



A newbie's guide to: **Amsterdam** 2023





Amsterdam at a glance

Did you know that Amsterdam was built on a swamp and actually stands on millions of wooden poles to keep it from sinking?

As fun as this fact is, it's still not even among the top ten most interesting things about Amsterdam.

You've chosen one of the most cultured cities in the world to call home, with its many theaters and museums. It's also one of the most multicultural European capitals.

Like with any new city, you will have to make a few cultural adjustments—we've heard, for example, that the locals don't like using curtains, or credit cards. That may or may not be true, but either way, we're sure you could use a bit of friendly advice as you get settled in.

Here's a quick beginner's guide to life in Amsterdam.



Arrival

What to expect when you land

Schipol Airport is well connected to the rest of Amsterdam via train, bus, and taxi. The train is the easiest way to get to the city center and the station is just a few minutes' walk from the Arrivals area underneath Schipol Plaza.

Buses leave from outside of the airport, also a few minutes' walk from Arrivals. Taxis will be waiting for you at Schipol Plaza.

Getting around

If you plan on using public transport more than once (which you probably will) you'll want to get the [OV-chipkaart](#), which you can use on the train, bus, tram, and metro throughout the Netherlands. You can top up your card online or at the yellow NS ticket machines at the station.

And don't forget to check-in and out on public transport by holding your card against the scanner at the gates inside the train stations or at the door of buses and trams.

If you get caught without having validated your card or ticket, you can be charged a pretty hefty fine. You can [plan your train journey here](#), or use [this link](#) to choose which mode of public transport is best for your trip.



Living in Amsterdam, you may want to do as the locals do and [get a bike](#). There are so many bikes in the Netherlands that they have built [parking garages for bicycles!](#) Always be sure to obey the [rules of the road](#) and [park](#) only where you're allowed. You can also [rent a bike](#) to try it out first.

If you decide to have a car, keep in mind that parking is hard to find and in high demand. [Here's some advice](#) on parking and owning a car in Amsterdam. And some [info about taxis](#). Bolt and Uber are also widely used in Amsterdam.





Bank account

Before you choose a bank, take the time to find out which one offers what. Most banks will charge a yearly fee, so choosing a bank that offers you the services you actually need is good.

To open a bank account, you'll need to visit the bank with the following documents:

- Your BSN number or Burgerservicenummer
- A passport or ID card
- Proof of address, like a rental contract
- Residency permit, if you're from outside of the EU.

Once all your details have been processed, your account will be open and you'll receive your pinpas in the mail.

Biggest banks in the Netherlands:

- ABN AMRO
- Rabobank
- ING
- SNS Bank
- ASN Bank
- Triodos
- Digital / Mobile banks (you can open an account without visiting a branch)
- bunq (in English)
- Openbank

You can also use a challenger bank like [Revolut](#), [Wise](#), or N26 (we have an [affiliate link for N26 you can use](#)). If you can open an account with one of these, our advice is to do just that and not bother with traditional banks.

Read more about banking in the Netherlands [here](#).



Healthcare

If you get sick in the Netherlands, you're in good hands. The Dutch healthcare system is one of the best in Europe. All residents have access to healthcare so long as they have basic [public health insurance](#) or *zorgverzekeringswet* – *Zvw*. The cost of healthcare varies between insurance companies, but prices generally start at €100 per month. Your employer will also pay a percentage of your salary towards health insurance.

To register for healthcare and choose your insurance company, you'll need:

- Your passport or ID
- Proof of address, like a utility bill
- Your BSN number
- And a letter from your employer confirming that you work in the Netherlands.



Once you've registered, you can choose your own GP or huisarts.

You'll also receive a chip card, which you'll need to show every time you use healthcare services.

Children under the age of 18 are insured under their parent's health insurance.

You can compare health insurance plans and options using one of these websites:

- [Independer](#)
- [Kies Beter](#)
- [ZorgKiezer](#)

In a medical emergency, call 112.



Finding an apartment

Despite being a large city, many people have told us that Amsterdam feels more like a small village. There are plenty of quiet (and not so quiet) little neighborhoods tucked away throughout the city. Finding a [rental](#) can be hard because most of the housing in the Netherlands is social housing or owner-occupied. This leaves about 5-10% of the housing market open to expats to rent an apartment (appartement) or house (woonhuis).

