Finding your way around Dow Terneuzen

Your guide for up-to-date information about working and living in the area of Dow Terneuzen

Welcome! Bienvenido! Welkom! Bienvenue! Willkommen! Benvenuto!
The Dow Chemical Company

The Dow Chemical Company (‘Dow’) is an organization driven by science and technology and a strong commitment to contribute to reshaping the world we live in and enhancing the quality of life. As earth’s population continues to rise in the years to come, current and future generations will face huge environmental and sustainability challenges. At Dow, we ensure our unique chemical, physical and biological science capabilities are combined to provide innovative products and solutions, where they are needed most.

Dow Benelux and Dow Terneuzen

The story of Dow Benelux starts in 1955 with the opening of a trading office in Rotterdam. Today, the Benelux area (the Netherlands, Belgium and Luxembourg) covers seven Dow sites: two in the Netherlands (Terneuzen and Delfzijl), and five in Belgium (Antwerp, Brussels, Tertre, Zwijndrecht and Seneffe).

Dow in Terneuzen is the second largest integrated production site of Dow worldwide and plays an important role in the development and production of basic chemicals. Our three naphtha crackers convert crude oil into ethylene, propylene, benzene, and butadiene, from which over 800 different products are being created. Our state-of-the-art research facilities at Terneuzen are Dow Benelux’ main innovation platforms where key partnerships between our scientists, business developers and customers are being established. Furthermore, the site hosts a multitalented integrated center supporting the Dow businesses in Europe, the Middle East, Africa and India for various functions.
End of 2018, Dow Terneuzen will open a new office building for the Benelux, which will provide space for over 1,000 employees and is to be a true landmark for the region of Zeeuws-Vlaanderen. A unique office environment – among others build with Dow products – where sustainability, collectivity and collaboration play a key role, and where design and colors resemble the Zeeland landscape. As diversity and inclusion are an integral part of Dow’s corporate values, good accessibility of the building for people with a disability, or auditory and/or visual impairment is ensured.
The Netherlands, Zeeland and Zeeuws-Vlaanderen

The Netherlands is a small country, situated in North West Europe and bordered by Belgium, Germany and the North Sea. The sea gives the country a temperate maritime climate, with average temperatures of 1-7 °C in January and 17-23 °C in July.

The Netherlands is often referred to as Holland, but Holland is actually only the northwestern part of the country. With almost 17 million inhabitants, the Netherlands is one of the most densely populated countries in Europe.
Zeeuws-Vlaanderen: a dynamic region in Western Europe

The city of Terneuzen is located in the southwest of the Netherlands in the province called Zeeland, which consists of a number of islands and peninsulas and a strip, called Zeeuws-Vlaanderen, bordering Belgium. The capital of Zeeland is Middelburg. In the summer, its beaches make it a popular destination for tourists.

Zeeuws-Vlaanderen is the southernmost region of the province of Zeeland. It lies in the south of the Western Scheldt, an estuary that separates the region from the remainder of Zeeland in the north. The Northern and the Southern part of Zeeland are connected by the modern Westerschelde tunnel which is in convenient reach of Terneuzen. It’s a region characterized by its borders and contrasts, but known for its unlimited possibilities in living, working and leisure.
Terneuzen, combined with the harbor of Vlissingen, is the third largest harbor in the Netherlands and consists of the town Terneuzen and the surrounding villages like Axel, Biervliet, Hoek, Koewacht, Philippine, Sas van Gent and Sluiskil. Bigger cities like Vlissingen, Middelburg, Goes, Bergen op Zoom, and Belgian cities like Ghent and Antwerp are only a 30 – 45 minute drive away.

Social life in the Terneuzen area
Moving abroad is a challenging undertaking! Once the more pressing matters have been taken care of, you can start enjoying your social life in the Netherlands.

Zeeland is a great area for culture and leisure. Whether you want to go out, enjoy the region’s cultural gems, go shopping, or participate in sports, there is something for everybody. The social and cultural facilities in the region are excellent. There is an abundance of museums, festivals, music venues, theatre performances, cinemas, and more!

Depending on the place you are going to live there are many options to enjoy the social activities in the neighborhood. There are several websites which show tips for leisure activities in Zeeland:
- VVV Zeeland – Overview of activities in Zeeland
- SportZeeland – Sport activities in Zeeland
- Shopping in Zeeland

In Zeeland and outside of Zeeland there are nice cities to visit. Besides Middelburg, Vlissingen and Goes in Zeeland, you can also visit bigger cities like Rotterdam and Breda or the following cities in Belgium: Ghent, Bruges, Antwerp and Brussels in an hour’s - or less - drive.

