

Working in the Netherlands





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Working in the Netherlands

Who is this booklet for?¹

This booklet is designed for employees in the following situations:

- You are staying and working in the Netherlands temporarily, and you live in another country of the EU, EEA or Switzerland (part 1)
- You are staying in the Netherlands temporarily, and are working for an employer from another country of the EU, EEA or Switzerland (part 2a)
- You live in the Netherlands and work for an employer from another country of the EU, EEA or Switzerland (part 2b).

If you are going to work in the Netherlands and you come from another country of the European Union (EU), the European Economic Area (EEA) or Switzerland, your social insurance position will be clear. The countries of the EU, EEA and Switzerland have concluded mutual agreements on tax and social security. In this booklet, you can read about these agreements, and about what you have to do if you come to the Netherlands to work, or if you stop working in the Netherlands.

The countries that belong to the EU:

Belgium	Hungary	Poland
Bulgaria	Ireland	Portugal
Cyprus (Greek)	Italy	Romania
Denmark	Latvia	Slovenia
Germany	Lithuania	Slovakia
Estonia	Luxembourg	Spain
Finland	Malta	Czech Republic
France	The Netherlands	United Kingdom
Greece	Austria	Sweden

New agreements between the EU countries came into force on 1 May 2010. Since 1 January 2011, these agreements also cover persons who are not nationals of an EU Member State. For non-EU nationals, however, there are some exceptions:

- None of the agreements, before or after 1 May 2012, are applicable between Denmark and the rest of the EU.
- Between the UK and the rest of the EU, only the agreements made before 1 May 2010 are applicable.

¹ If you are working simultaneously in two or more countries of the EU, EEA or in Switzerland, different rules apply to determine in which country you are covered for social security. You will find more information about this in the leaflet *Working in two countries*, at <http://www.svb.nl/Images/9039EX.pdf>.

The EEA countries and Switzerland

The countries of the EEA are:

- Norway
- Iceland
- Liechtenstein

On 1 June 2012, these countries started applying the new rules to persons who have the nationality of one of the countries of the EU or EEA, or Switzerland.

Switzerland has applied the new rules since 1 April 2012 to persons who have the nationality of one of the EU Member States or Switzerland, and since 1 June 2012 to persons who have the nationality of one of the EEA countries.

Are you an EU/EEA or Swiss national?

If you are a national of an EU/EEA country, or Switzerland, you can stay anywhere in the EU/EEA or Switzerland. You do not have to report your presence to any authorities. Neither do you need a work permit. You have a right to work anywhere within the EU/EEA or Switzerland. Again, you do not have to report to the authorities unless you have Bulgarian or Romanian nationality. In that case, you will not need a residence permit, but you will need a work permit.

If you are not an EU/EEA or Swiss national

If you are not an EU/EEA or Swiss national, you will need a residence permit to work in the EU/EEA or Switzerland. Your employer will usually also need a work permit for you. If you already have a work permit, the information in this booklet also applies to you. Your employer will not have to obtain a work permit if you come under the highly skilled migrant scheme. You can find more information about this at www.ind.nl.

The agreements on social security do not apply if you live in Denmark, Liechtenstein, Norway, Iceland or Switzerland, or if you return to one of these countries after your employment is finished. If you live or return to the UK, the old agreements from before 1 May 2010 apply instead of the new agreements. You can get more information about these agreements from the SVB, the CVZ² and the UWV.

Is your employer based in or outside the Netherlands?

This booklet is divided into two parts. Which part applies to you depends on whether you are going to work in the Netherlands for a Netherlands-based employer or an employer based outside the Netherlands. If you are going to work for a Netherlands-based employer, go to page 5. If you are going to work in the Netherlands for an employer based outside the Netherlands, go to page 15.

This booklet explains where you can claim pensions and benefits. The pension and benefit organisations will assess whether you are entitled to any pensions, benefits, allowances, etc., depending on whether you meet the necessary conditions.

² In 2013, the Dutch Health Care Insurance Board (CVZ) will change its name to National Health Care Institute (Zorginstituut Nederland). the National Healthcare Institute.

Part 1 Working in the Netherlands for a Dutch employer

Working for a Dutch employer

You have found a job with a Dutch employer. You have concluded an employment contract with your employer. The contract will contain rules for e.g. working hours, wages, holidays and leave. These are the rules in the Netherlands.

As well as a contract, there may also be a collective agreement (CAO) relating to your employment. A collective agreement will contain supplementary rules for all employees in your sector with regard to wages, supplementary pension or sick pay. You can get more information about your collective agreement from your employer, union or from the website: www.cao.szw.nl³. You can find more information concerning your rights and duties in the leaflet entitled *New in the Netherlands* from the Dutch Ministry of Social Affairs and Employment, at <http://www.rijksoverheid.nl/documenten-en-publicaties/brochures/2011/12/20/new-to-the-netherlands.html>. This leaflet is also available in various other languages at <http://www.newinthenetherlands.nl>.

It makes a difference where you live

If you live in the Netherlands

If you live in the Netherlands, the Dutch rules and regulations will always apply. You will be insured under the Dutch social insurance schemes because you work in the Netherlands. You will be in the same position as someone who has been living and working in the Netherlands for years. In that case, this booklet does not apply to you.

If you do not live in the Netherlands

You will still be subject to the Dutch rules and legislation because you work in the Netherlands. This section of this booklet is relevant for you.

