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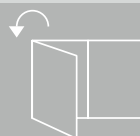
Diese Anleitung steht im Internet auch in deutscher Sprache zur Verfügung. Siehe hierzu belastingdienst.nl.

Were you living abroad and did you have income from the Netherlands or, for example, a second home in the Netherlands?
By means of your C income tax return, we will determine whether you need to pay tax or will receive a tax refund.

Online tax return in the 'Mijn Belastingdienst' section

You use your DigiD to log into the 'Mijn Belastingdienst' section. You can find more information on page 6.

Overview of income and deductible items ►



OVERVIEW OF INCOME AND DEDUCTIBLE ITEMS

You can use this overview to enter the income and deductible items from your tax return. This gives you an overview of your taxable incomes in the 3 boxes. **Please note!** Are you **not** a qualifying non-resident taxpayer in 2017? And do you want to use this overview to calculate your threshold income or aggregate income? In that case, you should also take your non-Dutch income for the whole of 2017 into account. See the explanatory notes on page 2. If you use this calculation tool for question 47b (tax partner's aggregate income), you fill in your tax partner's Dutch income, unless your tax partner lived in the Netherlands. His income outside the Netherlands is then included as well.

Taxable profits from business activities	question 19b	
Wage and sickness benefits	question 4a	
Tips and other income	question 4c	
Pension and benefits	questions 5a and 5b	
Results from other work	question 7c	
Results from providing assets	question 8d	
Regular payments and related lump sum payments	question 20e	
Other income	question 21a	
Negative personal allowance	question 22a	
Negative expenses for income provisions	question 23c	
Add.		+
Balance of income from and deductible items for the owner-occupied home	question 35w	
Add, but if the balance for the owner-occupied home is negative, subtract.		A
Income in box 1		

Public transport commuting allowance	question 6c	
Deduction due to little or no home acquisition debt	question 35z	
Expenses for income provisions	question 33f	
Add. Deductible items		B

Spousal maintenance paid and other maintenance obligations	question 37a	
Temporary stay at home of seriously disabled persons aged 21 or older	question 38a	
Specific medical expenses	question 39a	
Study costs and other educational expenses	question 40a	
Donations	question 41a	
Waived venture capital loans	question 42a	
Maintenance expenses for a nationally listed building	question 43a	
Remainder of the personal allowance for previous years	question 44a	
Add. Personal deductible items		C

Total income	Reproduce from A.	
Deductible items	Reproduce from B.	
Exempt income	question 25a	
Add.		+
Subtract.		D
Personal deductible items	Reproduce from C.	
Subtract. Income from work and home		E
Offsettable losses		
Subtract. Taxable income from work and home		F

Gains from a substantial interest	question 24h/i	
Exempt income	question 25b	
Subtract.		-
Personal allowance insofar it has not been deducted in box 1 and box 3		
Subtract. Income from a substantial interest		H
Offsettable losses		
Subtract. Taxable income from a substantial interest		I

Gains from savings and investments	question 28g	
Personal allowance insofar it has not been deducted in box 1		
Subtract. Taxable income from savings and investments		K

Overview of income and deductible items

In the *Overview of income and deductible items* on page 1, you can enter the income and deductible items from your tax return. This gives you an overview of your taxable incomes in the 3 boxes. You can later compare this information with the information in your assessment. So keep the overview in a safe place.

More information about filing a tax return and how the tax system works can be found at belastingdienst.nl.

Threshold income

Did you have any specific medical expenses or did you make donations? In that case, you must calculate a threshold amount. This is the part of the expenses that cannot be deducted. The threshold amount depends on your threshold income and possibly that of your tax partner.

Your threshold income is the total of your income and deductible items in the 3 boxes, but without your personal deductible items and offsettable losses for previous years.

The personal deductible items are mentioned separately in the overview. For each deductible item that is subject to a threshold amount, you calculate the deductible amount using the overview and a calculation tool.

Please note!

Did you live in Belgium and did you have Dutch income in 2017? Or did you live in Suriname or Aruba in 2017? Or are you only liable to pay national insurance contributions? And were you not a qualifying non-resident taxpayer? In that case, you must calculate your threshold income using the overview as if you were a resident taxpayer for the whole of 2017. You must then take your Dutch and your foreign income, deductible items and assets into account.

Aggregate income

The aggregate income is important for the amount of the elderly person's tax credit if you reached state pension age. The aggregate income is the total of your income and deductible items in the 3 boxes, but without your offsettable losses for previous years. At the question about the elderly person's tax credit, you calculate the aggregate income using the overview and a calculation tool.

Please note!

Did you live in Belgium and did you have Dutch income in 2017? Or did you live in Suriname or Aruba in 2017? Or are you only liable to pay national insurance contributions? And were you not a qualifying non-resident taxpayer? In that case, you must calculate your aggregate income using the overview as if you were a resident taxpayer for the whole of 2017.

Calculating what you need to pay or how much will be refunded

You calculate the amount of the assessment using the *Overview of income and deductible items* on page 1 and the calculation tool *Calculating tax* on page 89. You can later compare this information with the information in your assessment.

Special rules in order to calculate the assessment

In a number of situations, special rules apply when calculating the assessment. This is the case if, in 2017, you:

- reached state pension age (you were born after 30 June 1951, but before 1 April 1952)
- were not liable to pay tax in the Netherlands for a certain period
- were not covered by the national insurance schemes or Healthcare Insurance Act for a certain period
- were entitled to an exemption from national insurance contributions and the income-related healthcare insurance contribution, because you were registered as a conscientious objector
- still had an offsettable loss from a substantial interest, while you no longer had the substantial interest
- had income for which you are requesting a reduction of national insurance contributions at question 63b
- had income for which you are requesting a reduction of the income-related healthcare insurance contribution at question 64h

In these cases, you cannot always use the calculation tool in order to do the calculation.

More information about calculating the assessment can be found at belastingdienst.nl.

Percentage of national insurance contributions

In 2017, were you covered by the national insurance schemes General Old Age Pension Act (AOW), Surviving dependants' Act (Anw) and the Long-Term Care Act (Wlz)? In that case, your total contributions due amount to 27.65% of a maximum of €33,791 in box 1 (income from work and home). You therefore pay no more than €9,343 in contributions.

Were you born after 30 June 1951, but before 1 April 1952? You no longer have to pay old-age pension contributions from the month in which you reach state pension age. In that case, your contributions due amount to 9.75% of no more than €33,791 for the other national insurance schemes. You therefore pay no more than €3,294 in contributions. Were you born before 01 January 1946? In that case, your total contributions due amount to 9.75% of no more than €34,130. You then pay no more than €3,327 in contributions. Below, you will find the applicable annual percentages for the 3 national insurance schemes.

AOW	17.90%
Anw	0.10%
Wlz	9.65% +
Total:	27.65%

Income-related healthcare insurance contribution and employer's levy under the Healthcare Insurance Act

If you received wage, your employer paid the employer's levy under the Healthcare Insurance Act amounting to 6.65% on your wage. If you received a pension or benefit, the income-related healthcare insurance contribution of 5.40% was usually withheld by the benefits agency. Did you have profits from business activities, revenues from other work or regular payments? In that case, the percentage is 5.40%. In that case, this amount must be paid through a (provisional) assessment for the income-related healthcare insurance contribution. No tax credits are deducted from this assessment.

Offsettable losses

Your income in box 1 or box 2 may be negative in a certain tax year. In that case, this negative income is an offsettable loss.

We automatically offset a loss in box 1 against positive income in 1 or more of the 3 previous years. A loss in box 2 is automatically offset against positive income in the previous year.

Do you still have an unsettled loss from previous years? In that case, we will take this into account when calculating your final assessment for 2017.

More information about offsettable losses can be found at belastingdienst.nl.

Tax credits

We take tax credits into account when calculating the amount you need to pay or will be refunded. These are reductions in the income tax and national insurance contributions owed. You then have to pay less tax. Your entitlement to certain tax credits depends on your personal situation. Everyone is entitled to the general tax credit. If you are working, you are also entitled to the employed person's tax credit.

Were you employed or did you receive a benefit? In that case, you already received the following tax credits through your employer or benefits agency:

- general tax credit
- employed person's tax credit
- (single) elderly person's tax credit
- life-course leave tax credit
- young disabled person's tax credit (usually)

As a result, you have already paid less wage tax and fewer national insurance contributions on your wage or benefit. You can apply to us for other tax credits. You can do so with this income tax return for 2017. More information can be found in these explanatory notes for question 47 to question 53.

Please note!

The tax credit is comprised of a tax component and national insurance components of the national insurance schemes AOW, Anw and Wlz. You may be entitled to the tax component of all tax credits to which you are entitled if you were a qualifying non-resident taxpayer. If you were not a qualifying non-resident taxpayer and you lived in Belgium and you had Dutch income or you lived in Suriname or Aruba, you may, under certain conditions, qualify for the tax component of certain tax credits. See *You do not meet the conditions* on page 12.

If you were not liable to pay national insurance contributions, you may only be entitled to the tax component of the employed person's tax credit, the work bonus and the income-related combination tax credit.

Reduction of general tax credit

The amount of the general tax credit is € 2,254 (or € 1,151 if you were born before 1 July 1951). If you have a taxable income from work and home (box 1) exceeding € 19,982, the general tax credit will be reduced. The reduction is 4.787% (or 2.443% if you were born before 1 July 1951) of the taxable income from work and home if this income exceeded € 19,982. If your taxable income from work and home exceeded € 67,068, your general tax credit will be € 0.

Please note!

If you reached state pension age in 2017 (you were born after 30 June 1951 but before 1 April 1952), the tax rate will change. The fact is that you no longer pay old-age pension contributions as from the month in which you reached state pension age. This also has consequences for the amount of the general tax credit and the percentage of the reduction in the general tax credit. More information can be found at belastingdienst.nl.

Example 1: taxable income not more than € 19,982

The taxable income from work and home (box 1) is € 18,000. The general tax credit will not be reduced. The general tax credit is € 2,254 (or € 1,151 if you were born before 1 July 1951).

Example 2: taxable income more than € 19,982 but no more than € 67,068

The taxable income from work and home (box 1) is € 50,000. The reduction in the general tax credit is 4.787% of € 30,018 (€ 50,000 - € 19,982) = € 1,436 (or 2.443% of € 30,018 = € 733 if you were born before 1 July 1951). In that case, the general tax credit is € 818 (or € 418 if you were born before 1 July 1951).

Example 3: taxable income exceeding € 67,068

The taxable income from work and home (box 1) is € 70,000. The reduction in the general tax credit is € 2,254 (or € 1,151 if you were born before 1 July 1951). In that case, the general tax credit is € 0.

(General) tax credit payment

The maximum amount of the tax credit is the income tax and national insurance contributions owed. If the tax credit is higher, the excess will not be refunded. An exception applies to tax partners. If you had little or no income in 2017, we will take the tax owed by your tax partner into account. In that case, you may be entitled to a payment of your tax credit.

The maximum amount of the unsettled tax credit is the tax owed by your tax partner. It concerns the total of the following tax credits that cannot be settled (fully) because you owe insufficient tax:

- general tax credit
- employed person's tax credit
- income-related combination tax credit
- life-course leave tax credit

The general tax credit payment will be phased out if the partner with the lower income or no income was born after 31 December 1962. More information about payment of the tax credits and the phasing out of the general tax credit payment can be found under question 47.

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FILING A TAX RETURN

Type of tax return

These explanatory notes are part of the 2017 C form. You can use this form if you lived outside the Netherlands throughout 2017 and must file a tax return in the Netherlands for income tax, national insurance contributions and possibly the income-related healthcare insurance contribution for 2017.

Please note!

If, in 2017, you were employed by the Dutch government and were posted abroad, it could be that you were a resident taxpayer. This is the case, for example, if you were posted as a member of the military or as a member of a diplomatic mission. In this situation, you will require a different tax return. For more information, call the Tax Information Line Non-resident Tax Issues: +31 555 385 385. Available from Monday to Thursday from 8.00 am to 8.00 pm and on Friday from 8.00 am to 5.00 pm.

Rules for non-resident taxpayers

The scheme for qualifying non-resident taxpayer status has been applicable since 2015. If you meet all conditions of this scheme, you will be entitled to the same deductible items and tax credits as a resident of the Netherlands. If you do not meet all conditions, you will have no or only a limited right to deductible items and tax credits. More information about the new rules for non-resident taxpayers can be found under question 1, under *Conditions for a qualifying non-resident taxpayer*.

Personal income statement from the tax authorities of your country of residence

One of the conditions for being a qualifying non-resident taxpayer is that you must have a personal income statement from the tax authorities of your country of residence. This statement must show the income declared in your country of residence. You should preferably send the personal income statement simultaneously with your tax return for 2017. You may also send it at another time.

The personal income statement must at least include an overview of your income in your country of residence, as declared by you in the tax return in your country of residence. You can download the model for the personal income statement from belastingdienst.nl. You must have the statement confirmed by the tax authorities of your country of residence.

Please note!

Without a personal income statement, you are not a qualifying non-resident taxpayer.

More information about the personal income statement can be found under question 1, under *Conditions for a qualifying non-resident taxpayer*.

Filing a tax return online

You can also file an online tax return in the 'Mijn Belastingdienst' section. You use your DigiD to log into the 'Mijn Belastingdienst' section. More information about the online tax return for 2017 can be found at belastingdienst.nl.

Authorise a person?

Do you want to authorise a person to file an online tax return on your behalf? Information about how to arrange the authorisation can be found at belastingdienst.nl.

Filing a paper tax return

If you cannot make use of the online tax return, you must file a tax return using the C form that was given to you along with these explanatory notes.

Fill in your details on the front page and then the questions that applied to you in 2017. Tear loose the completed front page and the completed tax return pages. State your citizen service number and name on each page you have torn loose. Only send us the completed pages and the completed and signed front page. The return address can be found on the front page.

Returning your tax return in time

The invitation to file a tax return states the tax return deadline. If this date is not feasible for you, you should request a postponement before that date. Information about how to do this can be found at belastingdienst.nl.

Tax return in connection with a refund

Did you apply for the C form 2017 yourself? For example because you expect a refund from us? In that case, we must have received your tax return before 1 January 2023.

Do not enclose any appendices

We use an automated system to process the tax return. You should therefore not attach any tax return pages together or to the front page. Only enclose any appendices if we ask you to do so in the tax return.

Rate of exchange

If you need to convert an amount into Euros when completing your tax return, take the exchange rate (the middle rate) that applied on the date of the income and expenses. So do not use the rate of exchange on the date you complete your tax return. When calculating your income, take the Dutch tax rules into account.

Changing or supplementing the tax return

Do you want to add or change information after you have sent the tax return? In that case, you should send us a new fully completed tax return. We will process the tax return which you sent last. Information about how to request a new tax return form can be found at belastingdienst.nl.

Your account number

Is your account number unknown to us or has your account number changed? At belastingdienst.nl, you can find information about how to submit or change your account number.

Your name and address

We use the name and address details that are known to us in order to correspond with you. If this data is not correct or if you want to change the data, you need to let us know.

Please submit any changes to us separately using the form *Submitting a change of address outside the Netherlands*, which you can download from belastingdienst.nl.

You are filing a return for a deceased person

If you are filing a tax return for someone who was living outside the Netherlands and died after 2017, you need to be aware that we are often not informed about this person's death.

In order to prevent any further inconvenience for the surviving relatives, we request that you inform us of the death in writing. For this purpose, we will need the following data:

- the deceased person's citizen service number
- a (postal) address which the heirs want to use
- a copy of the death certificate

Send the death announcement to:

Belastingdienst
Administratie Schenking en Erfbelasting
Postbus 90056
5600 PJ Eindhoven

Please note!

Do not enclose the death announcement with this tax return.

Provisional assessment for 2018

If you already automatically receive a provisional assessment for 2018, you should check if the amount of your provisional assessment for 2018 is correct now that you have the figures for 2017 at hand. If your provisional assessment for 2018 is too low or your refund too high, you should adjust your provisional assessment for 2018. This way, you prevent having to pay any tax interest.

Do you not yet receive a provisional assessment for 2018 and do you have to pay or do you expect a refund? In that case, apply for a provisional assessment for 2018. Information about how to do this can be found at belastingdienst.nl.

Spouse and housemate

Wherever the tax return and the explanatory notes speak of 'spouse' or 'housemate', both genders are meant. Where 'he' or 'his' is mentioned, we also mean 'she' or 'her'.

Privacy

We register the information you fill in on the tax return form. We treat your information confidentially and never provide third parties with information without a reason. We are, however, obliged to exchange information with some government bodies and comparable institutions.

More information

Visit belastingdienst.nl for more information. Here, you can also find information about how to contact us.

Or call the Tax Information Line Non-resident Tax Issues:

+31 555 385 385. Available from Monday to Thursday from 8.00 am to 8.00 pm and on Friday from 8.00 am to 5.00 pm.

Changes in 2017

An overview of the most important changes as from 1 January 2017 can be found below. A complete overview of the changes in 2017 can be found at belastingdienst.nl.

Deduction of mortgage interest

If you had an owner-occupied home in 2017, this will be the most important changes as from 1 January 2017:

- Was your income higher than € 67,072? In that case, the rate for a tax refund for the deductible expenses of your owner-occupied home is 50%. This was 51.5% in 2014, 51% in 2015 and 50.5% in 2016.
- The notional rental value percentages have changed.

Tax credits

In 2017, the amounts of all tax credits were changed.

Moreover, the following tax credits have been adjusted:

- The general tax credit payment to the partner with the lower income is further phased out in 2017. Were you born after 31 December 1962? And were you entitled to the general tax credit? In that case, the general tax credit payment will be no more than € 902.
- The general tax credit is dependent on income. If your income in 2017 was € 19,982 or lower, the amount of this tax credit will be higher than in 2016. If your income exceeded € 19,982, the income-related general tax credit will be increasingly lower. For an income that exceeds € 67,068, this will be € 0.
- The maximum employed person's tax credit is higher in 2017: € 3,223. For an income from work that exceeds € 32,444, the employed person's tax credit will be increasingly lower. For an income from work that exceeds € 121,972, this will be € 0.
- The income-related combination tax credit is higher in 2017: no more than € 2,778.

Calculation of gains from savings and investments (box 3) has changed

The calculation of the gains from savings and investments (assets and liabilities in box 3) has changed in 2017. Until 2016, the gains from savings and investments were 4% of the basis for savings and investments. From 2017, a notional return based on 3 brackets is in use. A higher percentage applies in each next bracket. The tax-free allowance is increased to € 25,000 per person. More information about this can be found in the explanatory notes for question 28.

State pension age increased

In 2017, the state pension age is 65 years and 9 months.

Rules for capital sum insurances have changed

The rules for capital sum insurances changed in 2017. This may have consequences if you received a payment under your capital sum insurance policy in 2017. Or if you surrendered all or part of your capital sum insurance policy in 2017 or if the capital sum insurance policy no longer met the conditions.

The new rules apply to a savings account associated with home ownership, investment account associated with home ownership, capital sum insurance policy associated with home ownership and to a capital sum insurance policy that already existed on 31 December 2000.

It depends on your situation whether you have to state the taxable part of your payment in this tax return. At belastingdienst.nl, you can read the conditions for exemption in 2017 and the amount of the exemption.

More information about the changes in 2017 can be found at belastingdienst.nl.

1 Living outside the Netherlands in 2017

Tax credit and liability to pay national insurance contributions

The tax credit is comprised of a tax component and of national insurance components for the national insurance schemes AOW, Anw and Wlz. If you worked outside the Netherlands, you generally owed tax and were insured there. In that case, you were not liable to pay tax and national insurance contributions in the Netherlands. As a result, you are usually not entitled to the tax and/or national insurance components for the periods you did not work in the Netherlands.

Calculation of the amount of the tax credits if you were liable to pay tax and national insurance contributions for part of the year

The tax credit is comprised of a tax component and a national insurance component. The tax component is 8.90%. The national insurance components are 17.90% for the AOW, 0.10% for the Anw and 9.65% for the Wlz. These are the tax rates in the first bracket. This is 36.55% in total. If you were not liable to pay national insurance contributions, you are only entitled to the tax component of the tax credit.

Example

You lived outside the Netherlands throughout 2017. You were employed in the Netherlands for 6 months and in your country of residence for 6 months. Assume that you qualify for the tax component and the national insurance components of the general tax credit.

The general tax credit is, for example, € 1,001. For each tax and national insurance component, this is:

- AOW component $17.90/36.55 \times € 1,001 = € 490$
- Anw component $0.10/36.55 \times € 1,001 = € 3$
- Wlz component $9.65/36.55 \times € 1,001 = € 264$
- tax component $8.90/36.55 \times € 1,001 = € 244$

As you were not liable to pay tax and national insurance contributions in the Netherlands in 2017 for 6 months, you are entitled to half of the tax and national insurance components.

Calculation

Of the national insurance components, you receive $6/12 \times € 757$ ($€ 490 + € 3 + € 264$) = € 379. Of the tax component, you receive $6/12 \times € 244 = € 122$. You receive € 601 in total.

For question 1a

Enter the country code of your country of residence and the period you lived in this country. This code always consists of 3 letters. See the *List of country codes* on the next page. If your country is not listed, state XXX as country code.

If you lived in more than one country in 2017, state the country code for each country of residence and the period in which you lived in each of these countries.

For question 1b

Enter the country code of your nationality. See the *List of country codes* on the next page. If the country is not listed, state XXX as country code. For the Netherlands, you use country code NLD.

For question 1c

In 2017, were you compulsorily covered by the Dutch national insurance schemes (AOW, Anw and Wlz)?

As a rule, everyone living in the Netherlands pays contributions for the national insurance schemes (AOW, Anw and Wlz). Non-residents of the Netherlands are generally not covered by the Dutch national insurance schemes and therefore do not have to pay any contributions. In a number of situations, non-residents are covered by the Dutch national insurance schemes by virtue of Dutch legislation and international regulations.

You were, among other things, compulsorily covered by the Dutch national insurance schemes and liable to pay national insurance contributions in the Netherlands in 2017 if you:

- received income that was subject to Dutch payroll tax
- were self-employed in the Netherlands

Your payslip or benefit slip will state the insurance for which you were liable to pay national insurance contributions. If you were born before 1 July 1951, you are no longer liable to pay old-age pension contributions with effect from 2017.

Please note!

If you were **voluntarily** covered by the national insurance schemes, you are **not** liable to pay national insurance contributions in the Netherlands.

Did you have income from or assets in the Netherlands in 2017?

You are liable to pay tax in the Netherlands if you had income from or assets in the Netherlands. It concerns the situation in which you, for example:

- received wage, pension or a benefit for work carried out in the Netherlands
- had profits from business activities in the Netherlands
- had results from other work in the Netherlands
- had gains from a Dutch substantial interest
- had rights to profit in the Netherlands

List of country codes

Country	Country code	Country	Country code	Country	Country code	Country	Country code	Country	Country code
Albania	ALB	Denmark	DNK	Kazakhstan	KAZ	Austria	AUT	Tunisia	TUN
Argentina	ARG	Germany	DEU	Kyrgyzstan	KGZ	Pakistan	PAK	Turkey	TUR
Armenia	ARM	Egypt	EGY	Kuwait	KWT	Panama	PAN	Uganda	UGA
Aruba	ABW	Estonia	EST	Croatia	HRV	Poland	POL	Venezuela	VEN
Australia	AUS	Philippines	PHL	Latvia	LVA	Portugal	PRT	United Kingdom	GBR
Azerbaijan	AZE	Finland	FIN	Lithuania	LTU	Qatar	QAT	United Arab Emirates	ARE
Bahrain	BHR	France	FRA	Luxembourg	LUX	Romania	ROU	United States of America	USA
Bangladesh	BGD	Georgia	GEO	Macedonia	MKD	Russia	RUS		
Barbados	BRB	Ghana	GHA	Malaysia	MYS	Saudi Arabia	SAU		
Belarus	BLR	Greece	GRC	Malta	MLT	Serbia	SRB	Vietnam	VNM
Belgium	BEL	Hungary	HUN	Morocco	MAR	Singapore	SGP	Zambia	ZMB
Bermuda	BMU	Hong Kong	HKG	Mexico	MEX	Sint Maarten	SXM	Zimbabwe	ZWE
Bonaire, Sint Eustatius and Saba	BES	Ireland	IRL	Moldavia	MDA	Slovenia	SVN	South Africa	ZAF
		Iceland	ISL	Montenegro	MNE	Slovakia	SVK	South Korea	KOR
Bosnia-Herzegovina	BIH	India	IND	New Zealand	NZL	Spain	ESP	Sweden	SWE
Brazil	BRA	Indonesia	IDN	Nigeria	NGA	Sri Lanka	LKA	Switzerland	CHE
Bulgaria	BGR	Israel	ISR	Norway	NOR	Suriname	SUR		
Canada	CAN	Italy	ITA	Ukraine	UKR	Taiwan	TWN		
China	CHN	Japan	JPN	Uzbekistan	UZB	Thailand	THA		
Curacao	CUW	Jordan	JOR	Oman	OMN	Czech Republic	CZE		

Whether or not the Netherlands is allowed to levy tax on this income subsequently depends on the applicable tax treaty.

If you did not have Dutch income or assets, but your spouse or housemate did

Did you yourself not have any income from the Netherlands in 2017, but your spouse or housemate did? Under certain conditions, you were then still a qualifying non-resident taxpayer.

The conditions are:

- You and your spouse live in an EU country, in Liechtenstein, Norway, Iceland, Switzerland, Bonaire, Sint Eustatius or Saba.
- You both meet the conditions for tax partnership.
- Together, you pay tax in the Netherlands on 90% or more of your joint worldwide income. You calculate this using the supplementary notes *Tool for the Calculation of the 90% requirement*. See Calculation of the 90% requirement on page 10.

Not covered by compulsory insurance in the Netherlands and no income from the Netherlands or assets in the Netherlands

Were you not covered by compulsory insurance in the Netherlands in 2017 and did you not have income from the Netherlands or assets in the Netherlands in 2017? In that case, complete the data on the front page, sign the tax return and send it back to us together with page 1 of the tax return.

Please note!

Do **not** send the tax return to the pre-printed P.O. box number stated on the front page, but to:

Postbus 2590, 6401 DB Heerlen.

Rules for non-resident taxpayers

The scheme for qualifying non-resident taxpayer status has been applicable since 2015. You are a qualifying non-resident taxpayer only if you meet the conditions. See *Conditions for a qualifying non-resident taxpayer*.

If you meet all conditions of this scheme, you may be entitled to the same deductible items and tax credits as a resident of the Netherlands.

If you do not meet all conditions, you are not a qualifying non-resident taxpayer. In that case, when calculating the income tax, deductible items will not be taken into account (or will only partially be taken into account) and some tax credits (or parts thereof) will not be taken into account. In this tax return, you only fill in the income you receive from the Netherlands.

More information about this can be found at belastingdienst.nl.

Please note!

If you lived in Suriname or Aruba, we will not treat you as a qualifying non-resident taxpayer. However, you are entitled to certain deductible items and tax credits. *You can find more information about this on page 12.*

If you lived in Belgium and received Dutch income and you do not meet the 90% requirement, you are still entitled to certain deductible items and tax credits. You can find more information about this on page 12.

Social insurance schemes

If you were compulsorily covered by social insurance schemes in the Netherlands, for example for your old-age pension, we will take into account deductible items and tax credits when calculating the national insurance contributions. Here, it does not matter if you were a qualifying non-resident taxpayer. In calculating the national insurance contributions, we use your worldwide income in box 1. We also take the national insurance components of the tax credits into account.

Conditions for a qualifying non-resident taxpayer

You are a qualifying non-resident taxpayer if you meet the following conditions:

- You live in an EU country, in Liechtenstein, Norway, Iceland, Switzerland, Bonaire, Sint Eustatius or Saba.
- You paid wage or income tax in the Netherlands on at least 90% of your worldwide income (90% requirement).

Please note! If you do not meet the 90% requirement, you may still meet the conditions for being a qualifying non-resident taxpayer. It concerns 2 situations:

- If you yourself had little or no income in the Netherlands, and the person who could be your tax partner does meet the 90% requirement, it could be that both your incomes combined also meet the 90% requirement.
See Tax partner and qualifying non-resident taxpayer status on page 11.
- You received a pension, annuity or similar payment in 2017 and you can demonstrate that, because of your relatively low income in your country of residence, you do not have to pay any income tax. (You state this at question 31f and question 31g).
- You can submit a personal income statement from the tax authorities of your country of residence.

Please note! Without a personal income statement, you are not a qualifying non-resident taxpayer. *See Personal income statement from the tax authorities of your country of residence.*

If you did not have Dutch income or assets, but your spouse or housemate did

Did you yourself not have any income from the Netherlands in 2017, but your spouse or housemate did? If you meet the following conditions, you were still a qualifying non-resident taxpayer:

- You and your spouse lived in an EU country, in Liechtenstein, Norway, Iceland, Switzerland, Bonaire, Sint Eustatius or Saba.
- You both meet the conditions for tax partnership.

- Together, you pay tax in the Netherlands on 90% or more of your joint income.

Worldwide income

Your worldwide income is your total Dutch and non-Dutch income combined. This is the income you received in or from the Netherlands, plus your non-Dutch income (e.g. your income from work or assets in a country other than the Netherlands).

Calculation of the 90% requirement

In order to determine whether you were a qualifying non-resident taxpayer in 2017, you must pay tax in the Netherlands on at least 90% of your worldwide income. You must determine this at question 1c if you live in an EU country, in Liechtenstein, Norway, Iceland, Switzerland, Bonaire, Sint Eustatius or Saba.

You use the supplementary notes *Tool for the Calculation of the 90% requirement* to calculate if you meet the 90% requirement. You should first complete the tool before you continue completing your tax return. For only then will you know if you meet the 90% requirement.

If you had a partner in 2017, you should use the tool for his income data as well.

You lived in Suriname or Aruba in 2017

If you lived in Suriname or Aruba in 2017, you cannot be a qualifying non-resident taxpayer. You are, however, entitled to certain deductible items and tax credits. See the explanatory notes on page 10. You only need to complete question 30a and question 30b of the tool (right column).

You lived in Belgium in 2017, and you have Dutch income and you do not meet the 90% requirement

If, in 2017, you lived in Belgium and received Dutch income, you are still entitled to certain deductible items and tax credits. You need not be a qualifying non-resident taxpayer for this. See the explanatory notes on page 10. You then only need to complete question 30a and question 30b of the tool (right column).

Please note!

In order to be a qualifying non-resident taxpayer, you also have to meet the other conditions. See Conditions for qualifying non-resident taxpayer status on page 10.

Were you a qualifying non-resident taxpayer in 2017? In that case, you must also fill in the data from the supplementary notes *Tool for the Calculation of the 90% requirement* at question 29, question 30 and question 31. In order to make it easier for you to complete the form, the numbering of the sections in the supplementary notes is equal to the question numbers of the form.

Income from savings and investments and income from a substantial interest are included.

In determining the 90% requirement, we do not only look at your income from work and home. Your income from savings and investments and your income from a substantial interest are also included. So it could be that your income from work is fully taxed in the Netherlands, but that you still do not meet the 90% requirement, because you also had, for example, income from savings and investments on which you do not pay tax in the Netherlands.

Example

You lived in Germany and worked in the Netherlands. Your income from the Netherlands was € 50,000. This income is fully taxed in the Netherlands. You had no other income. You had an owner-occupied

home in Germany. The negative income from the owner-occupied home was € 10,000. You also had assets in Germany in the form of savings balances, shares and bonds amounting to € 160,000.

According to the Dutch rules, your income from savings and investments was 4% of € 160,000 = € 6,400. You do not pay tax in the Netherlands on this income. You also had an income of € 50,000 on which you pay tax in the Netherlands. You pay tax in the Netherlands on 88.7% ($€ 50,000 : € 56,400 \times 100\%$) of your total income of € 56,400. So this is less than 90% of your income. As a result, we do not treat you as a qualifying non-resident taxpayer. The negative income from the owner-occupied home is not included in the calculation.

Personal income statement from the tax authorities of your country of residence

You were a qualifying non-resident taxpayer if you can submit a personal income statement from the tax authorities of your country of residence and if you meet the other conditions. The personal income statement must at least include an overview of your income, as declared by you in the tax return in your country of residence. So you will need the personal income statement if you file a tax return for 2017 as a qualifying non-resident taxpayer. You can download the *2017 personal income statement for qualifying non-resident taxpayers* from belastingdienst.nl.

You must have the completed personal income statement confirmed by the tax authorities of your country of residence. You should preferably send the personal income statement simultaneously with your tax return for 2017. You may also send it at another time. We will then only process the tax return after we have received the personal income statement.

Send the confirmed personal income statement to:
Belastingdienst/kantoor Buitenland
Postbus 2577
6401 DB Heerlen

Please note!

Without a personal income statement, you are not a qualifying non-resident taxpayer.

Tax partner and qualifying non-resident taxpayer status

Did you have a partner in 2017? And do you want us to consider your partner to be your tax partner? If so, this will only be possible if, in 2017, you meet both of the following conditions :

- You meet the rules for tax partnership (*see question 2*).
- Both you and your partner meet the conditions for qualifying non-resident taxpayer status or 1 of you meets these conditions and the other one lived in the Netherlands.

Please note!

If you do not meet the 90% requirement (or do not meet this requirement together), you or your tax partner may still meet the conditions for being a qualifying non-resident taxpayer. See *Conditions for qualifying non-resident taxpayer status*.

