21 THINGS AN EXPAT SHOULD KNOW ABOUT THE NETHERLANDS
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Auren is an international firm, leader in advanced professional services of Advising, Consulting, Human Resource, Tax & Legal, Accounting and Auditing, whose aim is to contribute towards improvements in business management. Auren’s style is based on close involvement with our clients, in 9 countries with 1,500 professionals. Auren is a member of the international network Antea, which network has members in 60 countries. In The Netherlands, Auren is located in Amsterdam and Amersfoort and has a team of approximately 90 professionals.

The Netherlands (often called: ‘Holland’) is a modern, prosperous nation located in north-western Europe. Having 16.8 million people and an area of 41,526 km², it is one of the world’s most density populated countries.

The culture of The Netherlands is diverse, reflexing regional differences as well as foreign influences, thanks to the merchant and exploring spirit of the Dutch and the influx of immigrants. The Netherlands has a liberal image, which stems from pragmatism and a ‘live and let live’ attitude. Also The Netherlands is a consensus society, making compromises and join problem-solving being an essential part of the Dutch character.

In The Netherlands live around 500,000 internationals and in Amsterdam live approximately 170 different nationalities. In this brochure, Auren provides useful information regarding your stay in The Netherlands.

Below we describe some of the Dutch key facts regarding practical matters for expats in The Netherlands.

Please note that this brochure is intended to provide general information only and is by no means an exhaustive guide. Professional advice is highly recommended before committing to formal obligations.

Wishing you an enjoyable stay in The Netherlands!
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1. Permit
Anyone who is a citizen of a country that is a member of the European Union (EU), the European Economic Area (EEA) or Switzerland, may work legally and live in The Netherlands without a work- or resident permit. In other situations, it is allowed to work legally in The Netherlands in case of a valid residence permit stating that you are allowed to work in The Netherlands. If you do not have a residence permit yet, your employer should apply for a work permit for you. Once you obtain your work permit, you are allowed to work in The Netherlands. Furthermore, if your stay in The Netherlands exceeds the duration of three months, you must have a residence permit too.

Please note that in some situations it is not required to apply for a work permit.

2. Dutch income tax system
Individuals (both resident and non-resident) who have income in The Netherlands, are subject to Dutch personal income tax. Based on the origin of the income, the income is distinguished in one out of three categories of taxable income (Box I, II and III).

**BOX I - TAXABLE INCOME FROM WORK AND OWNER OCCUPIED DWELLING**
The income tax rate is divided into four brackets and varies from 36.5% to 52% (including social security). Interest paid on a qualifying mortgage used to finance an owner-occupied dwelling can be partly deducted from the taxable income

**BOX II - TAXABLE INCOME FROM SUBSTANTIAL INTEREST**
In case of substantial interest (ownership of at least 5% shares or certificates in a company), taxable income is taxed at 25%

**BOX III - TAXABLE INCOME FROM SAVINGS AND INVESTMENTS**
Savings and investments are taxed at a flat rate of 30%, taking into account a lump-sum yield of 4% (which means an effective tax rate of 1.2%) on the fair market value (worldwide assets minus liabilities). This rate applies to savings and investments to the extent these exceed € 21,330 (2015), which amount is tax exempted

The income tax payable is the total amount of the taxable income of Box I, II and III and is reduced by the amount of (general) levy rebates and personal tax deductions.

Please note that the tax year in The Netherlands is the same as the calendar year. Personal income tax returns have to be filed with the Dutch tax authorities before 1 May after years end (2015). It is possible to request for extension for filing. Usually tax advisors have a ruling with the Dutch tax authorities that permits 13 months of extension in total.
3. Social security
In general, you become subject to the Dutch social security system when you are working/residing in The Netherlands. This is the Dutch national insurance system (‘volksverzekeringen’) covering old age pension (‘AOW’), General Survivor’s Pension Act (‘Anw’) and long-term disability (‘Wlz’). As a result social security premiums must be paid. Your employer has to withhold the premiums through the payroll administration. An exception to this obligation to withhold premiums may appear, for example, in the case you have an A1 statement. This statement arranges that you remain insured under the social security system of your home country.