When are you considered to be living in the Netherlands?

You can only live in one country at a time. You are considered to be living in the Netherlands if you have closer ties with the Netherlands than with your country of origin.

Example

You live in the Netherlands if your family also lives in the Netherlands. If your family lives in a country other than the Netherlands, you are not considered to be living in the Netherlands. In that case, you are considered as staying in the Netherlands temporarily for the purpose of work.

³ http://cao.szw.nl/index.cfm?fuseaction=dsp_document&link_id=101179&menu_item=12370
(English version)

Before you start working

There are a number of things you have to do before you start working to ensure that the correct arrangements are made. Below is a list of the things you need to do.

Check whether you need permission to work in the Netherlands

Do you need permission to work in the Netherlands?

If you are a national of an EU/ EEA country or Switzerland, you will not need permission to work in the Netherlands. If you have a Romania or Bulgarian nationality, you will not need a residence permit, but your employer will need a work permit for you. If you come to the Netherlands as a highly skilled migrant, you will not need a work permit. You can read more about this at: <http://europa.eu>
<http://www.ind.nl>⁴

If you are not an EU/EEA or Swiss national, you will need a residence permit. Your Dutch employer will also have to apply for a work permit for you. If you cannot get a residence permit and work permit, you will not be allowed to work in the Netherlands.

Apply to the Dutch Tax Administration (Belastingdienst) for a Burgerservicenummer (BSN).

How to apply for a Burgerservicenummer or a Sofi number

To work in the Netherlands, you need a Burgerservicenummer (BSN) or a Sofi number. This number is unique to you, a kind of personal identification number. If you are going to live in the Netherlands, you will be given a Burgerservicenummer when you register with your municipality as living in the Netherlands.

If you are not going to live in the Netherlands, you should ask the Dutch Tax Administration (Belastingdienst) to provide you with a Sofi number.

You must give your Burgerservicenummer or Sofi number to your employer, who can then register you with the Tax Administration as an employee.

Register with a Dutch health insurer. Ask for an S1 or E106 form and submit it to your health insurer in your country of residence. If your partner and children do not have an income of their own, they can then get health care in their country of residence, under the rules for that country.

⁴ http://www.indklantdienstwijzer.nl/KnowledgeRoot.aspx?knowledge_id=MWOWerkgevers

Health care and medical expenses

You must register with a Dutch health insurer. You will have to pay a monthly contribution. Part of the contribution will be deducted from your wages by your employer. You will have to pay the other part directly to the Dutch health insurer. This will entitle you to health care in the Netherlands. Your Dutch health insurer will reimburse you for part of the costs of that care. You can also get medical care in your country of residence if you are registered there. For this, you will have to send an S1 or E106 form to your health insurer in your country of residence. You can get this form from your Dutch health insurer. If your partner and children do not have any income of their own, they can also use the S1 or E106 form to get medical care in your country of residence, or in the Netherlands if they are staying in the Netherlands. The health insurer in your country of residence will determine what your partner or children are entitled to receive, and forward this information to the Dutch Healthcare Insurance Board (CVZ). For health care in the Netherlands, they can use the European Health Insurance Card (EHIC), obtainable from the CVZ. If your partner or children start working, they will automatically become insured in the country where they work. They will then no longer be entitled to medical care on the basis of your Dutch insurance. If your partner starts working in your country of origin, your children will probably be covered under your partner's insurance. They must report this to the health insurer in their country of residence, who, in turn, will inform the CVZ. A European Health Insurance Card (EHIC) from your country of residence will not be valid if you work in the Netherlands.

Health care allowance

If you have taken out basic health insurance with a Dutch insurer, you may qualify for a health care allowance. To claim the allowance, you must apply to the Tax Administration at 'Belastingdienst/Toeslagen'. To qualify, you must be aged 18 or over, and the amount you can get depends on your income, or joint income if you live with someone else. The income limits that determine how much you can get are adjusted each year. You can find more information about the health care allowance at www.toeslagen.nl.

If you have children you can claim Dutch child benefit (kinderbijslag; AKW) from the Sociale Verzekeringsbank (SVB) office that serves the area where your employer is located. Inform the child benefit agency in your country of residence that you are working in the Netherlands.

Child benefit

If you start working in the Netherlands, you are covered by Dutch social insurance. This means that you qualify for Dutch child benefit for your children. Dutch child benefit, which is paid at the end of each quarter, is a contribution towards the cost of looking after children under 18. If the child benefit rate is higher in your country of residence than in the Netherlands, supplementary child benefit may be payable from your country of residence. If your partner is

employed in your country of residence, that country will pay child benefit. If the Dutch child benefit is higher, you will be entitled to supplementary child benefit from the Netherlands.

You can claim Dutch child benefit from the SVB (Sociale Verzekeringsbank) office that serves the area where your employer is located. You can find more information about this at www.svb.nl.

Child budget

Child budget is a contribution to the cost of raising your children up to the age of 18, and is paid on top of child benefit. The amount of child budget you can get depends on how many children you have, their ages, and your family income.

If you and your family live outside the Netherlands but you work in the Netherlands, you may qualify for child budget.

Child budget is usually paid automatically. The child budget department of the Tax Administration (Belastingdienst/Toeslagen) awards child budget on the basis of the information it receives from the SVB. Child budget is paid either by the Tax Administration or the SVB, depending on where you live and whether your partner works. If your child budget is paid by the SVB, any other family benefits you receive in the Netherlands or from another country will be taken into account. You can find more information about this at www.toeslagen.nl and www.svb.nl.

