 8) to ensure you get place

Find **maternity care (kraamzorg)**. They contact you ≈week 28 and after birth provide support for up to 49 hours (depends on insurance, if you stayed in hospital, etc). Discuss their services in advance (possible additional fees)

Test for primary anomalies ≈week 12-14, test for gestational diabetes ≈week 24-28

You can get NIPT testing: <https://www.nuh.nhs.uk/about-the-nipt-test/#:~:text=Non%2DInvasive%20Prenatal%20Testing%20(NIPT,%2C%20Edwards'%20or%20Patau's%20Syndromes>

You can get vaccinated against whooping cough ≈week 22: <https://www.rivm.nl/en/22-week-vaccination#:~:text=You%20can%20get%20vaccinated%20against,or%20maternal%20whooping%20cough%20vaccination> At same place, you can get vaccinated against flu during flu season

**Useful links**

- <https://www.nhs.uk/pregnancy/>

- <https://www.rondomzwanger.nl/>

- <https://www.zwangerenportaal.nl/> track appointments

Request free baby box with useful things:

- <https://www.baby-dump.nl/gratis-cadeaupakket/aanvragen/>

- <https://www.kruidvat.nl/babykadobox>

- <https://www.prenatal.nl/blijedoos-c2.html>

**After birth**

**Maternity care (kraamzorg)** explains how to deal with newborn, washes bathroom daily (mandatory), and does shopping for you if needed. Approach may slightly differ based on provider

Register kid in Gementee during first 3 days, <https://www.government.nl/topics/registering-a-birth-and-name-of-child/rules-for-registering-a-birth>

Child gets birth certificate in Dutch/English (on request) and BSN. Translate it to your native language (easier to find translators from English than Dutch), get apostil on translation and register child in consulate. Check consulate’s website for details

During first 2 weeks, youth health care (jeugdgezondheidszorg) comes to check baby's health and explain further steps

**Surname**

If you are married, child automatically gets dad’s surname, if not – mum’s surname. Double surnames aren’t allowed

Children's surnames within family must be the same. If children are of different sexes, you can ask Gementee to register them as e.g.Ivanov/Ivanova, but it’s uneasy. If you are married and dad is NL citizen, no chance, girl becomes Ivanov. See <https://rassvet.com/forum/index.php?threads/pravilnaja-familija-dlja-novorozhdennoj-moj-opyt.20845/#post-418093>

## Family Legalization

**Residence**

The general rule for family residence: If the main applicant (highly skilled migrant) retains at least a minimum income when changing temporary residence to permanent residence, family members do not need to change their residence type, they still have a family residence that depends on the income of the working family member.

If the main applicant loses the minimum income (receives permanent residence and leaves the job), family members need to request and receive permanent residence at the same time as the main applicant, then their status will not depend on the income of the working family member.

**Note:** If not the whole family requests permanent residence and one of the adult family members has not yet passed inburgering, then from the moment when the main applicant receives permanent residence, all family members dependent on him/her become inburgeringsplichtig, i.e. the state requires them to pass integration exams.

After 5 years of temporary residence under a partner residence, in addition to permanent residence, the partner can request a permanent residence independent of the partner (verblijfsvergunning humanitair niet-tijdelijk — voortgezet verblijf). This residence does not require showing income, but requires passing integration exams (inburgering).

For details, see <https://rabotaem.nl/docs/kennismigrant-cherez-5-let-varianty/>

**Work Permit**

## Pets

**Before arrival**, provide your pet with the following:

- International passport

- Chip

- Valid vaccines

- Vet certificate issued a few days before arrival

- Rabies titers (if you are from an unfavorable country) + 3 months after the blood sampling

**Upon arrival**, register your pet and purchase medical insurance.

In NL, pets are vaccinated and examined annually (≈100€).

In some municipalities (Den Hague and Utrecht), pets are subject to taxes (100-150€/year). Owning cats is not subject to taxes, owning dogs is. Visit the city hall’s website to check if you need to pay tax on your pet.

There are vet ambulances (spoeddierenarts) that work 24/7, cost min 120€ for a trip, and look like normal ambulances.

You can insure pets. Minimum insurance costs 30€/month and covers 70% of the service (not the whole bill). There are restrictions on the age of pets, relatively old pets may not be insured.