Example

You lived in Germany and worked in the Netherlands. Your income from the Netherlands was € 50,000. This income is fully taxed in the Netherlands. You had no other income or assets. You were married in community of property. Your partner worked in Germany and had an income of € 30,000. You had an owner-occupied home in

Germany together with your partner. The negative income from your owner-occupied home was € 10,000.

You lived in an EU country. 90% or more of your worldwide income is taxed in the Netherlands. So we treat you as a qualifying non-resident taxpayer. Your partner had income on which he pays tax in Germany. In this case, we cannot consider your partner to be your tax partner. Your partner does not meet the 90% requirement himself nor is 90% or more of your and your partner's joint worldwide income taxed in the Netherlands. This means that only your own share in the negative income from the owner-occupied home may be deducted in your tax return. You are not allowed to deduct your partner's share. So in this example, you may deduct € 5,000. You are also entitled to tax credits.

Your partner had little or no income.

Did you have a tax partner in 2017? In that case, the partner with little or no income can be paid the tax credits.

Example

You lived in Belgium and worked in the Netherlands. Your income from the Netherlands was € 50,000. You paid tax in the Netherlands on this income. You had no other income or assets. You were married in community of property. Your partner had no income of his own. You had an owner-occupied home in Belgium together with your partner. The negative income from your owner-occupied home was € 10,000.

You lived in an EU country. 90% or more of your worldwide income is taxed in the Netherlands. So we treat you as a qualifying non-resident taxpayer. Your partner had no income. We can consider your partner to be your tax partner. For you and your partner pay tax in the Netherlands on more than 90% of the joint income.

This means that you may fully deduct the negative income from your owner-occupied home. You are also entitled to tax credits. Your partner is entitled to a payment of the general tax credit.

You meet the conditions

If, in 2017, you meet the conditions for being a qualifying non-resident taxpayer, we will calculate the tax on your Dutch income. This calculation will not include your income on which the Netherlands is not entitled to levy tax. This income is important in order to determine whether you meet the conditions.

Please note!

A qualifying non-resident taxpayer must, however, declare his Dutch income, even if the Netherlands has left the right to levy tax to the country of residence. We will subsequently grant an exemption for this income under question 25.

Deductible items

You are entitled to the same deductible items as residents of the Netherlands. But only if you or your (tax) partner were not entitled to them in your country of residence.

The deductible items you are entitled to are:

- the negative income from your owner-occupied home outside the Netherlands
- the expenses for income provisions
- the personal allowance

Did you have a tax partner? And did your tax partner have little or no income in 2017? In that case, he may be entitled to a tax credit payment. In addition, you may apportion the deductible items between yourselves, as long as the total is 100%.

Tax credits

You are entitled to the tax credits that apply in your situation. If you were covered by social insurance in the Netherlands, you are entitled to both the national insurance component and the tax component of the tax credits.

You do not meet the conditions

If you do not meet the conditions for being a qualifying non-resident taxpayer in 2017, you will not (or not fully) be entitled to deductible items and not be entitled to some tax credits. In that case, we will calculate the tax on your income from the Netherlands. This calculation will not include your income on which the Netherlands is not entitled to levy tax.

If your partner had little or no income, he will not be entitled to a full or partial payment of the general tax credit either.

You lived in Suriname or Aruba in 2017

If you lived in Suriname or Aruba in 2017, we will not treat you as a qualifying non-resident taxpayer. However, you are entitled to certain deductible items and tax credits. In that case, the following rules will apply to you:

- For the calculation of your income tax, you are entitled to a limited personal allowance. It concerns the following, for example:
 - expenses for maintenance obligations (question 37)
 - expenses for a temporary stay at home of seriously disabled persons aged 21 or older (question 38)

For the calculation of the national insurance contributions, you may apply the full personal allowance (for question 61).

- You are not entitled to the tax component of:
 - the tax credits for green investments
 - the young disabled person's tax credit
 - the elderly person's tax credit
 - the single elderly person's tax credit
- If your tax partner had little or no income, he may be entitled to a payment of all or part of the tax credit.
- If you had a tax partner, you may apportion certain income and deductible items between yourselves.

You lived in Belgium in 2017 and had Dutch income

Did you live in Belgium and did you have Dutch income? And do you not meet the 90% requirement? In that case, you are still entitled to certain deductible items and tax credits:

- For the calculation of your income tax, you may be entitled to a limited number of personal deductible items. It concerns the following, for example:
 - expenses for maintenance obligations (question 37)
 - expenses for a temporary stay at home of seriously disabled persons aged 21 or older (question 38)

The amount of these personal deductible items is limited by the pro-rata facility. This means that the part of the expenses you may deduct in the Netherlands must be proportionate to the part of your worldwide income that is taxed in the Netherlands. You calculate the amount of your personal allowance using *Calculation tool A* at the back of these explanatory notes.

For the calculation of the national insurance contributions, you may apply the full personal allowance (for question 61).

- You are not entitled to the tax component of:
 - the tax credits for green investments
 - the young disabled person's tax credit
 - the elderly person's tax credit
 - the single elderly person's tax credit
- If your tax partner had little income, he may be entitled to a payment of all or part of the tax credit.

A condition, however, is that your tax partner had to have income that was taxed in the Netherlands.

- If you had a tax partner, you may apportion certain income and deductible items between yourselves.

This is also subject to the condition that your tax partner must have had taxable income in the Netherlands.

For question 1d

Complete question 1d if you lived in 1 (or more) of the following countries in 2017:

- the European Union (EU)
- Iceland
- Liechtenstein
- Norway
- Switzerland
- in Bonaire, Saba or Sint Eustatius

At this question, you must enter a period to allow us to determine if you are entitled to the full tax credit for income tax or a prorated tax credit.

You lived in 1 of these countries for the whole of 2017

Did you have income from the Netherlands or assets in the Netherlands for the whole of 2017? And do you meet the conditions for qualifying non-resident taxpayer status and did you live in the European Union (EU), Iceland, Liechtenstein, Norway or Switzerland for the whole of 2017? Or in Bonaire, Saba or Sint Eustatius? In that case, fill in the following period at question 1d: 01-01-2017 to 31-12-2017. You will then receive the full tax credit for income tax.

This also applies if you were not a qualifying non-resident taxpayer in 2017, but had income from the Netherlands or assets in the Netherlands for the whole of 2017 and were a resident of Belgium, of of Suriname or Aruba, and lived there for the whole of 2017. In that case, fill in the following period at question 1d: 01-01-2017 to 31-12-2017.

You lived in 1 of these countries for the part of 2017 only

Were you a qualifying non-resident taxpayer and did you live in the European Union (EU), Iceland, Liechtenstein, Norway or Switzerland for part of 2017 only? Or did you live in Bonaire, Saba or Sint Eustatius for part of 2017 only? And, for the part you lived in 1 of these countries, did you also have income from the Netherlands or assets in the Netherlands? In that case, fill in the period in which you lived in 1 of these countries at question 1d. If, for example, you lived in Germany and moved to the United States on 2 August 2017, you fill in the following period at question 1d: 01-01-2017 to 01-08-2017.

This also applies if, in 2017, you were not a qualifying non-resident taxpayer, but had income from the Netherlands or assets in the Netherlands and were a resident of Belgium, or of Suriname or Aruba, and lived there for part of 2017. In that case, fill in the period in which you lived in Suriname or Aruba and had income from the Netherlands or assets in the Netherlands at question 1d. Or the period in which you lived in Belgium and had income from the Netherlands or assets in the Netherlands.

Please note!

In 2017, do you meet both situations that are mentioned above? For example, because you were a qualifying non-resident taxpayer from 1 January 2017 to 1 July 2017 and then moved to Aruba? If you continued to live in Aruba until 31 December 2017, you enter the following period at question 1d: 01-01-2017 to 31-12-2017.

Tool for calculation of the 90% requirement

You use the supplementary notes *Tool for the Calculation of the 90% requirement* to calculate if you meet the 90% requirement. You should first complete the tool before you continue completing your tax return. For only then will you know if you meet the 90% requirement.

If you have a partner, you use the supplementary notes *Tool for the Calculation of the 90% requirement* for his income data.

2 If you had a tax partner or not

If you have a tax partner, this may have consequences for the tax that you have to pay or that is refunded to you. For in that case, you may apportion certain income and deductible items between yourselves. Tax partnership may also have consequences for the tax credits you or your tax partner are entitled to.

Tax partner and qualifying non-resident taxpayer status

Did you have a partner in 2017? And do you want us to consider your partner to be your tax partner? If so, this will only be possible if you meet both of the following conditions in 2017:

- You met the rules for tax partnership (see *In which cases are you considered to be tax partners?*).
- Both you and your partner meet the 90% requirement. 90% or more of your and your partner's joint worldwide income is taxed in the Netherlands. More information about this can be found on page 10 under *Conditions for a qualifying non-resident taxpayer*.

In 2017, you lived in Belgium, had Dutch income and were not a qualifying non-resident taxpayer

Were you married or did you register your partnership (Statutory Cohabitation) with the register of births, deaths, marriages and registered partnerships? And, in 2017, did you both have income that is taxed in the Netherlands? In that case, you meet the conditions and you may still be each other's tax partners.

You lived in Suriname or Aruba in 2017

Were you married or did you register your partnership with the register of births, deaths, marriages and registered partnerships? In that case, you meet the conditions and you may still be each other's tax partners.

For question 2a

If you had a spouse or housemate in 2017, you can use the explanatory notes for question 1c to determine whether you and your housemate or spouse were both qualifying non-resident taxpayers in 2017.

Please note!

Are you or are you both not a qualifying non-resident taxpayer in 2017? In that case, you should, in the following situations, still tick 'Ja' at the question *Are you and your spouse or housemate both qualifying non-resident taxpayers in 2017?*:

- You both lived in Belgium and you both had Dutch income.
- You both lived in Suriname or Aruba.
- Your spouse lived in the Netherlands and 1 of the situations referred to above applies to you yourself.

More information can be found on page 11 of these explanatory notes, under *Tax partner and qualifying non-resident taxpayer status*.

In which cases are you considered to be tax partners?

You are tax partners in 2017 if you met 1 of the following conditions:

- You were married.
Additional conditions apply if your partner lived in the Netherlands. See *You were married and 1 of you lived in the Netherlands*.
- You were registered partners.
- You were not married, you were both registered with the municipality as living at the same home address and you met 1 of the following conditions:
 - You were both of age and had a notarial cohabitation contract together in 2017.
 - You both had a child together.
 - One of you had acknowledged the other person's child.
 - You were registered with a pension fund as pension partners. It is not sufficient if you had registered your partner as pension partner with your employer only.
 - You owned an owner-occupied home together, in which you were living together.
 - You were both of age. A minor child of either of you was registered at the address where you were both registered with the municipality. *Please note!* Exceptions apply to this. See *Rebuttal evidence in case of arm's length (sub)tenancy and Living together in a shelter home within the meaning of the Social Support Act*.
- You were tax partners in 2016.

Please note!

Were you living together with your child or with your father or your mother in 2017? And did you meet 1 of the conditions for tax partnership? In that case, you are only tax partners if you were both 27 years of age or older on 31 December 2016.

Your tax partner may not already be tax partners with someone else

In 2017, did you meet the conditions for tax partnership with someone? And is this person also tax partners with someone else in 2017? In that case, the sequence of the conditions for tax partnership is important. For, in that case, your tax partner is the tax partner of the person who met the first of these conditions (see above). For example, did you own an owner-occupied home together, in which you were living together? But did the person with whom you had an owner-occupied home together have a notarial cohabitation contract with someone else? In that case, you do not have a tax partner. For in the list, the condition 'You were both of age and you had a notarial cohabitation contract together' is mentioned above the condition 'You owned an owner-occupied home together, in which you were living together'.

You were married and 1 of you lived outside the Netherlands

If 1 of you lived outside the Netherlands, you were only tax partners if the spouse who lived outside the Netherlands was a qualifying non-resident taxpayer, or lived in Belgium and had Dutch income or lived in Suriname or Aruba. More information about this can be found at belastingdienst.nl.

More information about tax partnership if 1 of you lived in the Netherlands can be found at belastingdienst.nl.

Notarial cohabitation contract

A notarial cohabitation contract is a contract that has been drawn up by a civil-law notary. The contract sets out agreements which you made with your partner, for example on cost sharing, joint property or liability in case of debts.

Living together with a stepchild (or stepparent)

Did you have a stepchild (or stepparent) in 2017? And did you, together with your stepchild (or stepparent) meet 1 of the conditions for tax partnership? In that case, you are tax partners.

Had either of you not yet reached the age of 27 at the start of the calendar year? If you do not want to be tax partners, you can submit a one-time request for this to the Tax and Customs Administration together. You cannot change this request. From the moment you are both 27 years of age or older at the start of the calendar year and meet 1 of the conditions for tax partnership, you will be tax partners (again). This also applies if you previously submitted a request not to be tax partners.

Please note!

If you submitted a request not to be considered benefit partners, you will not be tax partners for income tax purposes either. You have to take this into account when completing question 2 in the tax return.

If you are benefit partners together, you will also be each other's tax partners. If you asked not to be tax partners any more, you will no longer be benefit partners either.

Rebuttal evidence in case of arm's length (sub)tenancy

Were you and a housemate registered with the municipality as living at the same address in 2017? Were you both of age? And was a minor child of either of you registered at that same address? In that case, you were a 'blended family'. You and your housemate are then tax partners in 2017. But if 1 of you let part of the house to the other on an arm's length basis throughout the period you were registered at the same address, you are not tax partners.

If there was no arm's-length tenancy agreement throughout the period you were registered together in 2017, you will be tax partners during the period in which you had no arm's-length tenancy agreement. You must demonstrate the arm's length nature by means of a written tenancy agreement.

Living together in a shelter home within the meaning of the Social Support Act

Were you of age in 2017? And did you and your minor child live together in a shelter home? Or did you and your minor child live together in sheltered accommodation under the Social Support Act 2015 (Wet maatschappelijke ondersteuning 2015, Wmo)? And do you live together with another adult who was also registered with the municipality as living there? And was the minor child of either of you? In that case, you are tax partners, unless you can submit a Wmo decision stating that facilities were granted to 1 of you separately. When completing question 2 of the tax return, you state that you are not tax partners in 2017.

Please note!

As far as benefits are concerned, you will then not be benefit partners in 2017 either.

Who is your tax partner if several persons met the conditions?

It could be that, within 1 year, you met the conditions for tax partnership with several persons. For example because several persons were registered at your address, or because you divorced during the year and started living together with someone else.

Which of these persons is your tax partner depends on your situation:

- Several persons can be your tax partner successively.
- Several persons can be your tax partner simultaneously.

Several persons can be your tax partner successively

Were you married for part of the year or were you registered partners for part of the year? And, before or after that, did you live together with someone else and are you tax partners with this other person as well? In that case, you may, for the purpose of apportioning certain income and deductible items, choose the person with whom you want to be tax partners throughout the year. You may only opt for tax partnership for the whole of 2017 with 1 of these tax partners. You may apportion certain income and deductible items with this tax partner.

Example

You were married. On 1 March 2017, you or your spouse filed a divorce petition with the court. After that, you were living alone. Your spouse was no longer registered with the municipality as living at the same address as you were. As from 15 June 2017, you started living together in an owner-occupied home together with someone else. You and this other person met the conditions for tax partnership. In that case, you and your spouse are tax partners from 1 January to 1 March. As from 15 June, you are tax partners with someone else. You have 2 successive tax partners in 2017. You may opt to be tax partners for the whole of 2017 with 1 of them.

Do you opt to be tax partners for the whole of 2017 with 1 of them? In that case, you may apportion certain income and deductible items of both of you. Do you not opt to be tax partners for the whole of 2017? In that case, each of you will state his or her own income and deductible items.

Several persons can be your tax partner simultaneously

You can only have 1 tax partner at a time. Are there several persons who could be your tax partner at the same time? In that case, the sequence of the conditions is important. Your tax partner is the person with whom you met the first condition from the list (see above).

For example, were you married, did you live together with another partner and did you and this other person have a child together? In that case, the person with whom you were married is your tax partner. The condition 'You were married' supersedes the condition 'You were unmarried, you were both registered with the municipality as living at the same address and you had a child together'.

If you were married to several persons in 2017, the spouse from the first marriage will be your tax partner.

If you had several cohabitation contracts in 2017, only the oldest cohabitation contract will be taken into account. Did you have 1 cohabitation contract with several persons? In that case, you are not tax partners under this cohabitation contract.

What if you did not meet the conditions?

If you did not meet the conditions, you are not tax partners.

From what moment are you considered to be tax partners?

You were married or registered partners

Were you married or registered partners throughout 2017? In that case, you are tax partners throughout 2017.

Did you marry in 2017? In that case, you are tax partners as from the date of the marriage. Were you both registered with the municipality as living at the same home address before the marriage? In that case, you are tax partners from the moment you were registered at the same home address in 2017. Were you also registered together at the same home address throughout 2017? In that case, you are tax partners throughout 2017.

Registered partnership

Did you and your partner have a registered partnership? In that case, the same tax rules apply to you as to married couples. You are tax partners. Wherever these explanatory notes speak of 'married', we also mean registered partnership.

By 'divorce', we also mean the termination of the registered partnership.

A request for terminating the registered partnership has the same consequences for tax partnership as a request for divorce or judicial separation.

Please note!

Registered partnership has been recorded in the municipality's register of births, deaths, marriages and registered partnerships. Registered partnership is not a cohabitation contract drawn up by a civil-law notary. Even if you and your housemate were registered with the municipality as living at the same home address, this does not automatically mean that you had a registered partnership.

You were not married and were registered at the same home address

For the assessment of tax partnership, you lived together if you and your housemates were registered with the municipality as living at the same address. You need not have a relationship with each other. So you also lived together if, for example, your child or your brother were registered at your address.

Did you start living together without being married in 2017? And, in that year, did you register with the municipality as living at your partner's address? Or was someone registered with the municipality as living at the same address as you did? In that case, this person is perhaps your tax partner. You are tax partners with a housemate if you meet 1 of the conditions for tax partnership. (See *In which cases are you considered to be tax partners?* and then *You were unmarried.*)

Your tax partnership begins the moment you were both registered with the municipality as living at the same address. Were you already registered with the municipality as living at the same address before 1 January 2017? In that case, you have been tax partners since 1 January of that year.

When does your tax partnership end?

You were married and you got a divorce

You continued to be tax partners until you met the following 2 conditions:

- You or your spouse petitioned the court for a divorce or judicial separation.
- You were no longer registered together with the municipality as living at the same home address.

Were you no longer registered at the same home address, but had you not yet filed a petition with the court? In that case, you are still tax partners.

Did you file a petition, but were you still registered with the municipality as living together at the same address? In that case, too, you are still tax partners.

You were living permanently separated

You were living permanently separated if you were no longer living together and this was not a temporary situation. The situation was temporary if you and your spouse separated by way of a test. If 1 of you firmly resolved not to resume cohabitation, you were living permanently separated.

If you were living permanently separated, you continued to be tax partners until you met the following 2 conditions:

- You or your spouse petitioned the court for a divorce or judicial separation.
- You were no longer registered together with the municipality as living at the same home address.

More information about the tax consequences of living permanently separated can be found at belastingdienst.nl.

You were not married and you no longer met the conditions for tax partnership

No longer registered at the same home address together

Were you not married, but did you live together or did you have a housemate? And are you tax partners according to the conditions? Your tax partnership ended the moment you were no longer registered with the municipality as living together at the same home address.

Please note!

Tax partnership did not end if you and your partner no longer lived together but were still registered with the municipality as living at the same home address.

Other condition for tax partnership ceased to apply

Were you not married, were you still registered with the municipality as living at the same address? And are you tax partners because you meet 1 of the conditions for tax partnership and does this condition cease to apply? In that case, you continued to be tax partners for as long as you were registered at the same home address.

Example

You and your partner concluded a notarial cohabitation contract in 2016. You were both registered with the municipality as living at the same home address. As a result, you and your partner were tax partners in 2016. You and your partner had the notarial cohabitation contract dissolved in 2017. You were both still registered with the municipality as living at the same home address.

You no longer met the condition to be tax partners under the notarial cohabitation contract. But you are still tax partners in 2017 because you were tax partners in 2016 and were still registered at the same home address in 2017.

Admission to a care or nursing home

Were you not married in 2017, but are you tax partners in 2017? And was either of you admitted to a care or nursing home due to old age or for medical reasons? And after that, were you no longer registered with the municipality as living at the same address? In that case, you continued to be tax partners despite the changed registration with the municipality, unless 1 of you did not want this. In that case, you had to inform us of this in writing.

The tax partnership does end if 1 of you got another tax partner.

Consequences of tax partnership

Tax partnership has consequences for:

- the amount of your income

If you are tax partners throughout 2017, you may apportion certain income and deductible items between you and your tax partner.

- the threshold amounts

If you are tax partners throughout 2017, you must add up your threshold income and that of your tax partner in order to calculate your threshold amounts.

- tax credits

Did your tax partner owe sufficient tax? And did you have little or no income yourself? In that case and under certain conditions, we will pay part of the tax credits to you.

Tax partners throughout 2017

Were you tax partners throughout 2017? In that case, you may apportion certain income and deductible items in the tax return as you wish. This also applies to the dividend tax withheld. Any apportionment is allowed, as long as the total is 100%. The person with the highest income may then, for example, deduct the expenses.

You may choose a new apportionment for each question about income and deductible items that you may apportion. The way in which you apportion the income and deductible items may influence the tax and contributions that you pay or that are refunded to you.

Not tax partners throughout 2017

If you were not tax partners throughout 2017, you can opt to be tax partners throughout the year. In that case, you may still apportion certain income and deductible items. This option has no effect on your tax credits.

Example

Your deduction for donations was € 5,000. Your gross annual salary was € 75,000. In that case, a large portion of your income from work and home fell within the highest tax rate of 52%. Your tax partner's gross annual salary was € 14,000. This fell in the lowest tax rate of 36.55%. If you apportion the whole amount to yourself, the tax advantage will be 52% of € 5,000 = € 2,600. If you apportion the deductible item to your tax partner, the tax advantage will be 36.55% of € 5,000 = € 1,828. In this example, the advantage you apportion to yourself is € 2,600 – € 1,828 = € 772.

Overview of income and deductible items that you are allowed to apportion

You may apportion certain income and deductible items between you and your tax partner.

Were you married in community of property? And was only 1 of you a qualifying non-resident taxpayer? In that case, you may only deduct half of the balance between the income from and deductible items for the owner-occupied home. This also applies to the other income and deductible items you may apportion.

You may apportion the following income and deductible items:

- the balance between the income from and deductible items for the owner-occupied home
- the deduction due to little or no home acquisition debt
- gains from a substantial interest
- the joint basis for savings and investments (box 3)
- spousal maintenance paid and other maintenance obligations
- specific medical expenses

- expenses for a temporary stay at home of seriously disabled children or siblings aged 21 or older
- study costs or other educational expenses
- maintenance costs for a nationally listed building
- donations
- losses on investments in venture capital
- remainder of the personal allowance for previous years

You may also apportion the withheld dividend tax between you and your tax partner.

Overview of income and deductible items that you are not allowed to apportion

You may not apportion the following income and deductible items between yourself and your tax partner:

- wage, benefit or pension
- public transport commuting allowance
- extra earnings and income as a freelancer, childminder, artist or professional athlete
- results from providing assets
- spousal maintenance received and other regular payments
- expenses for income provisions
- negative expenses for income provisions
- negative personal allowance

You may not apportion the withheld payroll tax and tax on games of chance between yourself and your tax partner either.

Examples of the partner scheme

Getting married

You got married on 1 August 2017, but you were already living together throughout the year. You were both registered with the municipality as living at the same home address. You are tax partners because of the marriage. Because you were already registered with the municipality as living at the same home address on 1 January 2017, you are tax partners as from 1 January 2017.

Divorcing

You were married, but decided to separate. On 12 May 2017, your lawyer sent the divorce petition to the court. On 2 June 2017, the divorce was granted and registered. Awaiting accommodation, you continued to be registered with the municipality as living at the same home address together. You or your ex-spouse moved house on 1 September 2017 and you deregistered from the Persons Database (Basisregistratie Personen, BRP). In that case, you are tax partners until 1 September 2017.

You were married, but decided to separate. You or your spouse moved house on 24 April 2017 and you deregistered with the municipality on that day. On 12 May 2017, your lawyer sent the divorce petition to the court. The divorce was granted and registered on 2 June 2017. In that case, you are tax partners until 12 May 2017.

A notarial cohabitation contract for part of the year

You lived together on 1 January 2017. You were both registered with the municipality as living at the same home address. On 1 August 2017, you concluded a notarial cohabitation contract. As a result, you are tax partners. Because you were already registered at the same home address on 1 January 2017, you are already tax partners as from this date.

In which cases were you considered to be tax partners when living together in a rented house?

You lived together in a rented house. You were both registered with the municipality as living at the same home address. You did not have a

notarial cohabitation contract. Did you have a child together? Or were you registered as pension partners with a pension fund or had one of you acknowledged the other person's child or was a minor child of either of you registered with the municipality as living at the same home address? Or were you already each other's tax partners in 2016? In that case, you are tax partners in 2017. Do you not meet the conditions in 2017? In that case, you are not tax partners.

Living together, with a child

You already lived together on 1 January 2017. You were both registered with the municipality as living at the same home address. You did not have a notarial cohabitation contract. On 7 March 2017, you and your partner had a baby. As a result, you are tax partners. Because you were already registered at the same home address on 1 January 2017, you are tax partners as from this date.

Your tax partner died in 2017

Did your tax partner die in 2017? In that case, you are tax partners until the date of death. In the year of death, the heirs, together with the tax partner of the deceased person, may choose that the deceased and his tax partner are considered to be tax partners for the whole of 2017.

You opt for tax partnership for the whole of 2017

If you and the heirs choose tax partnership for the whole of 2017, this means that you may apportion certain income and deductible items – also after the date of death – as the heirs and you wish. You state this choice in the tax return, together with the representative of the heirs of your deceased tax partner. The representative could be you as well.

Please note!

Make sure that you apportion the personal deductible items such that your deceased tax partner does not have a remainder of the personal allowance. For in a next year, you will no longer qualify for any remainder. You will then lose this allowance. You can avoid this as follows: you apportion the personal deductible items to your deceased tax partner up to a maximum of his aggregate income. Information about how to calculate the aggregate income can be found on page 78. You apportion to yourself the part that you cannot apportion to your deceased tax partner.

You do not opt for tax partnership for the whole of 2017

If you and the heirs do not opt for tax partnership for the whole of 2017, you may not apportion any income and deductible items between you. You only enter your own income and deductible items in this tax return.

3 Tax partner

Using favourable schemes

If you meet these conditions, you can use some of the schemes that apply to tax partners. This way, you can use the increase of the tax credit for partners with little or no income (question 47 and question 48). Moreover, you may apportion your so-called certain income and deductible items between yourselves.

Fill in the data of your housemate or spouse at question 3a to question 3d.

For question 3a

Enter the initial(s) and surname of your tax partner in 2017.

For question 3b

Tax partner's citizen service number

This is the number under which your tax partner is registered with us. This number is stated in, for example:

- the income tax return letter of your tax partner
- the provisional or final income tax assessment(s) of your tax partner
- the payslip or the annual income or benefits statement issued to your tax partner by the employer or benefits agency
- our letter to your tax partner about the citizen service number
- your tax partner's Dutch driving license or passport

Tax partner's citizen service number unknown

It could be that your tax partner does not know his citizen service number. In that case, you are not able to correctly file a tax return together with your tax partner.

Your tax partner first needs to apply to us for his citizen service number before your tax return can be processed. You can apply for a citizen service number to the desk of some municipalities in the Netherlands. More information about this can be found at belastingdienst.nl.

If you are unable to visit 1 of these municipalities, you can apply to us in writing for the citizen service number. Information about how to do this can be found below.

Applying for tax partner's citizen service number

When applying for the citizen service number, your tax partner should enclose the following documents:

- a copy of a valid identity card, showing his name, initials and date of birth
- if you are married: a copy of the marriage certificate if the marriage date and your spouse's personal information are not evidenced by the copy of the identity card
- proof of his home address (including his country of residence), if this is not evidenced by the copy of the identity card

Send your application for the citizen service number in a separate envelope to:

Belastingdienst/kantoor Buitenland
Postbus 2865
6401 DJ HEERLEN

Requesting a postponement

If we sent you an invitation to file a tax return, this invitation will state the tax return deadline. This date may not be feasible for you if your partner first needs to apply for his citizen service number. You should therefore request a postponement before this date. How you request a postponement can be found at belastingdienst.nl.

For question 3c

Enter the country code of the country in which your tax partner was living. This code always consists of 3 letters. See the *List of country codes* on page 9. If the country is not listed here, state XXX as country code. For the Netherlands, you use country code NLD.

4 Wage and sickness benefits from the Netherlands

Did you receive income from employment in the Netherlands, such as wage or sickness benefit, in 2017? Or, in 2017, did you receive income from employment in the Netherlands from an employer outside the Netherlands? In that case, you received an annual income or benefits statement from your employer or benefits agency. This states the amounts you need to enter in your tax return. In that case, it concerns:

- your wage or sickness benefit
- the wage tax and national insurance contributions (payroll tax) withheld
- the employed person's tax credit and the life-course leave tax credit

*Which income do you **not** enter here?*

- withdrawals under the life-course savings scheme if you were born in 1955 or earlier. See *Withdrawal of the balance of the life-course savings scheme (or part thereof)*
In that case, enter this withdrawal at question 5a.
- income from freelance work, extra earnings and income as an artist or professional athlete that is not obtained from employment
You state this income at question 7.
- rent benefit, healthcare benefit, childcare benefit and supplementary child benefit
You need not state this income.
- student finance received
You need not state this income.
- strike benefits from trade unions
You need not state this income.
- special assistance
You need not state this income.

For question 4a

This concerns income from which Dutch payroll tax has been withheld, and other income from employment in the Netherlands, therefore also if you were working in the Netherlands for an employer outside the Netherlands. Only state Dutch payroll tax.

You enter the following in 'Loon en ziektebewuikeringen uit Nederland':

- wage
- sickness benefits you received during the first 2 years of your illness, so no WIA or WAO benefits
- benefits under the Work and Care Act
Examples are maternity and emergency leave, payments for the funding of a career break and any supplements to this.
- trainee allowances
- wage that the UWV continued to pay
For example, because your employer went into liquidation.

Please note!

Tips or share option rights from which your employer did not have to withhold wage tax and national insurance contributions (payroll tax) should be stated at question 4c.

Lack of space?

State the 3 highest wages on the upper 3 lines and the total of the other wages on the fourth line.

Artist or professional athlete

Did you have income as an artist or professional athlete in the Netherlands? In that case, there are 3 possibilities:

- You were employed.
You state your revenues and the wage tax and national insurance

contributions (payroll tax) withheld at question 4a.

- You were not employed and you were not an entrepreneur.
You state your income from freelance work at question 7. If the scheme for artists or professional athletes has been applied, you state the wage tax and national insurance contributions (payroll tax) withheld at question 7d.
- You were an entrepreneur.
You state the income as profits from business activities at question 10 to question 19.

Withdrawal of the balance of the life-course savings scheme

If you withdrew your balance of the life-course savings scheme and you were born after 1955, the amount withdrawn is part of your taxable wage. In that case, you enter the amount at question 4a. Your employer deducted payroll tax from the amount withdrawn. This also applies if your balance of the life-course savings scheme of less than € 3,000 was compulsorily released.

Please note!

Enter the amount at question 5a if:

- if you were born in 1955 or earlier, or
- in case of a surrender at the end of your employment, or
- if you did not withdraw your balance of the life-course savings scheme before reaching retirement or state pension age.

You no longer had an employer

Did you no longer have an employer in 2017? And did you withdraw all or parts of your balance of the life-course savings scheme? In that case, the life-course savings scheme institution had to deduct payroll tax. If no payroll tax was withheld from the amount withdrawn, you must still state the amount withdrawn as wage. In that case, you enter € 0 for payroll tax withheld. Were you born in or before 1955? In that case, you state the amount as pension and other benefits at question 5a.

Repayment of wage or benefit

Did you receive too much wage or benefit or did you receive them erroneously? And did you repay this? In that case, you had negative wage.

More information about negative wage can be found at belastingdienst.nl.

Wage together with a substantial interest

Were you employed by a company in which you had a substantial interest? Or did you provide assets to a company in which you were both a substantial interest holder and an employee? In that case, the customary wage scheme applies to you. This means that, as a substantial interest holder, you are deemed to at least receive a wage that is customary for the level and duration of your work.

More information about wage together with a substantial interest and the customary wage scheme can be found at belastingdienst.nl.

Wage after death

If someone has passed away, it could be that wage is paid out after death. In that case, you, as an heir, state your share as 'income from employment'. Each heir does this in his tax return. Has the wage been included in the deceased person's annual income statement? In that case, you may choose to state this income in the deceased person's tax return.

Please note!

Does a civil-law notary administer the undivided estate? In that case, ask him which amounts you need to enter in your tax return.

For question 4b

Enter the total of the employed person's tax credit that was settled with the income you stated at question 4a. You can copy these amounts from the annual income statement(s), or ask for them from your employer.

For question 4c

Did you receive tips while you were employed? In that case, you should state the actual amount of the tips, minus the amount of tips that has already been included in your annual income statement. Your employer will know which amount was included in your annual income statement.