Childcare benefit (kinderopvangtoeslag)

If you start working in the Netherlands but your family still lives in another EU country, Liechtenstein, Norway, Iceland or Switzerland, you may qualify for a benefit to help cover the costs of childcare. You have to apply to the Dutch Tax Administration (Belastingdienst/Toeslagen) for this benefit, and the amount you can get depends on your family income. To qualify, both you and your partner must be working, and the childcare centre, childminder or business providing childcare must be listed in the Register for childcare outside the Netherlands. Childcare benefit is paid by either the Tax Administration or the SVB, depending on where you live and where your partner works. If your child budget is paid by the SVB, any other family benefits you receive in the Netherlands or from another country are taken into account. You can find more information about this at www.toeslagen.nl and www.svb.nl.

Check whether you would prefer to be treated as a resident tax-payer. In other words, you should see whether you can get mortgage interest relief and apply for a general tax credit for your partner.

Resident or non-resident taxpayer?

As you do not live in the Netherlands, you are subject to tax outside the Netherlands. In practise, this means that you only pay tax in the Netherlands on your Dutch earnings. As a non-resident taxpayer, you can choose to be treated as a resident taxpayer, so that you can benefit from tax credits or rebates under the Dutch system. It depends on your personal situation whether it is better for you to be treated as a resident or non-resident taxpayer. There are also certain conditions and consequences to being a resident taxpayer. You can find more information about this at www.belastingdienst.nl.

If you have come from Liechtenstein to work, you cannot opt to be treated as a resident taxpayer as the Netherlands does not have an agreement with Liechtenstein to prevent double taxation. Since 1 January 2012, employees from Switzerland can choose to be treated as a resident taxpayer. Check with the tax authorities in your country of residence on how to report your Dutch earnings on your tax return.

If your spouse does not work, you can take out voluntary old age pension (AOW pension) insurance with the SVB for your spouse.

Voluntary insurance for your spouse

If your spouse lives in another EU/ EEA country, or in Switzerland, but is not employed and not insured, then you can take out voluntary insurance for an old age pension (AOW pension) for your spouse for the time that you are working in the Netherlands. You must apply for voluntary insurance within 1 year of starting work in the Netherlands, to the Insurance Office of the Sociale Verzekeringsbank: +31 20 656 5225 (NL).

After you start work

You have started working in the Netherlands. You will soon get your first payslip. The payslip will state not only the amount you earn but also the tax and national insurance contributions that your employer deducts for you.

You will have to pay tax and national insurance contributions (*loonheffing*). This consists of tax on your earnings and a portion of the contributions payable under the social insurance schemes.

Tax on your wages

You pay tax on your earnings. The amount of tax you pay depends on the amount of your wages or salary. The more you earn, the more tax you pay. Your employer will deduct the tax from your earnings and pay it to the Tax Administration (Belastingdienst). When calculating your wage tax, your employer takes tax credits into account.

National insurance contributions deducted from your pay

You pay contributions for old age pension (AOW), survivor benefit (Anw), and exceptional medical expenses (AWBZ). These are Dutch national insurance schemes. Your employer deducts these amounts from your earnings and pays the contributions to the Tax Administration (Belastingdienst). Together, your tax and national insurance contributions are called *Loonheffing*. When calculating the contributions, your employer takes tax credits into account.

Tax and national insurance contributions and filing a tax return**If you are subject to tax outside the Netherlands**

The income tax and national insurance contributions deducted by the employer are an advance levy with regard to the income tax and national insurance contributions owed. In some cases, sufficient tax and national insurance contributions will have been withheld, and you will not have to file a tax return for these. However, as a non-resident taxpayer, you do have to file a tax return if you owe additional tax and national insurance contributions because you received other Dutch income from which tax and national insurance contributions were not deducted. You can also file a tax return if you have deductibles not taken into account when the tax and national insurance contributions were deducted.

If you opted for treatment as a resident taxpayer

If you are subject to tax outside the Netherlands, you can opt to be treated as a resident taxpayer. You will then be entitled to all rebates and deductibles on your income tax. This can be to your advantage, depending on your personal situation. There are conditions and consequences attached to opting for treatment as a resident taxpayer. If you opt to be treated as a resident taxpayer, you will also have to report income from your country of residence in the Netherlands. You do not have to pay tax in the Netherlands on this income, but you may have to pay more tax on your Dutch income as a result. Find out whether it would be in your best interests to opt for treatment as a resident taxpayer. You can find more information about this at www.belastingdienst.nl.

Usually, you will also have to file a tax return in your country of residence. If you have come from Liechtenstein to work, you cannot opt for treatment as a resident taxpayer as the Netherlands does not have an agreement with Liechtenstein to prevent double taxation. As from 1 January 2012, employees from Switzerland can opt for treatment as a resident taxpayer.

Working in the Netherlands for less than a year

If you work in the Netherlands for less than a year, you might be able to get part of your tax and national insurance contributions refunded. You can obtain more information about this from the Tax Administration (Belastingdienst), telephone +31 55 538 53 85 (NL).

You will pay contributions for employee insurance schemes.**Contributions for employee insurance schemes**

All employees are covered under employee insurance schemes. Your employer pays all the contributions for unemployment insurance (WW) and incapacity insurance (WIA). These contributions will probably not be stated on your payslip.