There are cynologists in every city. For dog owners, for details on registration, microchipping, and dog passports, go to <https://business.gov.nl/regulation/registering-dogs-and-pet-passports/>

For details on keeping pets in NL, go to <https://www.expatica.com/nl/living/family/pets-in-the-netherlands-104446/#Registering>

The service provides the following info:

- Registering your dog

- Annual dog tax

- Identification microchips

- Pet passports

- Pet insurance

- Walking your dog

- Compulsory training for certain breeds

- Veterinary services in the Netherlands

- Animal ambulance services

- Losing and finding a pet

Pet sitter services:

- <https://en.pawshake.nl/>

- <https://nanashomepetsitting.com/>

For the list of pet shops, go to **Shopping** > **Pet Shops**.

Telegram chat for pet lovers: <https://t.me/PetsNL>

**Lost Pet**

If you lost your pet, call the police and Dieren ambulance. **They will not search for your pet**. But if people see a lonely pet and contact them, they will contact you. Dieren ambulance responds only if a pet is captured or injured.

If your pet is registered at <https://www.petbase.eu/>, mark it as lost and check your contact details. If your pet gets to a clinic or DA, they will immediately contact you.

Report your lost pet to volunteering organizations, <https://dogsearch.nl/> and <https://www.amivedi.nl/vermist/zoeken/>, they can help to search for it.

If you see a pet/animal/bird in dander or find a lost pet, contact <https://www.dierenambulance-amsterdam.nl> They will help and coordinate further steps. You can donate to support them.

# Shopping

## Retail/Groceries

**Note:** Install the retail app to get discounts. For example, in the Albert Heijn app, you can purchase a premium account that provides discounts including for [bol.com](file:///Users/roman_alyoshkin1/Downloads/Telegram%20Desktop/bol.com).

Retail/grocery shops:

- Albert Heijn: <https://www.ah.nl/> More expensive than other retails. Regular AH is cheaper than AH ToGo. Free and paid delivery.

- Jumbo: <https://www.jumbo.com/> pure NL retail

- Coop: <https://www.coop.nl/> pure NL retail

- Lidl: <https://www.lidl.nl/> German retail

- Aldi: <https://www.aldi.nl/> German retail

- Plus: <https://www.plus.nl/>

- Dirk: <https://www.dirk.nl/> Often cheaper than others, including Lidl and Aldi

- Vomar: <https://www.vomar.nl/>

- Musclemeat: <https://musclemeat.nl/> Reasonable prices and good selection of meat/ready-made food

- MegaFoodStunter: <https://megafoodstunter.nl/> For very big families/fridges/storage rooms, much cheaper than supermarkets

- Deka: <https://www.dekamarkt.nl/>

- De Notenshop: <https://www.denotenshop.nl/>

- AardappelenBezorgen: <https://www.aardappelenbezorgen.nl/>

Online:

- Picnic: <https://picnic.app/nl/> Register in the app and wait for the invitation to start using it. It may take from a few days to a few weeks.

- Crisp: <https://www.crisp.nl/>

- SpecialBierPakket.NL: <https://www.speciaalbierpakket.nl/en/>

App to buy unsold, surplus food from cafes, restaurants, food stores and hotels: <https://www.toogoodtogo.nl/nl>

Food/Delivery:

- Uber Eats: <https://www.ubereats.com/nl-en>

- Thuisbezorgd: <https://www.thuisbezorgd.nl/>

- Hello Fresh: <https://www.hellofresh.nl/> Order ingredients and follow easy recipes

Other shops:

- Ecological products, Ecoplaza: <https://www.ekoplaza.nl/>

- Dutch coffee roasteries: <https://europeancoffeetrip.com/netherlands/>

**Note:** <https://www.nevejan.eu/en/orders_eng> supply products in HoReCa quantity (hotel / restaurant / catering), but they claim that they also work with individuals.

## Fish/Meat

There are at least a couple of fish shops in every district.