The region also offers a wide range of restaurants and cafés. Zeeland has the most Michelin-starred restaurants per inhabitant of all Dutch provinces. The Zeeland chefs are known for cooking with high quality regional products such as lamb, fish, mussels, oysters, cockles, sea bass and seaweed; all fresh, and harvested locally. For those who prefer the great outdoors, the countryside in the region is surprisingly green, and it is a lovely area for those who like to bike, to walk, or simply enjoy a beer on a picturesque terrace in a small village market square. There is plenty of nature to explore!

Dow networks
Within Dow you can join various networks who organize all kinds of events, in or out of normal working hours. Activities vary from tours around the Dow Terneuzen site to barbecues and themed network events to city tours. It’s a nice and informal way of getting to know colleagues across the entire company, while also contributing to your professional and personal development!
Dutch culture

When you think of the Netherlands, windmills, clogs, tulips and cheese come to mind. While there are plenty of windmills marking the Dutch landscape, farmers in rural areas do still wear clogs and tulips and cheese are available in abundance, there is much more to Dutch culture than meets the eye.

To help you understand the Dutch a bit better, we’ll give you some examples of typically Dutch (cultural) behavior.

Language
The native language of the Netherlands is Dutch. Since it’s not a very well-known language across the world, Dutch people are used to speaking English. You can take language courses when you start working, but for most jobs it’s not required. You can also already start learning the Dutch language by yourself, for example via:
• www.oefenen.nl
• www.NT2taalmenu.nl
• www.naarnederland.nl

Greeting people: shaking hands and kisses
In the Netherlands, shaking hands is very important. When someone is introduced to you, he/she will shake hands with you and say his/her name. When you leave, shake hands again and thank the person for the visit/meeting, etc.

You might find the custom of social kissing a bit over the top. The Dutch, however, do it frequently. Mind you, it is only done among people who know each other rather well, such as good friends or family. Ladies are met with three kisses on the cheek with each person. Men shake hands with other men and fashionably kiss all the ladies lightly on the cheek three times. This is not compulsory. If you do not want to be kissed, just extend your hand for a handshake!

Addressing people: formal and informal
Dutch people quickly start calling people by their first name. In the Netherlands, a younger person, a child, a relative, a friend, or an acquaintance are addressed with the informal “je/jij” (“you”). The formal “u” (“you”) is used to address people you do not know, or are only slightly acquainted with. The formal “u” is also used to address a higher-ranking businessperson, although it can soon be replaced by the informal “je.” When you meet someone in the Netherlands, you generally call them sir or madam, but soon will be asked to refer to them by their first name.

Work/life balance
The Dutch love to spend time off with their partner, kids and friends, on vacation or to study. There is a strong emphasis on a healthy work/life balance, resulting in an excellent quality of life. Everyday life is structured down to the smallest detail. Private life and work are carefully planned and nothing is left to the unexpected. The Dutch being very organized and time conscious, you may have to plan business appointments up to a few weeks ahead, with bosses, clients and colleagues. As for your private agenda, with some friends you may be expected to plan an evening at the cinema six weeks from today.
Registration and municipality

If you want to work in the Netherlands, you will need a Citizen Service Number (Burger Service Nummer/BSN). This number will be given to you when you register yourself at the town hall of the place where you’ll be living. You can use your Citizen Service Number to obtain a digital login, called “Digi-D”, which you can use to log in to enter of the government websites for taxes and allowances. You can only apply online for a Digi-D if you are a resident of the Netherlands and you already have a Citizen Service Number.

In the Netherlands you must always carry your identity document with you. Your identity document could be: a passport or a European identity card. It could be that you need to show it to the police, in public transport, in shops, banks or other public buildings and at work. If someone asks for your identity document, you may ask this person to identify him/herself as well.

Money, banking, tax and social security

The official currency in the Netherlands is the Euro. In most places you can pay with your debit card, but credit cards are not accepted everywhere. You can get cash from several ATMs available in city centers and several shops. You can open a bank account with any bank of your choice. Some well-known banks are: ABN AMRO, Rabobank and ING.
The Netherlands has a high standard of living. This means that there is an extensive social security system, ranging from disablement and unemployment benefits to old age pension, etc. The system is financed by taxes and premiums paid by the working population and companies.

The cost of living in the Netherlands is similar to other western countries. If you work in the Netherlands, you will have to pay tax to the Dutch Tax and Customs Administration (Bolastingdienst). Income tax and social security will be deducted directly from your salary before it is paid out.