Share option rights

As an employee, did you obtain share option rights that were not subject to payroll tax? And did you exercise or dispose of these share option rights, for example by payment or sale? In that case, state their value at this question.

Other income not subject to payroll tax

Did you receive any benefits from parties other than your employer during your employment? And did your employer not take this into account when determining your wage? In that case, state the actual amount of this other income.

5 Old-age pension (AOW), pension, annuity and other benefits from the Netherlands and lump sum payments from the Netherlands which were subject to payroll tax

Did you receive old-age pension, pension or another benefit from the Netherlands? In that case, you received an annual benefits statement from the benefits agency. This states the amounts you need to enter in your tax return.

What benefits and payments do you **not** enter here?

- strike benefits from trade unions
You need not state this income, unless it is an income supplement.
- special assistance
You need not state this income.
- child benefit
You need not state this income.
- payments to Jewish persecution victims under the Article 2 Fund
You need not state this income.
- payments and provisions under the Asylum Seekers Reception Regulations or the Asylum Seekers and Other Categories of Aliens (Provisions) Regulations 2005
You need not state these payments.
- sickness benefits
You fill in this income at question 4a.
- payments and provisions from the UWV aimed at improving or retaining your position in the labour market
You need not state these payments and provisions. See *Payments and provisions from the UWV*.
- lump sum annuity payments exceeding € 4,316
It concerns annuities which were usually taken out after 31 December 1991 and which do not fall under the scheme for the surrender of small annuities. You fill in this income at question 5b.

- amounts received on the basis of a provisional assessment
State these amounts in the calculation tool *Provisional refund of income tax and national insurance contributions 2017* at the back of these explanatory notes, under *Payment or refund?*

Payments and provisions from the UWV

Payments and provisions from the UWV you need not state are:

- provisions for the purpose of improving the starting position in the labour market
- improving rehabilitation after illness or unemployment

Examples are job coaches, working conditions facilities, training, or tools in the workplace, such as a refreshable braille display and an interpreter for the deaf. You also need not state the allowance for the transport to this workplace or training location.

For question 5a

At this question, you enter the following benefits and payments:

- pension and redundancy pay
- severance pay
- early retirement benefits (VUT), state pension benefits (AOW) and benefits received under the Surviving Dependents Act (ANW), the Unemployment Insurance Act (WW), the Invalidity Insurance Act (WAO), the Work and Income (Capacity for Work) Act (WIA) (benefit under the Return to Work (Partially Disabled Persons) Regulations (WGA) or Full Invalidity Benefit Regulations (IVA)), the Invalidity Insurance (Self-Employed Persons) Act (WAZ), the Older and Partially Disabled Unemployed Workers Income Scheme Act (IOAW) and the Older and Partially Disabled Former Self-Employed Persons Income Scheme Act (IOAZ)
- withdrawals under the life-course savings scheme if you were born in 1955 or earlier
- benefits under the Participation Act
- benefits under the Invalidity Insurance (Young Disabled Persons) Act (Wajong)
- other occupational disability benefits and benefits received under compulsory occupational pension schemes
- disability pension
- spousal maintenance you received for yourself via Social Services
- job acceptance bonuses
- annuity payments
- the lump sum payments of old-regime annuities
These are annuity contracts which were concluded:
 - before 16 October 1990. The premium may not have been increased after that, except if this was possible under a clause in this policy.
 - on 16 October 1990 or later, but no later than on 31 December 1991 and for which no premiums were paid after 31 December 1991.
- the lump sum payments of other annuities if they do not exceed € 4,316
It concerns annuities which were usually taken out after 31 December 1991 and which fall under the scheme for the surrender of small annuities. For this, see *Scheme for the surrender of small annuities*.
- lump sum payments of other annuities, usually taken out after 31 December 1991, which you surrender because you are occupationally disabled
The conditions can be found in the explanatory notes for question 57, under *No revisionary interest payable* and then *Conditions for the surrender of annuities without revisionary interest in case of occupational disability*.
- the lump sum pension payment
- the lump sum payment of a right of entitlement to regular payments
- regular payments (and related lump sum payments) under an insurance policy which you took out yourself for disability, illness or an accident

You can find the amounts on the annual statement issued to you by your benefits agency. Do not enclose the annual income or benefits statement with the tax return.

Please note!

Did you receive a lump sum pension payment? And did the amount of the pension payment not exceed € 467.89 per year? In that case, read the explanatory notes under *No revisionary interest payable* under question 57.

Withdrawal of the balance of the life-course savings scheme

If you withdrew your balance of the life-course savings scheme and you were born in 1955 or earlier, the amount withdrawn is part of your income from previous work. This also applies:

- in case of a surrender at the end of your employment, or
- if you did not withdraw your balance of the life-course savings scheme before reaching retirement or state pension age.

Enter the amount at question 5a. The paying agency deducted payroll tax from the amount withdrawn.

Please note!

Enter the amount at question 4a if:

- you were born after 1955, or
- your balance of the life-course savings scheme of less than € 3,000 was compulsorily released.

Lack of space?

State the 2 highest benefits on the upper 2 lines and the total of the other benefits on the third line.

Deductible expenses

Did you incur expenses in order to obtain or retain a benefit or payment? In that case, you may deduct these expenses for the following benefits and payments:

- social assistance benefits and comparable benefits
- benefits to casualties of resistance and war
- regular payments under an insurance policy which you took out yourself, in case of disability, illness or an accident
- payments under a pension insurance policy which you took out as an entrepreneur
- annuity instalments and lump sum annuity payments

It concerns the following expenses, for example:

- lawyer's fees
- telephone expenses
- postal charges
- travel expenses
- collection charges

Enter the amount of the deductible expenses at question 20d.

Please note!

You do enter your benefit or payment at question 5a. The amount can be found in your annual income or benefits statement.

Payments and lump sum payments under an old-regime annuity for married couples

Were you married and, in 2017, did you receive payments or a lump sum payment under an old-regime annuity? And did you spouse deduct the premium(s) at the time? In that case, you do not automatically pay tax on the payments, but the spouse with the higher income in 2017.

For the calculation of this income, you can use the income from work and home (box 1), but without the taxable income from the owner-occupied home and without the income from providing assets.

Has any payroll tax been withheld from your payment(s) while your spouse had the higher income in 2017? In that case, state the withheld payroll tax in your tax return, and € 0 as taxed amount of the payment.

Your spouse must state the payment(s) in his tax return and fill in € 0 as withheld payroll tax.

Please note!

These rules also apply if the old-regime annuity was converted into a new-regime annuity insurance policy, an annuity account or an annuity investment account.

Scheme for the surrender of small annuities

Under certain conditions, an annuity insurance policy, annuity account or annuity investment account can be surrendered by means of the scheme for the surrender of small annuities. It usually concerns an insurance policy taken out after 31 December 1991. Here, the lump sum payment in 2017 should not exceed € 4,316. The same applies to an annuity account or annuity investment account of which you withdrew the balance in a lump sum.

When to fill in the lump sum payment at question 5b?

It could be that the lump sum payment in your annual statement does not exceed € 4,316 but that the scheme for the surrender of small annuities does not apply to this. In that case, you do not enter such lump sum annuity payment here at question 5a, even if the annual statement from the insurer, bank, investment firm or administrator of an investment institution states an amount of no more than € 4,316.

It concerns the following 3 situations:

- your lump sum payment was higher than € 4,316, but, for payroll tax purposes, the insurer, bank, investment firm or administrator of an investment institution decreased the lump sum payment by the premiums which you did not deduct, causing the amount in your annual statement to be € 4,316 or lower

As it concerns your gross lump sum payment, you must, in this case, enter the amount mentioned in the annual statement at question 5b.

- your lump sum payment did not exceed € 4,316

Your annual statement from the insurer, bank, investment firm or administrator of an investment institution also states this, but, at the moment of surrender, you still had 1 or more annuities with the same or another insurer, bank, investment firm or administrator of an investment institution.

In order to assess whether this special scheme applies, you must add the value of this other annuity/these other annuities to your lump sum payment. You only include the other annuities of which the payments had not yet started.

Please note! If the joint amount exceeds € 4,316, you should enter the amount of the annual statement at question 5b.

- your lump sum payment did not exceed € 4,316

Your annual statement from the insurer, bank, investment firm or administrator of an investment institution also states this, but your annuity had already started and you had already received a payment earlier. In that case, you must also enter the amount of the annual statement at question 5b.

Annuity payments

Did you receive annuity payments from your insurer, bank or administrator of an investment institution? In that case, you must pay income tax on the payments. The insurer, bank or administrator of an investment institution withheld payroll tax from your payments. You

offset this wage tax and these national insurance contributions in your tax return.

You deducted all premiums paid or deposits made

Did you fully deduct all life insurance premiums paid or deposits made into your banking annuity (annuity account or annuity investment account)? In that case, the payments you received are also fully taxed.

You did not deduct all premiums paid or deposits made

Did you not deduct or only partially deduct the premiums you paid or payments you made? In that case, this will be taken into account when calculating the tax you need to pay. You only pay tax on the payments if, in total, they exceed the amount of the non-deducted premiums or deposits. See *Statement regarding premiums or deposits that were not deducted (balance statement)*.

Maximum amount of non-deducted premiums or deposits

Did you not deduct or only partially deduct the premiums paid or deposits made in 2010 or afterwards? In that case, when calculating the tax that must be paid on the payments or lump sum payment, a maximum annual amount of non-deducted premiums or deposits of € 2,269 will be taken into account. This amount applies to all annuity insurance policies and banking annuities combined.

If the annuity insurance policy was taken out before 14 September 1999, the maximum amount applies for each annuity insurance policy. In that case, the premiums for this annuity insurance policy may not have been increased after 13 September 1999, unless this took place under an option clause. So in case of non-deducted premiums for other annuity insurance policies or banking annuities, you need not take the maximum amount of € 2,269 into account for these annuity insurance policies.

In 2009 or earlier, did you not deduct or only partially deduct the premiums paid or deposits made? In that case, when calculating the tax that must be paid on the payments or lump sum payment, the total amount of the non-deducted premiums or deposits will be taken into account. So the maximum annual amount of € 2,269 for non-deducted premiums or deposits does not apply to those years.

Example 1

You have an annuity insurance policy that was taken out prior to 14 September 1999. You also have an annuity account that you opened in 2009. You pay annual premiums amounting to € 3,000 for the annuity insurance policy. You make annual deposits of € 4,000 into the annuity account. In 2009 and 2010, you did not deduct the premiums and deposits. When calculating the tax on the payments, an amount of € 7,000 will be taken into account for 2009, being all non-deducted premiums and deposits in that year. And an amount of € 4,538 will be taken into account for 2010, being the non-deducted premiums and deposits up to a maximum of € 2,269 per contract, in that year. So a total of $€ 7,000 + € 4,538 = € 11,538$ in non-deducted premiums and deposits will be taken into account.

Example 2

You have an annuity insurance policy that was taken out after 14 September 1999. You also have an annuity account that you opened in 2009. You pay annual premiums amounting to € 3,000 for the annuity insurance policy. You make annual deposits of € 4,000 into the annuity account. In 2009 and 2010, you did not deduct the premiums and deposits. When calculating the tax on the payments, an amount of € 7,000 will be taken into account for 2009, being all non-deducted premiums and deposits in that year. And an amount of € 2,269 will be taken into account for 2010, being the non-deducted premiums and

deposits up to a maximum of € 2,269 of 1 contract, in that year. So a total of $€ 7,000 + € 2,269 = € 9,269$ in non-deducted premiums and deposits will be taken into account.

How are non-deducted premiums or deposits taken into account?

You only pay tax on the payments if, in total, they exceed the amount of the premiums or deposits which can be taken into account based on a balance statement.

Example

In the years between 2006 and 2017, you paid premiums part of which you did not deduct. Based on the balance statement, an amount of € 30,000 in non-deducted premiums can be taken into account. The payments will start in the year 2018. The payment is € 2,450 per year. In this case, the payments will be taxed when they exceed the amount of € 30,000, being in 2030. The payments will not be taxed up to and including 2029, for € 29,400 ($12 \times € 2,450$) will have been received at that time. € 600 ($€ 30,000 - € 29,400$) of the payments will not be taxed in 2030. You must, however, pay tax on the remainder of € 1,850 ($€ 2,450 - € 600$). As from 2031, the payments will be fully taxed.

Statement regarding premiums or deposits that were not deducted (balance statement)

At your request, did we send you a 'statement regarding premiums or deposits that were not deducted' (also called a 'balance statement')? And did you send this statement to your insurer, bank or administrator of an investment institution before it started making the payment? In that case, your insurer or financial institution already took your non-deducted premiums or deposits into account when withholding payroll tax. Because the non-deducted premiums or deposits have already been included in the annual statement, you reproduce the amounts from the annual statement in the tax return.

No statement regarding premiums or deposits that were not deducted (balance statement)

Did the insurer, bank or administrator of an investment institution not take the non-deducted premiums or deposits into account when withholding payroll tax? In that case, decrease the amount of the payment according to the annual statement by the non-deducted premiums or deposits. If it concerns non-deducted premiums or deposits in 2010 or later, a maximum of € 2,269 per year will apply. See *You did not deduct all premiums paid or deposits made*. State the outcome in the tax return. You copy the payroll tax withheld from the annual statement without changing them.

Please note!

If the amount you may include in the balancing method as non-deducted premiums or deposits exceeds the amount mentioned in the annual statement with respect to the payment, this payment will not be taxed. In that case, you enter € 0 in the tax return. You may then offset the remainder of the non-deducted premiums or deposits against the payments received in the next year. You may do so until you have fully offset the amount of the non-deducted premiums or deposits.

Proof that you did not deduct premiums paid or deposits made

If we ask for it, you must be able to demonstrate that you did not deduct or only deducted part of the premiums paid. We can help you with this because we have your tax return data as from the year 2004. You have to be able to demonstrate the paid premiums which you did not deduct or only partially deducted in your tax returns for 2003 and earlier. This is possible, for example, on the basis of copies of your tax return and the assessment for the relevant year.

Lump sum annuity payments

Did you receive a lump sum payment from your insurer, bank or administrator of an investment institution? In that case, you must pay income tax on the lump sum payment. First, however, the insurer, bank or administrator of an investment institution will withhold payroll tax from your lump sum payment. You offset this withheld wage tax and these withheld national insurance contributions in your income tax return.

You deducted all premiums paid or deposits made

Did you fully deduct all life insurance premiums paid or deposits made into your banking annuity (annuity account or annuity investment account)? In that case, the lump sum payment you received is also fully taxed.

You did not deduct all premiums paid or deposits made

Did you not deduct or only partially deduct the premiums you paid or payments you made? In that case, this will be taken into account when calculating the tax you need to pay. This is done in a way that can be compared to annuity payments. For this, see *Annuity payments* on page 20.

Benefit after death

If someone has passed away, it could be that a benefit is paid out after death. In that case, you, as an heir, state your share of the benefit in this section. Each heir does this in his or her tax return. Has the benefit been included in the deceased person's annual statement? In that case, you may choose to state this income in the deceased person's tax return.

Please note!

Does a civil-law notary administer the undivided estate? In that case, ask him which amounts you need to enter in your tax return.

For question 5b

Lump sum annuity payments on which you have to pay revisionary interest usually concern annuities taken out after 31 December 1991. Payroll tax will then be withheld from this lump sum payment at a fixed rate of 52%.

You can find the amount of the lump sum payment and of the payroll tax withheld in the annual statement from your insurer or financial institution. This will sometimes also state 'withholding code 950'.

Please note!

If your lump sum annuity payment does not exceed €4,316 (maximum amount of the scheme for the surrender of a small annuity), you do not have to pay any revisionary interest. This is subject to a few additional conditions. More information can be found under *Scheme for the surrender of small annuities* on page 20.

You did not deduct or only partially deducted premiums or deposits

See the explanatory notes for *Annuity payments* for the manner in which non-deducted or partially deducted premiums or deposits are taken into account.

Paying revisionary interest on lump sum annuity payments or not

You only pay revisionary interest on lump sum annuity payments which you must enter at question 5b. You do not pay any revisionary interest on all other lump sum annuity payments.

Deductible expenses

Did you incur expenses in order to receive a lump sum annuity payment? In that case, you may deduct these expenses.

It concerns the following expenses, for example:

- lawyer's fees
- telephone expenses
- postal charges
- travel expenses
- collection charges

Enter the amount of your deductible expenses at question 20d.

Lack of space?

Then state the 2 highest lump sum payments on the first line and the total of the remaining lump sum payments on the second line.

6 Public transport commuting allowance in the Netherlands

In 2017, did you commute to your work by public transport in the Netherlands? In that case, you may deduct a fixed amount from your income under certain conditions.

Did you receive a travel allowance from your employer? In that case, you need to deduct this allowance from the fixed amount. You can find the fixed amount in the *Table for the public transport commuting allowance for 2017* on the following page.

Please note!

You may only be entitled to the public transport commuting allowance for your income from employment in the Netherlands.

Conditions for the public transport commuting allowance

If you paid your travel costs yourself, you will be entitled to a commuting allowance if you met the following 2 conditions in 2017:

- The one-way distance from your house to your place of work by public transport was more than 10 kilometres.
- You usually travelled 1 or more days a week to your work. Or you travelled at least 40 days to the same workplace throughout 2017. You may only include journeys to your work and back that were made within 24 hours.

If you met both conditions, you will need 1 of the following declarations:

- a public transport declaration
A public transport declaration is the proof that you travelled by public transport. You can apply for this declaration to your transport company. Did you travel with a year ticket from the Dutch Railway Services (NS-jaartrajectkaart, NS-jaarkaart or OV-jaarkaart)? In that case, you need not request a public transport declaration. The Dutch Railway Services will submit your details to us.
- a travel declaration

Do you have no public transport declaration because you bought your ticket for each trip or used your public transport chipcard? In that case, you should ask your employer for a travel declaration. We may ask for the tickets (separate tickets or an overview of transactions with your public transport chipcard and the receipts thereof) at a later time. If you do not have the travel declaration and the tickets and receipts, you will not be entitled to a commuting allowance. We do not accept transaction overviews of anonymous public transport chipcards.

Calculation tool for the public transport commuting allowance for 2017

Place where you worked	One-way distance	Period from	to	Number of days per week	Commuting allowance (Reproduce from the Table for the public transport commuting allowance for 2017)*
			-		
			-		
			-		
					+
Add. (no more than €2,073)					
					-
Subtract. Total public transport commuting allowance					

* Did you travel for part of the year? In that case, you first calculate a proportionate part of the amount from the Table for the public transport commuting allowance for 2017.

Please note!

Download the overview of your trips with the public transport chipcard in time. The Dutch Railway Services keep these data available for no more than 18 months.

What amount may be deducted?

The amount you may deduct depends on the one-way commuting distance and the number of days on which you travelled by public transport. You can find this amount in the below Table for the public transport commuting allowance for 2017.

After that, you can use the Calculation tool for the public transport commuting allowance for 2017 to calculate the total amount you may deduct for your public transport commuting expenses.

You travelled part of the year

If you only travelled part of the year by public transport, you should calculate a proportionate part of the deductible amount from the Table for the public transport commuting allowance for 2017.

Employer took care of transport

You are not entitled to the public transport commuting allowance if your employer provided your transport or your tickets. Did you pay a contribution for this to your employer? In that case, you may be entitled to the commuting allowance if you also meet the other conditions (see Conditions for the public transport commuting allowance). Your contribution needs to be at least 70% of the cost price of the public transport card to which you would be entitled if your employer did not take care of transport.

Example

You travelled 4 days per week a distance of 24 kilometres. Normally, the commuting allowance is €991. The employer paid for the public transport card and you paid him a contribution. The cost price of that public transport card is €1,100. Was your contribution at least 70% of €1,100= €770? In that case, you are entitled to a commuting allowance of €991.

Reimbursement from your employer

Did you receive a travel allowance from your employer? In that case, deduct this allowance from the fixed commuting allowance. Did you receive travel allowances from several employers? In that case, you add up these amounts.

Different workplaces

Maybe you travelled to different workplaces on the same day. In that case, you may only deduct the travel costs for trips to the place to which you travelled most.

Did you travel to these different places with equal frequency? In that case, the place with the longest commuting distance will apply.

If you travelled to different workplaces on different days in 1 week, you may deduct travel expenses for both places according to the table. For example, you travelled 2 days a week to one place and 3 days a week to another. The amount you deduct is the total commuting allowance (with a maximum of €2,073) minus the allowances received.

Table for the public transport commuting allowance for 2017

The Table for the public transport commuting allowance for 2017 shows the fixed deductible amounts. Look up the distance (one-way) between your home and your work and how many days per week you travelled. This way, you will find the amount you may deduct. You use this amount in the Calculation tool for the public transport commuting allowance for 2017 to determine the total commuting allowance.

One-way distance		You travelled per week			
more than	no more than	4 days or more	3 days	2 days	1 day
0 km	10 km	€ 0	€ 0	€ 0	€ 0
10 km	15 km	€ 445	€ 334	€ 223	€ 112
15 km	20 km	€ 593	€ 445	€ 297	€ 149
20 km	30 km	€ 991	€ 744	€ 496	€ 248
30 km	40 km	€1,229	€ 922	€ 615	€ 308
40 km	50 km	€1,602	€1,202	€ 801	€ 401
50 km	60 km	€1,782	€1,337	€ 891	€ 446
60 km	70 km	€1,977	€1,483	€ 989	€ 495
70 km	80 km	€2,045	€1,534	€1,023	€ 512
80 km	90 km	€2,073	€1,555	€1,037	€ 519
90 km	-	€2,073	*	*	*

* The commuting allowance in this case is €0.23 per kilometre, one-way distance multiplied by the number of days you travelled in 2017. The maximum allowance is €2,073.

7 Extra earnings and revenues as a freelancer, childminder, artist or professional athlete

Please note!

This question is about results from other work in or from the Netherlands.

In 2017, did you work as a freelancer or childminder in the Netherlands, or did you have extra earnings in the Netherlands? Or were you, as an artist or professional athlete, not employed in 2017? In that case, it could be that no payroll tax was withheld from your income. In these cases, you still earned money because you worked. You may deduct some expenses you incurred for this work. The difference between the revenues and the expenses is called the results from other work. You must pay tax on these results from other work.

Payroll tax was withheld

Did you agree with your customer that he would withhold payroll tax? In that case, state the income and payroll tax at question 4a.

Activities as part of a hobby or in a family context

If you sometimes did odd jobs for family or friends in return for payment of costs, these will be activities as part of a hobby or in a family context. You need not state this income in your tax return.

Please note!

It does not concern employment or income from your business. You state income from your business as profits from business activities at question 10 to question 19.

Records

You are not obliged to keep records of the revenues from and expenses related to this work. However, if we ask you for information about this, you are obliged to provide this in an orderly manner within a reasonable time. So it is important that you keep information showing how you calculated the amounts. This could be, for example, invoices, receipts and bank account statements. Or the calculation you made for the depreciation of a business asset.

Please note!

If you are an entrepreneur for income tax purposes, you are obliged to keep records.

For question 7a

Revenues from other work are, for example, revenues you received:

- from work through the Internet
(revenues from apps or on-line trading, for example)
- as a childminder
- as an artist or professional athlete
- from a personal budget (pgb) as a home help because you looked after a family member
- as remuneration from your tax partner's business
- by doing odd jobs for others
(for example, cleaning or painting)
- by performing household work for others
- by giving courses or extra lessons
- by writing articles and books

- by giving lectures
- by making a patent productive or selling it
- by managing assets for which you did more work than usual
- for incidental advice
- as a member of a city council
- from lodgers
- for voluntary work
- from clients outside the Netherlands
- as exceptional remunerations ('lucrative interest')

Please note!

If you were living in a house that you classified as business, the notional rental value is also part of the revenues from other work. More information about this can be found at belastingdienst.nl.

Artist or professional athlete

Did you have income as an artist or professional athlete? In that case, there are 3 possibilities:

- You were employed.
You state your revenues and the payroll tax withheld at question 4a.
- You were not employed and you were not an entrepreneur.
You state your revenues at question 7a.
If the scheme for artists or professional athletes has been applied, you state the wage tax and national insurance contributions (payroll tax) withheld at question 7d.
- You were an entrepreneur.
You state the income as profits from business activities at question 10 to question 19.

For question 7b

You may deduct your business expenses from your revenues.

The following applies to this:

- You may fully deduct business expenses.
These are costs which - within reasonable limits - are necessary for performing your work, for example professional literature.
- You may not deduct expenses that are not of a business nature.
- You may only deduct the business portion of expenses that are both of a business and a private nature.
- A threshold, standard or restriction on deductibility applies to some expenses.
- Any reimbursements you received for business expenses must be added to your revenues.

More information about extra earnings and revenues as a freelancer, childminder, artist or professional athlete can be found at belastingdienst.nl.

8 Results from providing assets

In 2017, did you provide, for example, premises to your tax partner, your own or your tax partner's minor children? And did this person use these premises to generate profits from business activities or results from other work? In that case, you must state the revenues from this in box 1.

The revenues minus the deductible expenses and the exemption are the results from providing assets.

When do you have to state these revenues?

Only state these revenues if you provided an asset to:

- your tax partner, your own or your tax partner's minor children
In doing so, you only state the revenues if the asset was used to generate profits from business activities or results from other work.
- a partnership of which your tax partner, your own or your tax partner's minor children formed part
In doing so, you only state the revenues if the asset was used to generate profits from business activities or results from other work.
- a company in which you, your tax partner, your own or your tax partner's minor children had a substantial interest
You have a substantial interest if you (together with your tax partner) own at least 5% of the shares, options or profit-sharing certificates in a company, for example in your own private limited company.

If you yourself were under age, this also concerns providing assets to your parents, your tax partner and their minor children.

Revenues of a minor child

In 2017, did your minor child have revenues from assets he provided? In that case, you must state these revenues.

No or negligible revenues from providing assets

Did you provide assets, but did you receive no compensation for this or a non-arm's length compensation (such as rent)? In that case, enter the revenues you would have received in case of arm's length use, even if you received a compensation that was lower than in case of arm's length use.

Providing assets to a company in which you, your tax partner or your or your tax partner's minor children had a substantial interest

Were you married in community of property in 2017? In that case, you state half of the revenues from the assets you provided to a company in which you, your tax partner, your own or your tax partner's minor children had a substantial interest. Your tax partner states the other half.

Were you not married in community of property and were the assets part of your capital? In that case, state all these revenues yourself.

Example

You were not married in community of property and you lent money to a private limited company in which you held shares. In that case, you must state the revenues from this loan (interest). Were you married in community of property? And did you and your spouse provide an asset to your private limited company? In that case, you and your spouse each state half of the revenues from providing the asset.

For question 8a

State your revenues from the provision of, for example, premises, claims, life insurance policies, certain call options and rights of enjoyment.

Did you provide assets, but did you receive no compensation for this or too low a compensation? In that case, state the revenues that you would have received in case of arm's length use.

For question 8b

Did you incur expenses for the revenues from the provision? In that case, you may deduct these expenses. Examples of expenses are:

- interest on debts
- costs of loans in order to purchase assets
- depreciation of, among other things, immovable property

Furthermore, you may use the equalisation reserve and the reinvestment reserve. You may use the equalisation reserve in order to evenly distribute any costs you incur in the future over the years in which they arose. You use the reinvestment reserve in order to postpone the taxation of the book profit on an asset sold if you buy another (substitute) asset.

Records

You need to keep records of the assets you provided. You also need to draw up a balance sheet and a profit and loss account. Do not enclose your records with your tax return.

For question 8c

In 2017, did you have revenues from providing assets? You are entitled to an exemption of 12% on the revenues minus the deductible expenses.

More information about providing assets can be found at belastingdienst.nl.

9 Value of the assets

Did you have results from other work? And did you use 1 of your assets, for example premises, for this work? In that case, you must enter the value of these assets at this question. You also state the book value of the liabilities you incurred for this.

Did you provide assets in the Netherlands, such as machines, land or premises, to your tax partner, your own or your tax partner's minor children? Or to a partnership of which your tax partner, your own or your tax partner's minor children formed part? Or to a company in which you, your tax partner, your own or your tax partner's minor children had a substantial interest? In that case, you must also enter the value of these assets at this question as well as the book value of the liabilities you incurred for this.

For question 9a to question 9c

In the left column, state the book value of the assets and liabilities on 1 January 2017 or the value on the starting date in 2017. In the right column, state the book value of the assets and liabilities on 31 December 2017 or their economic value on the date of discontinuation in 2017.

Please note!

This does not concern the value of your owner-occupied home or a holiday home that you occasionally let.

For question 9d

If you discontinued your activities in 2017, you should tick the box at question 9d. At question 9a to question 9c, state the economic value of your assets and liabilities on the end date. If you discontinued part of your activities, you should state the economic value on the date you discontinued part of the activities. You then state the book value for the other portion.

You may have to pay tax and national insurance contributions on the difference between the economic value and the book value of the assets and liabilities. In some cases, you need not pay any tax and national insurance contributions on this difference.

More information about, among other things, including assets in the balance sheet can be found at belastingdienst.nl.

Profits from business activities

Were you living outside the Netherlands in 2017? And were you an entrepreneur or a co-titleholder in a business in the Netherlands? In that case, you received profits from business activities. You were, for example, a co-titleholder if you were a limited partner in a limited partnership. If you met the conditions in 2017 as an entrepreneur, you may use special schemes, such as the entrepreneur's allowance and the investment tax credit.

10 Profits from business activities: exempt profit components

This question includes a number of objective exemptions. These are exemptions for which certain profits or losses are not included in the calculation of the taxable profit. When calculating the taxable profit, you must deduct the objective exemption from the profit.

For question 10a

Exemption for income from forestry activities

The profit from a forestry business is tax-exempt. In this context, 'forest' is a very broad concept. Trees alongside roads or surrounding a farm are also considered as a forestry business. The forestry business may form part of a more comprehensive business. As the profit from a forestry business is exempt, the loss incurred is not deductible either. Did you own a loss-making forestry business? In that case, you may request us not to apply the exemption. You may then deduct the loss. However, you are bound by a number of conditions.

Exemption for income from agricultural activities

The exemption for income from agricultural activities applies to the positive or negative changes in the value of agricultural lands that were not caused by operational management or a change in the intended use. The agricultural business may form part of a more comprehensive business. For example, a business has 2 different activities: agriculture and contract work.

For question 10b

The exemption from debt relief income tax is an exemption for profit that arises if a creditor decides not to collect a debt you had to him. In that case, this results in a profit for you. This profit is exempt under the following conditions:

- The debt could not be collected, for example due to an (impending) insolvency.
- Of the profit resulting from the debt relief, only the part exceeding the offsettable losses from work and home for the years up to 2016 and the loss from work and home for 2017 is exempt. Losses in the years following the year of the debt relief do not decrease the exempt amount.

Example

Aart's business is indebted to Kees for € 25,000. As Aart is definitively unable to repay the amount, Kees decides to waive Aart's debt. This gives Aart an advantage: the debt relief income. For him, this income constitutes profits from business activities. If Aart has no losses from work and home from the past or from this year, the entire amount of the debt relief will be exempt. Suppose Aart has losses amounting to € 11,000. In that case, the debt relief income will first have to be offset against these losses. The remainder of the debt relief income (€ 14,000) will then be exempt.

For question 10c

The reimbursement you received as an entrepreneur for participation in a government mobility project does not form part of the taxable profit.

More information about the exempt profit components and the other conditions can be found at belastingdienst.nl.

11 Profits from business activities: non-deductible or partially non-deductible costs and expenses

Which business expenses may you deduct from your revenue?

You may deduct business expenses from the revenue. The following applies to this:

- You may fully deduct business expenses.
These are costs which - within reasonable limits - are necessary for performing your work, for example professional literature.
- You may not deduct expenses that are not of a business nature.
- You may only deduct the business portion of expenses that are both of a business and a private nature.
- A threshold, standard or restriction on deductibility applies to some expenses.
The relevant expenses can be found in *Expenses with a threshold*.
- Any reimbursements you received for the expenses must be added to your revenues.

Examples of non-deductible expenses are:

- expenses for a working space in the house and its furnishings and fittings, if you did not classify the house as business
The cases in which you may deduct the expenses can be found in *Working space deductible*.
- telephone subscriptions for telephone connections in the living area
- clothing, with the exception of work clothing
- expenses relating to personal care
- withheld payroll tax and national insurance contributions, premiums under the Invalidity Insurance (Self-Employed Persons) Act and income-related healthcare insurance contributions
- a remuneration for the work done by your partner if the amount is lower than € 5,000
Is the remuneration € 5,000 or more? In that case, the whole amount is deductible.
- expenses for musical instruments, sound equipment, tools, computers, audio-visual equipment and suchlike
This applies if these were part of your private assets or if you hired them for private purposes.
- status-related expenses, such as the membership of a service club or the Rotary
- expenses for vessels for representative purposes
- fines imposed by a Dutch criminal court and sums of money in order to prevent criminal prosecution
- penalties and increases imposed for the levy of taxes and contributions
- penalties imposed by the Netherlands Authority for Consumers & Markets (Autoriteit Consument & Markt, ACM)
- foreign penalties

Working space deductible

Did you use a working space in your home? In a very limited number of cases, the (furnishing) costs for the working space are deductible. Visit belastingdienst.nl to see in which cases (furnishing) costs for the working space are deductible.