Fish shops:

- <https://www.viswinkel.nl/>

- <https://www.vishandeljonk.nl/>

Telegram channel about food: @benelux\_foodie

## Online Shops

Online shops:

- Bol.com: <https://www.bol.com/>

- Idealo: <https://www.idealo.de/>

- Action: <https://www.action.com/nl-nl/> Cheap in some positions, sometimes low quality

- Amazon: <https://www.amazon.de/> or <https://www.amazon.nl/>

- Cool Blue: <https://www.coolblue.nl/> Quite expensive, best service

- Van’t Ende: <https://www.vantende.nl/> Utensils and small appliances

- Zalando: <https://www.zalando.nl/> and <https://www.zalando-lounge.nl/>

- NADUVI: <https://www.naduvi.nl/> An online outlet for home things

## Country-Specific Shops

Polish:

- Oost-Europese Supermarkt Priwet: <https://goo.gl/maps/R6LyxWq7Lmhk44g49>

- Supermarket Costam: <https://goo.gl/maps/udWsL5xMnLohk2Pr7>

- Food Plus (Polish Market Krakus): <https://goo.gl/maps/Dq2VkcBmh6oYph4b8>

Russian store and delivery, MiniMix Amsterdam: <https://goo.gl/maps/weGykHyG1bqeuoQK7>

A lot of buckwheat on sale is unroasted, it is for feeding animals.

To buy buckwheat for people (you can buy 5+ kg), go to   
- <https://www.demolenwinkel.nl/product/boekweit-gepeld-25-kg/>

- <https://shop-dovgan.de/dovgan-buchweizen-1000g-pack> (Delivery from Germany, you can also find it in NL).

## Home

For construction and renovation:

- <https://www.hornbach.nl/>

- <https://www.gamma.nl/>

- <https://www.hubo.nl/>

Furniture, interior, home accessories:

- Cool Blue: <https://www.coolblue.nl/> Quite expensive, best service

- IKEA: <https://www.ikea.com/nl/nl/>

- JYSK: <https://jysk.nl/>

- NADUVI: <https://www.naduvi.com>

- Franckly: <https://www.franckly.com/en/>

- Home 24: <https://www.home24.nl/>

- Loods 5: <https://loods5.nl/> Physical stores in Zaandam

- EMMA: <https://www.emma-sleep.nl>

- MADE: <https://www.made.com>

- Bolia: <https://www.bolia.com/nl-nl/>

- JOTEX: <https://www.jotex.nl/>

- FEST: <https://www.festamsterdam.com/en/>

- FONQ: <https://www.fonq.nl/> Online only

- ZARA Home: <https://www.zara.com/nl/nl/home-new-in-l2086.html>

- H&M Home: <https://www2.hm.com/nl_nl/home.html>

- De Bijenkorf: <https://www.debijenkorf.nl/>

- NORDIC NEST: <https://www.nordicnest.nl/> Tableware

- Van’t Ende: <https://www.vantende.nl/> Utensils and small appliances

- Kwantum: <https://www.kwantum.nl/>

- Leen Bakker: <https://www.leenbakker.nl/>

- Xenos: <https://www.xenos.nl/>

- vtwonen: <https://www.vtwonen.nl/>

Mattress manufacturers:

- Emma

- Tempur

- Auping

- Beds & Bedding: <https://bedsbedding.nl/>

**Tip:** Our colleagues do not recommend Beter Bed.

Household supplies:

- Plein.nl: <http://www.plein.nl/>

- Kruidvat: <https://www.kruidvat.nl/> Cheaper than Etos

- Etos: <http://www.etos.nl/> Connected to Albert Heijn (AH) Premium

## Clothes/Shoes

**Clothes**

Physical stores:

- Roermond: <https://www.weareroermond.com/designer-outlet-roermond/>

- Amsterdam the Style Outlets: <https://amsterdam.thestyleoutlets.nl/nl>

- Designer Outlet Roosendaal: <https://www.mcarthurglen.com/nl/outlets/nl/designer-outlet-roosendaal/>

- Amsterdam Noord: https://samplesaleamsterdamnoord.nl/

- De Bijenkorf: <https://www.debijenkorf.nl/>

Online stores:

