



European
Joint
Support Unit

Financial & Banking

Brunssum





FINANCE & LEGAL

Banking

You can open a Dutch bank account when you are assigned to NL. It can be difficult to enter a Dutch mobile phone or internet contract without a European bank account.

There is a wide range of banking options available including online banks – as with the UK, the number of physical branches of banks has decreased in the Netherlands and you may want to think about the distance you are prepared to travel should you need to go to your bank. Once you've opened an account, as in the UK, most business can be conducted online or over the phone. Please be aware that it can take several weeks to get an appointment to open an account with those banks who require an 'in person' appointment. It is worth trying to book this before you arrive.

If you already have a Euro bank account, it is not *necessary* to open a Dutch account, the Single Euro Payment Area means that you can make cashless payments (including direct debits) in any country in the SEPA. If you want to read up on this, an internet search on SEPA will direct you to the European Central Bank website (in English). You should also consider the notes on credit / debit cards below.

Credit & Debit Cards

The Dutch have a different definition of credit and debit cards than we do in the UK. Here it is only the Maestro card which is classed as a debit card. UK debit cards are classed as credit cards here and while they are accepted in most large retail outlets, petrol stations, hotels and restaurants, there are some significant exceptions to this (e.g. Albert Heijn one of the largest supermarkets). It is worth checking before making purchases. Smaller establishments (e.g. Vets, repair garages) may not accept them, however, it is usually possible to pay by 'factuur' (invoice) and pay by bank transfer.

It is also possible to withdraw cash with a UK credit/debit card from a large network of ATMs, but a charge may be applied; please check with your bank first.



- **Legal Help**

-
- **For UK matters:** The Law Society (of the respective jurisdictions: England and Wales, Scotland or Northern Ireland) maintains a list of solicitors by location and subject area. The lists can be accessed via the respective Law Society website.
-
- England and Wales www.solicitors.lawsociety.org.uk/
- Scotland www.lawscot.org.uk/find-a-solicitor/
- Northern Ireland www.lawsoc-ni.org/solicitors
-
- Service Personnel wishing to instruct a Northern Ireland-based solicitor should also contact EJSU J2 for a list of approved Northern Ireland law firms.
-
- **For overseas matters:** Guidance on overseas lawyers can be obtained from the Foreign and Commonwealth Office (FCO) published List of Lawyers Abroad.
- www.gov.uk/government/collections/list-of-lawyers