Examples of partially deductible expenses are:

- moving expenses
You may deduct moving expenses if you moved house for business reasons. You may only deduct the expenses you incurred for moving household effects to another accommodation. In addition, you may deduct a fixed amount of € 7,750.
- costs of accommodation outside the place of residence for a maximum period of 2 years
- costs of private means of transport
You may deduct a fixed amount of € 0.19 per kilometre driven for business purposes. It does not matter which means of transport you used.
- a usage fee for private property (no means of transport) that you used for business purposes
This fee is limited. Your maximum deduction is the amount of the gains from savings and investments which applies to this property. You do not have to take the tax-free allowance into account. For example: for your business, you used a separate garage (not forming part of the owner-occupied home). The value of the garage in box 3 is € 30,000. You used the garage for 3 months. In that case, the deduction is $4\% \text{ of } € 30,000 = € 1,200 \times 3/12 = € 300$.
- a usage fee for privately rented items (no means of transport) that you used for business purposes
For this, you may deduct no more than a proportional part of the rent and any other rental expenses.

Expenses with a threshold

A threshold of € 4,500 applies to some expenses. You may only deduct the amount in excess of the threshold. This threshold applies to the following expenses:

- expenses for food, drinks and stimulants
- expenses for entertainment, such as receptions, festivities and amusement
- expenses for, among other things, congresses, seminars, symposiums, excursions and study trips

The threshold of € 4,500 also applies to travel and subsistence expenses relating to the congresses and suchlike. Furthermore, a maximum amount of € 1,500 is deductible for these travel and subsistence expenses. This maximum does not apply if attending a congress was necessary for your work.

In the tax return, you may also choose to deduct 73.5% of the total of these expenses. In that case, you need not reduce these expenses by € 4,500.

More information about the deduction of mixed expenses can be found at belastingdienst.nl.

12 Profits from business activities: profits from ocean-shipping activities according to the tonnage tax scheme

For question 12a

You can request to use the tonnage tax scheme. This is a system whereby the profit is determined on the basis of a fixed rate for a period of 10 years, or a multiple of 10 years. The request must have been made during the first year in which you had profits from ocean-shipping activities.

More information about profits from ocean-shipping activities and the tonnage tax scheme can be found at belastingdienst.nl.

13 Profits from business activities: investment schemes

For question 13a

There are 3 types of investment credits:

- small projects investment credit
- energy-saving investment credit
- environmental investment credit

Small projects investment credit

You may be eligible for the small projects investment credit if you invested in business assets in 2017. The amount you may deduct from the profits is a percentage of the total amount you invested per business.

Was your business part of a partnership, such as a general partnership or a private partnership? In that case, you calculate the credit differently. You take a percentage of the total investment by the partnership.

Use the *Table of the small projects investment credit for 2017* to determine the amount you must use.

Please note!

If your company had a split financial year, you must, for the investments from 2016, use the table pertaining to the small projects investment credit of 2016. Information about the exact procedure can be found at belastingdienst.nl.

Table of the small projects investment credit for 2017

Investment	Small projects investment credit
no more than €2,300	0%
€2,301 to €56,192	28% of the investment amount
€56,193 to €104,059	€15,734
€104,060 to €312,176	€15,734 minus 7.56% of the part of the investment amount exceeding €104,059
€312,177 and more	0%

Table of the small projects investment credit for 2016

Investment	Small projects investment credit
no more than €2,300	0%
€2,301 to €56,024	28% of the investment amount
€56,025 to €103,748	€15,687
€103,749 to €311,242	€15,687 minus 7.56% of the part of the investment amount exceeding €103,748
€311,243 and more	0%

Energy-saving investment credit

You may opt for the energy-saving investment credit if, in 2017, you invested more than €2,500 in new business assets that are recognised by the Ministry of Finance and the Ministry of Economic Affairs as energy-saving investments. The energy-saving investment credit is 58% of a maximum of €120,000,000.

The minimum investment amount is €2,500 per business asset. Do you opt for the energy-saving investment credit? In that case, you are not entitled to the environmental investment credit for the same business assets.

Please note!

A reporting procedure applies to the energy-saving investment credit. You must file a digital report through the e-desk of the Netherlands Enterprise Agency (Rijksdienst voor Ondernemend Nederland, RVO.nl). Visit rvo.nl for more information.

More information about the energy-saving investment credit and the procedure can be found in the brochure *Energijlijst*. You can download this brochure from rvo.nl.

Environmental investment credit

You may opt for the environmental investment credit if, in 2017, you invested more than €2,500 in new business assets that are recognised by the Ministry of Infrastructure and the Environment and the Ministry of Finance as environmental investments. There are 3 categories, to which different percentages apply. Do you opt for the energy-saving investment credit? In that case, you are not entitled to the environmental investment credit for the same business assets.

Please note!

If you want to make use of the environmental investment credit, you must report your investments to the Netherlands Enterprise Agency (Rijksdienst voor Ondernemend Nederland, RVO.nl).

More information about the environmental investment credit and about the procedure can be found in the brochure *Milieulijst*. You can download this from rvo.nl.

For question 13b

The Research & Development Allowance (RDA) was cancelled on 1 January 2016. The costs and expenses for research and development work falling under the RDA have, since 1 January 2016, been included in the research and development payroll tax reduction.

If you submitted an application to the Ministry of Economic Affairs in 2015 or earlier and you received an RDA decision in 2017, you are entitled to this allowance in 2017. In that case, fill in the amount of the RDA decision for 2017 at question 13b.

Please note!

If you received an amended RDA decision in 2017, you must take account of the amount of this amended decision at question 13b.

More information about the Research & Development Allowance can be found on the website of the Netherlands Enterprise Agency (Rijksdienst voor Ondernemend Nederland, rvo.nl).

For question 13c

In 2017, did you dispose of (for example sold or donated) business assets to which you applied an investment credit in previous years? In that case, you may have to repay part of this credit. This is done by means of the capital disposal charge.

-
- You are obliged to repay part of the credit if you meet the following 2 conditions:
 - You sold or donated the business assets within 5 years after the beginning of the calendar year in which you made the investment.
 - The joint value of these business assets exceeded €2,300.

The amount of the capital disposal charge depends on the amount for which you disposed of the business asset. However, the addition never exceeds the amount of a previous credit. The percentage you need to add should be the same percentage you used for the previous investment credit.

More information about the capital disposal charge can be found at belastingdienst.nl.

14 Profits from business activities: changes in allowable reserves

Tax reserves are part of the assets for wealth tax purposes. In order to determine the taxable profit, attention is paid to the additions and decreases (withdrawals). For these have not yet been included in the balance of the calculation of taxable profits.

15 Profits from business activities: balance of the calculation of taxable profits

At this question, you calculate your taxable profits from business activities.

Business assets in case of a partnership

In 2017, were you part of a partnership, for example a general partnership, private partnership or other partnership? And did you only draw up a profit and loss account and a balance sheet at the level of the partnership to account for the income from this partnership? In that case, enter your own share in the business assets at question 15a (the end of the financial year) and question 15d (the start of the financial year).

Were you part of a partnership, for example a general partnership, private partnership or other partnership? And did you only draw up a profit and loss account and a balance sheet at the level of the partnership to account for the income from this partnership? And, in addition, do you have any non-company assets or do you have your own business? In that case, enter the following at question 15a (the end of the financial year) and at question 15d (the start of the financial year):

- your own share in the business assets
- your non-company assets
- the business assets of your own business

16 Profits from business activities: co-titleholder in a business

You also state your revenue as profits from business activities in the following situations:

- You were a co-titleholder in a business.
- You granted a loan to a business and the loan was subordinated to other creditors. Or the compensation for this loan strongly depended on the profits from the business activities.

Please note!

In these situations, you are not entitled to entrepreneur facilities, such as the entrepreneur's allowance.

Co-titleholder

You were a co-titleholder in a business if you were, for example, a limited partner in a limited partnership.

Lender

Did you lend money to an entrepreneur and did this loan in fact function as the net assets of the business? Or did the compensation for the loan strongly depend on the profits from the business activities? In that case, you state the revenue as profits from business activities.

More information about co-entitlement can be found at belastingdienst.nl.

18 Profits from business activities: entrepreneur's allowance

You are entitled to the entrepreneur's allowance if, in 2017, you were an entrepreneur and had profits from business activities.

The entrepreneur's allowance is a deductible item for your profit and consists of:

- self-employed deduction
- allowance for research and development work
- co-working partner's relief
- relief for new businesses in case of occupational disability
- business discontinuation relief

Were you a co-titleholder? In that case, you are not entitled to the entrepreneur's allowance.

Hours criterion

Among other things, the (reduced) hours criterion applies to certain types of the entrepreneur's allowance. Moreover, each type of entrepreneur's allowance has additional conditions. These conditions are mentioned under the entrepreneur's allowance in question.

Did you meet the hours criterion? In that case, you may be entitled to the self-employed deduction, the allowance for research and development work and the co-working partner's relief. Did you meet the reduced hours criterion? In that case, you may be entitled to the relief for new businesses in case of occupational disability.

Conditions for the hours criterion

You met the hours criterion if you met the following 2 conditions:

- As an entrepreneur, you spent at least 1,225 hours in 2017 on actually running your business(es). Did you interrupt your work as an entrepreneur because of your pregnancy? In that case, the hours you did not work during a total of 16 weeks still count as hours worked.
- You spent more than 50% of your working time on your business(es). Were you not an entrepreneur during 1 of the years between 2012 and 2016? In that case, you do not have to meet this 50% condition.

Hours not included

As an entrepreneur, were you part of a partnership (private or general partnership) with housemates, or with blood relatives or relatives by marriage in the direct line or their housemates (the so-called associated persons)? In that case, the hours do not count towards the hours criterion if:

- your activities for the partnership were mainly of a supportive nature and it is unusual that a partnership is concluded for these activities
- the partnership is connected with a company from which the associated persons earned profits as entrepreneurs, but not you yourself (the so-called subpartnership)

Conditions for the reduced hours criterion

As an entrepreneur, did you spend at least 800 hours in 2017 on actually running your business(es)? In that case, you meet the reduced hours condition. Did you interrupt your work as an entrepreneur because of your pregnancy? In that case, the hours you did not work during a total of 16 weeks still count as hours worked.

More information about the hours criterion and reduced hours criterion can be found at belastingdienst.nl.

For question 18a

You are entitled to the self-employed deduction if, in 2017, you met all of the following conditions:

- You were an entrepreneur for income tax purposes.
- You met the hours criterion (see *Conditions for the hours criterion*).

In 2017, the self-employed deduction is a fixed amount of € 7,280 for entrepreneurs who have not yet reached state pension age at the beginning of the calendar year. An amount of € 3,640 applies to entrepreneurs who reached state pension age at the beginning of the calendar year.

The self-employed deduction which you may deduct from the profit may not exceed the profit before the entrepreneur's allowance. You may only offset the self-employed deduction against the profits and not against other income in box 1 (such as wage or an early retirement benefit).

Please note!

This scheme does not apply if you are entitled to the relief for new businesses.

You are not entitled to the self-employed deduction with respect to the profits you generated as a co-titleholder.

For question 18b

As a starting entrepreneur, you are entitled to the relief for new businesses (an increase of the self-employed deduction) if you met the following conditions:

- You were entitled to the self-employed deduction in 2017.
- You did not run your own business for at least 1 year during the years between 2012 and 2016.
- You did not use the self-employed deduction more than twice during the years between 2012 and 2016.

The relief for new businesses is € 2,123 (or € 1,062 if you were of state pension age at the start of the calendar year).

For question 18c

The self-employed deduction is no more than the amount of the profit, except if you qualify for the relief for new businesses.

For question 18d

The self-employed deduction which you can deduct from the profit may not exceed the profit before the entrepreneur's allowance. The part of the self-employed deduction which you could not deduct from the profit for 2016 may be deducted from the profit in 2017. In that case, the profit must be more than the self-employed deduction for 2017.

This scheme does not apply if you are entitled to the relief for new businesses.

For question 18f

You are entitled to the allowance for research and development work if you met all of the following conditions in 2017:

- You were an entrepreneur.
- You met the hours criterion (see *Conditions for the hours criterion*).
- You have an S&O statement from RVO.nl which states that your activities fall under research and development work. This statement also specifies the amount you may deduct for this purpose.
- You spent at least 500 hours on recognised research and development work.

You are not entitled to the allowance for research and development work with respect to the profit which you generated as a co-titleholder.

The allowance for research and development work is € 12,522.

You may increase the allowance for research and development work by € 6,264 if you met all of the following conditions:

- You were an entrepreneur in 2017.
- You did not run your own business for at least 1 year during the period between 2012 and 2016.
- You did not use the allowance for research and development work more than twice during the years between 2012 and 2016.

More information about research and development work can be obtained via rvo.nl.

For question 18g

You are entitled to the co-working partner's relief if, in 2017, you met all of the following conditions:

- You were an entrepreneur.
- You met the hours criterion (see *Conditions for the hours criterion*).
- Your tax partner worked 525 hours or more for your business without a remuneration, or the remuneration was less than € 5,000.

You are not entitled to the co-working partner's relief with respect to the profit which you generated as a co-titleholder.

The number of hours assisted should be made plausible. The amount of the co-working partner's relief is not income for your tax partner. Your tax partner does not have to pay tax on this.

Use the *Table for the co-working partner's relief* to determine the amount you may deduct as co-working partner's relief.

This does not include the profits made:

- in case of a compulsory purchase
- in case of (partially) discontinuing the business
- from the transfer of assets abroad

Table for the co-working partner's relief

Number of hours assisted		Relief
from	to	
525	875	1.25% of the profit
875	1,225	2% of the profit
1,225	1,750	3% of the profit
1,750	-	4% of the profit

For question 18h

You are entitled to the relief for new businesses in case of occupational disability if, in 2017, you met all of the following conditions:

- You did not yet reach state pension age at the start of the calendar year.
- You were an entrepreneur.
- You were not an entrepreneur during 1 of the years between 2012 and 2016.
- You were entitled to an occupational disability benefit (see *Occupational disability benefit*).
- You did not meet the hours criterion (see *Conditions for the hours criterion*), but you did meet the reduced hours criterion (see *Conditions for the reduced hours criterion*).
- There was no so-called untaxed return from a private limited company in 2017 or in 1 of the years between 2012 and 2016.

You are not entitled to the relief for new businesses in case of occupational disability with respect to the profit which you generated as a co-titleholder.

The relief for new businesses in case of occupational disability is:

- € 12,000 if you did not use this relief between 2012 and 2016
- € 8,000 if you used this relief in 1 of the years between 2012 and 2016
- € 4,000 if you used this relief in 2 of the years between 2012 and 2016
- € 0 if you used this relief 3 times between 2012 and 2016

The relief for new businesses in case of occupational disability is no more than the profit made.

Occupational disability benefit

An occupational disability benefit is a:

- a. benefit under the Work and Income (Capacity for Work) Act (WIA)
- b. benefit under the Invalidity Insurance Act (WAO)
- c. benefit under the Invalidity Insurance (Self-Employed Persons) Act (Waz)
- d. benefit under the Work and Employment Support (Young Disabled Persons) Act (Wajong)
- e. benefit under a foreign statutory regulation similar to 1 of the regulations mentioned under a, b, c and d
- f. occupational disability benefit under a designated regulation
- g. regular payment or provision under a disability or accident insurance policy

For question 18i

If you discontinued your entire business in 2017, for example because you sold the business, you must pay tax on the discontinuation profit. In that case, you may deduct the business discontinuation relief from the discontinuation profit. The relief is equal to the discontinuation profit, but is no more than € 3,630.

You are not entitled to the business discontinuation relief with respect to the profit which you generated as a co-titleholder.

Have you used the business discontinuation relief ('exemption for business discontinuation' prior to 2001) before? In that case, the business discontinuation relief will be reduced in 2017.

More information about the business discontinuation relief can be found at belastingdienst.nl.

19 Taxable profits from business activities

For question 19a

The SME profit exemption is a deductible item for your profit. You are entitled to this exemption if you were an entrepreneur in 2017. You do not have to meet the hours criterion.

Please note!

You are not entitled to the SME profit exemption with respect to the profit which you generated as a co-titleholder.

The SME profit exemption amounts to 14% of the joint profit from 1 or more businesses. In order to determine the SME profit exemption, you first need to deduct the entrepreneur's allowance from this profit. If your business suffers a loss, the SME profit exemption will reduce the loss.

More information about the SME profit exemption can be found at belastingdienst.nl.

20 Regular payments and related lump sum payments

Here, you must state regular payments and related lump sum payments from the Netherlands from which no payroll tax was withheld.

You may deduct the expenses which you incurred in order to obtain or retain the payments and related lump sum payments.

Please note!

Was payroll tax withheld from this regular payment (or related lump sum payment)? In that case, enter this income at question 5.

What needs to be stated?

You must state, for example, the following regular payments:

- regular government grants for your owner-occupied home, for example a contribution for a subsidised owner-occupied home
 - other regular payments and provisions or related lump sum payments, for example student grants (not under the Student Finance Act (WSF) or the Higher Education and Research Act (WHW): more information about this can be found under *What not to state?*) and annuity payments
- Provisions are payments in a form other than money, therefore payments in kind.

For question 20a

The following government grants are regular government grants from the Netherlands for your owner-occupied home:

- annual contributions for subsidised owner-occupied housing
- municipal housing subsidies

Were you the only owner?

Were you the sole owner of the house on the first day of residence? In that case, state the full grant you received from the government.

Were you the owner together with someone else?

Were you the owner of the house together with someone else on the first day of residence? For example, because you were married in community of property or you bought the house together with a housemate? In that case, the following applies:

- If you were living in the house with the co-owner in 2017, you state a proportional part of the government grant.
Did you, for example, own half? In that case, you state half of the government grant. This also applies if the grant was paid in your name only.
- If, in 2017, the co-owner did not live or no longer lived in the premises, you state the full grant.

For question 20b

Here, you enter the regular payments from the Netherlands from which no payroll tax was withheld, for example payments under a private occupational disability insurance policy which you received because of disability, illness or an accident.

The following regular payments and provisions need to be stated:

- regular student grants (not under the Student Finance Act (WSF) or the Higher Education and Research Act (WHW): more information about this can be found under *What not to state?*)
- annuity payments from which no payroll tax was withheld
- payments under annuity insurance policies which you took out with a foreign insurance company
- compensations for discontinuation of farming which you received from the Agricultural Development and Rationalisation Fund
- regular payments as a result of discontinuing your business
- regular payments instead of income (from work) that you missed out on or would miss out on
- regular payments as a result discontinuing or refraining from work or services
- regular payments under a right of entitlement that you used to reduce your old-age reserve
- regular payments which you voluntarily received from a legal person (for example a regular student grant from a family trust)
- regular payments as a compensation for missing out on income or as a contribution to a person's maintenance
- lump sum payments of the aforesaid regular payments and annuities

As regards annuities and related lump sum payments, any premiums you did not deduct may be taken into account within certain limits. You can find more information about this at question 5a.

Please note!

Did you take out an annuity after 15 October 1990? And did you still pay premiums for this after 1991? If you redeemed this annuity in 2017, you state the lump sum annuity payment at question 23.

What do you enter at another question?

You do not enter the following regular payments at this question:

- sickness benefits
You state these benefits at question 4a.
- WAO and WIA benefits
You state these benefits at question 5a.
- benefits under the Invalidity Insurance (Self-Employed Persons) Act (Wet arbeidsongeschiktheidsverzekering zelfstandigen or Waz)
You state these benefits at question 5a.
- regular payments from which payroll tax was withheld
You state these payments at question 5a.

What not to state?

You need not state, for example, the following (regular) payments and benefits:

- rent benefit, healthcare benefit, childcare benefit and child-related budget
- benefits from the municipality for childcare if you were a single parent
- student finance under the Student Finance Act (*Wet studiefinanciering*, WSF) or the Higher Education and Research Act (*Wet op het hoger onderwijs en wetenschappelijk onderzoek*, WHW)
Please note! You must, however, state provisions for additional support.
- allowances under the Fees and Educational Expenses (Allowances) Act (*Wet tegemoetkoming onderwijsbijdrage en schoolkosten*, WTOS)
- student loans
- one-off student grants
- payments and provisions from the UWV aimed at improving or retaining your position in the labour market
See *Payments and provisions from the UWV* under question 4.
- child benefit

- maternity benefits from an insurance company
Please note! You must, however, state maternity benefits you received from a body governed by public law, such as the UWV. You enter these benefits at question 4a.
- exempt public-law payments
You need not state these payments and provisions.
- net annuity instalments
Net annuities are not annuities for which amounts paid can be deducted in box 1. Net annuities are exempt products which you can accrue in box 3 if your income exceeds approximately € 100,000.

For question 20d

You may deduct the expenses you incurred in order to obtain or retain taxable regular payments and provisions.

It concerns, for example:

- lawyer's fees
- telephone expenses
- postal charges
- travel expenses
- collection charges

Non-deductible expenses

You may not deduct the following expenses:

- premiums you paid for the payment
These may be deductible as expenses for income provisions at question 33.
- study costs
You may perhaps deduct these costs as study costs and other educational expenses at question 40.

More information about regular payments (in money or in kind) can be found at belastingdienst.nl.

21 Other income

By other income from the Netherlands we mean:

- interest, rent or ground rent for a period before 1 January 2001 which you or your minor children only received in 2017

For question 21a

Interest, rent or ground rent

In 2017, did you or your minor children receive interest, rent or ground rent for a period before 1 January 2001? State this income in your tax return for 2017. You may not deduct expenses you incurred for this income.

Please note!

Only state the part of the income from the period before 1 January 2001.

Example

On 1 February 2017, you received interest amounting to € 20,400 for the period between 1 February 2000 and 1 February 2017. Out of the 204 months, 11 months relate to the period before 2001. State the following: $11/204 \times € 20,400 = € 1,100$.

22 Negative personal allowance

In 2017, did you or your tax partner receive a refund or a reimbursement of amounts that you deducted prior to 2017? In that case, you must rectify this deduction in your tax return for 2017.

It concerns refunds and reimbursements received for:

- spousal maintenance and other maintenance obligations
- maintenance expenses of a (nationally) listed building or a future subsidy (subsidie op termijn) which is offset against a loan from the National Restoration Fund
- a waived loan to a starting business which we classified as an 'Agaath' loan or as venture capital
- medical expenses and other extraordinary expenses which you deducted from 2001 to 2008
- specific medical expenses you deducted from 2009 to 2016
- study costs and other educational expenses which you have deducted since 2001
- a donation that was made subject to a resolutive condition and has been dissolved or revoked. You deducted the donation in a previous tax return.

For question 22a

Does the refund received exceed the amount that you deducted previously? In that case, you now only have to state the amount deducted previously.

Tax partner

Did your tax partner deduct the amount prior to 2017? In that case, your tax partner must state the refund or reimbursement received.

Are you no longer tax partners in 2017? In that case, the person who received the reimbursement will state this.

23 Lump sum annuity payments that were not subject to payroll tax and other negative expenses for income provisions

Did your annuity insurance, annuity account, annuity investment account or a certain compulsory occupational pension scheme no longer meet the tax conditions? In that case, you must state an amount. This applies, for example, in case of a donation, sale or pledge of an annuity. See *Your annuity no longer meets the conditions* for other situations in which you no longer meet the tax conditions either.

Please note!

You must state negative expenses for annuity policies which you took out after 15 October 1990 and for which you still paid premiums after 1991.

For question 23a

At this question, you only enter the lump sum payments from which no payroll tax was withheld. You enter lump sum payments from which payroll tax was withheld at question 5.

Annuity was not converted in time or annuity did not become payable in time

Was the annuity commencement date reached? In that case, you had to convert the annuity or have it become payable in time. This is subject to a certain period of time. Was the annuity not converted in time or did the annuity not become payable in time? In that case, the value of the annuity must be stated in the tax return.

More information about not converting annuities in time or about annuities not becoming payable in time can be found at belastingdienst.nl.

Annuity did not become payable in time after death

If, after a death, a surviving dependants' annuity must become payable, you had to have the annuity become payable in time. This is subject to a certain period of time. Did the surviving dependants' annuity not become payable in time? In that case, (your share in) the value of the annuity must be stated in the tax return.

More information about annuities not becoming payable in time after a death can be found at belastingdienst.nl.

Your annuity no longer meets the conditions

In the following examples, the conditions are no longer met:

- You donated, sold or pledged the annuity to somebody.
This also applies to the annuity account or annuity investment account. 'Pledged' means that you took out a loan with the account as security.
- You changed the conditions of the annuity or occupational pension scheme in such a way that they no longer met the statutory conditions.
This also applies to the annuity account or annuity investment account.
- You are no longer the account holder of the annuity account or the owner of the annuity investment account.
- You unblocked the annuity account or annuity investment account.

What amount do you need to state?

You have an annuity or occupational pension scheme

You enter the value of the annuity insurance or occupational pension scheme at the time when it no longer met the tax conditions. With regard to annuity insurances of which the payments have not yet started, you enter at least the total amount of all premiums you paid for the annuity. However, this minimum total amount does not apply if the annuity did not become payable in time. In that case, you fill in the value of the annuity.

You have an annuity account or annuity investment account

You enter the balance of the account or the value of the investment at the time when it no longer met the tax conditions.

With regard to an annuity account or an annuity investment account of which the payments have not yet started, you fill in at least the total amount of the deposits you made earlier. However, this minimum total amount does not apply if the annuity did not become payable in time. In that case, you fill in the value of the annuity.

What amounts may you deduct?

Did you receive a lump sum payment or was the annuity not converted or did it not become payable in time? In that case, all amounts which were paid until 2009 for the annuity or the occupational pension scheme and which you did not deduct may be deducted from the amount you have to state.

From amounts you have paid since 2010, you may deduct no more than € 2,269 per year in premiums which you did not deduct. This amount applies to all annuity insurance policies and banking annuities combined. If the annuity insurance policy was taken out before 14 September 1999, the maximum amount of € 2,269 applies for each annuity insurance policy.

The premiums for this annuity insurance policy may not have been increased after 13 September 1999, unless this took place under an option clause.

Please note!

Only in the following 2 situations may you take account of non-deducted premiums and suchlike:

- in case of lump sum payments
- if the annuity is not converted or does not become payable in time

In other cases in which the annuity no longer meets the conditions for deduction, you may not take any non-deducted premiums and suchlike into account when stating the amount.

If we ask for it, you must be able to demonstrate that you did not deduct or only deducted part of the premiums paid. We can help you with the years as from 2004, because we have your tax return data for those years. For the premiums paid which you did not deduct or only deducted partially in the tax returns for 2003 and earlier, you must, at our request, be able to demonstrate that you did not deduct or only deducted part of them. This is possible, for example, on the basis of a copy of your tax return and your assessment for the relevant year.

Example

During the years between 2009 and 2016, you paid premiums amounting to € 1,200 per year for an annuity insurance policy (€ 12,000 in total). Of these premiums, you did not deduct € 500 per year (€ 5,000 in total). In 2016, the annuity commencement date was reached. The annuity payments did not become payable by 31 December 2017 and you were not granted an extension of the period. The value of your annuity is € 11,000. At our request, you are able to demonstrate that you did not deduct € 5,000 of the premiums paid. In the tax return for 2017, you enter an amount of € 6,000 (€ 11,000 – € 5,000).

For question 23b

Enter the total of the premiums which were refunded to you in 2017 and which you deducted previously for:

- an annuity insurance policy
It only concerns refunded premiums if you cancelled the annuity within 30 days after concluding the contract. After this period has expired, an annuity is considered to be surrendered. What this means for you in that situation can be found in *The annuity no longer meets the conditions*.
- private insurance for regular payments in case of disability, illness or an accident

No revisionary interest needs to be paid on refunded premiums. See also below.

Revisionary interest

You do not only pay income tax and national insurance contributions, but perhaps also revisionary interest, on negative expenses for income provisions. You pay this interest because (in retrospect) you paid too little tax. Revisionary interest compensates for this. Fill in question 57 *Revisionary interest* for this purpose. The explanatory notes to this question contain more information about how much revisionary interest you must pay and when. The amount of the revisionary interest is stated separately stated in your assessment.

More information about negative expenses for income provisions can be found at belastingdienst.nl.

24 Substantial interest in a Netherlands-based company

Did you, possibly together with your tax partner, have a substantial interest in a Netherlands-based company or cooperative in 2017? In that case, you may have to pay tax on the financial gains that resulted from this.

There are 2 types of gains you can have:

- regular gains, such as dividend
- capital gains, such as profits from the sale of shares

What is a substantial interest?

You had a substantial interest if, in 2017, you, possibly together with your tax partner, directly or indirectly owned at least 5% of:

- the shares (also per class) in a Netherlands-based company
- the profit-sharing certificates of a Netherlands-based company
- the right of usufruct in respect of the shares (also per class) in a Netherlands-based company
- the right of usufruct in respect of the profit-sharing certificates of a Netherlands-based company
- the voting rights in a cooperative or association organised on a cooperative basis

You also had a substantial interest if, in 2017, you, possibly together with your tax partner, owned options to acquire at least 5% of the shares (also per class) in a Netherlands-based company.

A certificate of participation in a so-called 'open-end mutual fund' is also considered to be a share in a company. In that case, it concerns funds that allow participants to receive benefits by using money, for example by investing at their joint expense. These investment funds have negotiable certificates of participation.

More information about substantial interests can be found at belastingdienst.nl. Here, the following subjects are discussed, among other things:

- if you had family members with a substantial interest in the same company or cooperative
- if you no longer met the 5% requirement
- if you were subject to the 30% evidence rule

A tax partner throughout 2017

Did you have a tax partner throughout 2017? In that case, calculate your joint gains from a substantial interest and your joint deductible expenses. The difference between the total joint gains and the total joint expenses is your income from a substantial interest. You may apportion the income from a substantial interest as you wish, as long as the total is 100%.

No tax partner

Did you not have a tax partner in 2017? In that case, state your own gains and deductible expenses.

A tax partner for part of 2017

Did you have a tax partner during part of 2017? And do you not opt to be tax partners for the whole of 2017? In that case, only state your own gains and deductible expenses. Do you opt to be tax partners for the whole of 2017? In that case, read *A tax partner throughout 2017*.

For question 24a

State whether it concerns shares, options, profit-sharing certificates, membership rights or other entitlements, such as a right of usufruct. If you had shares, also state the class of shares.

Options

It should concern options to acquire at least 5% of the shares. State the number of shares to which the options relate.

For question 24b

Regular gains from a substantial interest are, for example:

- dividends and other profit distributions

You also state the regular gains of:

- the person who was your tax partner throughout 2017
- your minor children
- your tax partner's minor children

If the child became of age in 2017, you state the child's gains until he became of age.

It concerns the gross income. This is the income without deduction of costs or any (dividend) tax withheld.

No regular gain

Did you have interest on claims against a company in which you had a substantial interest? In that case, this is no regular gain. You state this interest as revenues from providing assets at question 8.

For question 24c

You may deduct expenses you incurred for regular gains. This may be the following expenses:

- interest on and costs for loans in order to buy shares, options or profit-sharing certificates of the substantial interest
- bank charges for administering shares

What may not be deducted?

- pre-paid interest and costs for the period after 31 December 2017 if the period of the debt ends after 30 June 2017
You may deduct this interest in the year to which the interest relates.
- interest and costs of overdistribution debts on the division of an estate according to the division of the parental estate or on a statutory division
Overdistribution debts arise if you received more money from an inheritance than you were entitled to.
- dividend tax withheld
You state Dutch dividend tax at question 53a.

For question 24e

In 2017, did you sell shares, options, profit-sharing certificates or membership rights that were part of a substantial interest? In that case, you have capital gains. The gain is the transfer price minus the acquisition price.

You have capital gains not only in case of a sale and suchlike. This is also the case if you donated shares.

Moreover, we have considered certain situations to be a disposal. See *Fictitious disposal*.

You also state the capital gains of:

- the person who was your tax partner throughout 2017
- your minor children
- your tax partner's minor children

If the child became of age in 2017, you state the child's gains until he became of age.

Transfer price

The transfer price is the sale amount you received. It concerns the net amount, in other words the transfer price minus any selling costs.

Non-arm's length transfer

In case of a non-arm's length fictitious disposal, donation, swap or sale, the economic value will usually be the transfer price.

Fictitious disposal

In certain situations, we treat your shares, options, profit-sharing certificates or membership rights as if you sold them. We call this fictitious disposal.

In the following situations, there is a fictitious disposal:

- The company in which you had a substantial interest was given the status of tax-exempt investment institution. There was also a fictitious disposal if the company's capital was transferred to a foreign investment body.
- You were no longer registered at the same address as your (former) spouse and you or your (former) spouse filed a divorce petition. As a result, you no longer had a substantial interest.
- You emigrated.
- You placed your shares with your company.

- Due to a sale, or because the shares of your partner are no longer included, you owned less than 5% of the shares.
- You received a liquidation payment.
- You granted a purchase option on your shares, profit-sharing certificates or membership rights.

A substantial interest, share or profit-sharing certificate forming part of separated private assets (afgezonderd particulier vermogen, APV) is not or no longer allocated to you if that substantial interest, share or profit-sharing certificate was part of the capital of a business of the APV and the profits made by this business were subject to tax on profits. So the APV had to conduct a real and active business.