- Otrium: <https://www.otrium.nl/>

- The Outnet: <https://www.theoutnet.com/en-nl/>

- A Found: <https://www.afound.com/nl-nl/>

- YOOX: <https://www.yoox.com/nl>

- Net-a-porter: <https://www.net-a-porter.com/en-nl/>

- Farfetch: <https://www.farfetch.com/nl/>

- Asos: <https://www.asos.com/>

- About you: <https://www.aboutyou.nl/jouw-shop>

- Arket: <http://www.arket.com/en_eur/index.html>

- COS: <https://www.cos.com/en_eur/index.html>

- Zalando: <https://www.zalando.nl/> and <https://www.zalando-lounge.nl/>

**Shoes**

Online stores:

- Zolando:<https://www.zalando.nl/>, you can filter by size and other criteria

- Columbia: <https://www.columbiasportswear.nl/>

- Bever: <https://maps.app.goo.gl/WCN2cbxKPRk87ieo6?g_st=ic> , physical store and delivery

## Cosmetics/Beauty

Cosmetics:

- Notino: <https://www.notino.nl/> Online

- Douglas: <https://www.douglas.nl/nl> The next day delivery. Physical shops.

- Lookfantastic: <https://www.lookfantastic.nl/>

Beauty/vitamins:

- Kruidvat: <https://www.kruidvat.nl/> Medicine, vitamins, beauty. Cheaper than Etos

- Etos: <https://www.etos.nl/> Medicine, vitamins, beauty. Connected to Albert Heijn (AH) Premium

- Plein.nl: <https://www.plein.nl/> Medicine, beauty, healthy food and drinks

- Farfetch: <https://www.farfetch.com/nl/> Beauty

- A Found: <https://www.afound.com/nl-nl/> Beauty

- Net-a-porter: <https://www.net-a-porter.com/en-nl/> Beauty

- Zalando: <https://www.zalando.nl/> Beauty

- Holland & Barret: <https://www.hollandandbarrett.nl/> Vitamins, supplements, natural care, healthy food and drinks

- Vitaminstore: <https://www.vitaminstore.nl/> Vitamins

- iHerb: <https://nl.iherb.com/> Vitamins

- Bodyandfit: <https://www.bodyandfit.com/> Sports nutrition, protein, and health supplements

**Note:** You can order dietary supplements much cheaper from Spain, sometimes even cheaper than from Germany (Vit4Ever) or Poland/Germany (Bulk).

*hsnstore.eu* is often cheaper than buying in a store. E.g. pasteurized egg white costs 4Є for 0.5 kg in AH. If you order it in a bigger volume, you pay 11.50 Є for 3kg.

To find beauty salons/services, go to **Health and Sport** > **Beauty and Yoga**.

## Pet Shops

Pet shops:

- Pets place: <https://www.petsplace.nl/>

- Alsa nature: <https://www.alsa-nature.nl/> Online only

- Brekz: <https://www.brekz.nl/> Online only

- Zoo plus: <https://www.zooplus.nl/> Online only

- Plein: <https://www.plein.nl/>

## Markets

Every Saturday all cities organize local markets. In addition to Saturday, there is one additional day for markets and this day differs from city-to-city.

For info on local markets, go to:

- <https://www.hollandsemarkten.nl/>

- <https://markt.startpagina.nl/>

Amsterdam has several markets:

- Albert Cuyp Market, located on Albert Cuypstraat, 1073 BD, <https://albertcuyp-markt.amsterdam/>

- Regular flea market, located on T.T. Neveritaweg 15, entrance 5€, <https://ijhallen.nl/en/>

## Buying/Selling Used Items

Telegram group: <https://t.me/Bnl_baraholka>

Websites:

- Marktplaats: <https://www.marktplaats.nl/> Marketplace and secondhand

- AlleKringloopwinkels: <https://allekringloopwinkels.nl/> Secondhand items and clothes. Physical shops and online

- RataPlan: <https://rataplan.nl/> Secondhand items and clothes. Buy and donate things. Physical shops and online

Application for buying/selling the staff: <https://www.vinted.nl/>

Regular flea market, located on T.T. Neveritaweg 15, entrance 5€, <https://ijhallen.nl/en/>

# Learning

## Learning Dutch

**For EPAMers**

Language school *lexisamsterdam.nl* conducts Dutch classes. EPAM shares the cost (any level) 50/50. The course lasts 12 weeks. The cost per person is about 170€, it will be deducted from your salary in 3 monthly installments (about 57€ a month). You also get a reimbursement for the books needed for the course.