Please note that the statement has to be provided by the authorities of your home country in case you work abroad temporarily.

4. Dutch resident or non-resident for tax purposes
The main rule is that you are a resident in the country where you have your home. If you have a home in more than one country, you are considered to be a resident of the country where your personal and economic relations are situated the most. If you are considered a Dutch resident taxpayer, your worldwide income is subject to tax in The Netherlands. If you are considered a non-resident taxpayer, you are only subject to Dutch personal income tax for the income that is arisen in The Netherlands. In the case that no tax treaty has been concluded between The Netherlands and your home country, only the national rules of both countries will be applicable in order to determine where you are considered a resident or non-resident taxpayer. As a result you can be considered as a resident and/or non-resident taxpayer in both countries.

Please note that tax planning can be beneficiary in this case and not only to avoid double taxation.

5. Registration and BSN
If you are residing and/or working in The Netherlands for more than four months, you must register with the municipality (‘gemeente’). An address is required to be registered for this procedure. Furthermore, the procedure is mandatory and irrespective of your nationality. Upon registration you will receive a Dutch Citizen Service Number, so-called ‘BSN’. The BSN is a personal and unique number which is required, among others, to work in The Netherlands, open a bank account, take out an insurance, to apply for a benefit.

If you are only living in The Netherlands or intend to stay shorter than four months, you should register yourself as a non-resident in The Netherlands. Upon registration you will receive a BSN for non-residents (‘RNI’).

Please note that you need a legalized birth certificate in Dutch, English, French or German in order to register yourself.

6. Extraterritorial expenses
If you are recruited from abroad to work in The Netherlands or are transferred/relocated to The Netherlands, you have – compared to local employees – additional costs, so-called extraterritorial costs. Via a cafeteria agreement your employer may grant a tax-free reimbursement for the actual extraterritorial costs incurred. If this is the case, extraterritorial expenses are converted from gross salary into a tax exempt reimbursement by reducing the gross agreed salary with incurred extraterritorial costs. The reimbursement of incurred extraterritorial expenses is often used when the 30%-ruling may not be applied.

Please note that the extraterritorial costs should be carefully documented. It may be difficult to prove the deductibility of such costs. In case you do not meet the requirements to obtain the 30%-ruling, you might be able to apply for reimbursement of your extraterritorial costs.
7. **30%-ruling**

In general, the 30%-ruling is a tax advantage for highly skilled migrants transferred/relocated to The Netherlands or recruited from abroad for a specific employment role. If certain requirements are met, the employer can grant a tax-free allowance as a reimbursement for the additional costs of a temporary stay outside the home country for a maximum of 30% of the gross taxable salary.

In order to apply successfully for the 30%-ruling, you should meet the following requirements:

- Have an employment contract
- Your employer is registered for Dutch wage tax purposes
- Offer specific expertise that is not or is only barely available on the Dutch labor market. This requirement is usually met in case of a taxable salary of € 36,705 (excluding 30%-ruling for 2015)
- Have lived more than 150 kilometers from the Dutch borders for at least 16 out of 24 months before arrival in The Netherlands.

If you are younger than 30 years and have a master's degree or a PhD, the salary requirement is reduced to at least € 27,901 (excluding 30%-ruling for 2015). Furthermore, if you completed a PhD in The Netherlands it is possible to qualify for the 30%-ruling if you are hired within one year after graduating and met the 150 kilometers requirement before relocating to The Netherlands.

**Please note** that the 30%-ruling request should be filed within four months after commencement of employment in The Netherlands in order to be granted retroactively. The 30%-ruling will be granted for a maximum period of eight years in total. A previous stay in The Netherlands can shorten the duration of the 30%-ruling.

8. **DigiD**

In order to use several internet sites (e.g. government and health care insurance companies) you need a digital code, the DigiD, in order to identify yourself. You can apply for the DigiD at: [www.digid.nl/en/](http://www.digid.nl/en/). After applying for a DigiD, you will receive an activation code via regular mail within five business days. To finalize the registration process you need to activate your DigiD with the code. Once your DigiD is set, you can, for example, apply online for the benefits and allowances mentioned in the paragraph ‘Benefits and allowances’.