You will have to pay contributions for health insurance - via your wages or salary and directly to your health insurer.**Health insurance contribution via wages/salary**

Before 1 January 2013, this contribution was paid by you, via your wages or salary, and reimbursed by your employer. As from 1 January 2013, this contribution is paid by your employer.

Contribution paid to your health insurer

You will have registered with a Dutch health care insurer. You pay a fixed monthly contribution to your health insurer, which is separate from the amount you pay via your wages or salary. You will get a bill from your health insurer for this, or your employer deducts the fixed contribution from your wages or salary and pays it to the health insurer for you. You will also have to pay a contribution for family members aged 18 or over who are co-insured with you. You will receive a bill for this from CVZ. The amount you pay for your family depends on the country where they live. You can also take out supplementary insurance so that the costs of dental care or physiotherapy, for example, are also reimbursed (partly or fully). If you opt for supplementary insurance, you will have to pay an extra contribution. Your health insurer can tell you more about this.

Contribution for supplementary pension

If you work in the Netherlands, you will normally build up rights to a company pension. Apart from the statutory contributions, you and your employer will probably also have to pay contributions for a company pension. The amount of pension you will receive depends on your earnings. Every year, you will be sent a letter about your pension. It is important to keep this letter for future reference.

What happens if...

... you get ill?

If you become ill, you must report this to your employer. Your employer will continue to pay your wages or salary at a minimum of 70% and a maximum of 100%. The amount you get will be specified in your collective agreement (CAO) or employment contract. Your employer will provide guidance during your sick leave, usually through the occupational health and safety service (arbodienst).

If your contract expires while you are ill, or if you were working for a Dutch temporary employment agency in the Netherlands

In that case, you can get a sickness benefit under the ZW scheme (Sickness Benefit Scheme). You will then get 70% of your last-earned pay. This money will be paid to you by the Institute for Employee Benefit Schemes (UWV). Your employer will inform the UWV that you are ill.

If you are ill and wish to recuperate in your country of residence, you must let your employer and/or the occupational health and safety service know at least two weeks before you leave. If you were working for a temporary employment agency, you should inform the UWV. A doctor will assess whether returning to your country of residence could be detrimental to your recovery. If you fall ill while in your country of residence, you must report sick to your employer as soon as possible. If you were working for a temporary employment agency, you must report sick to the UWV. You are also required to send a statement by the doctor treating you. The organisation that pays sickness benefit in your country of residence may ask you to undergo a medical check.

... you are ill for a long time?

If you are ill for more than two years and are 35% or more incapacitated for work, you can get an incapacity benefit (WIA benefit) from the Institute for Employee Benefit Schemes (UWV). The UWV will send you a claim form for a WIA benefit. A doctor in your country of residence will determine what your capacity for work is and how much you are capable of earning. In other words, the degree of your incapacity for work will be established. The UWV will inform you about this. If you have also worked outside the Netherlands in the past, you will get a WIA benefit in proportion to the number of years you were insured in the Netherlands. The other countries where you worked will decide whether you can get a benefit from those countries. If you are less than 35% incapacitated for work, you may be able to get an unemployment benefit. You can find out where to claim an unemployment benefit in the section (What happens if) "you become unemployed".

The Netherlands does not have separate legislation for industrial accidents and occupational diseases. A WIA benefit must be claimed in both cases.

If you return to your country of residence during your illness, you should submit your claim for a Dutch incapacity benefit in that country. A doctor from your country of residence will carry out the medical examination.

Ask your employer or union about supplementary insurance in the event of incapacity for work.

... you become unemployed?

If you become fully unemployed, you can claim an unemployment benefit in the country where you live. You are considered fully unemployed if you no longer work for an employer in the Netherlands. You can only get Dutch unemployment benefit if you did not travel between the Netherlands and your country of residence on a daily or weekly basis. You also have to be staying or living in the Netherlands.

Other situations where you have to claim your benefit in the Netherlands:

- If you are not working due to weather conditions or other unforeseen circumstances.
- If you will be working fewer hours for your employer.
- If you continue to work in the Netherlands for a different employer.

The amount of unemployment benefit varies between countries. For the duration of your benefit, the country paying the benefit will consider how many years you worked in the Netherlands, your country of residence and other EU/EEA countries and Switzerland. You should state this information on a U1 form. You can get this form from the unemployment agency in the country where you worked. In the Netherlands, this is the UWV, telephone: +31 88 898 20 01.

If you are unemployed for a long time, this could affect your childcare benefit. For more information, go to www.toeslagen.nl.

If you return to your country of residence, you can take your Dutch unemployment benefit with you for a maximum of three months while you look for work there. Before you leave, you should get a U2 form from the UWV, telephone number + 31 88 898 20 01. Take this form to the organisation in your country of residence that will be helping you to find work there.

... you have a child?

Dutch child benefit is payable towards the costs of bringing up a child. You can claim Dutch child benefit (kinderbijslag; AKW) from the Sociale verzekeringsbank (SVB) office that serves the area where your employer is located. Dutch child benefit is paid every quarter. If your partner does not work, you may qualify for supplementary child benefit from your country of origin if the child benefit is higher there. Inquire about this in your country of residence. If your partner is employed in your country of residence, that country will pay the child benefit. If the Dutch child benefit is higher, supplementary Dutch child benefit will be payable. If your situation changes, for example, if your partner stops or starts working, you move house or you have another child, contact the Sociale Verzekeringsbank and the child benefit agency in your country of residence without delay. You may qualify for childcare benefit. The amount of this benefit depends on the family income and other family benefit entitlements. If your children are under 18 and your family income is below a certain level, you may also be entitled to a child budget. You will find more information about this at www.toeslagen.nl.