When you start learning Dutch, you get an email asking to confirm that **you accept the rules**:

- Costs are deducted from your salary in 3 installments, starting next month

- You need at least 85% attendance rate. If you have lower attendance rate for any reason, full course cost is deducted from your salary

- Installments are deducted even if you quit the course prematurely

- Full course cost is deducted if you leave the company

- When you experience any difficulty attending the classes or have any concerns, immediately contact the person mentioned in CC to this email

- You can stop attending the course after 2 lessons without having to pay back the full amount

Join Dutch Speaking Club to discover Dutch culture and improve your communication skills. Various topics, no preparation needed. In Dutch, for level A2 and above.

In 2024, Amsterdam office, first Tuesday of the month at 5 PM.

**Inburgering**

For preparation: <https://docs.google.com/spreadsheets/d/1Z1hSOeHWTo8YJ0MjxijDOizKiUQcljZany9XNSTDZO4/edit?pli=1#gid=0>

Test for Inburgering: <https://www.adappel.nl/oefenexamens>

**Courses and resources**

Almost free Dutch courses in Amsterdam (conducted by volunteers, you buy textbooks): <https://www.sobamsterdam.nl/>

The course of Dutch in Russian: <https://instagram.com/mooi.nederlands?igshid=OGQ5ZDc2ODk2ZA==>

Language schools:

- <https://directdutch.com/>

- <https://katakura-wblc.nl/>

- <https://dutchcoursesamsterdam.nl/>

- <http://dutchfirst.nl/en/>

- <https://dutchready.com/>

- <https://www.easynl.nl/>

- <https://flowently.com/>

- <https://www.staatsexamensnt2.nl/>

- <https://kickstartschool.nl/en>

- <https://nedles.com/>

- <https://www.ste.nl/rele>

To find tutors:

- Dutch tutors: <https://preply.com/>

- Russian-speaking Dutch tutors: <https://spb.v2.repetitors.info/>

- <https://www.italki.com/>

Useful resources to train and learn Dutch from scratch:

- <https://www.duolingo.com>

- <https://www.welklidwoord.nl/>

- <https://instagram.com/mamadutch.teacher> paid and free subscriptions

- <https://instagram.com/learndutchwithkim?igshid=YmMyMTA2M2Y=>

- <https://instagram.com/hartvoornederlands?igshid=YmMyMTA2M2Y=>

- <https://instagram.com/taalboost?igshid=YmMyMTA2M2Y=>

- <https://instagram.com/sociataal?igshid=YmMyMTA2M2Y=>

- <https://instagram.com/learndutchvocab?igshid=YmMyMTA2M2Y=>

- <https://instagram.com/dutchpod_101?igshid=YmMyMTA2M2Y=>

Books and video: <https://www.youtube.com/channel/UCoR3awzGu9MRJjmjEDyfkAg>

Conjugations: <https://en.bab.la/conjugation/dutch/>

Articles (het/de): <https://www.welklidwoord.nl/>

Practical Dutch grammar: <https://dutchgrammar.org/russian-edition/>

List of materials for learning Dutch: <https://docs.google.com/document/d/1e_TJXKLh5m7IhaJ72VjMod1g5biVHRwKHGV6g8HQDl0/edit>

Telegram chat about learning Dutch: [t.me/learning\_nederlands](https://t.me/learning_nederlands)

Educational channel with subtitles in several languages - <https://npokennis.nl/program/13/net-in-nederland>

Telegram channel about education: @learning\_nederlands

## Learning English

If your partner does not speak English, only a few schools offer courses:

- <https://www.berlitz.com/en-nl/languages/english>

- <https://kickstartschool.nl/en>

## School

At the age of 5, all children have to go to school. It is not difficult to transfer a child to a new school. Look for a school in the area where you live so that the child can cycle to school. 8-year-old children cycle to school on their own.

To see the school rating and read feedback, go to:

- <https://allecijfers.nl/basisscholen-overzicht/>

- Only for Amsterdam: <https://www.facebook.com/groups/dutcheducationgroup/?ref=share>

To see what percentage of pupils passed the exam, go to: <https://www.devogids.nl/>

To see a list of schools in your area:

1) Use a school locator <https://scholenopdekaart.nl/> The site is in Dutch.