**Please note** that to apply for the DigiD you must have a BSN and be registered in The Netherlands.
9. Benefits and allowances

In The Netherlands benefits and allowances are provided related to the personal circumstances of an individual.

**Please note** that the DigiD is required in order to apply online for the hereinafter mentioned benefits and allowances.

Health care allowance ('Zorgtoeslag')

The health care allowance is an allowance for the costs of the Dutch health care insurance. Individuals who meet the requirements can apply for the health care allowance. The application for the allowance can be filed up to 1 September of next year. As a result the, for example, application for the 2015 allowance can be filed up to 1 September 2016.

**Please note** that the amount of the allowance is based on the total taxable income. For 2015 you can apply successfully for health care allowance up to a maximum taxable income of € 26,316 per year (in case of an allowance partner the maximum is € 32,655 per year). The less you earn, the higher the allowance will be.

Child benefit ('Kinderbijslag')

A parent is entitled to receive a child benefit for children younger than 18 years. The allowance is paid by the Dutch government (SVB) in order to contribute to the living expenses of the child(ren). The benefit is paid per quarter and amounts per child (2015) to:

- 0 till 5 years  € 191.65
- 6 till 11 years  € 232.71
- 12 till 17 years  € 273.78

**Please note** that if you receive child benefit from another country, this could affect your Dutch child benefit. Furthermore, if your child is not born in The Netherlands, you should apply for the benefit online with the DigiD.

Additional child benefit ('Kindgebondenbudget')

This is an additional benefit from the government on top of the afore mentioned child benefit in order to contribute to the living expenses of your child(ren) and is paid by the tax authorities on a monthly basis. In general, the tax authorities grant the additional child benefit automatically. If not, you should apply for the benefit.

**Please note** that the amount of the benefit depends on your annual worldwide gross salary and the age of the child(ren).

Child day care allowance ('Kinderopvangtoeslag')

The child day care allowance is a compensation for part of the costs for child day care. In order to apply for the child day care allowance, you should meet the following requirements:

- You (and your fiscal partner, if applicable) should be working or going to college
- You are receiving child benefit or are paying the costs of living for the child
- The child is registered at your (Dutch) address
- Your income is not too high
- The day care is registered
- There is a written agreement
- The child is not going to high school
- You (or your fiscal partner, if applicable) pay the costs of the day care
- You have the Dutch nationality, the nationality from another EU country, or a valid residence permit.

If you meet afore mentioned requirements, you can apply successfully for the child day care allowance. The amount of the allowance is based on your taxable income.

**Please note** that the allowance is provided per hour and maximized at an hourly rate and a total of 230 hours day care per month. If your child is attending more hours per month at day care, no allowance will be provided for the extra hours. Please bear in mind that the child day care allowance will not cover all the expenses for day care.
10. Housing
Searching for a house in The Netherlands can be very time-consuming especially when you are working fulltime and are not residing in The Netherlands yet. Hiring a real estate agent will help minimize the time and hassle trying to find a suitable home in The Netherlands.

The real estate agencies normally charge a fee for searching a suitable property. Furthermore, if you rent out a property via a real estate agency directly, it is still possible that you need to pay a fee. Usually this fee amounts to one month's rent excluding 21% VAT, but this is negotiable. It is recommendable to inform, prior to the viewing, whether there will be a fee due upon the commencement of the rental agreement. If you want to avoid the agency fee, it is possible to, for example, rent out via an agency who charges the landlord.

Please note that to terminate a rental agreement during the fixed rental period, the diplomatic clause is required in order to prevent additional costs.

11. Utilities
Usually you should take utilities, such as gas, water and electricity, out in your own name. The utilities are paid on a monthly base as an advance payment and once per year you will receive a final invoice.

Please note that the rental price will state whether it is including or excluding utilities. Furthermore, based on a household of two persons, the average use in The Netherlands is approximately € 140 per month for gas, water and electricity.

12. Local taxes
Real estate tax
Home owners pay an annual real estate tax ('onroerendezaakbelasting') that is based on the value of the property. Tenants of the property pay an annual real estate tax for the use of that property.

Owners of a property also pay sewage levy ('rioolheffing') for the connection to the sewage network.