... you reach your AOW pension age?

When this happens, you will be entitled to an old age pension from the Sociale Verzekeringsbank (SVB) at the rate of 2% of the full AOW pension for each year that you worked in the Netherlands. You will receive a fixed amount in AOW pension once you reach your AOW pension age. You can claim the AOW pension in your country of residence, at the same time as you claim your pension from that country. Alternatively, you can submit your AOW pension claim directly to the SVB in the Netherlands. If you work in the Netherlands, you will normally build up rights to a company pension as well. You can claim this pension from your company pension fund in the Netherlands. The amount of this pension will depend on the amount you earned and how long you built up pension rights.

... you pass away?

If you should pass away, your partner or children may be entitled to survivor benefit under the National Survivor Benefits Act (Anw). They can claim this benefit in their country of residence or in the country where you were last insured. The benefit is paid by the Sociale Verzekeringsbank (SVB). If your partner or children are also entitled to a survivor benefit from your country of residence, the SVB will deduct that benefit from the Dutch benefit. If you participated in a company pension fund, your partner or children may also be entitled to payments from that fund. Your partner or children should apply for this benefit in the Netherlands. For more information about company pensions, you can contact your employer or your company pension fund.

Part 2 Working in the Netherlands for an employer based outside the Netherlands

Working for a non-Dutch employer

You are going to work in the Netherlands temporarily for an employer or temporary employment agency from your country of origin⁵. In other words, you have been posted, or seconded to work in the Netherlands. You have concluded an employment contract with your employer. The contract includes rules for working hours, wages, holidays and leave. These are the rules that apply in your country of origin. When you start working in the Netherlands, additional rules will apply.

Your employer must pay at least the Dutch minimum wage and corresponding holiday allowance. In certain companies and sectors, the rates of pay, working hours, etc. set down in a collective agreement (CAO) will also apply to you. You will find more information about this at www.rijksoverheid.nl. You can also find information about Dutch CAO agreements in English at <http://cao.szw.nl>.⁶

The booklet entitled "Working in the Netherlands" from the Dutch Ministry of Social Affairs and Employment contains further information on your rights and obligations: <http://www.government.nl/>. This booklet is available in several languages.

It makes a difference where you live while you work in the Netherlands

You can only live in one country at a time. You are considered to be living in the Netherlands if you have closer ties with the Netherlands than with your country of origin.

Example

You are considered to be living in the Netherlands if your family also lives in the Netherlands. If your family lives in another country, you are not regarded as living in the Netherlands. In that case, you are here for work purposes, and are considered to be staying in the Netherlands temporarily.

This section, 'Working in the Netherlands for an employer based outside the Netherlands'

is divided into two parts:

- A. 'You do not live in the Netherlands' (see page 16)
- B. 'You live in the Netherlands' (see page 18).

⁵ Country of origin means the country where you previously lived and worked. If you were not living in the country where you previously worked, the information in this booklet will not apply to you. In that case, you can obtain information from the organisations listed in the last section.

⁶ http://cao.szw.nl/index.cfm?fuseaction=dsp_document&link_id=101179&menu_item=12370
(English version)

**Part 2A:
If you do not live in the
Netherlands**

This part of the booklet explains the rules for people who do not live in the Netherlands and who work for an employer from their country of residence. If you do not work for an employer from your country of residence, contact the Sociale Verzekeringsbank (SVB).

If you work in the Netherlands, you will be insured in the Netherlands. Unless you have an A1 certificate, that is. This form states that you are insured in your country of origin. Whether you have to pay tax in your country of residence or in the Netherlands will depend on how long you stay in the Netherlands.

**Before you start
working**

There are a number of things that have to be done before you start working. Below is a list of the things you need to do.

Apply for an A1 certificate if you want to remain insured in your country of residence.

A1 certificate

If you work in the Netherlands, you will be insured in the Netherlands. If you want to stay covered under the social insurance legislation of your country of residence while you are working in the Netherlands, you will need an A1 certificate to confirm this. You or your employer should apply to the competent institution in your country of residence for the certificate.⁷

The competent institution will specify until what date you will remain insured in your country of residence. If you have an A1 certificate, you will be subject to the social insurance legislation and rules of your country of residence. For example, for child benefit, old age pension, incapacity benefit and health insurance. For this insurance, you pay the contributions in your country of residence. The benefits must therefore also be claimed in your country of residence. However, there is one exception.

If you become ill in the Netherlands, you have to report sick to a Dutch organisation, the Institute for Employee Benefit Schemes (UWV). To receive medical care in the Netherlands, you need a European Health Insurance Card (EHIC). You can get this card from your health insurer in your country of residence.

Contact the Dutch Tax Administration (Belastingdienst) and the tax authorities in your country of residence to find out how and where you have to pay tax.

⁷ http://ec.europa.eu/employment_social/social-security-directory/welcome.seam?langId=en

Tax

You will normally have to pay tax in the country where you work (the Netherlands). If you are in the Netherlands for less than 183 days per year, you may have to pay tax in your country of residence. Holiday leave, days off sick and national holidays are included in the total number of days in the Netherlands. This is subject to certain conditions. If your employer has a place of business or office in the Netherlands, you will always have to pay tax in the Netherlands.