2) Enter your postcode.

3) To see primary schools, select **basisschool**. To see secondary schools, select **middelbare school**.

At the age of 12, children go to secondary schools.

Types of Dutch secondary education:

- VMBO: preparatory secondary vocational education (4 years), followed by MBO, secondary vocational education.

- HAVO: senior general secondary education (5 years), followed by HBO, a university of applied sciences.

- VWO: pre-university education (6 years), followed by a research university.

Documents required to enter school:

- A list of subjects and grades for the last 2 years

- Vaccination list (you can translate it yourself without apostille

For more info on school system, see:

- Newcomers’ classes (in Dutch) https://www.lowan.nl/

- Education in the Netherlands <https://en.m.wikipedia.org/wiki/Education_in_the_Netherlands>

- The structure of the Dutch school system <https://www.iamexpat.nl/education/primary-secondary-education/dutch-school-system>

- General info about the Dutch education system in Amsterdam <https://www.iamsterdam.com/education>

- List of bilingual secondary schools (in Dutch) <https://www.nuffic.nl/onderwerpen/tweetalig-onderwijs/alle-tto-scholen-nederland>

- School holidays https://www.government.nl/topics/school-holidays/overview-of-school-holiday-dates-per-academic-year/school-holidays-2023-2024

- Telegram channel @benelux\_students

## University

Types of higher education institutions in the Netherlands:

- Research-orientated universities emphasize academic and professional independence

- Professional universities or colleges of applied sciences prepare students for particular professions

Both types offer bachelor and master degree programs, but only research universities offer doctoral degree programs. Most institutions have courses taught in English.

Student grants, check if you can study for free: <https://duo.nl/particulier/studiefinanciering/voorwaarden.jsp#nationaliteit>

Compare diplomas of different countries to Dutch diplomas: <https://www.nuffic.nl/en/subjects/diploma/education-systems>

Useful websites:

- <https://www.studyinholland.nl/>

- <https://www.nuffic.nl/en>

Telegram channel about education/students: @benelux\_students

Educational channel with subtitles in several languages - <https://npokennis.nl/program/13/net-in-nederland>

## Bibliotheca

Amsterdam Public Library (OBA): <https://www.oba.nl>

Online library: <https://www.onlinebibliotheek.nl/>

Search for books, materials in libraries throughout NL: <https://www.denieuwebibliotheek.nl/>

**Tip:** Physical libraries usually have cheap self-service printers and offer collaborative learning sessions for children and adults.

# Entertainment

## Bars/Restaurants

Our colleagues have visited many cafes and restaurants. For the list of recommended places, go to:

- For Amsterdam, <https://aeolian-energy-2bc.notion.site/394a8647d19b4d9eb880ea5dc4126794?v=de16ad2bb5c5480fa2e7844a203b6746>

- For Haarlem, <https://aeolian-energy-2bc.notion.site/Haarlem-c1077c5603754902afa9585d449addec>

Food court:

- Foodhallen, <https://maps.app.goo.gl/kgiDZE1XAYG5ioUf7>

Pure NL restaurants:

- Cafe Loetje, <https://goo.gl/maps/4eDNbjn7nXbyzhmSA>

- De Haven van Texel, <https://goo.gl/maps/Znj5bZkvdJ9pdnHw5>, traditional Dutch gastropub: [havenvantexel.nl](http://havenvantexel.nl)

Russian/Ukrainian cafe/restaurants:

- Sunny Side IJburg, +31 684316939, <https://goo.gl/maps/iRj2ZXU7oSLipkGi7>

- Blin Queen. Specialty pancakes & more, Amsterdam, part of the staff speaks Russian, <https://goo.gl/maps/bVj5t7MUock94JcJA>

Asian food:

- Amazing Oriental: <https://amazingoriental.com/> Good deals, bulk offerings, Amazing Toko as physical locations

- Ramen-Kingdom: <https://g.page/RamenKingdom?share> Ramen, vegan and vegetarian options

Kebab/doner:

- Istanbul kebab: <https://goo.gl/maps/kBsce5GvLq7N82qT7>

- Dönerland Eethuis: <https://goo.gl/maps/xfp4W7s5RGZCDG3Z8>

Telegram channel about food: @benelux\_foodie

## Museum

A general museum card costs €64,90 a year, for children and students it is cheaper. It is a must-have if you plan to visit more than 3 museums a year. It provides cheaper prices for kinds.