Waste collection levy
The waste collection levy ('afvalstoffenheffing') is charged to the user of the property. The tax is used for the collection, processing and disposal of household garbage. In The Netherlands the municipality can collect the waste collection levy via assessment or it is also possible that you must purchase special garbage bags, which are usually more expensive. The amount of waste collection levy due may be based on the size of the household.
Water taxes
For maintenance of dykes and control of water levels everybody contributes to the regional water system management by paying the water board tax (‘waterschapsbelasting’).

All properties which are connected to the sewage receive water purification levy (‘zuiveringsheffing’), contributing to purification processes used for waste water.

Motor vehicles tax
Everyone who owns a motor vehicle pays motor vehicle tax (so-called ‘road tax’) (‘motorrijtuigenbelasting’ or ‘wegenbelasting’). The amount of tax payable depends on the type of vehicle (car, van, lorry, bus, motor), the weight of the vehicle, type of fuel in case of passenger cars (petrol, diesel, LGP) and the county of residence. On the website of the Dutch tax authorities you can calculate the amount of motor vehicle tax due. The Dutch tax authorities will impose an assessment for this tax.

Parking tax
In many cities in The Netherlands vehicle users must pay for parking (‘parkeerbelasting’), by street parking fees or by purchasing a parking permit.

Dog tax
In some cities in The Netherlands dog owners must register their dog with the municipality and pay an annual dog tax (‘hondenbelasting’).

Please note that the amount of local taxes, such as waste collection levy and dog tax, are determined annually. If you arrive in The Netherlands during the year, the taxes will be due pro rata. Furthermore, the method of payment may varies by municipality.

13. Driver’s license
You can use your foreign driver’s license for a certain period in The Netherlands. There are different lengths of validity in The Netherlands for driver’s licenses issued to citizens of the EU or the European Free Trade Association (EFTA) and those from outside Europe.

EU/EFTA driver’s license
If you are an EU/EFTA citizen and your license was issued before 19 January 2013, you can use that license up to ten years after issue. If your driver’s license is already nine years old, then you can use this driver’s license for another two years (as of the date of registration with the municipality) under the condition that the license is still valid. If the driver’s license is issued after 19 January 2013, you can continue to drive with the foreign driver’s license up to 15 years, as long as the license is still valid. Once the validity expires, you must obtain a Dutch driver’s license.
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Non-EU/EFTA driver’s license
If you have a valid driver’s license that was issued outside the EU/EFTA, the Netherlands Antilles or Aruba, then your foreign driver’s license is valid in The Netherlands for 185 days after becoming a Dutch resident. During that period you must obtain a Dutch driver’s license. Among other requirements, the driver’s license must be valid at the time of the application for exchanging your foreign driver’s license. If you have obtained the 30%-ruling, you can exchange your foreign driver’s license for a Dutch driver’s license.

Please note that if it is not possible to exchange your foreign driver’s license, you must take a standard theory and practical driver’s test in The Netherlands.

14. Public transport
The Netherlands has an excellent public transport system. Wherever you want to go in The Netherlands it is most likely that you can get there by bus, train, tram, metro or ferry. It is highly recommended to purchase an OV chip card (personal or anonymous) in order to pay for your trip. Using an OV chip card for your trip is less expensive then purchasing separate tickets.

Please note that you can purchase the anonymous OV chip card at railway and bus stations, AKO and at the bigger supermarkets. This card can be used immediately after increasing its credits.

15. Bank account
In order to receive your Dutch salary it could be possible that your Dutch employer will request you to open a Dutch bank account. A Dutch bank account avoids bank transfer chargers and exchange differences.

Please note that it is the most convenient way to open a bank account when you have a BSN. In case you want to open a bank account without a BSN you might need to schedule an appointment upfront.

16. Health care insurance
Anyone who is working and/or living in The Netherlands is obliged to have a general health care insurance. The health care insurance covers all regular (short-term) medical treatment. Health care insurances are provided by private insurance companies. Premiums are due on a monthly basis and moreover there is an annual ‘own risk’ of € 375 per year (2015). In the case the annual health care costs exceed the ‘own risk’ of € 375, the remainder will be reimbursed by the private insurance company. Annually, the Dutch government determines which care is covered by the general health care insurance and what the annual ‘own risk’ amounts to.