Please note! If the fictitious disposal took place mostly for tax reasons, you may only offset the loss on disposal:

- if the APV disposed of the shares or profit-sharing certificates to a third party, or
- upon the death of the former substantial interest holder
- after 10 years

In a number of cases, you may transfer the profit on the disposal (the capital gain) to a later point in time.

Please note!

In order to transfer the profit on the disposal, however, you usually have to submit a request to your tax office.

More information about fictitious disposal and transferring capital gains can be found at belastingdienst.nl.

For question 24f

The acquisition price is the purchase amount or the economic value when you acquired your shares, options, profit-sharing certificates or membership rights. You may include notarial charges in the acquisition price.

Special situations regarding the acquisition price are:

- inheriting
- donating
- substantial interest created in 2017
- non-arm's length acquisition

More information about special situations for the acquisition price can be found at belastingdienst.nl.

For question 24h

If your income from a substantial interest was negative, it will constitute an offsettable loss from a substantial interest. We offset this loss against positive income from a substantial interest for the previous year and possibly against positive income from a substantial interest in the coming 9 years.

Please note!

If you had a tax partner throughout 2017, you may only offset the loss that you allocate to yourself in your tax return.

More information about offsetting a loss from a substantial interest can be found at belastingdienst.nl.

For question 24j

If you have a substantial interest and emigrate, this will have consequences for taxation. We consider an emigration of a substantial interest holder to be a fictitious disposal of the substantial interest. You must pay tax on the gains from this fictitious disposal.

More information about fictitious disposal of a substantial interest can be found at belastingdienst.nl.

For question 24k

If a request was made for a transfer of the acquisition price upon death or donation or if you will be doing so, you should tick the box at question 24k.

Please note!

If no request has been made yet, you must file the request with your tax office.

For question 24l

Did you state at question 24k that a request was made to transfer the acquisition price? And does it concern invested equity capital? In that case, tick the box at question 24l.

More information about a transfer of the acquisition price can be found at belastingdienst.nl.

25 Dutch income not taxed in the Netherlands, or taxed at a reduced rate

You only stated your Dutch income and assets at questions 4 to 24. It could be that we are not allowed to levy tax on one or more Dutch income components (or at a reduced rate). This is the case if the tax treaty between the Netherlands and your country of residence states that the relevant income component may only be taxed in your country of residence. It could also be that the treaty provides that tax may only be levied in the Netherlands on certain Dutch income at a reduced rate.

The *List of country codes* on page 9 lists most countries with which the Netherlands has a tax treaty.

Calculating the exemption

If you did not live in the Netherlands, you only state your Dutch income in the Netherlands. It could be that you also need to pay tax on this income in a different country. In order to prevent you from having to pay tax in both countries, you are entitled to a tax exemption in the Netherlands.

We will determine the relief on the basis of your tax return. The basis for the calculation is that the income not taxable in the Netherlands is deducted from your total income. The double tax exemption is calculated before deduction of the tax credits.

Example

You were living in Spain and your taxable income from work and home (box 1) was € 25,000. Your income consisted of a Dutch government employee pension amounting to € 15,000 and a Dutch old-age pension amounting to € 10,000. You state both incomes in your income tax return. The taxing rights on the old-age pension are Spanish and you request an exemption of € 10,000 for the prevention of double tax. Dutch income tax is only calculated on the government employee pension of € 15,000.

More information about exemptions and reliefs under a tax treaty can be found at belastingdienst.nl.

For question 25a

State the income in box 1 for which you are requesting a tax exemption. This may be income you entered in:

- question 4 to question 8
Here, you also fill in the lump sum payments of old-regime annuities which you entered at question 5a. These lump sum payments are not taxed in the Netherlands.
- question 19
- question 20 to question 23
- question 33
- question 35

Please note!

Place a minus sign before the amount if the amount is negative.

For question 25b

State the income in box 2 which you entered previously in this tax return at question 24, for which you are requesting a tax exemption.

For question 25c

Have you stated any income to which a reduced rate applies because of:

- the Tax Regulations for the Kingdom (residents of the former Netherlands Antilles and Aruba), or
- the tax treaty which the Netherlands concluded with your country of residence

In that case, describe this income, and state the applicable reduced tax rate, the country code and the amount of the income to which this reduced tax rate applies. If, for example, you received interest or dividend from a substantial interest (box 2), you are often entitled to a reduced rate of 10% or 15%. The country codes can be found in the *List of country codes* on page 9.

26 Assets

Did you, your tax partner, your own or your tax partner's minor children have certain assets in the Netherlands on 1 January 2017? In that case, you must state their value in box 3.

What to state?

You must state the following assets in box 3:

- immovable property (and any rights thereto) in the Netherlands, for example a second home or a holiday home
- rights to profits in the Netherlands

Reference date 1 January 2017

State the value of the assets on reference date 1 January 2017.

You need to take the economic value. Normally, the economic value is equal to the sale value. However, it is sometimes difficult to determine the sale value of (part of) your assets, for example because there is no 'market' for these assets. In that case, you have to make an estimate of the value. It concerns the value on 1 January 2017.

Recalculating the value of the assets on the reference date

In some situations, you must recalculate the value of the assets on the reference date. See the examples below.

Example 1

You lived in Germany and bought a holiday home in the Netherlands on 1 May 2017. The value of the holiday home on reference date 1 January 2017 is nil.

Example 2

You lived in Germany and owned a holiday home in the Netherlands on 1 January 2017. You sold this holiday home on 15 October 2017. The value of the holiday home you need to state on reference date 1 January 2017 is:

$$€ 120,000 \times 9/12 = € 90,000.$$

Example 3

You lived in Germany and, on 1 January 2017, you had 2 holiday homes in the Netherlands (one of € 150,000; one of € 250,000). On 15 October 2017, you sold the more expensive holiday home.

The value of the holiday homes you need to state on reference date 1 January 2017 is:

$$\text{– house 1 } € 150,000 \times 12/12 = € 150,000$$

$$\text{– house 2 } € 250,000 \times 9/12 = € 187,500$$

$$\text{Total value of holiday homes } € 337,500$$

Whose assets are you stating?

A tax partner throughout 2017

Did you have a tax partner throughout 2017? In that case, you state the total value of your, your tax partner's, your children's or your tax partner's children's assets on 1 January 2017. It concerns children over whom you or your tax partner exercised parental authority and who were under age (younger than 18 years old).

No tax partner

Did you not have a tax partner throughout 2017? In that case, state the total value of your and your children's assets on 1 January 2017. It concerns children over whom you exercised parental authority and who were under age (younger than 18 years old).

A tax partner for part of 2017

Did you have a tax partner during part of 2017? And do you not opt to be tax partners for the whole of 2017? In that case, state the total value of the assets on 1 January 2017 of you and your children over whom you had parental authority and who were under age (younger than 18 years). Do you opt to be tax partners for the whole of 2017? In that case, read *A tax partner throughout 2017*.

Parental authority

Parental authority is a parent's duty and right to bring up and care for his minor child. Parents who were married before the birth or adoption of their child will automatically be granted parental authority over their child. Moreover, the father will become the legal father. You will also automatically be granted parental authority over the children that are born or adopted if you have a registered partnership.

Parental authority without a marriage and registered partnership

Acknowledgement of a child will not yet make a father the legal representative of the child. For this purpose, he must first apply for parental authority.

Parental authority means that the father is also allowed to make decisions on your child's care and upbringing. You will also be allowed to manage your child's assets and to perform juridical acts in the name of your son or daughter. Examples are placing a signature or conducting legal proceedings.

Were you not automatically granted parental authority? In order to be granted parental authority over a child, you must first submit an application to the district court.

Assets of minor children

State the total value of your children's assets on 1 January 2017. It concerns children who were under age (younger than 18 years of age).

Are you divorced in 2017 and are you no longer each other's tax partner throughout the year? In that case, state half of your children's assets. The other parent states half of these children's assets in his own tax return.

Did you have parental authority over a child together with someone other than your tax partner? In that case, enter half of the value of this child's assets.

Transferring assets and liabilities from and to box 3

Did you temporarily transfer assets or liabilities from box 3 to box 1 or box 2? And then back to box 3 again? In that case, you must state the actual income in box 1 or box 2. You must also include your assets and liabilities in your gains from savings and investments (in box 3) if the transfer:

- lasted no longer than 3 consecutive months and 1 January 2017 (the reference date of box 3) was in that period
- lasted longer than 3 consecutive months, but no longer than 6 consecutive months, and 1 January 2017 (the reference date of box 3) was in that period.

This does not apply if you can argue convincingly that the assets were transferred to box 1 or box 2 for business reasons.

In box 3, you state the value on 1 January 2017.

Share in an undivided estate

Were you left an inheritance together with one or more other persons? In that case, there will be an undivided estate during the period until the division of the estate. There may also be an undivided estate in case of a divorce. An estate consists of all assets and liabilities as well as all pertaining rights and obligations. An undivided estate is an estate which has not yet been divided.

The heirs or entitled parties must each state their own share in the (income from) the undivided estate. So the income from the estate is (partially) your income. Do you have a share in an undivided estate? And are these assets part of box 3? In that case, you only state your share in the assets in your tax return. You have to take the type of asset into account.

As a non-resident taxpayer, you only need to state the undivided estate consisting of assets referred to at question 26.

Undivided estate in case of a divorce

Which part of the undivided estate you need to state in your tax return in case of a divorce depends on the conditions under which you are married. Are you married in community of property? In that case, each one states half of the estate.

For question 26a

Your assets in box 3 also include your immovable property. At question 26a, you enter the value of your immovable property in the Netherlands.

Immovable property is:

- a second home, for example a holiday home
 - a house that you let or lease
 - a garage that is not an appurtenance of the owner-occupied home, but is situated a few blocks away
 - a separate parcel, such as meadowland
 - rights to immovable property. These include:
 - usufruct or limited ownership (such as bare ownership) of premises, a rural estate, forest or nature reserve
- Please note!** Here, it does not concern the bare ownership of a house of which you acquired the bare ownership under the law of inheritance, if the house remained an owner-occupied home (principal residence) for the usufructuary. Example: you inherit the bare ownership of the house in which your surviving parent still lives as usufructuary.
- rights to the use of premises for which you pay an arm's-length fee less than once a year
- For example, you pay the rent 5 years in advance.
- Shares or bonds in businesses that invest in immovable property

Please note!

It does not concern the owner-occupied home that was your principal residence in 2017. Nor does it not concern your 'temporary' owner-occupied home. You state this at question 34 and question 35.

It does not concern the following either:

- a rural estate within the meaning of the Estates Act 1928, which you fully owned
- Limited ownership (such as a long-term ground lease and building and planting rights) and usufruct of a rural estate need to be stated at question 26a. Do, however, state the second home and any other buildings that are part of the rural estate.
- a forest or nature reserve which you fully owned
- Limited ownership and usufruct need to be stated at question 26a.

Value of a second home

Did you have a second home in the Netherlands? In that case, state the WOZ value with value reference date 1 January 2016. This is mentioned in the WOZ assessment you received from the municipal authority at the beginning of 2017.

In case of a long-term ground lease, you reduce the WOZ value by the value of the future ground rents. The value of the future ground rents is 17 times the annual ground rent.

Value of the house as other immovable property

Did you own a house in the Netherlands which you state as other immovable property? In that case, state the WOZ value with value reference date 1 January 2016. This is mentioned in the WOZ assessment you received at the beginning of 2017.

The house you let

Did you wholly or partly let the house? In that case, you must state the WOZ value, unless the tenant had a right to security of tenure. In that case, for the house you let you state the percentage of the WOZ value from the *Table for the value of the house you let or leased*.

No security of tenure

Residents of house boats, shop houses, service dwellings, holiday homes and rooms in care homes do not have security of tenure.

House you leased

Did you wholly or partly lease the house? In that case, you must state the WOZ value, unless you and the lessee concluded a lease for at least 12 years. In that case, for the house you leased you state the percentage of the WOZ value from the *Table for the value of the house you let or leased*.

WOZ value of non-independent part of your house

Did you let or lease a non-independent part of your house, for example a room? In that case, you first calculate the WOZ value for the let or leased part.

Did the municipal authority not make a separate assessment of the WOZ value for the part you let or leased? In that case, you calculate the value yourself, by comparing the number of square metres of the let or leased part with the total number of square metres of the house.

Example

You rent a room with an area of 30 square metres. The total area of your house is 150 square metres. The WOZ value is € 270,000. The WOZ value for the part you let is $(€ 270,000 \times 30) : 150 = € 54,000$.

WOZ value of independent part of larger premises

Did you let an independent part of larger premises? And could the part you let not be sold without splitting up the premises? In that case, first decrease the WOZ value by € 20,000.

How do you determine the percentage of the WOZ value?

The percentage by which you must multiply the WOZ value depends on the annual (basic) rent. Was the house let or leased on 1 January 2017 and did the tenancy agreement or lease terminate during the course of the year? In that case, multiply the (basic) rent on 1 January 2017 by 12.

Basic rent

The basic rent is the amount for which you let the house, excluding payments for energy and the use of furniture, for example.

Rent

Rent is the amount for which you lease the house, excluding payments for energy and the use of furniture, for example.

Please note!

On 1 January 2017, did you own a house that you only let or leased during the course of the year? In that case, state the WOZ value and not a percentage thereof.

Table for the value of the house you let or leased

Have you determined the WOZ value and the annual rent? In that case, use the following table to determine the percentage by which you must multiply the WOZ value of the house you let or leased.

Please note!

Was the rent was much lower or higher than customary? For example because you, as the parent, let the house to your child? In that case, the percentage by which you must multiply the WOZ value is always 62%.

Table for the value of the house you let or leased

<i>Is the percentage of annual rent relative to the WOZ value</i>	<i>more than</i>	<i>but no more than</i>	<i>In that case, the percentage is of the WOZ value</i>
0%		1%	45%
1%		2%	51%
2%		3%	56%
3%		4%	62%
4%		5%	67%
5%		6%	73%
6%		7%	78%
7%		-	85%

Example

You owned a house in the Netherlands throughout 2017. From 1 January to 1 October 2017, you let this house for € 750 per month. This rent is inclusive of € 75 per month for furniture and soft furnishings. On value reference date 1 January 2016, the WOZ value of the house was € 246,000.

You first calculate the annual rent by multiplying the basic rent on 1 January 2017 by 12. The basic rent is $(€ 750 - € 75 =) € 675$. So the annual rent is $(€ 675 \times 12 =) € 8,100$. Then you calculate the percentage of annual rent relative to the WOZ value with value reference date 1 January 2016: $€ 8,100 : (1\% \text{ of } € 246,000) = 3.29\%$. In the first 2 columns of the table, look for the percentage of annual rent that applies to you. Then, in the third column, you read the corresponding percentage of the WOZ value. 3.29% is between 3% and 4%. The corresponding percentage is 62. So for this house you let, you must state 62% of € 246,000. You enter: $(62\% \text{ of } € 246,000 =) € 152,520$.

Long-term ground lease

In case of a long-term ground lease, you reduce the WOZ value by the value of the future ground rents. This value is 17 times the annual ground rent.

Did you let an independent part of larger premises? And could the part you let not be sold without splitting up the premises? In that case, the value of the future ground rents is 20 times the annual ground rent.

Security of tenure and long-term ground lease

Did you let a house of which you held the land under a long-term ground lease, and did the tenant have a right to security of tenure? In that case, you first reduce the WOZ value by the value of the future ground rents. Then calculate the percentage by which you multiply the adjusted WOZ value.

Example

As from 1 January 2017, you let a house for € 450 per month. The WOZ value of the house was € 180,000. You pay an annual ground rent of € 300.

You first decrease the WOZ value by the value of the future ground rents by multiplying the annual ground rent by 17: $€ 300 \times 17 = € 5,100$. In that case, the adjusted WOZ value is $€ 180,000 - € 5,100 = € 174,900$. You then calculate the annual rent by multiplying the rent of the first rental month in 2017 by 12. The annual rent is $€ 450 \times 12 = € 5,400$.

Then you calculate the percentage of annual rent relative to the WOZ value with value reference date 1 January 2016: $€ 5,400 : (1\% \text{ of } € 174,900) = 3.09\%$. In the first 2 columns of the table, look for the percentage of annual rent that applies to you. Then, in the third column, you read the corresponding percentage of the WOZ value. 3.09% is between 3% and 4%. The corresponding percentage is 62. So for this house you let, you must state 62% of € 174,900. You enter: $(62\% \times € 174,900 =) € 108,438$.

Please note!

If you are able to demonstrate that, due to the letting or leasing, the economic value is at least 10% lower than the calculation according to the *Table for the value of the house you let or leased*, you may use this lower value. This is, however, subject to the condition that it concerns an arm's-length tenancy. You demonstrate this lower value, for example, by submitting a valuation of the house you let as of 1 January 2016.

For question 26b

Enter your rights to the profit of Dutch companies.

27 Debts

If you, your tax partner, your own or your tax partner's minor children had any debts on 1 January 2017 pertaining to assets which you stated at question 26, you must state the value of these debts in box 3.

Reference date 1 January 2017

You state the value of your debts on reference date 1 January 2017.

Please note!

In some situations, you must recalculate the value of the debts on the reference date.

Example

On 1 January 2017, you had a holiday home with a value of € 150,000 and a mortgage debt of € 60,000. You sold this house on 1 May 2017. The value of the holiday home which you have to state on 1 January 2017 is $€ 150,000 \times 4/12 = € 50,000$. The value of the mortgage debt which you have to state on 1 January 2017 is $€ 60,000 \times 4/12 = € 20,000$.

Whose debts are you stating?

You state the debts of the same persons as for the question *Assets*. Therefore, see for this question *Whose assets are you stating?*

For question 27a to question 27c

If you, your tax partner, your own or your tax partner's minor children had any debts on 1 January 2017 pertaining to the assets which you entered at question 26, you must also state the value of these debts in box 3.

Reference date 1 January 2017

You state the value of the debts on reference date 1 January 2017.

You state the debts according to their economic value. Only state the debts that are not part of box 1 or box 2 on 1 January 2017.

What not to state in box 3?

Debts that are part of box 1 or box 2 need not be stated in box 3.

These are the following debts, for example:

- (mortgage) debt for your owner-occupied home that was your principal residence (home acquisition debt)
- remaining debts which arose after 28 October 2012 and pertain to a former owner-occupied home

For question 27d

A threshold of € 3,000 applies to debts. You may deduct the amount exceeding the threshold. If you do not meet the conditions for being a qualifying non-resident taxpayer, no threshold will apply to you.

Tax partner

If you had a tax partner throughout 2017, the threshold for the two of you together will be € 6,000. If you do not meet the conditions for being a qualifying non-resident taxpayer, no threshold will apply to you.

Please note!

The threshold only applies if you were a qualifying non-resident taxpayer in 2017.

28 Gains from savings and investments

At question 28, you calculate your gains from savings and investments, using the basis for savings and investments. The basis for savings and investments is the value of your assets minus your liabilities, after deduction of your tax-free allowance. We calculate 30% income tax on your gains from savings and investments.

Until 2016, the gains from savings and investments were 4% of the basis for savings and investments. The way in which you have to calculate the gains from savings and investments has changed since 2017. More information about this can be found under question 28j.

A tax partner for the whole of 2017

Did you have a tax partner for the whole of 2017? Or did you have a tax partner for part of 2017 and do you opt to be tax partners throughout 2017? In that case, you take the joint assets minus the debts, the joint basis for savings and investments and the joint tax-free allowance.

You may apportion the joint basis for savings and investments. It makes no difference how you apportion the value between yourself and your tax partner. Any apportionment is allowed, as long as the total is 100%.

You must have your tax partner sign your tax return too. Is your tax partner also filing a tax return? In that case, you must both sign that tax return too.

Calculation tool for gains from savings and investments

Basis for savings and investments. Reproduce from question 28g.
Please note! If you had a tax partner throughout 2017, you should reproduce from question 28h.

Basis in bracket 1. Reproduce from A, but fill in no more than €75,000.

Calculate: 67% of B.

Calculate: 33% of B.

Basis in bracket 2. Subtract: A minus B, but fill in no more than €975,000.

Calculate: 21% of E.

Calculate: 79% of E.

Basis in bracket 3. Subtract: A minus B minus E.

Reproduce from H.

Gains from savings and investments before correction. Add up: C + D + F + G + I.
If you did not complete question 28i, you should fill in the outcome for letter J at question 28j.
If you completed question 28i, you should proceed with K.

Correction of your basis for savings and investments due to a prorated calculation
Reproduce from question 28i.

Capital yield tax base. Reproduce from question 28c.

Divide: K by L.

Gains from savings and investments before correction. Reproduce from J.

Multiply: M by J.

Gains from savings and investments after correction Subtract: J minus N.
Enter the outcome for letter O at question 28j.

A

B

1.63%
x

C

5.39%
x

D

E

1.63%
x

F

5.39%
x

G

H

5.39%
x

I

+

J

K

L

:

M

J

x

N

-

O

Apportioning and death

Did your tax partner die in 2017? And do you and the heirs opt for tax partnership for the whole of 2017? In that case, you may apportion the basis for savings and investments between yourself and your deceased partner.

For question 28d

A fixed amount of the assets minus the debts is exempt from taxation: the tax-free allowance. The tax-free allowance is €25,000. Enter this amount at question 28d.

For question 28e

If you had a tax partner for the whole of 2017, you may also take your tax partner's tax-free allowance into account. This is €25,000. Enter this amount at question 28e.

For question 28g

The value of the assets minus the debts after deduction is the tax-free allowance is the basis for savings and investments. If the outcome is negative, enter 0.

For question 28h

Did you have a tax partner for the whole of 2017? In that case, you may apportion the basis for savings and investments. It does not matter how you apportion the basis between yourself and your tax partner. Any apportionment is allowed, as long as the total is 100%. At question 28h, you enter the part of the basis you want to state for yourself. This is the amount of 28g, part of this amount, or 0.

For question 28i

Correction due to a prorated calculation

Did you state an asset or debt at question 26 or question 27? And do you no longer have this asset or debt after 1 January 2017? Until 2017, you had to calculate the value of your assets, your debts and your tax-free allowance on a prorated basis. From 2017 onwards, you must recalculate your gains from savings and investments (at question 28j). You first calculate the correction of your capital yield tax base. As it concerns a correction, you take the number of months you no longer had the asset or debt. You enter the amount of the correction at question 28i.

Example 1

You live in Germany and have a holiday home in the Netherlands on 1 January 2017. You are not a qualifying non-resident taxpayer. You sell this holiday home on 23 September 2017. The value of the holiday home on 1 January 2017 is €240,000. On 1 January 2017, your debt for this holiday home is €60,000. As you are not a qualifying non-resident taxpayer, no threshold applies to you. Your capital yield tax base on 1 January 2017 (assets minus debts) is €180,000. In connection with the sale of the holiday home in 2017, you must calculate your gains from savings and investments on a prorated basis. You sold the house on 23 September 2017. The month of September is included in the correction. As you no longer owned the holiday home from September through December, the correction due to the prorated calculation is $(4/12 \times €180,000 =) €60,000$. You enter this amount at question 28i.

Example 2

You live in Germany and have 3 holiday homes in the Netherlands on 1 January 2017. The value of house 1 is €150,000, the value of house 2 is €175,000 and the value of house 3 is €75,000. You sell house 3 on 14 May 2017 and you sell house 2 on 15 October 2017. You had no debts on 1 January 2017.

Your capital yield tax base on 1 January 2017 (assets minus debts) is €400,000 ($€150,000 + €175,000 + €75,000$). In connection with the sale of houses in 2017, you must calculate your gains from savings and investments on a prorated basis.

You sold house 3 on 14 May 2017. The month of May is included in the correction. As you no longer owned house 3 from May through December, the correction due to the prorated calculation is $(8/12 \times €75,000 =) €50,000$. You then sold your house 2 on 15 October 2017. The month of October is included in the correction. As you no longer owned house 2 from October through December, the correction due to the prorated calculation is $(3/12 \times €175,000 =) €43,750$.

In total, the correction is $€50,000 + €43,750 = €93,750$. You enter €93,750 at question 28i.

For question 28j

The way in which you have to calculate your gains from savings and investments has changed since 2017. There are now 3 brackets in which your basis for savings and investments may fall and 2 percentages apply to each bracket (see the explanation below). You pay 30% income tax on your gains from savings and investments. You use the *Calculation tool for gains from savings and investments* on page 41 to calculate your gains from savings and investments.

Please note!

If you entered a correction due to a prorated calculation at question 28i, you must recalculate your gains from savings and investments. You make this calculation using K through O in the calculation tool. You enter the amount for O at question 28j.

Your basis falls in 1 or more brackets

Your basis for savings and investments may fall in 1 or more brackets:

- bracket 1: up to and including €75,000
- bracket 2: between €75,001 and €975,000
- bracket 3: €975,001 and higher

If, for example, you have a basis for savings and investments of €100,000 in 2017, €75,000 of this basis falls in bracket 1 and €25,000 in bracket 2. If, for example, you have a basis for savings and investments in 2017 of €1,000,000, €75,000 of this basis falls in bracket 1, €900,000 in bracket 2 and €25,000 in bracket 3.

Percentages for the calculation of your gains per bracket

There are 2 percentages that you use in order to calculate your gains from savings and investments: 1.63% and 5.39%.

- In bracket 1, the percentage of 1.63% applies to 67% of your basis and the percentage of 5.39% applies to 33% of your basis.
- In bracket 2, the percentage of 1.63% applies to 21% of your basis and the percentage of 5.39% applies to 79% of your basis.
- In bracket 3, the percentage of 5.39% applies to 100% of your basis.

Example 1

In 2017, your basis for savings and investments (question 28g) is €100,000, of which €75,000 falls in bracket 1 and €25,000 in bracket 2. You then calculate your gains from savings and investments as follows:

- In bracket 1:
The percentage of 1.63% applies to 67% of €75,000 (€50,250) = €819. The percentage of 5.39% applies to 33% of €75,000 (€24,750) = €1,334.
- In bracket 2:
The percentage of 1.63% applies to 21% of €25,000 (€5,250) = €86. The percentage of 5.39% applies to 79% of €25,000 (€19,750) = €1,064.

Your gains from savings and investments are $€819 + €1,334 + €86 + €1,064 = €3,303$. You enter this amount at question 28j.

You pay 30% tax on the amount you entered at question 28j. In the above example, this is $€3,302 \times 30\% = €991$. We will calculate this tax for you.

Example 2 (prorated calculation)

You live in Germany and have a holiday home in the Netherlands on 1 January 2017. You are not a qualifying non-resident taxpayer. You sell this holiday home on 23 September 2017. The value of the holiday home on 1 January 2017 is €240,000.

On 1 January 2017, your debt for this holiday home is € 60,000. As you are not a qualifying non-resident taxpayer, no threshold applies to you.

Your capital yield tax base is € 180,000. You are entitled to the tax-free allowance of € 25,000. Your basis for savings and investments is € 155,000 (€ 180,000 - € 25,000).

You calculate your gains from savings and investments as follows:

- In bracket 1: The percentage of 1.63% applies to 67% of € 75,000 (€ 50,250) = € 819.

The percentage of 5.39% applies to 33% of € 75,000 (€ 24,750) = € 1,334.

- In bracket 2:

The percentage of 1.63% applies to 21% of € 80,000 (€ 16,800) = € 273. The percentage of 5.39% applies to 79% of € 80,000 (€ 63,200) = € 3,476.

Your gains from savings and investments are € 819 + € 1,334 + € 273 + € 3,476 = € 5,929.

You entered a correction of € 60,000 at question 28i. You entered a capital yield tax base of € 180,000 at question 28c. Divide the amount of the correction by your capital yield tax base.

$\text{€ 60,000} : \text{€ 180,000} = 0.333$. Multiply this by the gains from savings and investments. $\text{€ 5,929} \times 0.333 = \text{€ 1,975}$. You deduct this outcome from the gains from savings and investments: $\text{€ 5,929} - \text{€ 1,975} = \text{€ 3,954}$.

Your recalculated gains from savings and investments are € 3,954. You enter this amount at question 28j.

29 Specification of gains from savings and investments for the 90% requirement

If you are a qualifying non-resident taxpayer in 2017, you must state your gains from savings and investments for the 90% requirement at question 29a. Complete question 29a for yourself.

If you had a tax partner in 2017, you fill in your partner's data at question 29b. You have already calculated the gains from savings and investments for the 90% requirement at question 1c using the supplementary notes *Tool for the Calculation of the 90% requirement*. Copy the details from the tool to the form.

Please note!

Did you live in Suriname or Aruba in 2017? Or did you live in Belgium in 2017 and did you receive Dutch income, but were you not a qualifying non-resident taxpayer? In that case, you need not complete question 29. Proceed to question 30.

30 Specification of income taxed in the Netherlands and the worldwide income

If you were a qualifying non-resident taxpayer in 2017, you must specify your income that was taxed in the Netherlands and your worldwide income.

Complete question 30a and question 30b for yourself. If, in 2017, you had a tax partner who was a qualifying non-resident taxpayer, you also complete question 30c and question 30d.

You have already calculated the income taxed in the Netherlands and the worldwide income at question 1c, using the supplementary notes *Tool for the Calculation of the 90% requirement*. Copy the details from the tool to the form.

Please note!

Did you live in Suriname or Aruba in 2017? Or did you live in Belgium in 2017 and did you receive Dutch income, but were you not a qualifying non-resident taxpayer? In that case, you only need to complete question 30a and question 30b. For these questions, you only state your worldwide income (right column). Then proceed to question 32.

31 Calculation of the 90% requirement

Calculation of the 90% requirement

In order to be a qualifying non-resident taxpayer in 2017, you must pay tax in the Netherlands on at least 90% of your worldwide income. You have already calculated this at question 1c using the supplementary notes *Tool for the Calculation of the 90% requirement*. Copy the details from the tool to the form.

Please note!

If you do not meet the 90% requirement, you may still meet the conditions for being a qualifying non-resident taxpayer. See *For question 31f and question 31g*.

For question 31f and question 31g

If you do not meet the 90% requirement, you may still meet the conditions for being a qualifying non-resident taxpayer. In that case, you must meet the following conditions:

- In 2017, you received a pension, annuity or similar payment from the Netherlands, you meet the other conditions for qualifying non-resident taxpayer status and you paid no income tax in your country of residence due to your relatively low income.
- With your final assessment for 2017, you can submit a personal income statement from the tax authorities of your country of residence.

See *Personal income statement from the tax authorities of your country of residence* on page 11.

If you meet the conditions, you should tick the box at question 31f. If your partner meets the conditions, you should tick the box at question 31g.

32 Personal situation: children

If 1 or more children who were born after 31 December 2004 lived with you in 2017, you may be entitled to the income-related combination tax credit (see question 49 *income-related combination tax credit*).

For question 32a

Enter the date of birth of the youngest child.

33 Expenses for income provisions

Please note!

Only complete this question if you were a qualifying non-resident taxpayer in 2017.

You can take out insurance or you can save or invest for additional income. For example, for additional income (annuity) when you retire. The premiums for a banking annuity (annuity account or annuity investment account) may, under certain conditions, be deducted from your income.

You may also be entitled to deduction for other income provisions. You will find an overview of the possibilities below.

Please note!

You pay tax on the payments. It then always concerns additional income which you receive regularly (for example monthly or yearly). Therefore, it does not concern a lump sum payment, as is the case with capital sum insurances.

You may deduct the following payments:

- premiums or payments for annuities as a supplement to your pension
- premiums or payments for annuities as a supplement to a pension for surviving dependants
- premiums for an annuity for a disabled child or grandchild that is of age
- occupational disability insurance premiums

You must have paid the premiums yourself or paid the amounts yourself.

Did you pay a remuneration directly to an intermediary for arranging, renewing or collecting the premiums or deposits of your annuity? This remuneration is not deductible.

Please note!

As an employee, you often pay pension contributions. You may not deduct them as expenses for income provisions. Your employer has already deducted the contributions from your wage. As a result, you already paid less tax.

Annuity insurance, annuity account or annuity investment account

An annuity is additional income when you retire. You can take out insurance for this or, for example, pay amounts into an annuity account or for an annuity investment account.

In that case, the amount in your savings account or the value of your investment account must be used at a certain point in time to purchase an annuity. The annuity insurance premiums or the payments into an annuity account or annuity investment account may be deducted from your income. An important condition is that you have a pension deficit. For example, because you did not accrue a pension, or accrued insufficient pension, with your employer.

Types of annuities

In case of expenses for income provisions, it concerns the following types of annuities:

- an annuity insurance policy with a life insurance company
- an annuity account with a bank
- an annuity investment account with an administrator of an investment institution

More information about the types of annuities can be found at belastingdienst.nl.

For question 33a and question 33b

You may only deduct an amount if you have a pension deficit. You may also have a pension deficit while being employed and accruing a pension. In order to find out whether you may deduct an amount, you first have to determine whether you have a pension deficit. Do you have a pension deficit? In that case, you have 'room' to deduct an amount. The maximum amount of your deduction is determined by your annual margin and your reserve margin.

Annual margin

You have an annual margin in 2017 if you accrued insufficient pension in 2016. So the annual margin in 2017 depends on your situation in 2016. Do you have a pension deficit in 2016 and were you born after 30 June 1951? In that case, you usually have an annual margin in 2017.

Reserve margin

Did you not fully use the annual margins for 2011 to 2016? In that case, you usually have a reserve margin in 2017. You did not use the annual margin if, for example, you did not pay annuity premiums during this period.