Most museums accept museum cards, but some of the museums don’t (Amsterdam Dungeon and Amsterdam Madame Tussauds).

There are two ways to get a museum card, the price is the same.

- Buy a permanent card online at <https://www.museum.nl/en/museumpass> and get it by post in 4-5 days.

- Buy a temporary card in the museum (it is valid for a month) and then register it online (the card becomes permanent).

It is a good option if you cannot wait for 4-5 days or do not have a permanent address to get the card by post.

Some museums do not sell temporary cards, so visit the museum website for details.

The following museums sell temporary museum cards:

- Amsterdam Pipe Museum: <https://pipemuseum.nl/>

- Anne Frank House: <https://www.annefrank.org/nl/>

- Diamond Museum: <https://www.diamondmuseum.com/>

- FOAM Photography Museum: <https://www.foam.org/>

- Huis Marseille: <http://www.huismarseille.nl/>

- Jewish Museum: <http://galiciajewishmuseum.org/>

- Museum of the Canals (Grachten Museum Amsterdam): <https://grachten.museum/>

- Museum Het Schip: <https://www.hetschip.nl/>

- Museum van de Geest – Outsider Art (Hermitage): <http://www.museumvandegeest.nl/>

- National Maritime Museum (Scheepvaartmuseum): <https://www.hetscheepvaartmuseum.nl/>

- NEMO Science Museum: <https://www.nemosciencemuseum.nl/nl/>

- Nieuwe Kerk (New Church): <https://www.nieuwekerk.nl/>

- Ons’ Lieve Heer Op Solder Museum (Our Lord in the Attic): <https://www.opsolder.nl/>

- Oude Kerk (Old Church): <https://oudekerk.nl/>

- Rembrandt House Museum: <https://www.rembrandthuis.nl/>

- Rijksmuseum: <https://www.rijksmuseum.nl>

- Stedelijk Museum: <https://www.stedelijk.nl/>

- Tropenmuseum: <https://www.tropenmuseum.nl/>

- Van Gogh Museum: <https://www.vangoghmuseum.nl/>

- Van Loon Museum: <https://www.museumvanloon.nl/>

Recommendations to visit:

- Rijksmuseum: <https://www.rijksmuseum.nl>

- Van Gogh Museum: <https://www.vangoghmuseum.nl/>

- Moco Museum Amsterdam: <https://mocomuseum.com/>

- Museum of the Canals: <https://grachten.museum/>

- Louwman Museum: <https://www.louwmanmuseum.nl/>

- Escher in Het Paleis: <https://escherinhetpaleis.nl/>

## Red Light

Prostitution is legalized and available in the Red Light District of Amsterdam, Utrecht, Alkmaar, and others.

Traditional heterosexual service is provided in the houses with red windows. A purple/blue light indicates that the sex worker is a transgender/transvestite.

Sex workers work around the clock (24 hours), even during the day. More variety comes from 9-10 PM to 3-4 AM. Prices: 150-160€ / 60 min and 80-90€ / 30 min.

Porn theaters work from 5 PM to 4 AM:

- 40€ fucking show

- 50€ fucking show + drinks

**Note:** In medium and small towns, you need to make an appointment to get sexual services.

**Note:** Be aware of your safety and health. To do free medical checks, see <https://gratishivtest.nl/en/>

## Cinema

The largest cinema network <https://www.pathe.nl/> screens popular films with English dubbing if English is the original language. If the original language is different, subtitles are in Dutch.

In the following cinemas you can watch both new and old films, often with English subtitles even if original language is not English:

- Expat nights in Pathe

- <https://www.lab111.nl/>

- <https://studio-k.nu/>

- <https://www.kriterion.nl/>

- <https://www.eyefilm.nl/en>

- <https://www.ketelhuis.nl/>

- <https://fchyena.nl/info>

- <https://cinecenter.nl/>

- <https://rialtofilm.nl/en/home>

The following film festivals may screen upcoming films, sometimes months before wide release:

- <https://www.paff.nl/>

- <https://liff.nl/en/>

- <https://noordelijkfilmfestival.nl/en/>

- <https://iffr.com/en>

Search by cinema: <https://biosagenda.nl/films>

Film reviews and cinema schedules: <https://www.filmladder.nl/>

Cinema subscription (minimum 4 months): <https://www.cineville.nl/theaters>, mainly arthouse/classics/documentaries, sometimes mainstream. 17.5€ if you are under 30, 21€ if you are over 30.