The obligation to have a health care insurance is as of the moment of arrival in The Netherlands or when the employment commencement starts.
Please note that you are required to enroll the health care insurance within four months (retroactively, if applicable) after becoming a resident or employee in The Netherlands. If the insurance is not enrolled by yourself, the Dutch government will impose fine(s) and enroll the health care insurance on your behalf.

Since taking out a general health care insurance is obliged in The Netherlands, the insurance companies may not refuse an individual access to the insurance, nor set additional requirements, nor relate the premium to health or age. Also, children under 18 are covered for free.

Some employers offer a collective health care insurance, which provides a discount of the health care insurance premiums. Notwithstanding, in The Netherlands you are free to choose the insurance company and health care provider.

Further, it is possible to expand the health care insurance with an additional insurance. Please bear in mind that an insurance company may set additional requirements or refuse a person for this additional insurance. The additional insurance is for example taking out for the dentist or physiotherapist.

Please note that you can only change before years’ end from health care insurance company.

17. Other insurances
In The Netherlands it is very common to take out insurances. Below we will indicate the most common insurances:

Liability insurance
The liability insurance will cover your liability of the damage you and/or your pet cause to persons or goods of other persons.

Insurance for household
An insurance for household will cover the furniture and personal belongings in case of burglary or damage due to, for example, fire and flooding. Furthermore, it is possible to have an additional insurance for your personal belongings outside of the house.

Insurance for real estate
An insurance for real estate will cover the damage to real estate in case of a damage at the property as a result of fire, lightning strike, vandalism and burglary.

Travel insurance
The health care insurance does not cover any costs for medical care when you are outside The Netherlands. Furthermore, your personal belongings are not covered for theft or damage either. It is possible to take out a travel insurance on demand or continuously.

Vehicle insurance
It is obligatory for all (motor)vehicles in The Netherlands to have at least third party liability insurance (wettelijke aansprakelijkheidsverzekering). The owner of the car insures the vehicle and is held responsible in case of an accident.

Please note that if the motor vehicle is not insured in The Netherlands, the government will impose a fine. Furthermore, the damage arisen when causing an accident will not be reimbursed and must be paid by the driver.

18. Import household effects
If you move to The Netherlands from an EU country, you may import your household effects without import duty due. If you move to The Netherlands from a non-EU country, then it is
possible to import your household effects to The Netherlands without paying import duty. In that case you have to declare the import of your household effects to Customs. This company will declare the household effects with a relief code so that you can import your household effects with an exemption of import duties.

The exemption will be granted in case you meet the following requirements:
- You are moving from a country outside the EU to the Netherlands and will be living in The Netherlands (or another EU-country)
- You are thus transferring your normal place of residence to The Netherlands
- You have lived outside the EU for at least twelve months
- You have owned and used the goods for at least six months
- You have used the goods and will be using them again
- You import the goods within twelve months of residing in The Netherlands
- You will not be loaning, pledging, leasing out or transferring the goods within twelve months of the date which they were imported.

**Please note** that the application must be made via a removal company using Customs’ AGS declaration system.

19. BPM exemption car

In The Netherlands tax on cars and motorcycles (BPM) is due. If you move to The Netherlands (from an EU country or a non-EU-country) and meet certain requirements, you can apply for an exemption of BPM (verhuisboedelvrijstelling). The requirements are as follows:
- You move to The Netherlands from another country and import your car, van or motorcycle
- The car, van or motorcycle is a part of your household effects
- You will use the vehicle in The Netherlands for the same purpose as in your home country
- The vehicle is purchased and used at least six months before moving to The Netherlands
- You have lived outside The Netherlands for at least twelve months before moving to The Netherlands.

**Please note** that you should apply for the exemption of BPM within twelve months after moving to The Netherlands.
20. Pension
In The Netherlands the pension system consists of three pillars: the state pension (‘AOW’), the supplementary collective pensions and the private individual pension product which each individual can arrange for him-/herself. These three pillars in total determine the amount of pension you will receive when you retire.