Online calculation tools for the deductible amount

You can use the *Calculation tool for annuity premiums* to calculate the amount you may deduct. This calculation tool can be found at belastingdienst.nl. You can also use the online tax return in the 'Mijn Belastingdienst' section. The online tax return will help you do the calculation. You use your DigiD to log into the 'Mijn Belastingdienst' section via belastingdienst.nl.

More information about expenses for income provisions can be found at belastingdienst.nl.

For question 33c

Are or were you an entrepreneur? In that case, you may use your retirement reserve or discontinuation profit to purchase an annuity. Additional rules apply to this.

More information about additional rules for entrepreneurs can be found at belastingdienst.nl.

For question 33d

Did you pay premiums for annuities of which the payments will accrue to your disabled child or grandchild that is of age? In that case, you may fully deduct them if the payments meet the following conditions:

- The payments are used to support the child or grandchild in accordance with his station in life.
The station in life is determined, among other things, by the child's or grandchild's own income and home situation.
- The payments will only cease when the child or grandchild dies.

You may also pay the premiums for a child or grandchild who, at the time the premiums are paid, is not disabled (yet), but will, in view of the medical prognosis, be disabled when the payments will start.

For question 33e

Did you pay premiums for private occupational disability insurances that entitle you to regular payments in case of disability, illness or an accident? In that case, you may fully deduct them. It concerns regular payments on which you owe income tax and national insurance contributions.

It does *not* concern:

- premiums which your employer took into account when withholding payroll tax
- premiums for the compulsory insurances under the Sickness Benefits Act and the WIA
- premiums for insurances that pay out lump sums, such as capital sum insurances
- healthcare insurance premiums

For question 33g

At question 33c, did you enter amounts which you paid after 31 December 2017, but before 1 July 2018? And do you want to deduct these amounts in 2017? In that case, enter the total of these amounts at question 33g.

34 Purchase, sale, maintenance or improvement of the owner-occupied home (principal residence)

Please note!

If you were a qualifying non-resident taxpayer in 2017, you should take your owner-occupied home in the Netherlands and abroad into account.

If you were **not** a qualifying non-resident taxpayer in 2017, you should take your owner-occupied home in the Netherlands into account.

For question 34a to question 34c

If you sold an owner-occupied home (principal residence) in 2017, you should state the net proceeds of the house sold at question 34a. This is the selling price received minus the selling costs, such as estate agent's charges and notarial charges in connection with the transfer.

State the home acquisition debt at the time of the sale of the owner-occupied home at question 34b. The difference between 34a and question 34b is the equity of the house sold. Enter this equity at question 34c. Place a minus sign before a negative amount.

Please note!

If you sold your owner-occupied home and bought another owner-occupied home, this may have consequences for your home acquisition debt and your (mortgage) interest relief. As a result, you may be dealing with the additional loan scheme.

If you sell the owner-occupied home with equity, you must use the amount of this equity for the purchase of the new owner-occupied home. If you do not and you borrow all or part of this amount for the purchase of your new owner-occupied home, you may not deduct the interest on this amount of the loan.

More information about the sale of your owner-occupied home and the additional loan scheme can be found at belastingdienst.nl.

For question 34d

If you bought an owner-occupied home (principal residence) in 2017, you should state the purchase amount of the house bought at question 34d. This is the purchase price plus the purchase costs, such as estate agent's charges, transfer tax and notarial charges in connection with the transfer.

As purchase price of a newly-built house, you take the total of:

- the contract price
- the purchase price of the land
- the interest during construction for the period before the sales contract including resolutive conditions was concluded
- contract variations
- the expenses incurred without involving the building contractor, for example, for paving and laying out a garden

For question 34e

If, in 2017, you incurred expenses for the maintenance or refurbishment of your owner-occupied home, you should enter the amount of these expenses at question 34e. It concerns, for example, expenses for an extension, placing a dormer window, replacing window cases or paintwork.

35 Owner-occupied home and remaining debt of the former owner-occupied home

Please note!

If you were a qualifying non-resident taxpayer in 2017, you should take your owner-occupied home in the Netherlands and abroad into account.

If you were **not** a qualifying non-resident taxpayer in 2017, you should take your owner-occupied home in the Netherlands into account.

Owner-occupied home

Did you or your tax partner have an owner-occupied home in 2017? In that case, you need to add an amount to your income for this house: the notional rental value. In both cases, you must also state other income from the owner-occupied home.

Certain expenses for your owner-occupied home, such as the (mortgage) interest and financing costs, may be deducted from the income. You may not always deduct all (mortgage) interest and financing costs.

The income you have to state and the expenses you may deduct can be found below.

Remaining debt of the former owner-occupied home

If you or your tax partner had a remaining debt of the former owner-occupied home in 2017, you should enter the value of this remaining debt at question 35f and the deductible interest at question 35r. If you no longer had an owner-occupied home in 2017, you should first complete question 35f and then proceed with question 35r.

What is an owner-occupied home?

We call a house your owner-occupied home if you meet the following 2 conditions:

- You or your tax partner owned the house or you both owned the house. If you were not the full owner or did not have all ownership rights, you should read *Not the full owner or not all ownership rights*. 'Ownership' is also understood to mean:
 - a house for which the change in value, for example in case of a sale, was mostly for your account and which was built on leasehold land
 - a house which you owned due to building and planting rights in respect of the land
 - the membership of an association of apartment owners
 - the right of usufruct of the house, a right of habitation or a right of use which you inheritedIn that case, however, you must have had the benefits, costs and expenses of the house.
- The house was your principal residence. It therefore does not concern a holiday home or rented premises. You and your possible tax partner can only have 1 house as principal residence.

Please note!

A 'house' is also understood to mean a houseboat or caravan with a permanent mooring place or pitch.

Not the full owner or not all ownership rights

Do you, for example together with 3 other persons, own a house in which you lived? And was more than 50% of the change in value of your part of the house for your account? In that case, the house was subject to the home ownership scheme. If this was less than 50%, the house was not subject to the home ownership scheme. In that case, you must state the house in box 3 (savings and investments).

Tax partners each having an owner-occupied home?

Did you and your tax partner each have an owner-occupied home? And did you both use your owner-occupied home as principal residence? In that case, you need to choose which of these 2 houses was your principal residence for the home ownership scheme. You need to state the value of the other house and the pertaining debt in box 3 (savings and investments). If you are living permanently separated, you can have 2 owner-occupied homes. See *Owner-occupied home that was (temporarily) not your principal residence*.

If you became tax partners in 2017, the choice as to which house will be your principal residence for the home ownership scheme will start on the date on which you became tax partners. Even if you opt to be tax partners for the whole of 2017.

Heir of usufruct of a house

The right of usufruct, habitation or use of the owner-occupied home arises upon the issue of the bequest of a usufruct or a division of an estate on which the right is established. The home ownership scheme only applies from the moment when the right is established. You may apply the home ownership scheme if the usufruct was established within 2 years after the death of the deceased. If the usufruct of the house was not established within this period, you should state the value of the house and the pertaining debt in box 3 (savings and investments).

Exemption for previous and future house

Sometimes, the owner-occupied home that temporarily was not your principal residence is still subject to the home ownership scheme. For example, if you bought another house and did not immediately move into it. See *Owner-occupied home that was (temporarily) not your principal residence*.

Owner-occupied home that was (temporarily) not your principal residence

Did you temporarily own 2 houses? For example because you bought a new owner-occupied home you did not immediately move into? Or did you have an owner-occupied home that was (temporarily) no longer your principal residence? For example because you left your owner-occupied home and your former tax partner continued to live in the house? In that case, the house in which you were not living may sometimes still (temporarily) be subject to the home ownership scheme, despite the fact that the house was not your principal residence. As a result, you may, for example, deduct the (mortgage) interest for that house, even if that house was not your principal residence.

It concerns the following situations:

- You moved to another house and your vacant old house had not yet been sold.
- You bought another house you did not immediately move into. This house was vacant or was still under construction.
- You left your owner-occupied home and your former tax partner continued to live in the house.
- You were admitted to a Wlz institution, such as a care or nursing home.
- You were temporarily posted or transferred, as a result of which your home was vacant.

More information about the deduction of interest and expenses for an owner-occupied home that was (temporarily) not your principal residence can be found at belastingdienst.nl.

What is part of the owner-occupied home (appurtenance)?

An annex (a garage, for example) or piece of land may also be part of the owner-occupied home if it concerns an appurtenance. This is the case if the following 3 requirements are met:

- The appurtenance is part of the owner-occupied home.
- The appurtenance is used by the house.
- The appurtenance is subservient to the owner-occupied home.

If an appurtenance is part of the house, you use the joint WOZ value of the house and the appurtenance in determining the notional rental value.

Income from the owner-occupied home and deductible expenses

Income from the owner-occupied home includes:

- the notional rental value
 - the income from temporarily letting the house
 - the taxable part of the payment under a capital sum insurance policy associated with home ownership
 - the taxable part of the unblocked balance of a savings account associated with home ownership
- A savings account associated with home ownership may also include an investment account associated with home ownership.

Deductible expenses of the owner-occupied home include:

- (mortgage) interest and financing costs
- the periodic payments for a long-term ground lease, building and planting rights or a perpetual hereditary lease

Please note!

Did you have a share in the capital of an Owners' Association? In that case, the share is an asset in box 3 (savings and investments).

When are you not allowed to deduct all (mortgage) interest?

You may not deduct all (mortgage) interest in the following situations:

- You have not used your loan entirely for your owner-occupied home.
See Home acquisition debt.
- You received a payment under a capital sum insurance policy associated with home ownership or a savings account associated with home ownership. In that case, you need to decrease your home acquisition debt by the part of the payment that is exempt from tax. You may deduct the interest from the remaining amount.
- You sold your owner-occupied home and bought another owner-occupied home. In that case, you need to take the equity into account.
See Home acquisition debt and moving: additional loan scheme.
- You received a gift for the purchase or improvement of your owner-occupied home, for which the increased gift tax exemption was used.
- You received a gift to be used for the repayment of your home acquisition debt, for which the increased gift tax exemption was used. In that case, you must deduct the amount of the gift from the original home acquisition debt.

If you took out a loan for your owner-occupied home in 2013 or a later year, you should read *Loans for the owner-occupied home taken out in 2013 or a later year*.

Home acquisition debt

The home acquisition debt is the amount you borrowed for the owner-occupied home. This includes the amount you borrowed for the financing costs, such as consultancy and handling fees. You may only deduct the (mortgage) interest if you used the loan for:

- the purchase of the owner-occupied home
- the refurbishment and maintenance of the owner-occupied home
- the buyout of a long-term ground lease, building and planting rights or a perpetual hereditary lease

Example

Your total (mortgage) debt is € 200,000. From this amount you bought a car for € 20,000. In that case, your home acquisition debt is € 180,000 as you did not spend € 20,000 on your house. You may deduct the (mortgage) interest on € 180,000.

Home acquisition debt and moving: additional loan scheme

If you sold your owner-occupied home and bought another owner-occupied home, this may have consequences for your home acquisition debt and your (mortgage) interest relief. As a result, you may be dealing with the additional loan scheme. If you sell the owner-occupied home with equity, you must use the amount of this equity for the purchase of the new owner-occupied home. If you do not and you borrow all or part of this amount for the purchase of your new owner-occupied home, you may not deduct the interest on this part of the loan.

More information about the additional loan scheme, the sale of your owner-occupied home and the home equity reserve can be found at belastingdienst.nl.

Transfer of home acquisition debt

Did your tax partner already have a home acquisition debt when you married? And did you get a divorce in 2017 and did all or part of the debt also become your debt? In that case, the rules applicable to the home acquisition debt for your ex-spouse also transferred to you. As a result, the remaining period for the deduction of interest, for example, will apply to you as it applied to your ex-spouse (see *For questions 35o and 35p* and then *Deduction of interest for a maximum of 30 years*). However, the months in which your ex-spouse used the annuity repayment obligation also apply to you. See *Loans for*

the owner-occupied home taken out in 2013 or a later year and then *When are you obliged to repay?*.

Home acquisition debt after an inheritance

Do you inherit a house that is subject to a (mortgage) debt incurred by, for example, your surviving parent with whom you are not tax partners? And do you move into the house you inherited? In that case, this (mortgage) debt will not automatically form part of your home acquisition debt. If you also inherited other assets, you must allocate a proportionate part of the debt to the owner-occupied home. You must then test the debt against the repayment obligation.

Example

You inherit the house from your surviving parent. The value of the house is € 180,000. The house is subject to a mortgage of € 50,000. In addition to the house, you inherit a car with a value of € 20,000. You decide to move into the house you inherited. In total, you inherit assets amounting to € 200,000 and a mortgage debt amounting to € 50,000. The house constitutes 90% of the assets. As a result, you may only allocate 90% of the mortgage debt to the house. The part of the mortgage debt of € 45,000 must meet the repayment requirement in order for it to be included in the home acquisition debt.

Loans for the owner-occupied home taken out in 2013 or a later year

On 1 January 2013, the rules on the deduction of interest on the home acquisition debt were changed. You may, for new loans taken out on or after this date, only deduct interest if you repay the loan in full within a maximum of 360 months. If you already had a home acquisition debt in 2012, nothing will change: you may continue deducting the interest on this debt and you are not obliged to repay.

Please note!

In 2012, did you have a loan for immovable property other than your owner-occupied home? And does the immovable property for which this loan was taken out become an owner-occupied home? For example, because your second home becomes your principal residence or because a garage becomes part of your owner-occupied home? In that case, this debt is considered to be a new loan.

When are you obliged to repay?

In order to be allowed to deduct the interest, you are obliged to repay the loan in the following situations:

- You take out a mortgage or loan for the first time.
- Did you already have a home acquisition debt in 2012? And do you increase this debt in connection with a refurbishment, for example?
In that case, the repayment obligation only applies to the additional amount you borrow.

You must repay the loan within 360 months and at least on an annuity basis. This means that you pay a fixed monthly amount consisting of interest and repayment. Even if you repay by equal amounts within 360 months, you are entitled to interest deduction.

Please note!

If you have already used part of the 360 months for a previous loan, you must deduct these months from the maximum repayment period for the new loan. You need not do so if your previous loan was not subject to a repayment requirement.

Does the loan meet the repayment requirement?

At belastingdienst.nl, you can find the tool 'Aflossing annuïteitenlening' that you can use to assess if sufficient repayments were made in order to be entitled (or remain entitled) to interest deduction.

When are you not obliged to repay?

The repayment requirement does not apply in the following situations:

- You renewed your mortgage which already existed on 31 December 2012 and you did not increase your mortgage.
- In 2012, you concluded an irrevocable written agreement for the purchase of a house, but you only took out the loan in 2013.
- In 2012, you concluded an irrevocable written agreement for the maintenance or improvement of your house, but you only took out a loan in 2013. This only applies to the part of the loan if the refurbishment or improvement was completed in 2013.
- In 2012, you had an owner-occupied home and sold it in 2012. You bought an owner-occupied home again in 2013. You have no repayment obligation up to the amount of the old home acquisition debt.
- You had a home acquisition debt on 31 December 2012. In 2013 or a later year, you sold the owner-occupied home to which this debt pertained. You bought a new owner-occupied home no later than in the year after the sale. You have no repayment obligation up to the amount of the old home acquisition debt.
- You bought an owner-occupied home and your previous owner-occupied home was still for sale at that time. You required a bridging loan in order to purchase your new house. You are not obliged to repay this bridging loan if you use this loan for financing the equity in your previous house.
- In 2013 or a later year, you repaid part of your home acquisition debt. This home acquisition debt already existed on 31 December 2012. No later than in the year after your repayment, you again took out an additional loan up to this amount and you spent this loan on your owner-occupied home, a refurbishment, for example. You are not obliged to repay the new loan.
- You had a start-up loan. This is a loan provided by the Dutch Municipal Housing Incentive Fund (Stimuleringsfonds Volkshuisvesting Nederlandse gemeenten).
- You were indebted to a contractor or property developer (see the explanation below).
- You let your owner-occupied home, but you moved into it again yourself (see the explanation below).
- Your house is part of your business assets (see the explanation below).
- You owned 1 or 2 houses on 31 December 2012 (see *1 or 2 houses on 31 December 2012*)

Debt to contractor or property developer

Did you buy a future owner-occupied home under construction? In that case, you can perhaps not yet pay the price for the land and the current construction instalments to the contractor or property developer. You can pay this land price and the current construction instalments only after you have taken out your mortgage. So until that time, you have a temporary debt to the contractor or property developer. You are not obliged to repay this temporary debt and it is not included either in determining the maximum period of 360 months in which you are obliged to repay the home acquisition debt.

You let your owner-occupied home, but will move into it again yourself

Before 1 January 2013, did you temporarily let a house in which you first lived yourself? For example, because you were posted? Your loan will be a debt in box 3 during the letting period. Will you be moving into this house again before 1 January 2021? In that case, you have no repayment obligation up to the amount of the home acquisition debt which you had when you left the house and which you were not obliged to repay. You may deduct the interest on this home acquisition debt again from the date when the house will be your principal residence again.

House is part of business assets

Was your house part of the assets of your business on 31 December 2012? And, after that, was the house subject to the home ownership scheme? In that case, you will not be obliged to repay the amount of the debt on 31 December 2012.

1 or 2 houses on 31 December 2012

In some situations, you are not obliged to repay your home acquisition debt:

- On 31 December 2012, did you have 2 houses subject to the home ownership scheme? And, on 31 December 2012, did the loans form part of your home acquisition debt? This is the case, for example, if you bought a new house, but the old house was not yet sold. In that case, you are not obliged to repay the loans for both houses.
- Did you have 1 owner-occupied home on 31 December 2012 and 2 owner-occupied homes simultaneously after 31 December 2012? In that case, you need not repay the debt of the new owner-occupied home up to the amount of the debt of the old owner-occupied home.
- Did you have at least 1 owner-occupied home on 31 December 2012 and 2 owner-occupied homes simultaneously on or after this date? And was 1 of these houses no longer an owner-occupied home because you sold or let a house, for example? In that case, you deduct the debt pertaining to the house that is no longer your owner-occupied home from the debt which you are not obliged to repay.

Repayment requirement

As from 1 January 2013, a repayment obligation applies to new or increased mortgages or loans. If you made insufficient repayments in a certain year, you will be in arrears with payments. This may have consequences for your entitlement to interest deduction.

Does the loan meet the repayment requirement?

At belastingdienst.nl, you can find the tool 'Aflissing annuïteitenlening' that you can use to assess if sufficient repayments were made in order to be entitled (or remain entitled) to interest deduction.

Consequences of payment arrears

As from 1 January 2013, a repayment obligation applies to new or increased mortgages or loans. If you are in arrears with payments because you made too few repayments in a certain year, it will depend on your situation whether you may deduct interest:

- The first year you are in arrears with payments and the year after that, you may still deduct the interest. We assume that you make up the payment arrears next year.
- If you are still in arrears with payments the next year because you were unable to make repayments, you may only deduct your interest if you and the lender have agreed on a new repayment schedule. If you agreed on a new repayment schedule, but, with this schedule, you do not repay more than the entire amount you are obliged to repay, you may no longer deduct any interest.
- If you did not agree on a new repayment schedule, you will no longer meet the conditions, and you may no longer deduct the (mortgage) interest.

You may only deduct the interest you paid yourself in the relevant year.

Payment arrears due to error

Are you in arrears with payments due to an accidental error in the payments or calculation of the repayment? If you correct the error before the start of the third year after that, you may continue deducting the (mortgage) interest paid. Payment arrears that arose in 2015 should have been made up by 1 January 2018.

More information about the repayment requirement and the consequences of payment arrears can be found at belastingdienst.nl.

Loan taken out with a lender who is not obliged to submit details to us

Did you take out a loan for your owner-occupied home after 31 December 2012 with a lender who is not obliged to submit details to us? For example a family member, a foreign bank or your own private limited company? Did you use this loan for the purchase, maintenance or improvement of your owner-occupied home and does the loan meet the conditions for (mortgage) interest deduction (see *Loans for the owner-occupied home taken out in 2013 or a later year*)? In that case, enter the value of this loan at question 35c and/or question 35d. You must also submit the details of such loan(s) to us in this tax return. If you complete question 35c, you must also complete question 65. If you complete question 35d, you must also complete question 66.

It concerns the following data, among other things:

- name, address and citizen service number (BSN) of the person who provided the loan. In case of a legal entity, you state the Legal Entities and Partnerships Identification Number (RSIN). If the lender did not have a BSN or RSIN, you should state the foreign tax identification number (TIN).
- the amount of the loan on the starting date
- the amount of the loan on 31 December 2017
- the starting date of the loan
- the end date of the loan
- the manner of repayment
- interest rate

Institutions that are obliged to report

Banks and other financial institutions established in the Netherlands are obliged to report loans to us. This way, we can check if the loans meet the conditions. If you took out a loan for your owner-occupied home with a person or institution that does not report the loans to us, you must submit the details to us yourself. You do so in the tax return as from 2017.

If you have any doubts as to whether the institution with whom you took out the loan reports this loan to us, you can ask the institution about this.

For question 35a and question 35b

Enter the details of the home acquisition debt(s) you took out with a Dutch bank or financial institution.

Which details do you enter?

It concerns the value of your home acquisition debt(s) on 31 December 2017, the number of the mortgage or loan and the deductible (mortgage) interest on such debt(s). State the data for each loan.

By 'your home acquisition debt(s)', we mean the part of the loans you used for the purchase, maintenance or improvement of your owner-occupied home. This includes the debts you incurred for the financing costs of your home acquisition debt and the debts for the buyout of ground rent.

Lack of space?

Then state the highest debt on the upper line and the total of the remaining debts on the second line.

Please note!

If the additional loan scheme applied in 2017 or before, this may influence the amount of the home acquisition debt and the interest you may deduct.

More information about the additional loan scheme can be found at belastingdienst.nl.

For question 35c and question 35d

Did you take out a loan for your owner-occupied home after 31 December 2012 with a lender who is not obliged to submit details to us? For example a family member, a foreign bank or your own private limited company? Did you use this loan for the purchase, maintenance or improvement of your owner-occupied home and does the loan meet the conditions for (mortgage) interest deduction (see *Loans for the owner-occupied home taken out in 2013 or a later year*)? In that case, enter the details of this loan at question 35c and possibly question 35d.

Please note!

You may only deduct the interest on such loan(s) if you submit the details of this loan to us yourself with a *Specification of loan for owner-occupied home*. If you completed question 35c, you must complete question 65 for this. If you completed question 35d, you must complete question 66 for this. Return the *Specification of loan for owner-occupied home* to us, together with the other completed tax return pages.

Which details do you enter?

It concerns the value of your debt on 31 December 2017 and the deductible (mortgage) interest on this debt. In *Description of this debt*, you enter the name of the lender and the number pertaining to this loan. Do you have no number? Because you took out the loan with your family, for example? In that case, you need not enter anything here.

By 'your home acquisition debt(s)', we mean the part of the loans you used for the purchase, maintenance or improvement of your owner-occupied home. This includes the debts you incurred for the financing costs of your home acquisition debt and the debts for the buyout of ground rent.

Please note!

You can state details of 1 lender and of 1 loan per specification. Did you take out the loan with several lenders? Or did you take out several loans? In that case, enter the second loan (or the part thereof) at question 35d. Specify the details of the loan (or the part thereof) at question 66.

Lack of space?

Then state the highest debt on the upper line and the total of the remaining debts on the second line.

For question 35f

After 28 October 2012, did you sell your house for an amount lower than the home acquisition debt pertaining to this house? In that case, you will have a remaining debt. You may deduct the interest on this debt for 15 years in box 1. Here, it does not matter if you buy another house or start renting a house. In order to be allowed to deduct the interest, you are not obliged to repay the debt either.

At question 35f, you enter the amount of the remaining debt of the former owner-occupied home on 31 December 2017. At question 35l, you enter the interest you paid on this remaining debt in 2017.

You can use the calculation tool below to calculate if there was a remaining debt.

Calculation tool for the remaining debt of the former owner-occupied home

Home acquisition debt of the house sold

A

Selling price

B

Selling costs

C

Subtract: B minus C. Net proceeds

D

Subtract: A minus D. Remaining debt

E

You had a remaining debt if A is higher than D.

For question 35g

Enter the address of the owner-occupied home. If you had 2 owner-occupied homes, you should state the details of each house.

Please note!

It does not concern a holiday home.

For question 35h

In 2017, did you have an owner-occupied home that was your principal residence? In that case, you must add an amount to your income: the notional rental value.

The notional rental value is a percentage of the WOZ value (Waardering Onroerende Zaken or Valuation of Immovable Property) of your owner-occupied home.

At this question, you enter the WOZ value of the house that was your principal residence in 2017. Also state the period in which the house was your principal residence. See Period in 2017.

The WOZ value is mentioned in the WOZ assessment you received from your municipal authority. For the year 2017, the WOZ value with value reference date 1 January 2016 applies.

Are any annexes, such as a garage, mentioned separately in the WOZ assessment? Or did you receive a separate WOZ assessment for these annexes? In that case, add up the WOZ values if these annexes were part of the house.

Newly-built house, building plot or house under construction

Did you buy a newly-built house? In that case, use the value of the WOZ assessment issued by the municipal authority, even if it only refers to the land or to a partially finished house.

Period in 2017

In addition to the WOZ value, also fill in the period the house that was your principal residence in 2017. The period should be based on the date on which the municipal authorities changed the home address. This also applies if you moved house.

More information about what you should do if you objected against the WOZ assessment or if you did not receive a WOZ assessment can be found at belastingdienst.nl.

For question 35i

You must add an amount to your income for your owner-occupied home: the notional rental value. The notional rental value is a percentage of the WOZ value of the owner-occupied home that was your principal residence in 2017. You calculate the WOZ value for the period the house that was your principal residence in 2017. You entered this period at question 35h.

Use the below Table for the notional rental value to determine the notional rental value.

Table for the notional rental value

Value of the house		Notional rental value
more than	no more than	
–	€ 12,500	0%
€ 12,500	€ 25,000	0.30%
€ 25,000	€ 50,000	0.45%
€ 50,000	€ 75,000	0.60%
€ 75,000	€ 1,060,000	0.75%
€ 1,060,000	–	€ 7,950 + 2.35% of the value exceeding € 1,060,000

An owner-occupied home for part of the year

If you only had an owner-occupied home for part of the year, you only have to state a part of the notional rental value. If, for example, you had an owner-occupied home for six months, half of the notional rental value will apply.

Tax partners throughout 2017

If you had a tax partner throughout 2017, you both first state the total of the notional rental value and the total of the deductible items. Subsequently, you may apportion the balance between the income from and the deductible items for to the owner-occupied home between yourselves. Any apportionment is allowed, as long as the total is 100%.

Please note!

You may only apportion the balance between the income from and deductible items for the owner-occupied home between yourself and your tax partner. It is not possible, for example, for one tax partner to merely state the notional rental value and for the other tax partner to merely state the expenses.

No tax partner

If you had no tax partner in 2017, you state your own income from the owner-occupied home and you deduct your own deductible items.

A tax partner for part of 2017

Did you have a tax partner during part of 2017? And do you not opt to be tax partners for the whole of 2017? In that case, you only state your own income from the owner-occupied home and only deduct your own deductible items. Do you opt to be tax partners for the whole of 2017? See Tax partners for the whole of 2017.

Two or more owners who were not tax partners

In 2017, were you, together with 1 or more persons, the owner of your principal residence and are you not each other's tax partners throughout the year? In that case, the home ownership scheme only applies if you, together with 1 or more owners or occupants of the house, had an interest of at least 50% in the value development. You then state the part of the notional rental value that is equivalent to your share in the ownership of the house. You may only deduct the (mortgage) interest and financing costs that related to your share in the home acquisition debt. Did you pay less? In that case, you may only deduct the amount paid.

Were you only an occupant of the house or were you an occupant of the house together with 1 or more owners and did you, together with the other owners or occupants, have an interest of less than 50% in the house? In that case, your share in the house was an asset in box 3 and your share in the debt was a debt in box 3 for you. The (mortgage) interest will then not be deductible for you.

Did you pay periodic amounts for a long-term ground lease, building and planting rights or a perpetual hereditary lease? In that case, you need to take your share in the ownership of your house into account. You may deduct no more than the part that is equivalent to your share in the ownership of the house.

Example

You owned 3/4 of the house and your housemate, who is not your tax partner throughout the year, owned 1/4. You do not opt to be tax partners for the whole year. In that case, you state 75% of the notional rental value of the entire house. You may deduct the interest and the financing costs for your part of the home acquisition debt and deduct no more than 75% of the periodic payments for a long-term ground lease, building and planting rights or a perpetual hereditary lease for the owner-occupied home.

For question 35j, question 35k and question 35l

Please note!

The rules for capital sum insurances changed in 2017. This may have consequences if, in 2017, you received a payment under your capital sum insurance policy associated with home ownership, savings account associated with home ownership or investment account associated with home ownership. Or if you surrendered all or part of it in 2017 or if it no longer met the conditions.

It depends on your situation whether you have to state the taxable part of your payment at question 35l. At belastingdienst.nl, you can read the conditions for exemption in 2017 and the amount of the exemption.

What is a capital sum insurance policy associated with home ownership or a savings account associated with home ownership?

Did you take out a savings-based or endowment mortgage for financing your owner-occupied home? In that case, you usually paid premiums for a capital sum insurance policy or you paid amounts for a blocked savings balance. You use the payment under this insurance policy or this savings balance to pay off your mortgage or loan for the owner-occupied home (home acquisition debt) later.

Therefore, you can redeem your mortgage in 2 ways:

- You took out a capital sum insurance policy associated with home ownership with an insurance company.
With the capital sum insurance, you insure yourself for a capital payment. You use this capital payment to pay off your home acquisition debt later.
- You have a 'savings account associated with home ownership' with a bank or an 'investment account associated with home ownership' with an administrator of an investment institution.
With the savings account associated with home ownership or the investment account associated with home ownership, you accrue a blocked savings balance. You use the balance to pay off your home acquisition debt later.

The rules on the deduction of interest on the home acquisition debt (mortgage interest deduction or deduction of a loan) have changed since 2013. When it comes to new loans, you may only deduct interest if you repay the loan within a set period and at a minimum amount per year. That is why it is no longer possible to take out a capital sum insurance policy associated with home ownership, savings account associated with home ownership or investment account associated with home ownership since 2013.

If your capital sum insurance policy associated with home ownership, savings account associated with home ownership or investment account associated with home ownership was taken out before 1 April 2013, nothing will change.

Tax advantages

Capital sum insurances associated with home ownership, savings accounts associated with home ownership and investment accounts associated with home ownership have the same tax advantages.

Tax-free during the term

Capital sum insurances associated with home ownership, savings accounts associated with home ownership and investment accounts associated with home ownership are part of box 1. The accrued value of the capital sum insurance associated with home ownership, the savings account associated with home ownership or the investment account associated with home ownership therefore need not be stated as an asset in box 3. This means that, during the saving period (term), you do not pay any tax on the capital you accrue, not even on the interest accrual of the capital sum insurance or the savings balance.

Exemption

The moment you redeem the home acquisition debt using the capital payment or the amount saved, an exemption applies up to a certain maximum amount. Up to the amount of the exemption, you then need not pay any tax on that amount, not even on the interest forming part of that amount.

More information about capital sum insurances associated with home ownership, savings accounts associated with home ownership and investment accounts associated with home ownership can be found at belastingdienst.nl.

Transferring a capital sum insurance payment

In 2017, did you receive a payment under a capital sum insurance policy associated with home ownership, a savings account associated with home ownership or an investment account associated with home ownership and were you entitled to an exemption? And did you have a tax partner in 2017? In that case, you and your tax partner are entitled to this exemption per person if you are both mentioned in the policy document. If you received a payment, but only 1 of you is mentioned in the policy document as a beneficiary, you can only make use of your own (remaining) exemption.

Since 2015, you can make a request to each state 50% of the payment. As a result, you can both make use of your own (remaining) exemption.

Was the capital sum insurance policy associated with home ownership or the savings account associated with home ownership under which a payment is made, registered in your name? In that case, it may be advantageous to make a request for half of your payment to be transferred to your tax partner. This is the case if you have used part of your exemption before or if the payment exceeds your own (remaining) exemption. Visit belastingdienst.nl for more information.

Do you make a request for half of a payment under your tax partner's capital sum insurance associated with home ownership or savings account associated with home ownership to be transferred to you? And was the policy under which the payment is made, registered in the name of your tax partner and do you want half of the payment to be allocated to you? In that case, tick the box at question 35k.

Please note!

Question 35j and question 35k must be ticked in order to for you to make use of this scheme.

Please note!

Your tax partner must also state in his tax return that he asks for this scheme to be applied.

Request for an ex officio reduction

Was the payment under the capital sum insurance policy made in the past 5 years and was the policy registered in the name of 1 beneficiary? And did you have to state the payment in your own tax return or in the tax return of your tax partner? In that case, you can make a request for an ex officio reduction Visit belastingdienst.nl for more information.

Taxable part of a payment under a capital sum insurance policy

In 2017, did you receive a payment under a savings account, investment account or capital sum insurance associated with home ownership? And did this payment exceed the exemption to which you were entitled? In that case, you may have to state all or part of the interest component of the payment. Enter this amount in the taxable part of a payment under a capital sum insurance policy, savings account or investment account associated with home ownership (question 35l).

The taxable part of the payment is usually the interest accrued on the payment. The accrued interest is the payment less the premiums paid. Visit belastingdienst.nl for more information. You can find examples here.