## News/Info

News NL (EN):

- <https://t.me/NLNews>

- <https://www.dutchnews.nl/>

- <https://dutchreview.com/>

- <https://nltimes.nl/>

News agencies:

- <https://www.parool.nl/>

- <https://www.nu.nl/>

- <https://nos.nl/>

- <https://www.telegraaf.nl/>

Youtube vlog: <https://www.youtube.com/c/amsterdammers>

## Events

To purchase tickets for various events, go to: <https://www.ticketswap.com/>

To search events by location, artist, festival, or concert, go to <https://www.mojo.nl/>

## Sightseeing

Tours in NL in Russian: [facebook.com/yourownholland/](https://facebook.com/yourownholland/)

Map of the farms (to buy something tasty) and rest points along walking and cycling routes: https://www.rustpunt.nu/

National parks:

- Kennemerland National Park: <https://maps.app.goo.gl/CGgb6AHd8e4Ngbev9>

- Amsterdamse Waterleidingduinen: <https://maps.app.goo.gl/xp1B5SxYzVJVoGkR9>

- Noordhollands Duinreservaat: <https://maps.app.goo.gl/Y98YP4GjxRL2pdG17>

# Bot Commands

The section lists commands that show the technical side of the bot. Apart from the bot menu, users can also use these commands.

/start

Hi, I am a simplified EPAM NL bot with custom menu buttons to help you navigate

To see all major EPAM NL topics, please, use /menu

/join

To join our community - EPAM NL telegram channel, click the link https://t.me/+hhOSxANaSQE0ZTQy

/policy

EPAM NL guidelines and policies: <https://info.epam.com/policy/netherlands/all-cities/contractual-policies-and-procedures.html>

/help

Available commands: /start /join /policy /map /menu /help . We highly recommend using /menu to see available topics. Commands are used for technical bot management.

/map

Infobot provides information on the following topics:

- **Enter & Leave**: Legalization of Documents; Checklist upon Arrival; Relocation Package; Useful Links; TPS for Ukrainians; Leaving NL

- **Documents**: Registration; Passport/Visa; Work permit; Residence; Driving License; BRP; DigiD; Notary; Translation; ZZP; Insurance and Legal Assistance

- **Office & Transport**: Public Transport; Bicycle; Scooter; Car; Parking; Taxi; Office Facilities; Local IT; Transportation; HR, People Operations; Boat

- **Health and Sport**: Medical Insurance; Emergency; Medical Tests; Doctors & Pharmacy; Dentist; Vaccination; Sport; Gym; Swimming; Cycling; Beauty & Yoga

- **Finance**: Banks; Ruling; Taxes; Holiday Allowance; Pension; Tax Declaration; Cash & Crypto; Payroll; BTW Report; Stocks; Transferring Stocks

- **Benefits**: Transport Card; SIM Card; Small Costs Reimbursement; Commuting Reimbursement; Sick leave/Vacation; Birthdays/Anniversaries; Discounts; Parties, Talks; Computer Glasses Reimbursement

- **HouseRoom**: Renting; Buying; Mortgage and Loan; FinAdvising; Process; Appraisal/Technical Inspection Report; Energy/Water; Internet/Mobile; Household Issues; Post; Garbage

- **Family**: Spouse; Partner; Parents; Children; Childbirth; Family Legalization; Pets

- **Shopping**: Retail/Groceries; Fish/Meat; Online Shops; Country-Specific Shops; Home; Clothes; Cosmetics/Beauty; Pet Shops; Markets; Buying/Selling Used Items

- **Learning**: Learning Dutch; Learning English; School; University; Bibliotheca

- **Entertainment**: Bars/Restaurants; Museum; Red Light; Cinema; News/Info; Events; Sightseeing

To see the list of topics, please, use /menu