

## Dutch bank account

Knowledge Centre for International Staff

Though Maastricht University can pay salary directly into new employees' foreign bank accounts, KCIS still recommends that you open a bank account in the Netherlands. For example, you will need a Dutch bank account to take out [Dutch health insurance](#) (if applicable). Further, it is often required for mobile phone contracts, payment of gas and electricity bills, etc. For practical reasons, it is therefore useful to have a Dutch bank card to pay in supermarkets and other shops, keeping in mind that the use of credit cards is not as widely accepted here as it is elsewhere.

### How do you open a bank account?

Opening a bank account in the Netherlands is easy: simply make an appointment at a bank. Options are given below.

You need the following documents to open an account:

- your valid passport or identity card
- your citizen service number (BSN) – *(only at ABN AMRO you can send the BSN later)*
- proof of residence (i.e., an address) in the Netherlands, for example your rental contract, a municipality registration extract, or a utilities bill for gas, water, electricity showing your name and address
- your UM employment contract/guest agreement.

Note that your BSN is not issued immediately, as the municipality first needs to process your registration. This may take up to two weeks after your visit. We therefore recommend you start searching for accommodation as soon as possible.

Opening an account is free of charge, but keep in mind that you pay a small annual fee for the corresponding ATM card. If you wish to have an additional credit card you should expect to pay around €10 every three months.

### Banks in Maastricht

Most of the major Dutch banks have branches in Maastricht. The majority of bank employees speak English well, and therefore communication should not be a problem.

<p><i>ABN Amro</i>  <i>International client desk (appointments in Maastricht possible)</i>  <a href="mailto:internationals.eindhoven@nl.abnamro.com">internationals.eindhoven@nl.abnamro.com</a>            040-2379000 or 0900 0024  <a href="http://www.abnamro.nl">www.abnamro.nl</a></p>	<p><i>ING Bank</i>            phone: 0800 7011  <a href="http://www.ing.nl">www.ing.nl</a></p>
<p><i>Rabobank</i>            phone: 043 328 18 88  <a href="http://www.rabobank.nl">www.rabobank.nl</a></p>	<p><i>SNS Bank</i>            phone: 0900 1850  <a href="http://www.snsbank.nl">www.snsbank.nl</a></p>

### NB:

- KCIS cannot advise you on the choice of bank.
- Maastricht University is not responsible for any support or advice given by third parties.