

Finance and Fintech in the Netherlands

Your innovative springboard
to Europe and beyond

INVEST IN
Holland



Why choose the Netherlands for your fintech innovation?

The Netherlands is one of the fastest growing centers for leading-edge fintech innovation and a European hotspot for fintech entrepreneurs. With our robust financial services sector, fast adoption rate for new technology, business-friendly climate and flourishing start-up scene, the Netherlands offers a wealth of opportunity for financial services providers and fintech companies.

The Dutch fintech ecosystem is dynamic and diverse, offering a unique pool of technologies, ideas, platforms and partners for collaboration. The Netherlands has an international business climate and an open and enterprising mindset. Join us to take your fintech ambitions to the next level.

Large and diversified financial sector

Rooted in a centuries-long tradition of global trade and based on its gateway position in the European market, the Netherlands has a large and diverse financial sector. Global financial companies like ABN Amro Bank, ING, Rabobank, Aegon, Nationale Nederlanden, Orix/Robeco, ABP, PGGM and accountancy firm KPMG have their headquarters in the Netherlands.

Many other global banks and insurance companies such as BNP Paribas, MUFJ, ICBC, Natwest Markets and Allianz, as well as leading market making firms like IMC, Flow Traders, and Optiver, have sizable establishments in the Netherlands.

The Netherlands also offers a world-class financial infrastructure, with major trading avenues like Euronext, ICE Endex and a wide range of specialized service providers, ranging from most financial specializations in law and accounting, to fund administration, real estate management and recruitment.

Executives rate the availability of financial skills and of venture capital in the Netherlands as the best among peers in Europe. They also find the Netherlands a country in which it is easy to tap into all the relevant networks of clients, service providers and expertise centers.

Innovative, fast adopters

With the Netherlands ranked among the world's top five most innovative countries, it's not surprising that Dutch consumers are among the world's most receptive to financial innovations. That makes the Netherlands an ideal test market for fintech.

Trading, payments & e-commerce and security are particularly well-developed, with companies like Adyen and Buckaroo having grown into world players.

“When considering our expansion to Europe, we wanted a city with a thriving fintech scene, strong talent and well-connected to the rest of Europe. The Netherlands was the perfect choice for our European HQ.”

—Keith Grose International Lead PLAID



Global capital of green finance

Amsterdam is the world's capital of green finance with an unmatched range of green finance instruments. Dutch financial institutions have committed to making three trillion euros of their funds green and sustainable, making the Netherlands a trendsetter in this field.

Accessible regulatory agencies

The supervising agencies in the Netherlands, such as the Dutch Central Bank (DNB) and the Dutch Authority for Financial Markets (AFM), are thorough, but very approachable and constructive. Their license is accepted throughout Europe as a hallmark of quality and credibility.

Integrated financial business processes

Financial services providers need state-of-the-art business and service delivery processes so that services for clients are personalized and seamlessly integrated.

In the Netherlands, continuous innovation in artificial intelligence (AI) and robotic process automation (RPA) are helping to fully automate financial business processes. Moreover, we have excellent connectivity and digital infrastructure in speed, capacity and availability.

Fintech companies can take advantage of the public-private cooperation projects in artificial intelligence (Amsterdam Science Park), blockchain (Dutch Blockchain Coalition) and cyber security (Hague Security Delta). Companies in the financial sector, such as ABN Amro Bank, ING, and Rabobank, have many partnering facilities.

Well-educated, English-speaking talent pool

Ultimately, it's people that make the difference. The Dutch education system produces an innovative, practical and efficient workforce. And not only do we speak excellent English, most Dutch people speak French and German, too. The Netherlands attracts technological and creative talents from around the world and together with the Dutch experts, they form a highly motivated talent pool.





Let us help you realize your ambitions in finance and fintech

The Netherlands Foreign Investment Agency (NFIA) is a unit of the Dutch Ministry of Economic Affairs and Climate Policy. Together with our regional partners, we provide free, confidential services including:

- Introductions to banks, insurance companies and other financial services companies for possible partnerships
- Connections with regulators AFM and DNB
- Connections with research institutions (AI, blockchain, cyber security, data science)
- Introductions to specialized agencies for recruitment, office space, housing and schools
- Information on law and taxation

Let's start the conversation about locating your business in the Netherlands.