For more information on Dutch tax and social security, please visit the English website of the Bolastingdienst. If you are living in the Netherlands, you will also need to pay tax to the municipality where you live and to the water board.

**Housing**

Depending on the place you want to live, there are multiple options for housing. Most of the Dow colleagues live in the municipality of Terneuzen, but also bigger cities like Vlissingen, Middelburg, Goes, Bergen op Zoom, and Belgian cities such as Ghent and Antwerp are popular areas to live.

When you come from abroad and start working for Dow, you’ll be eligible for temporary housing. That will give you some time to look around for and find a suitable housing solution. Most common housing solutions are to rent or buy a house or apartment, depending on your needs and budget.

In the Netherlands, houses or apartments can be divided into three categories:

- **Unfurnished**: this means that there are no light fixtures, heating, floor covering, etc. This basically includes only “the shell” of a house.
- **Partly furnished**: houses or apartments have floor covering, curtains and some pieces of small furniture.
- **Furnished**: fully furnished houses or apartments, including pots and pans, appliances and linen. Furnished houses are not popular, so think of purchasing furniture or bringing your own.

Usually when renting a house you have to pay a deposit for one to two months. Gas, electricity, water and internet are normally not included in the rent and have to be paid separately.

There are companies that offer rental places and/or houses for sale. Some Dutch websites to search for houses/apartments are:

- Funda
- Jaap
- Huizenmarkt

If you decide to live in Belgium you can look at Immoweb, Trovit and Proxio to find places to live. If you prefer to share a place, there are several websites available in Belgium where you can search for “samenhuizen” or cohousing. Employees who require a work permit will have an obligation to live in the Netherlands.
Healthcare and emergency services

We recommend you to select a General Practitioner (huisarts) as soon as possible after arriving. It’s preferable to choose one in your own immediate area. If necessary, you will be referred to a specialist by your GP. If you need to be admitted to a hospital, your GP or specialist will notify the hospital.

Medical care in the Netherlands is not free of charge. However, the costs of many types of care are reimbursed under your healthcare insurance.

Health insurance
Everyone living or working in the Netherlands must have Dutch health insurance, whether collective health insurance in the Netherlands or private health insurance. It is mandatory to have a health insurance in the Netherlands to access local healthcare services. Even if you have a healthcare insurance in your country of origin, you should take a basic health insurance in the Netherlands as well. Most employers offer a collective one, and you can check the exact details with your contact person.

The basic insurance will cover all costs of the GP and part of the costs for medicines and the hospital; the government decides what is included every year. All healthcare insurance policies have a compulsory minimum excess. The excess does not apply for all costs, excluded for example are costs for the GP. In addition to basic health insurance, you can voluntarily take out supplementary and dental insurance as well.

Emergency contacts

In case of a life threatening situation always call 112 and ask for an ambulance, the police or fire fighters.

In case of a medical urgency during weekends and evenings you should call the “Huisartsenpost (HAP)”. For Terneuzen this is +31(0)115-643000.

In case police is required call +31(0)900-8844

For medication: Pharmacy Terneuzen

In Terneuzen there are a couple of doctors/dentists, two examples: Doctor: Huisartsen Centrum Zuid Dentist: Tandartsenpraktijk Schepens
Transportation

There are various ways to go from one place to the other in the Netherlands:

Bicycle
A very common way to travel short distances in the Netherlands is by bike. The quality of cycle paths is very high throughout the country. You can purchase a new bicycle starting from around 250 Euro and used ones start at 50 Euro. Make sure if you have a bike that your lights do work.

Cars
You will need a valid driver’s license if you want to drive a car. If you have a valid European driver’s license you can drive in the Netherlands. If you have a valid non-European driver’s license you will need to do the Dutch driving test. There are certain rules if you want to import your car from abroad. By Dutch law you are required to have at least third party insurance for your vehicle. More information on driver’s license and/or importing a car can be found on the English website of the Rijksdienst voor het Wegverkeer (RDW).

Public Transport
There is a swipe card payment system called “OV-chipkaart”, which is the official transport payment system for trains, metros, buses and trams throughout the Netherlands. You can plan your trip with public transport on: www.9292ov.nl/en (English).
- **Trains:** The Nederlandse Spoorwegen (www.ns.nl) is the national railway company. NS offers season tickets and discounts for off-peak travel. Tickets are checked regularly and fines are heavy. The closest train station to Terneuzen is Goes. There are no trains in Zeeuws-Vlaanderen.
- **Buses:** In Zeeland the bus lines are operated by Connexxion. The best website to check the lines and times in English is the 9292ov website.