[Apply to the Dutch Tax Administration \(Belastingdienst\) for a Sofi number.](#)

How to get a Sofi number

To work in the Netherlands, you need a Sofi number. This is a unique identification number which you can obtain from the Dutch tax administration (Belastingdienst). You have to give this number to your employer, who can then register you with the Tax Administration as an employee.

Part 2B If you live in the Netherlands

This part of the booklet explains the rules for employees who live in the Netherlands.

If you work in the Netherlands, you will be subject to the Dutch rules and legislation of the Netherlands, and you will be insured in the Netherlands. This means that you have to pay social insurance contributions in the Netherlands, for insurance such as old age pension and unemployment benefit. You will also have to pay tax in the Netherlands. You will be in the same position as someone who has been living and working in the Netherlands for years. In that case, this booklet does not apply to you. If you have an A1 certificate, you will be covered by social insurance in your country of origin. As a resident of the Netherlands, you will have to pay tax in the Netherlands.

Check whether you need permission to work in the Netherlands.

Do you need permission to stay in the Netherlands?

If you are a national of an EU/EEA country or Switzerland, you will not have to report to any authorities in the Netherlands to be able to stay here. You will not need a residence permit. If you do not have the nationality of an EU/EEA country or Switzerland, you do have to report to the authorities. You will need a residence permit. You must apply for a residence permit to the municipality in the Netherlands where you are staying.

Do you need permission to work in the Netherlands?

If you are a national of an EU/EEA country or Switzerland, you do not need to report to any authorities to work in the Netherlands.

When must you report to the authorities?

- If you are from Romania or Bulgaria, or
- If you are not a subject of one of the EU/EEA countries or Switzerland.

In both cases, your work is regarded as cross-border service provision and must be reported to the UWV in The Hague. Your employer will then not need a work permit for you, provided you have a permanent employment contract with your employer. If you are a temporary worker, your employer will have to obtain a work permit for you.

Example

A company based in Poland comes to the Netherlands to provide services, bringing with it its own employees (of Polish, Romanian and Ukrainian nationality). The Polish workers are not subject to any obligations, but the Romanian and Ukrainian workers must be registered with the UWV.

Register with the municipality where you want to live

How to apply for a Burgerservicenummer (BSN)

To live in the Netherlands, you must register with a municipality. The municipality will issue you with a Burgerservicenummer. You must give this number to your employer, who can then register you with the Tax Administration as an employee.

If you want to stay insured in your country of origin, apply for an A1 certificate.

A1 certificate

If you work in the Netherlands, you will be insured in the Netherlands. If you want to stay covered by the social insurance legislation of your country of origin while you are working in the Netherlands, you will need an A1 certificate. You or your employer must apply for the certificate to the competent institution in your country of origin⁸. The certificate will show until what date you are covered by social insurance legislation in your country of origin.

Apply for an S1 form to your health insurer in your country of origin. Give the form to health insurer CZ in the Netherlands. This will ensure that not only you, but also your partner and children can get health care in the Netherlands if they do not have an income of their own.

Health care and medical expenses

If you live and work in the Netherlands for an employer based in your country of origin, you can stay insured in that country if you have an A1 certificate. Apply to your health insurer in your country of origin for an S1 or E106 form. You can use this form to register with the Dutch healthcare insurer CZ in the Netherlands. CZ will arrange for your medical care in the Netherlands. Your partner or children under 18 will also be entitled to health care in the Netherlands, as long as they do not have income of their own. If your partner or children start working in the Netherlands, they will no longer be entitled to health care based on insurance in your country of origin. They will be insured in the Netherlands themselves, and will have to take out their own Dutch health insurance. This also applies to children aged 18 or over who do not have an income of their own.

If you have children, you can claim supplementary child benefit from the Sociale Verzekeringsbank serving your area.

Child benefit

If you have children, and you have an A1 certificate, you will be entitled to child benefit from your country of origin. Because you and your family live in the Netherlands, you may be able to get supplementary Dutch child benefit on top of this child benefit until your children turn 18. If your partner also works in the Netherlands, your partner will get Dutch child benefit. In that case, you may be able to get supplementary child benefit from your country of origin if the child benefit is higher there. You can claim Dutch child benefit from the Sociale Verzekeringsbank (SVB) office that serves your area. You will find more information at www.svb.nl.

Child budget

If you receive child benefit and your and your partner's joint income does not exceed a certain level, you may qualify for a child budget. You can find more information about this at www.toeslagen.nl and www.svb.nl.

⁸ http://ec.europa.eu/employment_social/social-security-directory/welcome.seam?langId=en.

Rent allowance

If you are over 18 and registered with a municipal population register in the Netherlands, and you rent independent accommodation, you may qualify for rent allowance. You will find more information about this at www.toeslagen.nl.

Childcare benefit

As you live and work in the Netherlands, you may be entitled to a contribution towards the costs of childcare. The amount of childcare benefit will depend on your and your partner's joint income. If you are entitled to family benefits from outside the Netherlands, that may also affect the amount of the childcare benefit you can get.

You have to apply to the Dutch Tax Administration (Belastingdienst/Toeslagen) for childcare benefit. You will find more information about this at www.toeslagen.nl.