If you had a tax partner for the whole of 2017, you must add up the taxable part of the payment made to you and your tax partner. You then enter this amount at question 35l.

Please note!

Only state the interest accrued on the non-exempt part of the payment.

You enter the amount of the used exemption at question 35x. You enter the exemption used by your tax partner at question 35y.

More information about the taxable part of a payment under a capital sum insurance policy can be found at belastingdienst.nl.

If the amount of the payment was lower than the exemption, the taxable part of the payment will be € 0 (question 35l). Enter the amount of the exemption used by you at question 35x. At question 35y, you enter the exemption used by your tax partner.

Please note!

Even if the taxable part of the payment is € 0, you must complete questions 35x and 35y.

More information about capital sum insurances associated with home ownership, savings accounts associated with home ownership and investment accounts associated with home ownership can be found at belastingdienst.nl.

For question 35m

If you temporarily let your owner-occupied home, 2 situations are possible:

- temporary letting of your old house that was for sale in 2017
- Temporary letting of your principal residence that was not for sale in 2017

It may also concern temporary letting of your owner-occupied home via Internet.

Temporary letting of your old house that was for sale in 2017

You moved into another house. You temporarily let your old house that was for sale. From the date of letting, you must state the value of the house in box 3. You need not state the income from the temporary letting in box 1. As the house is part of box 3, you may no longer deduct the (mortgage) interest. The house and the pertaining debt are part of box 3 from that moment onwards.

Did the rental period end and does your old house remain vacant and for sale? In that case, the house and the pertaining home acquisition debt will be subject to the home ownership scheme again (box 1) if the temporary letting ended within 3 years after the end of the year in which you left the house. You may then deduct the (mortgage) interest again until these 3 years have passed. After that, you must state the value of the house in box 3 again. (*Please note!* The house must have been for sale throughout the letting period.) This may also have consequences for the additional loan scheme.

More information about temporary letting of your old house that was for sale in 2017 can be found at belastingdienst.nl.

Temporary letting of your principal residence that was not for sale in 2017

Did you temporarily let your owner-occupied home in 2017? For example, during holidays or a short stay outside the Netherlands? In that case, your house will remain subject to the home ownership scheme (box 1) despite the temporary letting. This means that, for the period including the temporary letting, you must enter the following:

- the notional rental value at question 35i
- the deductible (mortgage) interest at question 35o
- the deductible financing costs at question 35p
- any payments for a long-term ground lease, building and planting rights or a perpetual hereditary lease at question 35q

In addition, you state 70% of the rent received for the rental period. The period you temporarily let the house is included in the period that you determine the notional rental value for this house.

Rent received

The 'rent received' is the rent charged by you, minus certain costs. In the rent, you may include a compensation for expenses directly related to the temporary letting of the house, for example:

- gas and electricity used by the tenant
- services rendered to the tenant, such as cleaning and washing
- advertisements and commission

Maintenance costs, depreciation charges and fixed charges may not be deducted from the rent received.

What is not part of income from temporary letting?

- the rent you received for letting part of your owner-occupied home (for example a room).

Depending on your situation, you are entitled to a room letting exemption, or part of your house is part of box 3. More information about this can be found at belastingdienst.nl.

- the payment you received from lodgers for cleaning and meals
You state this payment at question 9.
- the rent you received while you were living somewhere else, for example in case of a posting or secondment
In this situation, the house is no longer part of box 1, but of box 3.

More information about temporary letting, letting part of your owner-occupied home and room letting exemption can be found at belastingdienst.nl.

For question 35o and question 35p

Deductible (mortgage) interest and financing costs for the owner-occupied home

It concerns deductible (mortgage) interest on and financing costs of the loans you took out for the purchase, maintenance or refurbishment of the owner-occupied home. These loans constitute the home acquisition debt. You need to have paid the interest and costs in 2017. You may not deduct other costs you incurred for your owner-occupied home, such as the costs of maintenance and refurbishment.

Deduction of interest for a maximum of 30 years

You may deduct the interest for a maximum of 30 years. If you took out the loan before 1 January 2001, the 30-year period will start on 1 January 2001.

Transfer of debt to partner and 30-year period for deduction of interest

Did a home acquisition debt without a repayment obligation transfer from your tax partner to you because of a marriage or change to a marriage contract or under the law of inheritance? In that case, the 30-year period for deduction of interest will end for you on the date when the period would also have ended for your tax partner. In 2013 or a later year, did your spouse repay part of a debt without being obliged to repay this debt? Does all or part of this debt pass to you because of a marriage or a change in the prenuptial agreement? And, no later than in the year after the repayment, do the spouses again incur a home acquisition debt up to the amount of the repayment? In that case, you are both not obliged to repay the new loan. The 30-year period for deduction of interest will end for you both on the date when this period would also have ended for the old loan for your spouse.

In 2013 or a later year, did your spouse repay part of a debt without being obliged to repay this debt? After that, does this debt pass to you because of his death? And, no later than in the year after the repayment, do you again incur a home acquisition debt up to the amount of the repayment? In that case, you are both not obliged to repay the new loan. The 30-year period for deduction of interest will end for you on the date when this period would also have ended for the old loan of your deceased spouse.

Deductible (mortgage) interest

Deductible (mortgage) interest is:

- interest on loans for financing the purchase sum, maintenance or refurbishment of your owner-occupied home
 - interest on loans for financing costs relating to the purchase, maintenance or refurbishment of your owner-occupied home, for example for notarial charges
 - interest on loans for financing the costs relating to taking out the loan for the purchase of your owner-occupied home, for example, for brokerage costs (such as consultancy and handling fees) in order to take out the loan
 - penalty interest paid if a loan that is part of the home acquisition debt was wholly or partly repaid, was refinanced or was changed
- The amount of the penalty interest is deductible if it pertained to the home acquisition debt. We then consider this penalty interest to be interest. Refer to *Penalty interest in case of interest rate averaging* if you paid penalty interest through interest rate averaging.

- interest on loans for the buyout of a long-term ground lease, building and planting rights or a perpetual hereditary lease
- under certain conditions: interest on a refurbishment deposit or a new building deposit. See *Special rules*.

Penalty interest in case of interest rate averaging

In case of interest rate averaging (refinancing the loan with an adjusted interest rate whereby the penalty interest due is taken into account), you did not pay the penalty interest in a lump sum, but you spread the penalty interest over the remaining term of the fixed-interest period that you previously agreed upon.

Penalty interest in case of interest rate averaging also includes the fee charged by the bank due to the loss suffered by the bank because the penalty interest is only paid at a later time. Other surcharges charged by the bank due to interest rate averaging, such as a surcharge for the risk of early and full repayment in case of a sale, are not considered to be penalty interest. These surcharges are therefore not considered to be interest on debts, except if the total of all other surcharges is not higher than 0.2%. A surcharge is when costs are passed on as a percentage.

If there was interest rate averaging, you may also include the percentage part that can be allocated to the amount of the penalty interest in the calculation of the annuity to be paid.

If you did not opt for an interest rate averaging product, but decided to pay the amount of the penalty interest in a lump sum, you may also deduct this amount. If you borrowed that amount, the interest on that loan will not be deductible.

Please note!

If the bank refunded any penalty interest to you, you must set off the refunded penalty interest against the (penalty) interest paid on that same (mortgage) debt.

If the refunded penalty interest was higher than the paid (penalty) interest, you enter €0 at question 35o.

More information about penalty interest can be found at belastingdienst.nl.

Loan from your employer

Did you take out a loan for your owner-occupied home with your employer? And do you have an interest benefit because you pay an interest rate that is lower than the market rate of interest? In that case, this benefit will be part of your taxable wage. This means that you may not only deduct the (mortgage) interest you paid in 2017, but also the interest benefit that is considered to be part of your taxable wage.

Deductible financing costs

Deductible financing costs are:

- brokerage costs for obtaining your mortgage such as consultancy and handling fees
- notarial charges and cadastral fees for the mortgage
- remortgaging costs paid
- valuation costs (only in order to obtain a loan)
- costs of the application for National Mortgage Guarantee or Nationale Hypotheek Garantie
- interest during construction for the period after the sales contract including resolutive conditions was concluded
- under certain conditions: costs of a refurbishment deposit or a new building deposit. See *Special rules*.

Please note!

Did you take out the loan before 1 January 2013 and did you pay handling fees at that time? From this, you were allowed to deduct no more than 1.5% of the debt with a maximum of €3,630. Did you pay more? In that case, read the below explanatory notes under *Examples of handling fees*.

Examples of handling fees

Example 1: without a tax partner

On 1 July 2012, you paid handling fees amounting to €6,030 for a loan with a 20-year term. In that case, you divide the amount exceeding the maximum ($€6,030 - €3,630 = €2,400$) by the number of months of the term, so $€2,400 : 240 = €10$. In this example, you were, in 2012, allowed to deduct the maximum ($€3,630 + €60 = €3,690$). Subsequently, you may, during the remaining term of the loan (20 years), deduct €117 ($€2,340 : 20$) per year. For the purpose of this calculation, the 6 months of the final year are also considered to be a full year.

Example 2: with a tax partner

As in example 1, but now you had a tax partner throughout 2012. You bought the owner-occupied home together and each took out half of the loan together on 1 July 2012. The handling fees amounted to €8,460. A maximum deduction of €3,630 applies to each tax partner. This is €7,260 in total. You divide the amount exceeding the maximum ($€8,460 - €7,260 = €1,200$) by the number of months of the term, so $€1,200 : 240 = €5$ per month. In 2012, you were allowed to deduct 6 times €2.50 = €15 each. In this example, you were, in 2012, allowed to deduct $€3,630 + €15 = €3,645$ each. This is €7,290 in total. Subsequently, you may, during the remaining term of the loan, each deduct €30 ($€585 : 20 = €30$ rounded off) per year.

Not deductible

You may not deduct the following amounts:

- the amount of the repayment of the home acquisition debt
- mediation fees for the purchase of the house, for example the handling fee
- transfer tax and turnover tax
- notarial charges and cadastral fees for the purchase deed
- interest during construction for the period before the sales contract including resolutive conditions was concluded
- costs of maintenance and refurbishment
- Under certain conditions, you may be entitled to a deduction of costs of maintenance relating to a nationally listed building.
- interest on and costs of loans (even if you financed them with a mortgage on your owner-occupied home) which do not constitute home acquisition debt, for example a loan to buy a car
- interest on and costs of loans not being home acquisition debt under the additional loan scheme
- interest you paid to your tax partner
- It concerns a loan for your owner-occupied home which was provided by your tax partner.
- interest on loans you took out for a house which you bought from your tax partner
- This only applies to the part of the debt exceeding the original debt on that house.
- interest on loans you took out to pay deductible interest on and costs of loans

For example, a loan to pay the penalty interest or interest during construction. You may deduct the interest on a loan you took out before 1 January 2001 to pay deductible remortgaging costs or interest during construction.

- premiums for a capital sum insurance policy associated with home ownership and payments into a savings account associated with home ownership
- interest on a loan which is not subject to a contractual obligation to repay the debt within 360 months on at least an annuity basis (see *Loans for the owner-occupied home taken out in 2013 or a later year*)
- interest on a loan for which voluntary repayments are made so as to reach the right repayment balance, but the repayment is not on an annuity basis

Special rules

In 2017, were you dealing with 1 of the following situations? In that case, special rules apply in order to determine whether you may deduct the (mortgage) interest and financing costs:

- You borrowed money for the maintenance or refurbishment of the owner-occupied home, but have not yet used the money for this.
- Your loan is placed in a separate account that was especially opened for the maintenance or refurbishment: a refurbishment deposit.
- Your loan is placed in a separate account that was especially opened for building a new house: a new building deposit.
- In 2017, you paid interest in advance for a period after 30 June 2018.

Refurbishment loan not yet used

Did you borrow money for the maintenance or refurbishment of the owner-occupied home? And the money has not yet been used for this? In that case, you may perhaps still deduct the interest and financing costs. The loan must have been taken out for the maintenance or refurbishment of the owner-occupied home. You may fully deduct the interest and financing costs for up to 6 months after the loan was taken out.

After 6 months, the interest on the loan is only deductible once you have paid the maintenance or refurbishment costs. The maintenance or refurbishment costs may also have been paid from another account. The interest on the loan is deductible if you could continuously withdraw the money borrowed for the maintenance or refurbishment. After 6 months, you must deduct the interest you received on the credit balance that you did not yet utilise for refurbishment from the paid interest and costs.

Please note!

Did you borrow money for the maintenance or refurbishment of the owner-occupied home? And did you have a home equity reserve because you sold a previous owner-occupied home? In that case, the loan (or part thereof) is no home acquisition debt. See *Home acquisition debt and moving: additional loan scheme*.

You already paid the refurbishment costs yourself

Did you take out the loan during or after the maintenance or refurbishment? In that case, you may have already paid (part of) the maintenance or refurbishment costs yourself. Did you take out a loan for this within 6 months after the start of the refurbishment? In that case, the interest on and the costs for a refurbishment loan may be deducted as costs for the owner-occupied home, up to the amount of the costs you incurred in that period.

Two-year scheme for a refurbishment deposit

If the amount borrowed is placed in a separate account that was especially opened for the maintenance or refurbishment, this is called a refurbishment deposit. You may fully deduct the interest and financing costs of the refurbishment deposit for a maximum period of 6 months after the loan was taken out. After 6 months, you need to deduct the interest you received on the balance of the refurbishment deposit from the interest and costs paid.

This scheme only applies as long as you used the deposit for maintenance or refurbishment and up to 2 years after the loan was taken out. Did the maintenance or refurbishment cease earlier? And was there a remainder of the deposit? In that case, the interest on the remainder of the deposit will no longer be deductible. Only the interest on the part of the loan that was used for the maintenance or refurbishment may then be deducted.

Please note!

Did you borrow money for the maintenance or refurbishment of the owner-occupied home? And do you have a home equity reserve because you sold an owner-occupied home? In that case, the loan (or part thereof) is no home acquisition debt. See *Home acquisition debt and moving: additional loan scheme*.

Two-year scheme for a new building deposit

If the amount borrowed is placed in a separate account that was especially opened to build the house, this is called a new building deposit. You may fully deduct the interest and financing costs of the new building deposit for a maximum period of 2 years. You need to deduct the interest you received on the balance of the new building deposit from the interest and costs paid.

Please note!

Did you borrow money for the construction of the owner-occupied home? And did you have a home equity reserve because you sold an owner-occupied home? In that case, the loan (or part thereof) is no home acquisition debt. See *Home acquisition debt and moving: additional loan scheme*.

When does the two-year period start?

The two-year period starts as soon as the sales/building contract has been signed. A loan has often not yet been taken out then. The loan is usually taken out later and paid upon transfer of title to the house under construction before a civil-law notary. In that case, the two-year period starts at the moment of the transfer of title before the civil-law notary.

Not using the two-year scheme

Do you not want to use the two-year scheme for a refurbishment deposit or a new building deposit? In that case, you may only deduct the interest and costs on the part of the loan of which you actually used the money for the purchase, maintenance or refurbishment of the owner-occupied home. The part of the loan which you have not yet used for your owner-occupied home is part of box 3. You may not deduct the interest and the costs for this part of your loan in box 1. In that case, your refurbishment or new building deposit is part of the capital yield tax base in box 3. You do not offset the interest you received on the deposit against the paid interest and costs of your owner-occupied home.

Pre-paid interest

In 2017, did you pay in advance part of the (mortgage) interest for a period up to 1 July 2018? And did you agree on this by contract? In that case, this amount can be fully deducted in 2017. So you may pay interest in advance for no more than six months. If, in 2017, you voluntarily paid an amount for 2018, this amount will only be deductible in 2018. In that case, you must state the advance payment as an asset in box 3 as of 1 January 2018.

In 2017, did you pay in advance part of the (mortgage) interest for a period after 30 June 2018? In that case, this amount cannot be deducted in full. You may only deduct the (mortgage) interest you paid in 2017 for the period between 1 January 2017 and (no later than)

31 December 2017. You deduct the part you are not allowed to deduct in 2017 in equal parts for the remaining years for which you paid the interest.

Please note!

This concerns deductible (mortgage) interest on the loans you took out for the purchase, maintenance or refurbishment of the house that was your principal residence.

Example

In August 2017, you paid € 24,000 in interest for the period between 15 August 2017 and 14 August 2019. So you paid interest in advance for a period after 30 June 2018. You may only deduct the amount you paid for 2017. You paid for a period of 24 months, of which 5 months in 2017. In 2017, you may deduct $5/24 \times € 24,000 = € 5,000$. You deduct the pre-paid interest in equal shares for the remaining years for which you paid the interest. This is € 9,500 in 2018 as well as in 2019.

Your (mortgage) debt already existed on 31 December 1995

Did the (mortgage) debt on your owner-occupied home already exist on 31 December 1995? In that case, you may deduct the interest on this (mortgage) debt. The same applies if you have not used the loan for the purchase, maintenance or refurbishment of the house. A condition is that the (mortgage) debt still relates to the same house in 2017 and that the house was still your owner-occupied home.

Refunded interest

Did your bank or other lender refund interest to you, because you paid too much (mortgage) interest in a preceding year? Was this because the bank or other lender charged you too much interest? And did you deduct this interest in a preceding year? If so, you must state this refunded interest so that we can offset it against deductible expenses for the owner-occupied home, for example against (mortgage) interest on loans, minus this refunded interest.

Refunded interest higher than deductible interest

Is the refunded interest higher than the amount of your deductible (mortgage) interest on and financing costs of the loans you took out for the purchase, maintenance or refurbishment of the owner-occupied home? And, in a preceding year, did you deduct this interest as (mortgage) interest on the home acquisition debt? In that case, enter € 0 at question 35o.

More information about refunded interest can be found at belastingdienst.nl.

For question 35q

If the land on which your home was built did not belong to you, you paid a monthly or annual amount for this to the landowner. These periodic payments for a long-term ground lease, building and planting rights or a perpetual hereditary lease are deductible. You may deduct the payments you made in 2017.

A long-term ground lease and building and planting rights are often for a fixed period. A perpetual hereditary lease is a perpetual right to use someone else's land.

The following is not deductible:

- buildings insurance premiums
- lump sums to buy out a long-term ground lease, building and planting rights or a perpetual hereditary lease

If you bought out a long-term ground lease, building and planting rights or a perpetual hereditary lease, the interest on the loan you took out to finance the lump sum, is usually deductible.

- premiums for a capital sum insurance policy associated with home ownership
- amounts transferred to a savings account associated with home ownership

For question 35r

After 28 October 2012, did you sell your house for an amount lower than the home acquisition debt pertaining to this house? Or is the house no longer subject to the home ownership scheme after 28 October 2012 due to another event? And is the economic value of the house at that time lower than the home acquisition debt? In that case, you will have a remaining debt amounting to the difference between the home acquisition debt and the economic value of the house at the time when the house is no longer an owner-occupied home. You may deduct the interest on this remaining debt for 15 years in box 1. Here, it does not matter if you buy another house or start renting a house. In order to be allowed to deduct the interest, you are not obliged to repay the debt either.

You used the *Calculation tool for the remaining debt of the former owner-occupied home* at question 35g to calculate the remaining debt. You entered the amount of the remaining debt at question 35f. At question 35r, you enter the interest you paid on this remaining debt in 2017.

Did you receive a gift from your parent(s) for repayment of a remaining debt? In that case, this gift will decrease your remaining debt and you may no longer deduct the interest on (that part of) this remaining debt.

Rate adjustment for deduction of expenses for the owner-occupied home

Do you have deductible expenses for the owner-occupied home? And do you pay 52% tax (fourth bracket) on part of your income? In that case, you had, until 2014, a tax saving of 52% on the part of your deductible expenses for the owner-occupied home subject to the fourth bracket. Since 2014, the maximum rate for the deduction of the expenses for the owner-occupied home in the fourth bracket is being phased down from 52% to 38%. This will be done in steps of 0.5% per year. So in 2017, the tax saving is 50% insofar as the deductible expenses for the owner-occupied home were subject to the highest rate. The highest rate starts with a taxable income from work and home (box 1) of € 67,072. You need not enter or calculate anything in your tax return. We will process this rate decrease in your assessment. See *Calculation tool for the rate adjustment for deduction of expenses for the owner-occupied home* at the back of these explanatory notes.

If you have income from work and home subject to the fourth bracket, we will initially calculate the deductible expenses for the owner-occupied home also at the fixed percentage of 52% in the fourth bracket. Subsequently, a correction will be made of 2% (2017) of the deductible expenses for the owner-occupied home, but only for the part of the deduction subject to the fourth bracket. This correction of 2% is the rate adjustment for deduction of expenses for the owner-occupied home.

Example 1

You have an annual taxable wage of € 50,000. The WOZ value of your owner-occupied home is € 200,000. The notional rental value is € 1,500. In 2017, you paid interest on your home acquisition debt amounting to € 8,800. In 2013, you had a remaining debt after the sale of your previous owner-occupied home. In 2017, you paid interest on this debt amounting to € 600. As your income (wage and notional rental value) is lower than € 67,072, the rate adjustment for deduction of expenses for the owner-occupied home will not apply.

Example 2

You have an annual taxable wage of € 80,000. The WOZ value of your owner-occupied home is € 200,000. The notional rental value is € 1,500. In 2017, you paid interest on your home acquisition debt amounting to € 8,800. In 2013, you had a remaining debt after the sale of your previous owner-occupied home. In 2017, you paid interest on this debt amounting to € 600. As your income (wage and notional rental value) is higher than € 67,072, the rate adjustment for deduction of expenses for the owner-occupied home will apply. The correction is 2% of € 9,400 = € 188. You can find the amount of the rate adjustment for deduction of expenses for the owner-occupied home in your assessment.

Example 3

You have an annual taxable wage of € 70,000. The WOZ value of your owner-occupied home is € 200,000. The notional rental value is € 1,500. In 2017, you paid interest on your home acquisition debt amounting to € 8,800. In 2013, you had a remaining debt after the sale of your previous owner-occupied home. In 2017, you paid interest on this debt amounting to € 600. As your income (wage and notional rental value) is higher than € 67,072, the rate adjustment for deduction of expenses for the owner-occupied home will apply. Your total income is € 71,500. In that case, € 71,500 - € 67,072 = € 4,428 is subject to the fourth bracket. The correction will then be 2% of € 4,428 = € 88. You can find the amount of the rate adjustment for deduction of expenses for the owner-occupied home in your assessment.

For question 35u to question 35w

Did you have no tax partner in 2017? Or did you not have a tax partner for the whole of 2017? In that case, you should complete question 35u and question 35v. Reproduce the data from question 35n and question 35s. You state the balance of the income from and deductible items for the owner-occupied home at question 35w. Reproduce the data from question 35t.

Did you have a tax partner for the whole of 2017? Or did you have a tax partner for part of 2017 and do you opt to be tax partners throughout 2017? In that case, you may, at questions 35u to 35w, apportion the balance of the income from and the deductible expenses for the owner-occupied home between you and your tax partner. You must allocate the income from the owner-occupied home and the deductible items for the owner-occupied home to each other in the same ratio. You may, for example, not state a share of 60% for the income and a share of 40% for the deductible items.

Example

The total of the income from the owner-occupied home at question 35n is € 3,000. The total of the deductible items for owner-occupied home at question 35s is € 13,000. The balance of the income from and deductible items for the owner-occupied home at question 35t is: € 3,000 - € 13,000 = negative € 10,000. You allocate 60% of this balance to yourself.

In that case, you enter:

- at question 35u *Your share in the income from the owner-occupied home:*
(60% of € 3,000) = € 1,800
- at question 35v *Your share in the deductible items for the owner-occupied home:*
(60% of € 13,000) = € 7,800
- at question 35w *The balance of the income from and deductible items for the owner-occupied home which you state:*
(€ 1,800 - € 7,800 =) - € 6,000

For question 35x and question 35y

If, in 2017, you received a payment under a capital sum insurance policy associated with home ownership, a savings account associated with home ownership or an investment account associated with home ownership, you were perhaps entitled to an exemption.

Please note!

The rules for capital sum insurances changed in 2017. This may have consequences if, in 2017, you received a payment under your capital sum insurance policy associated with home ownership, the savings account associated with home ownership or the investment account associated with home ownership. Or if you surrendered all or part of it in 2017 or if it no longer met the conditions.

It depends on your situation whether you have to state the taxable part of your payment. At belastingdienst.nl, you can read the conditions for exemption in 2017 and the amount of the exemption.

When do you have to complete question 35x?

If, at question 35l, you made use of an exemption for a payment under a capital sum insurance policy associated with home ownership, a savings account associated with home ownership or an investment account associated with home ownership, you should enter the exemption used in 2017 at question 35x, even if the payment was fully exempted.

If, at question 35l, your tax partner made use of an exemption for a payment under a capital sum insurance policy associated with home ownership, a savings account associated with home ownership or an investment account associated with home ownership, you should enter the exemption used in 2017 at question 35y, even if the payment was fully exempted.

For question 35z

In 2017, did you have an owner-occupied home that was your principal residence? And did you have little or no home acquisition debt, as a result of which you paid little or no (mortgage) interest? In that case, you may be entitled to a deduction due to little or no home acquisition debt. You are entitled to this deduction if the notional rental value exceeds the deductible expenses, such as the (mortgage) interest.

The deduction is usually equal to the difference between the notional rental value and the deductible expenses. On balance, you therefore do not pay tax on your owner-occupied home as a result of this deduction.

Example

Notional rental value	€ 1,500	
Deductible (mortgage) interest and financing costs	€ 1,200	-
Balance of income from and deductible items for the owner-occupied home	€ 300	
Deduction due to little or no home acquisition debt	€ 300	

Interest and costs paid in advance and in arrears

If you paid the interest and costs for your owner-occupied home for the year 2017 in advance (before 2017) or in arrears (after 2017), you must, in order for this scheme to be applied, allocate this interest and these costs to 2017. See C in the Calculation tool for the deduction due to little or no home acquisition debt. It does not matter that you do not deduct the interest in 2017, but partly in 2016 or 2018.

Example

You have an owner-occupied home with a notional rental value of € 1,500. You paid the interest for the first half year of 2017 (€ 2,400) in December 2016. You paid the interest on the second half year of 2017 (€ 2,400) in January 2018. Because you did not pay any interest in 2017, you would be entitled to a deduction to little or no home acquisition debt for the whole amount of the notional rental value (€ 1,500). However, you must still allocate the interest you paid in advance in 2016 and the interest you paid in arrears in 2018, to 2017. For these amounts apply to 2017.

In this example, you are not entitled to a deduction due to little or no home acquisition debt. For the amount of the paid interest for 2017 (€ 4,800) is higher than the amount of the notional rental value (€ 1,500).

Calculation tool for the deduction due to little or no home acquisition debt

Use the calculation tool below to calculate the amount of the deduction due to little or no home acquisition debt.

Calculation tool for the deduction due to little or no home acquisition debt

Notional rental value

A

Total of deductible items for the owner-occupied home

B

Interest and costs paid in advance and in arrears. Place a minus sign before the amount if, in 2017, you paid for another year.

C

+/-

Add: B plus C. If C is negative, then subtract: B minus C.

D

-

Subtract: A minus D. Deduction due to little or no home acquisition debt

E

Please note! Only enter E at question 35z if the amount is positive.

A tax partner throughout 2017

Did you have a tax partner throughout 2017? In that case, you must divide the deduction due to little or no home acquisition debt in the same proportion as the balance between the income from and deductible items for the owner-occupied home.

No tax partner

Did you not have a tax partner in 2017? In that case, enter your own deduction due to little or no home acquisition debt.

A tax partner for part of 2017

Did you have a tax partner during part of 2017? And do you not opt to be tax partners for the whole of 2017? In that case, enter your own deduction due to little or no home acquisition debt. Do you opt to be tax partners for the whole of 2017? In that case, read A tax partner throughout 2017.

36 Threshold income

For the specific medical expenses and donations, you may only deduct the part of the expenses exceeding a certain amount: the threshold amount. The amount of this threshold depends on your threshold income. Did you live in Suriname or Aruba in 2017? Or did you live in Belgium in 2017 and did you receive Dutch income, but were you not a qualifying non-resident taxpayer? In that case, you enter your income data at question 36a and question 36b. In order to determine a correct threshold income, you must, at question 36a, take account of some data from outside the Netherlands. At question 36b, you reproduce the data from the form.

Please note!

Were you a qualifying non-resident taxpayer in 2017? In that case, you only complete question 36b. You reproduce the data from the form. Did you have a tax partner in 2017? And was the outcome at question 31b or question 31e 90% or more? Or did you complete question 31g? In that case, you calculate your tax partner's threshold income at question 36c.

For question 36a

Complete this question if, in 2017, you lived in Belgium and had Dutch income, but were not a qualifying non-resident taxpayer. Or did you live in Suriname or Aruba in 2017? You fill in the outcome for letter E at question 36b, letter B.

Please note!

Were you a qualifying non-resident taxpayer in 2017? In that case, you need not complete question 36a. Proceed to question 36b.

A: Balance of income from and deductible items for the owner-occupied home outside the Netherlands

At letter A, you fill in the balance between the income from and deductible items for the owner-occupied home outside the Netherlands. It concerns your owner-occupied home outside the Netherlands in 2017. You calculate the balance according to the Dutch rules. Did you have a tax partner for the whole of 2017? In that case, you may only apportion the balance between the income from and deductible items for the owner-occupied home between yourself and your tax partner. Any apportionment is allowed, as long as the total is 100%.

At letter A, you fill in the balance between the income from and deductible items for the owner-occupied home outside the Netherlands which you state yourself. Place a minus sign before a negative amount. More information can be found in the explanatory notes for question 35a to question 35w.

B: Deduction due to little or no home acquisition debt outside the Netherlands

For letter B, you fill in the deduction due to little or no home acquisition debt outside the Netherlands. It concerns your owner-occupied home outside the Netherlands in 2017. You calculate the deduction according to the Dutch rules. See the explanation for question 35z for more information.

C: Expenses for income provisions in the Netherlands and abroad combined (worldwide income)

At letter C, you fill in the expenses for income provisions in the Netherlands and abroad combined. It concerns, for example, the expenses for an annuity or the expenses for an occupational disability insurance policy. You calculate the deductible expenses according to the Dutch rules. See the explanation for question 33 for more information.

For question 36b

Were you a qualifying non-resident taxpayer in 2017? Or did you live in Belgium in 2017 and have Dutch income? Or did you live in Suriname or Aruba in 2017? In that case, you fill in your income data at question 36b. You reproduce the data from the form.

For question 36c

If you were a qualifying non-resident taxpayer and had a tax partner in 2017, you fill in your tax partner's data at question 36c. You reproduce the amount for letter A from the form.

Please note!

You only need to complete question 36c if the outcome at question 31b or question 31e is 90% or more or if you completed question 31g.

B: Negative personal allowance

You calculate the deduction according to the Dutch rules. See the explanation for question 22 for more information. The calculation should be based on your tax partner's data.

C: Surrender of annuities and other negative expenses for income provisions

You calculate the deduction according to the Dutch rules. See the explanation for question 23 for more information. The calculation should be based on your tax partner's data.

D: The balance between the income from and deductible items for the owner-occupied home which your tax partner states.

You may only apportion the balance between the income from and deductible items for the owner-occupied home between yourself and your tax partner. Any apportionment is allowed, as long as the total is 100%. At question 35w, you entered the balance you state.

At letter D, you state the balance between the income from and deductible items for the owner-occupied home which your tax partner states. Place a minus sign before a negative amount. More information can be found in the explanatory notes at question 35t to question 35w.

F: Deduction due to little or no home acquisition debt

You calculate the deduction according to the Dutch rules. See the explanation for question 35z for more information. The calculation should be based on your tax partner's data. You must divide the deduction due to little or no home acquisition debt in the same proportion as the balance between the income from and deductible items for the owner-occupied home. Place a minus sign before a negative amount.

G: Expenses for income provisions

You calculate the deduction according to the Dutch rules. See the explanation for question 33 for more information. The calculation should be based on your tax partner's data.

37 Spousal maintenance paid and other maintenance obligations to the ex-partner

Please note!

Only complete this question if you meet 1 of the following conditions in 2017:

- You were a qualifying non-resident taxpayer, or
- You lived in Belgium and had Dutch income, or

- You lived in Suriname or Aruba.

If you lived in Belgium and are not a qualifying non-resident taxpayer

Did you live in Belgium and did you have Dutch income? And do you not meet the 90% requirement? In that case, the amount of this deduction is limited by the pro-rata facility. This means that the part of the expenses you may deduct in the Netherlands must be proportionate to the part of your income that is taxed in the Netherlands. You calculate the maximum part of your personal allowance using the *Calculation tool A, pro-rata facility for Belgian residents* at the back of these explanatory notes.

Spousal maintenance paid and other maintenance obligations to the ex-partner

If you were divorced or were living permanently separated in 2017, you may have had to pay spousal maintenance. Even if you were living together and then separated, it could be that you had to pay spousal maintenance. Spousal maintenance is a contribution to your ex-partner's cost of living.

An ex-partner could be an ex-spouse or a spouse from whom you were living permanently separated. It may also be a partner with whom you lived together.

If you paid spousal maintenance to your ex-spouse or ex-partner in 2017, you may deduct this spousal maintenance as personal allowance. Maintenance you paid for your children may not be deducted. It is irrelevant whether the spousal maintenance has been determined by a court or decided upon in mutual agreement between you and your ex-partner. Other maintenance obligations may also be deducted in certain cases. It is recommended that you record the agreements or provisional arrangements in writing and both place your signature.