Taxis
Taxis outside the large cities in the Netherlands do not drive around looking for passengers. If you need a taxi, you will need to book one. In the Terneuzen area you can, for example, book taxi Segers.

Airports
Closest airport to Terneuzen is Brussels Airport (around 100 km.). However, more and more flights within Europe are going from Antwerp Airport as well. Amsterdam Airport is used often too, since there is a good train connection from Goes. Rotterdam/The Hague and Eindhoven airport are also well accessible and nearby airports.

Coming to the office
The Industry Park in Terneuzen where Dow is situated, is some kilometers away from the Terneuzen city center and public transport opportunities to go to the industry park are limited. Alternative means of transport such as cycling or carpooling are strongly encouraged. The other two Dow offices in the city of Terneuzen are easily accessible by public transportation.

If you come from Middelburg, Vlissingen or Goes, you will have to go through the Westerscheldetunnel to get to the office. For use of the Westerscheldetunnel, tolls need to be paid. You will be reimbursed for the toll paid.
Education and childcare

Compulsory education in the Netherlands, by law, applies to children of all nationalities from 5 to 18 years who are living in the Netherlands. In the Netherlands most children start primary school (basisschool) the day after their fourth birthday, with many children transitioning from Dutch childcare or preschool centers.

Dutch Education System
Free primary and secondary state education in the Netherlands is available to everyone. Parents are only asked to pay a voluntarily contribution to certain special activities and events. Additional costs include lengthier school trips, lunchtime supervision and after-school care. While students up to age 16 attend school for free, besides occasional supply fees, students between the ages of 16 and 18 pay annual tuition fees.

There are also private primary and secondary schools in the Netherlands that are not government funded or subsidized. These schools typically have smaller classes compared to regular Dutch schools. Fees vary greatly, although typically start around EUR 10,000 per year.

Children aged 13 and older usually go to a school for secondary education. You can find more information on the website of the Dutch government (only available in Dutch) or at your municipality.
School locations
An overview per city of all Dutch primary schools and secondary schools in the Netherlands can be found on this website (in Dutch). The closest international schools to Terneuzen are Breda (NLD) & Antwerp (BE). People coming from abroad usually either choose to let their children go to the local school or the international school when they start working in Terneuzen.

Childcare
The Netherlands offers no formal educational provision for children under the age of four, the age at which they can begin primary school. Outside the formal education system there are, however, childcare facilities for younger children, such as babysitters, nurseries and childminders. Childcare facilities, in the form of out-of-school care, are also available for children of school age. Childcare (Kinderopvang) is the general description for all forms of childcare in the Netherlands, although many types of childcare exist, from subsidized to private childcare to hiring in your own home. You can take a look at the website of the Dutch government to decide which childcare option suits your time, needs and budget.

- **Kinderdagverblijf:** Public daycare for children. For details look for example at the website for childcare in Zeeuws Vlaanderen or in Zeeland (there are more options available depending on the place you'll live).
- **Private daycare:** There are private facilities offering flexible options up to 24-hour care, which are more expensive, plus international nurseries and pre-school establishments.
- **Pre-school/playschool (peuterspeelzalen):** Activities and play for two to four year olds. This is often more social rather than proper daycare and only for a few hours per day.

- **After-school care:** Some daycare centers provide this for children up to 12, but it is also provided by naschoolse opvang and buitenschoolse opvang (BSO) establishments.

Dutch child benefit
Parents living in the Netherlands with children under 18 are entitled to Kinderbijslag, which is a quarterly contribution to the cost of raising children from the Sociale Verzekerings Bank (SVB). The amount depends on age, special needs, etc., but is not income-related. Find info in seven languages and a list of local offices at www.svb.nl.

Additional information
The following websites provide additional and more detailed information about working and living in the Netherlands.

- Expatica - www.expatica.com/nl
- I Am Expat - www.iamexpat.nl
- XPAT - www.xpat.nl
- Holland Expat Center - www.hollandexpatcenter.com

Cross-border work: living in Belgium and working in the Netherlands
- Startpunt Grensarbeid - http://startpuntgrensarbeid.benelux.int/nl/
- The Sociale Verzekeringsbank - www.svb.nl/int/en
This booklet provides a summary of information about working and living in the area of Dow Terneuzen, the Netherlands. We did our best to provide you with the most up-to-date information that is available. A digital version of this booklet can be found online on www.workingatdowbenelux.com. If there are discrepancies between this information and the information online, online documents shall govern. Please be informed that governmental, social or legal changes might affect the information provided in this booklet. • Last updated: January 2018