After you start work

You live in the Netherlands and have started working in the Netherlands for an employer based outside the Netherlands. You will get your payslip from the employer that posted you to work in the Netherlands. The tax you have to pay in the Netherlands will not necessarily be stated on your payslip. A non-Dutch employer does not normally have to deduct this tax from your pay on your behalf. This means that you will usually have to pay the tax to the Dutch Tax Administration (Belastingdienst) yourself.

You will usually have to pay tax in the Netherlands yourself.**Tax on your income**

From the moment you start living in the Netherlands, you have to pay tax in the Netherlands. If your non-Dutch employer does not deduct tax from your pay, you will have to pay the tax yourself. You can apply to the Tax Administration (Belastingdienst) for a provisional tax assessment so that you can pay a certain amount to the tax authorities in advance. At the end of the year, you have to report your entire income. The tax you paid on your provisional assessment is then offset against the tax you owed based on your tax return.

Social insurance contributions

If you have an A1 certificate, it will show that you are insured in your country of origin and until what date you are insured there. This means that you pay social insurance contributions in your country of origin. If the period stated on the A1 certificate expires, you will be insured in the Netherlands.

You pay contributions to the health insurer in your country of origin.**Health insurance contributions**

You pay health insurance contributions in your country of origin. You can get medical care in the Netherlands.

What happens if...**... you get ill?**

You must report sick within 3 days to the Dutch Institute for Employee Benefit Schemes (UWV). Your country of origin will pay the sickness benefit.

... you are ill for a long time?

If you stay ill for a long time, you may be able to get an incapacity benefit. You can claim such a benefit from your country of origin. A medical adviser of the UWV will arrange for an examination, and will forward his or her findings to the organisation in your country of origin.

... you become unemployed?

You can get an unemployment benefit, either from the Netherlands or from the country where you were insured. You can choose. However, you do have to be staying or living in the country where you apply for the benefit. To claim an unemployment benefit from the country where you were insured, you must register with the employment office in that country. For an unemployment benefit from the Netherlands, you must register with the Institute for Employee Benefit Schemes (UWV). The amount of benefit you can receive differs between countries. To claim an unemployment benefit, you will need a U1 form. The U1 form shows details of your employment history in a certain Member State. You need a U1 form for each Member State where you have worked. You can obtain this form from the unemployment benefit agency in the country or countries where you have been insured.

If you become unemployed or remain unemployed for a longer period, this could affect your childcare benefit. For more information, go to www.toeslagen.nl.

... you have a child?

You can get child benefit, a contribution towards the costs of bringing up a child. The country where you are insured will pay the child benefit. If you have an A1 certificate and you live in the Netherlands with your family, you may be able to get a supplement from the Netherlands if the Dutch child benefit is higher.

You can claim supplementary Dutch child benefit from the Sociale Verzekeringsbank (SVB) serving your area. If your partner works in the Netherlands, the Sociale Verzekeringsbank will pay your child benefit until your children turn 18. You may be entitled to supplementary child benefit from the country where you are insured, if the child benefit is higher there.

As you live and work in the Netherlands, you may qualify for childcare benefit, a contribution towards the costs of childcare. The amount of your benefit will depend on your and your partner's joint income. If your children are under 18 and your family income is below a certain level, you may also be entitled to a child budget. You will find more information about this at www.toeslagen.nl.

... you reach the pension age?

If you reach the pension age, you will be entitled to an old age pension from your country of origin. The longer you worked, the higher your pension will be. If you work in the Netherlands and you have an A1 certificate showing that you are insured in another country, you will not build up rights to a Dutch old age pension. If your partner lives in the Netherlands, he or she will build up rights to his or her own Dutch old age pension (AOW pension).

... if you pass way?

If you should pass away, your partner or children may be entitled to a survivor benefit from the country where you are insured.

Part 3 Additional information

Forms	
EHIC	European Health Insurance Card. This card is issued by the health insurer where you are insured.
A1 (E101)*	The European A1 certificate shows which social insurance legislation applies to you. You can request this form from the organisation in your country of residence.
S1 (E106)*	You need an S1 form to get care from a health insurer for you and your family members in your country of residence. This form is issued by the health insurer you are registered with.
U1 (E301)*	You can use this form to inform the unemployment agency that pays your benefit of any periods of insurance in another Member State. The unemployment agency must take these periods of insurance into account. In the Netherlands, this form is issued by the UWV. You can call them on +31 88 898 20 01.
U2	With a U2 form, you can take your unemployment benefit with you to another country of the EU, EEA or Switzerland for three months while you look for work there. You can apply to the UWV for a U2 form. Telephone number +31 898 20 01
* The previous name of the form is shown between brackets. These old forms may sometimes still be used under the new rules.	
C-aangifte tax return form	With the C-aangifte tax return form, you can file a tax return for tax and national insurance contributions and income-related Zvw contribution if you have lived outside the Netherlands during the whole year. You can download the form from the website at www.belastingdienst.nl or request a paper form by phoning the tax line on 0800 05 43 (NL), or the international tax enquiry line on +31 55 538 53 85 (NL).
M-aangifte tax return form	With the M-aangifte tax return form, you can file a tax return for tax and national insurance contributions and income-related Zvw contribution if you have lived in the Netherlands for part of the year, and outside the Netherlands during the other part of the year. You can apply for a form to the Dutch tax line Tel. 0800 05 43 (NL), or to the international tax line, Tel. +31 55 538 53 85 (NL).

