

Cross-border work: living in Germany while working in the Netherlands

Knowledge Centre for International Staff

This information sheet is specially designed for employees who:

- Work at Maastricht University and live/intend to live in Germany during their employment; or
- Will start working for Maastricht University soon and live/intend to live in Germany during their employment.

In both cases, you are or will be a cross-border worker. As your situation may significantly change in terms of taxes, social security, pension etc. if you live in Germany and work in the Netherlands, it is important for you to read the information below carefully.

Citizen Service Number (BSN)

If you work in the Netherlands but live elsewhere, you must apply for a Citizen Service Number (BSN) at the municipality of Heerlen. KCIS will make the appointment for you. The Heerlen city hall will then provide you with a [Citizen Service Number \(BSN\)](#), with which you can open a Dutch bank account, receive your UM salary with the correct tax rate application and apply for Dutch basic health insurance.

If you do not have a BSN, Maastricht University – on the authority of the Tax Office – is obliged to apply a 52% tax rate on your salary until you have a BSN. Please read the [following information](#) carefully.

Dutch bank account

Maastricht University can pay your salary directly into foreign bank accounts worldwide. Please note, however, that 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 basic health insurance (if applicable).

Compulsory Dutch health insurance

The Dutch Health Care Insurance Act (Zorgverzekeringswet) states that all people who are covered by Dutch Social security are obliged to take out Dutch basic health insurance which guarantees basic statutory cover at a nominal statutory premium.

Maastricht University has taken out collective health care insurance with CZ as a fringe benefit for its employees. This insurance allows you a discount of 10% on the basic package premium and 15% on all supplementary packages. More information on requirements and premiums is available on the website of [CZ](#).

- The section [‘Register when you live abroad’](#) was specially designed for cross-border workers and offers the possibility to register with Maastricht University’s group insurance online. The collective number is 4351916.

You are of course free to choose the Dutch healthcare insurer of your preference.

In general, if you use medical care in your country of residence, you will be able to get its costs refunded by your Dutch health insurance. For more information, visit the [Bureau for Belgian Affairs](#) or the [Social Insurance institution \(SVB\)](#) website (with information in English). If you live in Germany, you can also visit [the SVB website](#).

Taxes

If you don't live in the Netherlands, you may still have to pay Dutch income tax. Read more information [here](#) or on the website of the [Dutch Tax Office](#).

Cross-border activities with Germany

The Dutch Sociale Verzekeringsbank (SVB), the organization that implements national insurance schemes in the Netherlands, has set up the Bureau voor Duitse zaken (BDZ). This Bureau for German affairs provides information about social security for those who start living, working, studying or doing business in Germany or the Netherlands. If you start working in Germany, for example, this will affect your social insurance including your pension entitlement and medical expenses.

For more information about cross-border activities between Germany and the Netherlands, visit www.svb.nl/int/de/bdz/index.jsp. This website supplies information on cross-border activities between Germany and the Netherlands regarding living, employment, pension, illness or work incapacity, medical expenses, unemployment, child benefit, national assistance benefit, rights and obligations.

Consultation hours – Sociale Verzekeringsbank (SVB)

The SVB regularly organises dedicated consultation hours on several locations for employees who live in Germany and work in the Netherlands.

During these consultation hours, questions regarding social security can be asked in the areas of:

- applicable law (such as posting)
- pension in the Netherlands and Germany
- child rights in the Netherlands and Germany
- health insurance
- unemployment

For dates and locations, please check [this website](#).

For further information, visit:

- www.startpuntgrensarbeid.nl if you live in Germany (in Dutch, French and German)
- www.svb.nl/int/en/bbz/index.jsp if you live in Belgium (in Dutch, French and English)
- www.grensinfopunt.eu (in Dutch, French and German)

Grensinfopunt

www.grensinfopunt.eu provides personal advice (free of charge) for issues relating cross-border activities with Germany. Its areas of expertise are:

- Taxes
- Tax return
- Living
- Employment
- Pension
- Rights and obligations
- Illness or work incapacity
- Medical expenses
- Unemployment
- Child Benefit
- National assistance benefit

Grensinfopunt regularly organises consultation hours with experts from Germany and the Netherlands. These information sessions are aimed at answering individual questions and solving problems on the topics mentioned above.

For an up-to-date overview of upcoming information sessions, visit [this website](#).

Cross-Border Employment and Enterprise team (GWO)

For questions concerning taxation in the Netherlands, Belgium or Germany in cross-border situations, you can contact the Cross-Border Employment and Enterprise team (GWO) of the Dutch Tax Authorities.

You can ask questions about:

- All aspects of all tax treaties with the Netherlands and Germany
- German taxes
- Payroll taxes in case of cross-border borrowing and transferring of personnel

In the GWO team the German and Dutch tax administrations cooperate. For contact information, please visit [this website](#).

In addition to the information above, the following applies to all non-EU/EEA, and Croatian nationals:

Work permit

Maastricht University is in most cases exempted from having a work permit for you based on 'Artikel 1 lid 1 onder L van het Besluit Uitvoering Wet arbeid vreemdelingen'. As of 1 October 2013, this exemption applies to academic personnel employed by Maastricht University for less than 3 years.

If you do not meet these criteria, Maastricht University probably needs a [work permit](#) for you to be able to legally work in the Netherlands. It is the employer's responsibility and duty to apply for a work permit for foreign employees that require one. KCIS will do so on behalf of Maastricht University.

Proof of legal residency in your country of residence

If you want to work in the Netherlands and live in another country, you need a residence permit for the country you want to live in and a work permit for the Netherlands. As KCIS can only assist with Dutch visa and residence permit applications, you will personally need to apply for the residence permit for the country where you will live.

Maastricht University is not responsible for any support or advice given by third parties.