First pillar
In general, anyone who lives and work in The Netherlands is insured for the state pension AOW. This is a basic provision, which entitles a single pensioner to a monthly gross payment of approximately € 1,000 (70% of the minimum wage) and a couple living together each receive approximately € 700 (50% of the minimum wage) gross per month (excluding holiday allowance). The AOW is built up over 50 years (2% per annum). As a result, someone who has lived and/or worked in The Netherlands for 50 years before pension date will receive 100% of the state pension benefit. Even those who not work accumulate state pension rights.

Second pillar
Almost every employee can claim a pension through the second pillar, which is built up via the employer. This labor-based pension is additional to the AOW, and so adds to it. Besides an old age pension, most pension plans provide benefits for surviving relatives. Sometimes, it includes also a right to disability benefits. The most common pension scheme is an old-age pension, based on the average salary a employee has built up during their entire career.

Third pillar
Anyone can individually purchase a product in the third pillar. The pillar is formed by individual pension products and compensate a pension shortfall within the third pillar through an annuity. The contributions to a life insurer or a bank, can, if the requirements are met, be deducted from Dutch personal income tax. However, please note that the future annuity benefit will be taxed.

Please note that the current age to retire in The Netherlands is 67 years.
21. Public holidays in The Netherlands
Below you will find an overview of the public holidays in The Netherlands in 2015:

<table>
<thead>
<tr>
<th>Holiday</th>
<th>Date</th>
<th>Day</th>
<th>Status</th>
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<tbody>
<tr>
<td>New Year’s Day</td>
<td>01 January</td>
<td>Thursday</td>
<td>Public holiday</td>
</tr>
<tr>
<td>Good Friday</td>
<td>03 April</td>
<td>Friday</td>
<td></td>
</tr>
<tr>
<td>Easter Day</td>
<td>05 April</td>
<td>Sunday</td>
<td>Public holiday</td>
</tr>
<tr>
<td>Easter Monday</td>
<td>06 April</td>
<td>Monday</td>
<td>Public holiday</td>
</tr>
<tr>
<td>King's Day</td>
<td>27 April</td>
<td>Monday</td>
<td>Public holiday</td>
</tr>
<tr>
<td>National Remembrance Day</td>
<td>04 May</td>
<td>Monday</td>
<td></td>
</tr>
<tr>
<td>Liberation Day</td>
<td>05 May</td>
<td>Tuesday</td>
<td>Public holiday 2015</td>
</tr>
<tr>
<td>Ascension Day</td>
<td>14 May</td>
<td>Thursday</td>
<td>Public holiday</td>
</tr>
<tr>
<td>Whit Sunday</td>
<td>24 May</td>
<td>Sunday</td>
<td>Public holiday</td>
</tr>
<tr>
<td>Whit Monday</td>
<td>25 May</td>
<td>Monday</td>
<td>Public holiday</td>
</tr>
<tr>
<td>Christmas</td>
<td>25 December</td>
<td>Friday</td>
<td>Public holiday</td>
</tr>
<tr>
<td>Boxing day</td>
<td>26 December</td>
<td>Saturday</td>
<td>Public holiday</td>
</tr>
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Please note that some offices consider Good Friday to be a bank holiday and will therefore be closed. Furthermore, national Remembrance Day is to honor all those who died during world war II. At 20.00 two minutes of silence are observed throughout The Netherlands. The next day is Liberation day and Dutch people celebrate the defeat of German forces in 1945. Depending on the applicable Collective Labor Agreement (CLA), Liberation Day is considered to be a public holiday in 2015.
Finally
This brochure is intended to provide general information about the Netherlands only. It is a general guide in order to highlight some ins and outs and should not be acted upon without further advice.

If you have any questions or comments related to this brochure, or any other tax or legally related questions, please contact:

Tip: Leaving The Netherlands
If you are leaving The Netherlands for at least eight months, you must de-register yourself with the municipality. The de-registration should be no earlier than one month before leaving The Netherlands and at latest five days after departure. Moreover, you should notify other companies, such as the health care insurance company and the bank regarding your departure as well.

Please note that you should file a migration tax return in the year you leave The Netherlands. As of that moment you are no longer considered to be a resident taxpayer of The Netherlands.