Abbreviations

Dutch child benefit (AKW)	National Child Benefits Act (AKW)
Anw benefits	National Survivor Benefits Act (Anw)
AOW	National Old Age Pensions Act (AOW)
AWBZ	National Act on Exceptional Medical Expenses
CAO	(Collective agreement)
CVZ	Dutch Health Care Insurance Board (College voor Zorgverzekeringen)
EEA	European Economic Area
EU	European Union
SVB	Sociale Verzekeringsbank
UWV	Institute for Employee Benefit Schemes (UWV)
Waga	Terms of Employment (Cross-Border Work) Act (Wet arbeidsvoorwaarden grensoverschrijdende arbeid)
WIA	Work and Income According to Labour Capacity Act (Wet werk en inkomen naar arbeidsvermogen)
Zvw	Dutch Health Insurance Act (Zvw)
ZW	Sickness Benefits Act (ZW)

Websites and addresses **Websites**
Information on social security in the Netherlands

You can find information about social security in the Netherlands in the publication: "A short survey of Social Security in the Netherlands" which you can download from www.bestel.postbus51.nl

Information about European legislation

www.europa.eu.int/eures/ (all languages)
www.europa.eu.int/citizensrights (all languages)
www.ec.europa.eu/employment_social (German, French, English)
www.ec.europa.eu/eulisses

Websites about cross-border employment:

www.acvgrensarbeiders.be
www.grensarbeiders.be
www.grenzpendler.nrw.de
 see www.eures.info (Netherlands, Frans, Duits)
www.fnv.nl (zie Europa)
<http://startpuntgrensarbeid.benelux.int> (Benelux)

Information about cross-border employment law

www.internationalezaken.szw.nl

The booklet 'Working in the Netherlands' is also available on this website (many different language versions)

www.ec.europa.eu/employment_social (German, French, English)

Information about residence rights

[IND Knowledge and Labour Migrants Desk](#)

Postbus 3022

2280 GA Zaandam

Tel. 0900 12 34 56 (NL)

E-mail: arbeid@ind.minjus.nl www.ind.nl

Information about work permits

[UWV](#)

Postbus 16140

2500 BC Den Haag

Tel. +31 79 750 29 03 (NL)

www.werk.nl www.arbeidsinspectie.nl

www.wetarbeidvreemdelingen.nl

Information about the Terms of Employment (Cross-Border Work) Act (WAGA)

[Ministry of Social Affairs and Employment](#)

Postbus 90801

2509 LV Den Haag

Tel. +31 70 333 44 44 (NL)

Free telephone number for public information: 0800 90 51 (NL)

<http://www.government.nl/> (see Employment: brochures on employment law in various languages)

General information**[Grensinfopunt](#)**

Grensinfopunt is the government's online guide to residence, employment, studying and doing business abroad.

Telephone number 0800 022 01 45 (NL) of www.grensinfopunt.nl

[Information on cross-border social security](#)

[Dutch Health Care Insurance Board \(CVZ \)](#)

Postbus 320

1110 AH Diemen

Tel. +31 10 428 95 51

www.cvz.nl

[Agis \(health insurer\)](#)
[Groep Buitenlands Rech](#)
Postbus 1725
3800 BS Amersfoort
Tel. +31 33 330 4005
www.agisweb.nl/Buitenland/Naar_Nederland

[CZ \(health insurer\)](#)
Postbus 90152
5000 LD Tilburg
Tel. +31 46 459 58 12 (NL)
Verdragen@CZ.nl www.cz.nl

[Sociale Verzekeringsbank \(SVB \) Kantoor Verzekeringen
\(Insurance Office\)](#)
Postbus 357
NL 1180 AJ Amstelveen International Secondment
Tel. 020 656 52 77
Voluntary Insurance
Tel. 020 656 52 25 www.svb.nl

[Bureau for Belgian Affairs](#)
Takenhofplein 4
6538 SZ Nijmegen
Telephone number +31 24 343 19 00 (NL)
www.svb.nl/bdz
E-mail: bdz@svb.nl

[Bureau for Belgian Affairs](#)
Rat Verlegghstraat 2
4815 NZ Breda
Tel. +31 76 548 58 40 (NL)
www.svb.nl/bbz
E-mail: bbz@svb.nl

[Institute for Employee Benefit Schemes \(UWV\)](#)
Postbus 58285
1040 HG Amsterdam
Tel. +31 88 898 20 01
www.uwv.nl

Information on cross-border taxation

Cross-Border Employment and Enterprise Team (Steunpunt Grensoverschrijdend Werken en Ondernemen; GWO) Germany, Belgium, the Netherlands

Terra Nigrastraat 10

6216 BL Maastricht

Tel. 0800 024 12 12 (from the Netherlands)

Tel. 0800 902 20 (from Belgium)

Tel. 0800 101 13 52 (from Germany)

www.belastingdienst.nl

Dutch Tax Administration (Belastingdienst)

Limburg/kantoor Buitenland

Postbus 2865

6401 DJ Heerlen

Tel. +31 55 538 53 85 (NL) www.belastingdienst.nl

www.minfin.nl/nl/onderwerpen/belastingen/belastingen_internationaal

For these and other government brochures, write to Postbus 51,

Tel. 0800 80 51 (NL) or visit the website at: www.postbus51.nl

Belastingdienst/Toeslagen

www.toeslagen.nl

The following organisations contributed towards this booklet

Belastingdienst

