

Checklist



Your first month in the Netherlands: 6 essential things to arrange



Dutch bank account

Currently, you can open a Dutch bank account within 10 minutes, and only by using your mobile phone. Download the app of [AbnAmro](#) or [Bunq](#), and follow their instructions. You will only need to upload your personal details, a picture of your ID or passport, and proof of registration under a Dutch address. You can still do it even if you do not have the BSN number yet, you will need to upload it within 90 days.



Health Insurance

You must take out Dutch health insurance within 4 months of registering in the City Hall. If you fail to do so, you risk being fined. You can choose from any of the health insurance providers (zorgverzekeraar): they all offer the same basic package (basisverzekering) but the additional insurances (aanvullende verzekering) may be different, for which you will have to pay extra (dental, physiotherapy, etc.). You can compare all the offers and read reviews on the following websites: www.zorgverzekeringlijn.nl, www.independer.nl/zorgverzekering or www.zorgwijzer.nl.



GP (Huisarts)

Huisarts (General Practitioner) will be your main point of contact in any health-related matter. They will help you on the spot or direct you to a specialist for further investigation. It is useful to choose one close to your house. Usually, there is a pharmacy in the same building, so you can subscribe there as well. How to find a good one? Google it, ask around or check the reviews at www.zorgkaartnederland.nl. It's essential that you have a good click with your huisarts, so make sure you choose the one who gives you a good feeling.



OV card & bike

OV-chipkaart is an electronic card with a built-in chip to be used throughout the Netherlands. It can be topped up with credit in euros in special yellow-blue machines near the main stations or inside the supermarkets. You can purchase a personalized or anonymous card via their [website](#) or at the train stations. It costs 7,50 euros and is valid for 5 years.

Bikes are not only the most popular means of transportation but also an integral element of the Dutch culture. You can get one in one of many bike stores or a second-hand one via www.marktplaats.nl.



Dutch phone number

You can choose between a contract (abonnement) or a prepaid card. The most popular providers are T-Mobile, Tele2, Telfort, Expat Mobile, Vodafone, and KPN. You can compare the packages [here](#). Useful tip: remember that biking while using your mobile phone is illegal! Earphones will save you from getting fined.



DigiD

Everyone living in the Netherlands needs to apply for a DigiD (Digital Identification). It's a form of an online ID that allows you to access many services and websites, for example, fill in your tax return form online each year, apply for benefits, or check your pension. DigiD consists of a username and password which are linked to your public service number BSN. You can apply for it on the [DigiD website](#) (there is also an English version).