We imagine that you would like to rent an apartment in beautiful Amsterdam, however as the current housing market is very fast-paced and landlord driven, we do recommend being flexible with your budget and also searching in areas surrounding Amsterdam like Sloterdijk, Zaandam, Amstelveen, Haarlem, and Almere.

Rental prices have increased significantly meaning that if you are looking for a one-bedroom apartment the prices range from €1300 - 2500 and a two-three bedroom apartment range from €2500 - €5000. In addition to the rent, there are also utility charges to consider.

To find an apartment, you can check [Funda](#) or [Rooftrack](#). [TenentHub](#) is for professionals new to Amsterdam and connects potential flatmates in a similar industry. or you can hire a real estate agent (makelaar). Some English-speaking agencies to try:

- [Pararius](#)
- [Direct Wonen](#)
- [MVA](#)
- [Perfect Housing \(high-end\)](#)

When you rent, you'll be expected to put down a deposit of one to two months' rent. We've heard that it's helpful to take photos of the flat before you move in to make it easier to get your deposit back when you move out.

Rentals are subject to the House Value Rating System (woningwaarderingstelsel), which gives points (up to 145) for the quality of a place, like size, energy efficiency rating and so on. This is helpful when you're trying to figure out if the rental price is fair.



Food

Where to start? In such a multicultural city, you can imagine that the dining choices are endless and, well, very multicultural. While you can try just about any cuisine and find something for every taste, there are certain [Dutch foods you just must try](#).

And after you've eaten all of the bitterballen and stroopwafel (you'll never get sick of these) you can manage, you can work your way through this list of restaurants.

Your spare time

What can't you do in Amsterdam in your spare time? Well, that's up to you, but we have a few suggestions.

Whether it's [reading a good book](#) or [dancing the night away](#), there's something for everyone. Some people enjoy sports, whether it's watching or playing. You can take part in almost any sport you like.

There is always [something going on](#). Amsterdam has a great theater and music scene, as well as plenty of cinemas, including the Tuschinski Theater, regarded as one of the most beautiful cinemas in Europe.

Amsterdam also has many beautiful [parks](#) and green spaces, as well as many gorgeous places to [escape from the city](#) without traveling too far. Some of which you can even do by [bike](#).





Cost of living

Amsterdam is not the cheapest when it comes to the cost of living, but hey—it's not the most expensive city in Europe either! Rent will most likely be your biggest expense, with a studio apartment starting at around €1200 per month and a 2-bedroom starting at €1700 per month. Rent is constantly on the rise in Amsterdam, so don't be surprised if, by the time you read this, prices have gone up. If you're looking to buy a house, the average price in the city center is €8000 per square meter and €7200 per square meter outside of the city center.

Sometimes, if you rent, utilities are covered by your landlord, but not often. There are many [utility providers](#) in the Netherlands and if you get gas and electricity from the same company, you can save a bit of money.

Gas is about €0.80kWh, but electricity costs are among the highest in the world. You should budget about €200–€450 per month for gas and electricity. And you'll likely be charged a flat rate every month for your predicted usage, then each year (in the same month your contract started), you will either get money back if you've overpaid or have to pay extra if you've used more. In other words, the actual amount that you pay each month may not be the actual cost, and the estimated cost will be adjusted each year depending on how much you actually use.

Water usage can either be calculated by a water meter where you'll pay the cubic meters used, plus an annual fee for the meter. But if you don't want a meter, then you'll be paying between €25–€55 per month. The Internet will run you between €60–€100 per month, depending on the package and the speed, though in general, the internet is pretty fast in Amsterdam. And a mobile phone plan can cost anywhere from €15 per month for calls only to €55 per month for unlimited calls and data.

Read more about how much to budget per month in Amsterdam [here](#).

Before we go

This quick guide is meant to be your quick primer to life in Amsterdam. We can't guarantee you'll enjoy everything we recommend, and we're definitely only scratching the surface. Obviously, there are a million more things you'll learn and see, and we're excited for you to experience it all for yourself.

Make sure you keep an eye on [COVID-19 measures](#) and stay safe out there.

Now go and enjoy your new home!

Thank you!