Living permanently separated

You are living permanently separated if you are no longer living with your spouse as part of a family and this is not meant to be a temporary situation. The situation is temporary if you and your spouse separated by way of a test. If 1 of you has firmly resolved not to resume cohabitation, you are living permanently separated.

You are no longer living permanently separated if a petition for divorce or judicial separation has been filed and you and your ex-partner are no longer registered with the municipality as living at the same home address.

For question 37a

Which maintenance obligations may be deducted?

You may deduct the following maintenance obligations:

- periodic spousal maintenance payments and supplementary maintenance payments
 - a lump sum spousal maintenance payment to your ex-spouse or a lump sum annuity payment which you deposited with an insurer for this
- This does not apply in the following cases:
- You paid the lump sum in the period before the court dissolved the marriage.
 - You were living together with your ex-partner without being married.
 - old-age pension which you continued to pay as spousal maintenance
 - payments in settlement of pension rights, annuities and other income provisions for which you previously deducted the premiums paid

- social assistance benefits that the Benefits Office paid to your ex-partner and reclaimed from you
- other maintenance obligations, such as pension payments to former domestic staff or periodic payments for liability for compensation
- a part of the notional rental value, if your ex-partner continues to live in the owner-occupied home (see *Former tax partner remained in the house*)

Former tax partner remained in the house

In 2017, did your ex-partner live in the house of which you were the (co-)owner due to a (provisional) spousal maintenance arrangement? In that case, you may deduct the amount of the notional rental value you stated for (your part of) this house, as spousal maintenance.

Do you no longer have to state the notional rental value because you separated more than 2 years ago? In that case, state the value of your part of this house and any pertaining debt in box 3 (savings and investments). Although the notional rental value does not apply to this house, you may still deduct your part of the amount of the notional rental value of this house as spousal maintenance. You calculate this amount by multiplying the notional rental value by the percentage of your ownership in the house.

Example

You and your ex-partner have separated for more than 2 years. You owned half of the house your ex-partner lives in. The WOZ value of the house is € 200,000. The notional rental value is € 1,500. In that case, you may deduct 50% of € 1,500 = € 750 as spousal maintenance. You state half of the value of the house (€ 100,000) in box 3. You also state any pertaining debt in box 3.

If you have not separated for more than 2 years, you state € 750 as income (the notional rental value at question 35i) and you deduct € 750 as spousal maintenance.

More information about leaving the owner-occupied home in case of a divorce can be found at belastingdienst.nl.

Not deductible

The following expenses are not deductible:

- maintenance you paid for your children
- lawyer's fees and legal costs you incurred in order to lower the spousal maintenance or to be released from the spousal maintenance obligation.

A tax partner throughout 2017

Did you have a tax partner for the whole of 2017? In that case, you add up the spousal maintenance and the other maintenance obligations paid by yourself and your tax partner. You may subsequently apportion the deductible amount between you and your tax partner as you wish, as long as the total is 100%.

Please note!

If your tax partner died in 2017, you should make sure that you apportion the deductible amount such that your deceased partner does not have a remainder of the personal allowance. See also *Your tax partner died in 2017* on page 17.

No tax partner

Did you have no tax partner in 2017? In that case, you only deduct your own expenses.

A tax partner for part of 2017

Did you have a tax partner during part of 2017? And do you not opt to be tax partners for the whole of 2017? In that case, you only deduct your own expenses. Do you opt to be tax partners for the whole of 2017? In that case, read *A tax partner throughout 2017*.

For question 37b

If you do not know the address of the person to whom you or your tax partner paid spousal maintenance in 2017, you should enter 'onbekend' in 'Straat en huisnummer'.

If you paid spousal maintenance to more than one person, you should state 'meerdere personen' in 'Voorletter(s) en naam'. You then need not enter the other details.

38 Expenses for a temporary stay at home of seriously disabled persons aged 21 or older

Please note!

Only complete this question if you meet 1 of the following conditions in 2017:

- You were a qualifying non-resident taxpayer, or
- You lived in Belgium and had Dutch income, or
- You lived in Suriname or Aruba.

If you lived in Belgium and were not a qualifying non-resident taxpayer

Did you live in Belgium and did you have Dutch income? And do you not meet the 90% requirement? In that case, the amount of this deduction is limited by the pro-rata facility. This means that the part of the expenses you may deduct in the Netherlands must be proportionate to the part of your income that is taxed in the Netherlands.

You calculate the maximum part of your personal allowance using *Calculation tool A, pro-rata facility for Belgian residents* at the back of these explanatory notes.

Expenses for a temporary stay at home of seriously disabled persons aged 21 or older

During weekends or holidays, did you take care of a seriously disabled person aged 21 years or older who usually resided in a Wlz institution? And did you incur additional expenses for this, for example for collecting and returning? In that case, you may deduct these expenses as personal allowance under certain conditions.

You are entitled to the deduction for the care of:

- your seriously disabled children
- your seriously disabled brothers or sisters

Please note!

If you lived in Germany, this deduction will only apply to your children.

Did the subdistrict court appoint you as mentor of a seriously disabled person? Or are you the guardian of a seriously disabled person? In that case, you, as the mentor or guardian, must meet the condition that you represent the personal interests of the seriously disabled person. Examples are the interests with respect to care, nursing, treatment or counselling of the disabled person.

Conditions for deduction

In 2017, you incurred additional expenses for the care of a seriously disabled person during weekends or holidays. You may deduct these expenses under the following conditions:

- The seriously disabled person was 21 years of age or older in 2017. If he turned 21 years of age in the course of 2017, you only deduct the expenses incurred by you in the subsequent period.
- The seriously disabled person usually resided in an institution. This is often in a Wlz institution. But you cared for the seriously disabled person during weekends and holidays. This could be at your home, but also at a holiday address.
- The expenses were not reimbursed by, for example, the healthcare insurer. Expenses that have yet to be reimbursed may not be deducted either.

For question 38a

You may deduct the following expenses:

- expenses for collecting and returning by car by you
A fixed amount of € 0.19 per kilometre applies to this. You should always take the distance from home to the care institution and back, even if you travelled different distances, for example during holidays.
- additional expenses due to the stay of the seriously disabled person at your home
A fixed amount of € 10 per day applies to this. The days on which the seriously disabled person was collected or returned can be included.

Please note!

The amounts referred to apply per disabled person. If you took care of several seriously disabled persons, you may deduct the said expenses for each disabled person.

You calculate your deductible amount using the calculation tool below.

Calculation tool for the deductible amount for expenses for a temporary stay at home of seriously disabled persons aged 21 or older

Number of days the disabled person stayed with you	<input type="text"/>	x € 10 =	<input type="text"/>
Number of kilometres driven	<input type="text"/>	x € 0.19 =	<input type="text"/>
			+
Add. Total expenses			<input type="text"/> A
Any reimbursements received			<input type="text"/> B
			-
Subtract: A minus B. Deductible amount for expenses for a temporary stay at home of seriously disabled persons aged 21 or older			<input type="text"/>

A tax partner throughout 2017

Did you have a tax partner for the whole of 2017? In that case, first calculate the deduction for the temporary stay at home of the disabled person. You may then apportion the deductible amount between you as you wish, as long as the total is 100%.

Please note!

If your tax partner died in 2017, you should make sure that you apportion the deductible amount such that your deceased partner does not have a remainder of the personal allowance. See also *Your tax partner died in 2017* on page 17.

No tax partner

Did you have no tax partner in 2017? In that case, only calculate the deductible amount to which you are entitled yourself.

A tax partner for part of 2017

Did you have a tax partner during part of 2017? And do you not opt to be tax partners for the whole of 2017? In that case, add up your and your tax partner's expenses and calculate the deductible amount. One of you may deduct this amount.

Do you both meet the conditions for deduction and do you both wish to deduct an amount? In that case, you each deduct half of the amount. Do you opt to be tax partners for the whole of 2017? In that case, read *A tax partner throughout 2017*.

39 Specific medical expenses

Please note!

Only complete this question if you were a qualifying non-resident taxpayer in 2017.

If, in 2017, you had expenses due to illness or disability, you may be entitled to deduction of specific medical expenses.

Conditions for deduction of specific medical expenses

- You may only deduct the part of your expenses for which you received no reimbursement or for which you are not entitled to reimbursement, for example from a (supplementary) healthcare insurance or special social assistance.
- From the total of the expenses, you may only deduct the part that exceeds a certain amount, the threshold. See *Threshold*.
- The expenses that fall under a compulsory or voluntary excess cannot be deducted either.
- Did you incur expenses that were not reimbursed to you because you did not take out healthcare insurance? In that case, you may not deduct the expenses relating to illness and disability that are covered by the basic healthcare insurance. You may deduct expenses that are covered by the supplementary healthcare insurance.

Please note!

You need not deduct the following reimbursements from the deductible amount:

- The allowance you received from the Employee Insurance Agency (*Uitvoeringsinstituut werknemersverzekeringen* or UWV) because you were occupationally disabled.
- The specific medical expenses allowance you received from the Tax and Customs Administration.

You had no healthcare insurance

Did you incur expenses that were not reimbursed to you because you had no healthcare insurance? In that case, you may not deduct the expenses relating to illness and disability that are covered by the basic healthcare insurance. You may deduct expenses that are covered by the supplementary healthcare insurance.

Were you a conscientious objector?

Were you a conscientious objector? And were the expenses not reimbursed to you by the CAK or in another way? In that case, you may deduct the expenses. You are subject to the same conditions as a person who was not a conscientious objector.

For whom may you deduct the medical expenses?

You may deduct medical expenses for:

- yourself and your tax partner
- your children younger than 27 years of age, if these children were unable to pay the expenses themselves

You may also deduct the expenses paid by you for the following persons, if they were unable to pay these expenses themselves:

- seriously disabled persons aged 27 or older with whom you were living as part of a family
A person is seriously disabled if he was entitled to be admitted to a Wlz institution.
- parents, brothers or sisters who lived with you and depended on your care
If you would not provide the care, these persons would need professional help or care in a care or nursing home.

Deductible specific medical expenses

Deductible specific medical expenses are expenses for:

- medical and surgical help
- medicines prescribed by a doctor
- certain aids and adaptations
- transport, such as travel expenses to a general practitioner or hospital
- a diet prescribed by a doctor or dietician
- additional home help
- additional clothing and bed linen
- travel expenses for visiting a sick person

Not deductible

The following expenses, for example, are not deductible:

- Your basic insurance premiums.
- Your supplementary healthcare insurance premiums.
The premiums are not deductible either if the supplementary healthcare insurance covers expenses which you were able to deduct if, without this supplementary insurance, they were payable by you.
- The expenses falling under a compulsory or voluntary excess.
- Your statutory personal contributions to the CAK
 - under the Social Support Act 2017 (*Wet maatschappelijke ondersteuning* or *Wmo*) for household help, for example
 - for Care without Residence (*Zorg zonder Verblijf*, formerly home care services)
 - for Care with Residence. In that case, you (temporarily) live in a care institution, where you receive care.
- Personal contributions under the Healthcare Insurance Act.
- Expenses for an IVF treatment if you were 43 years of age or older at the time of the treatment.
- Expenses for the first 2 IVF treatments if more than 1 embryo is placed back per attempt, and you were younger than 38 years of age at the time of the treatment.
- Expenses for a combined test within the context of prenatal screening if there was no medical indication.
- Expenses for a mobility scooter, wheelchair or wheeled walkers, three or four-legged walking aids, forearm crutches, leg rests, walking frames, underarm crutches or forearm gutter crutches.
- Adaptations to, in or around a house, houseboat, caravan or an appurtenance thereto.
An appurtenance is understood to be property located on the land on which the house is erected, for example a shed, garage or a garden.
- Move into a care home and furnishing of the new accommodation.
- A telephone subscription or calling costs.
- Expenses for products used to prevent an illness.

- The income-related contribution which your employer paid for you or which the benefits agency has already deducted from your benefit.
- Expenses which are also deductible as expenses for a temporary stay at home of seriously disabled persons.
- Costs of a home help which are included in the lodging price charged by a Wlz institution. See *Additional home help* and then *Home help in a Wlz institution*.
- Expenses for the prevention of medical care, for example expenses for a physical, are (usually) not deductible.
- Expenses for mental healthcare for a person who had not yet reached the age of 18.
- Eyesight support aids.
This concerns medical aids such as glasses, contact lenses and contact lens fluid. The same applies to the costs of eye laser surgery to replace glasses or contact lenses. The costs of prism glasses that do not support eyesight are, however, deductible.
- Expenses for dyslexia care for a person who had not yet reached the age of 18.

Please note

Prior to 2014, did you incur expenses for a wheelchair, mobility scooter or home adaptations and considered the related annual depreciation as specific medical expenses? And did this depreciation not yet end in 2017? In that case, you may still consider the depreciation as specific medical expenses in 2017.

Medical and surgical help

As regards medical and surgical help, you may deduct the expenses for:

- general practitioner, dentist, specialist
- treatments by a paramedic which do not require a referral from a doctor
It concerns the following paramedics: physiotherapist, dietician, occupational therapist, speech therapist, remedial therapist, orthoptist, podiatrist, oral hygienist and skin therapist.
If we ask for it, you must have a statement from the paramedic.
- nursing in a hospital or another nursing home
- treatments prescribed by and under the supervision of a doctor
Examples include acupuncture, rehabilitation and homeopathy.

Medicines prescribed by a doctor

Only the expenses for medicines that were prescribed by a doctor who is qualified according to Dutch standards are deductible. These may also include homeopathic medicines.

Only expenses for medicines that are used as a remedy are deductible.

Certain aids and adaptations

Aids are facilities or devices mainly used by sick or disabled persons. Examples are facilities that enable a person to perform a normal bodily function, such as prostheses or hearing aids.

Other medical aids, too, are subject to the condition that they are mainly used by sick or disabled persons, for example a 'fingerstick' to measure blood levels without the help of a doctor or nurse.

Expenses for the following medical aids, for example, may be deducted:

- arch supports
- hearing aids.
These are only deductible in very specific situations. See *Hearing aids*.
- prostheses

- dogs, such as assistance dogs, signal dogs, guide dogs and therapy dogs, who have been specially trained by a competent authority ('Stichting Hulphond', for example) to take over a bodily function
For these dogs are mainly used by people who are ill or disabled.
- maintenance, repair and insurance of these medical aids
- a 'fingerstick' to measure blood levels without the help of a doctor or nurse
- a stoma shower
- an alarm system in connection with a specific illness
For example, a detection and alarm device for people suffering from epilepsy.

Adaptations are understood to be items which can be used by sick or disabled persons and which are especially installed for these persons, for example adaptations to a car steering system.

Medical aids for eyesight

You may only deduct the expenses for medical aids you needed because you were blind or had bad eyesight. For example, the costs for a white stick, a guide dog for the blind or certain adaptations to a computer.

Hearing aids

If you purchased a hearing aid and had to pay part of the expenses yourself, you may perhaps deduct part of the expenses you paid yourself. This is the part you paid yourself, because you had to pay an extra charge.

You may only deduct the extra charge if the following 2 conditions are met:

- You were charged extra because you wanted a more expensive hearing aid.
- The functional requirements of this more expensive hearing aid suited you better because the aid was more comfortable, for example. Or you were less bothered by whistling sounds if you use the more expensive hearing aid.

If you paid an extra charge because of your personal preferences, such as the colour of a hearing aid, for example, the extra charge cannot be deducted.

Did you pay a compulsory personal contribution? Or did you have a compulsory excess? In that case, you may not deduct this contribution or excess.

Example: You pay an extra charge.

You have to purchase a hearing aid. Under the conditions of your insurance policy, the costs of that hearing aid may not exceed € 3,200, of which you have to pay a compulsory personal contribution of 25%. However, the hearing aid fits poorly and is uncomfortable. A hearing aid of € 4,000 does fit you properly. You decide to purchase this more expensive hearing aid. Under the policy conditions, your insurance company reimburses € 2,600. You pay € 1,400 yourself. For you also have to take account of your compulsory personal contribution. Your compulsory personal contribution is 25% of € 4,000 = € 1,000. In this case, you may deduct € 4,000 - € 2,600 (insurance payment) - € 1,000 (compulsory personal contribution) = € 400 as expenses for a hearing aid in the 'aids' section.

If you have to pay all expenses for a hearing aid yourself, because you do not qualify for reimbursement, you may deduct all expenses.

Example: You pay all expenses yourself.

You have to purchase a hearing aid. Under the conditions of your insurance policy, you have to choose a category 2 hearing aid. However, the hearing aid fits poorly and is uncomfortable. A category 3 hearing aid does fit you properly. You decide to purchase this more expensive hearing aid. Your insurance company does not reimburse any amount because you choose a hearing aid of a different category. You pay € 1,600 for this hearing aid yourself. In this case, you may deduct € 1,600 as expenses for a hearing aid in the 'aids' section.

Transport

It could be that you incurred higher transport costs due to illness or disability. The following expenses are deductible:

- expenses for transport to a doctor or hospital
- expenses for ambulance transport
- additional transport costs due to illness or disability

Calculation of expenses for transport to a doctor or hospital

The transport expenses for obtaining medical help, such as to a doctor or hospital, are deductible at the actual expenses, but only if you are not entitled to a reimbursement of these expenses.

Do you use your own car? In order to calculate the actual expenses (price per kilometre), you divide the actual expenses in the calendar year by the number of kilometres driven in that year.

In calculating your actual transport costs, you may include the following costs:

- fuel costs
- holdership tax
- car insurance premiums
- depreciation
- maintenance costs
- other costs, such as car wash costs

You may not include parking fees.

Example

Your car expenses are € 2,000 and you drove a total of 8,000 kilometres in the calendar year. In that case, the price per kilometre is € 2,000/€ 8,000 = € 0.25 per km. You drove a total of 100 km for the transport of a sick or disabled person. In that case, you calculate the deductible transport expenses as follows: € 0.25 x 100 km = € 25.

Additional transport costs due to illness or disability

You may deduct these additional transport costs if you can make a plausible case that you incurred higher transport costs due to your illness or disability. You incurred these higher transport costs compared to persons who are not ill or disabled and whose financial and social position can be compared to yours. For this, you can use, for example, the information from the National Institute for Family Finance Information (NIBUD) or Statistics Netherlands (CBS).

Did you indeed incur higher transport costs? In that case, you may deduct your additional transport costs. However, the compensation you received from, for example, your healthcare insurer must be deducted from these additional transport costs.

Transport costs you already deducted as medical aid (e.g. an adaptation to your car due to invalidity) or as travel expenses to see a doctor or visit a hospital must also be deducted from these additional transport costs.

Diet prescribed by a doctor or dietician

Were you following a diet prescribed by a doctor or dietician? In that case, you may deduct a fixed amount for these costs.

You may be asked for a confirmation of the diet. You can download this from belastingdienst.nl. The doctor or dietician will fill in the confirmation. The fixed amount is shown in the diet list.

If the diet is not listed, you may not deduct any amount.

More information about the deduction of expenses for a diet and the diet list can be found at belastingdienst.nl.

Additional home help

You may deduct expenses for additional home help under the following conditions:

- You required home help because of an illness or disability.
- You have bills or receipts of this containing the following information:
 - date
 - amount
 - name, address and place of residence of the home help or organisation to whom you paid the costs

Home help in a Wlz institution

If you lived in a Wlz institution and incurred expenses for home help, you must also meet these conditions. In that case, too, you must have a bill or receipt containing the right information. Costs for home help which are included in the lodging price charged by a Wlz institution are not automatically deductible. These costs should be the costs of a home help which were charged separately and which were calculated per person.

Threshold and threshold income

You may only include the part of the expenses exceeding a certain amount, the threshold. Use the following table to determine your threshold.

Table of threshold for expenses for additional home help

Threshold income		Threshold
more than	no more than	
-	€ 31,118	no threshold
€ 31,118	€ 46,676	1% of the threshold income
€ 46,676	€ 62,228	2% of the threshold income
€ 62,228	-	3% of the threshold income

Your threshold income is the total of your income and deductible items in box 1, box 2 and box 3, but without your personal allowance.

Did you have a tax partner for the whole of 2017 or did you have a tax partner for part of 2017? And do you opt to be tax partners for the whole of 2017? In that case, use your and your tax partner's joint threshold income. In order to determine your threshold income, you can use the *Calculation tool to determine the threshold income* on page 64.

Tax partner died

Was your tax partner ill or disabled and has he passed away? And did you have additional home help in connection with his illness or disability? In that case, you may only deduct the expenses for additional home help after the death if you also had additional home help before the death because your tax partner was ill or disabled. You may deduct the expenses you incurred up to and including the month of death and the following 3 months.

Additional clothing and bed linen

Expenses for clothing and bed linen and cleaning them are deductible under the following conditions:

- the expenses were a direct consequence of an illness or disability
- the illness lasted at least 1 year or will probably last at least 1 year

Are you deducting expenses for somebody else? In that case, it must concern a person whose medical expenses you may deduct. See *For whom may you deduct the medical expenses?*. This person must have lived with you in 2017. You may include a fixed amount of €300 for these expenses. If you can prove that the additional expenses were more than €600, you may include €750.

The amounts apply per person and for a whole year. If, for example, you incurred additional expenses as from 1 October 2017, you take 3/12 of the deductible amount.

Travel expenses for visiting a sick person

You may deduct travel expenses for visiting a sick person on the following conditions:

- You and the sick person were running a joint household when the illness started.
- You visited the sick person frequently in 2017.
- The sick person was nursed for more than 1 month.
Was the sick person nursed more than once a year? In that case, you may only deduct the travel expenses if the sick person was nursed for more than 1 month in total and if the nursing was always the result of the same illness. The breaks in between the nursing periods may not exceed 4 weeks.
- The one-way distance between your house or place of residence and the place where the sick person was nursed (measured along the most commonly used route) was more than 10 kilometres.

You may deduct the expenses for:

- travelling by car
You calculate a fixed amount of €0.19 per kilometre.
- travelling by taxi, public transport or in a different way
You include the actual travel expenses.

Increase of specific medical expenses

If you meet the conditions, you may increase part of the specific medical expenses by:

- 40% if you were born after 30 June 1951
- 113% if you were born before 1 July 1951

Had 1 of the tax partners reached state pension age (born before 1 July 1951) and the other tax partner had not? And do you meet the conditions? In that case, 113% applies to both.

Conditions

For the increase of 40% or 113%, your threshold income may not exceed €34,130. Did you have a tax partner for the whole of 2017? Or did you have a tax partner for part of 2017 and do you opt to be tax partners throughout 2017? In that case, your and your tax partner's joint threshold income may not exceed €34,130.

Was your threshold income, possibly together with your tax partner's threshold income, higher than €34,130 in 2017? In that case, the increase does not apply. Only the costs for medical and surgical help and the travel expenses for visiting a sick person do not count towards this increase.

Threshold

You may only deduct the part of the expenses exceeding a certain amount: the threshold amount. The amount of this threshold depends on your threshold income.

Threshold income

Your threshold income is the total of your income and deductible items in box 1, box 2 and box 3, but without your personal allowance. See *Calculation tool to determine the threshold income* below.

If you were a qualifying non-resident taxpayer, you already calculated the threshold income at question 36.

Table of threshold for specific medical expenses

You did not have a tax partner in 2017		
Threshold income	Threshold	
more than	no more than	
-	€ 7,586	€ 129
€ 7,586	€ 40,296	1.65% of the threshold income
€ 40,296	-	€ 664 + 5.75% of the amount exceeding € 40,296
You had a tax partner throughout 2017		
Joint threshold income	Threshold	
more than	no more than	
-	€ 15,172	€ 258
€ 15,172	€ 40,296	1.65% of the threshold income
€ 40,296	-	€ 664 + 5.75% of the amount exceeding € 40,296

Information about how to calculate the deductible amount for specific medical expenses can be found below.

Calculation tool to determine the threshold income

Reproduce from A in the overview on page 1.

Reproduce from B in the overview on page 1.

Subtract.

Reproduce from G in the overview on page 1.

Reproduce from J in the overview on page 1.

Add. Threshold income

-

+

How to calculate the deduction?

Use the *Calculation tool for the deductible amount for specific medical expenses* below in order to calculate the deductible amount for specific medical expenses for 2017. You calculate your total deduction as follows:

- 1. Enter the amounts of the expenses you may deduct.
- 2. You possibly increase this amount by 40% or 113%.
You may do this for all specific medical expenses with the exception of the expenses you incurred for medical and surgical help and travel expenses for visiting a sick person. See *Increase of specific medical expenses*.
- 3. Add the increase of specific medical expenses to your expenses.
- 4. Deduct the threshold amount from the expenses. You may only deduct the expenses if the total amount of specific medical expenses exceeds the threshold amount.

A tax partner throughout 2017

Did you have a tax partner for the whole of 2017? In that case, you add up both your specific medical expenses. If you were a qualifying non-resident taxpayer, you already calculated the threshold income at question 36. Add up your and your tax partner's threshold incomes. You may apportion the deductible amount as you wish, as long as the total is 100%.

Please note!
If your tax partner died in 2017, you should make sure that you apportion the deductible amount such that your deceased partner does not have a remainder of the personal allowance. See also *Your tax partner died in 2017* on page 17.

No tax partner

If you did not have a tax partner in 2017, you only calculate the deductible amounts to which you are entitled yourself.

A tax partner for part of 2017

Did you have a tax partner during part of 2017? And do you not opt to be tax partners for the whole of 2017? In that case, only calculate the deductible amount to which you are entitled yourself. Do you opt to be tax partners for the whole of 2017? In that case, read *A tax partner throughout 2017*.

Specific medical expenses allowance

If you have little income, you are left with little taxable income. In that case, you also have to pay little tax. You may be entitled to tax credits. These are reductions in the tax you need to pay, depending on your personal situation. Your entitlement to tax credits may even result in your having to pay no tax. This is because the amount of tax credits is more than the tax you need to pay.

Calculation tool for the deductible amount for specific medical expenses

You can use this calculation tool to calculate the deductible amount for medical expenses.

Specific medical expenses to be increased

Prescribed medicines	
Certain aids and adaptations	
Transport	
Diet prescribed by a doctor or dietician	
Additional home help	
Additional clothing and bed linen	
	+
	A
Add. Specific medical expenses to be increased	
Increase: Does your and your possible tax partner's joint threshold income not exceed €34,130? In that case, you here enter 40% of the amount A above (or 113% if you or your tax partner were born before 1 July 1951).	B
	+
Add: A plus B. Total	
Other specific medical expenses	
Medical and surgical help	
Travelling expenses for visiting a sick person	
	+
Add. Total specific medical expenses	C
Threshold	D
	-
Subtract: C minus D. Deductible amount for specific medical expenses	

Did you deduct specific medical expenses in your tax return and pay little or no tax due to your entitlement to tax credits? In that case, we will do a new calculation of the amount of tax owed. This time without deducting the specific medical expenses. Because if you would not have incurred these specific medical expenses, you may have used a higher amount of tax credits. Are you also entitled to a refund based on our new calculation? In that case, you will still be paid this amount. This is the allowance.

The allowance will be paid to you separately, in addition to the assessment for income tax/national insurance contributions. This will be sent to you first. After that, you will receive the allowance. You need not apply for this separately.

More information about the specific medical expenses allowance can be found at belastingdienst.nl.

40 Study costs and other educational expenses

Please note!

Only complete this question if you were a qualifying non-resident taxpayer in 2017.

Study costs and other educational expenses

Were you following a course or were you studying for your (future) profession in 2017? Or did you incur costs for an APL procedure (Accreditation of Prior Learning)? In that case, you may deduct some expenses, such as tuition fees and costs for textbooks, under certain conditions.

Conditions for deduction of study costs and other educational expenses

You may deduct your study costs and other educational expenses under the following conditions:

- You did not receive (or were not entitled to) student finance (or similar foreign payments), a payment under the Higher Education and Research Act (*Wet op het hoger onderwijs en wetenschappelijk onderzoek*, WHW), an allowance under the Fees and Educational Expenses (Allowances) Act (*Wet Tegemoetkoming Onderwijsbijdrage en Scholingskosten*, WTOS). Nor did you receive any graduation financial aid which can be given to students who incurred a delay in studies due to special circumstances, for example because, for a long time, they were on the board of an association that represents the general interests of students. A transitional arrangement applies to study costs up to and including the 2014/2015 study year which you paid in 2017 and were unable to deduct previously. See *Study with student finance for the 2014/2015 study year and/or earlier*.
- The course or study was aimed at your current or future profession.
- It concerned a learning process. Here, you acquire knowledge under guidance or supervision.
- Your total costs minus any reimbursements were higher than the threshold of € 250.
- The amount you may deduct as study costs and other educational expenses after deduction of the threshold is no more than € 15,000. See *Maximum deduction of study costs*.
- You or your tax partner incurred the costs for your study or your tax partner's study. If your study costs have been paid by your parents, for example, you may not deduct these expenses. Your parents are not allowed to deduct these expenses either.

Threshold

You may deduct the costs in excess of the threshold of € 250. The threshold applies to all study costs that you paid in 2017.

This threshold applies to you as well as to your tax partner. You make 2 separate calculations for the study costs: one for yourself and one for your tax partner. It does not matter who paid the costs. See also *Tax partner and deduction of study costs*.

Rules for deduction of study costs with student finance

The rules for student finance have changed since the 2015/2016 study year. The Student Loans (Higher Education) Act has been applicable since that study year.

Did you receive or were you entitled to student finance in 2017? And did you study in the 2015/2016 study year or later? In that case, you may not deduct the study costs for this study.

How do we define student finance?

Student finance is defined as:

- a basic grant
- a basic loan
- a supplementary grant
- a tuition fee loan in the form of a donation
- a performance-related student grant
- a loan
- a payment that is comparable to student finance
- a travel provision (public transport card)

Please note!

Were you entitled to student finance? But did you not apply for this? In that case, you are subject to the same rules as if you did receive student finance.

Study with student finance for the 2014/2015 study year and/or earlier

If you paid the costs for a study you were following in the 2014/2015 study years or earlier only in 2017 (after 30 June 2015), these costs may still be deductible. More information about this can be found at belastingdienst.nl.

Your performance-related student grant remained a loan.

If the DUO decided in 2017 that your performance-related student grant definitively remained a loan, you may perhaps still deduct an amount per study year in 2017. More information about this can be found under *Deduction of study costs for which you received a performance-related student grant*.

For question 40a

You may include the following expenses:

- school fees, course fees, tuition fees, examination fees
Did you pay institution tuition fees? In that case, you should take this amount. Institution tuition fees are the amounts set by educational institutions themselves. These amounts are higher than the statutory tuition fees.
- learning aids made compulsory by the educational institution
For example textbooks, readers, CD-ROMs and software. This also includes learning aids such as hairdresser scissors, a hammer, a chisel or painting materials. *Please note!* Computer equipment (including tablets, notebooks, internet subscriptions and peripherals) is not deductible.
- protective equipment made compulsory by the educational institution
Examples are gloves, safety goggles, ear protection, steel capped shoes, a helmet, a hairdresser apron or a dustcoat.

- expenses for APL procedures (Accreditation of Prior Learning)
You can have your prior learning documented in a statement (the APL statement). You need to have this statement drawn up by a recognised institution.
- depreciation of durable goods (with the exception of computer equipment)
Durable goods are goods that last for a number of years. For example, a grand piano that you buy during your studies at the academy of music. You may not deduct all these expenses in the year of purchase. Instead, you deduct part of the expenses in each of the following years in which you use the grand piano. In doing so, you take into account the residual value and the years in which you use the durable good (lifecycle). See *Sample calculations of depreciation*. If the purchase price was higher than usual because of your personal preferences, you should use that lower value. You may only deduct these depreciations as expenses if:
 - you use the durable good for your study or course
 - it concerns durable goods that are not usually bought by people who do not attend this study or course
Do you also partly use the durable good for private purposes? In that case, you may not deduct the part for private use as expenses.
- expenses for obtaining a doctorate
You may deduct the publication expenses and the costs of clothes prescribed for doctoral candidates and assistants during the doctoral thesis defence ceremony as expenses for obtaining a doctorate.

Sample calculations of depreciation

Example 1

You study at the academy of music and you buy an electric guitar amounting to € 2,600. The lifecycle is 5 years. The residual value is € 100. You only include the annual depreciation of € 500 $((€ 2,600 - € 100) : 5)$ in the educational expenses.

Example 2

You study at the academy of music and you buy a grand piano amounting to € 25,000. The lifecycle is 30 years. The residual value is € 2,500. You only include the annual depreciation of € 750 $((€ 25,000 - € 2,500) : 30)$ in the educational expenses.

Non-deductible study costs

You may not deduct the following expenses:

- interest on student loans
- living expenses, for example, housing, food and clothing
- travel and accommodation expenses
- expenses for study trips or excursions
- expenses for (the furnishings and fittings of) a working or study space

Maximum deduction of study costs

The amount you may deduct as study costs and other educational expenses after deduction of the threshold is no more than € 15,000. No maximum amount applies if, in 2017, you were studying or following a course during the normal study program period.

Normal study program period

The normal study program period is a continuous period of no more than 5 calendar years in which you dedicated most of your time to your studies. During this period, you dedicated so much time to your studies that having a full-time job, too, was impossible. This normal study program period must end before you turn 30 years of age. You determine the starting year of the normal study program period yourself.

Deduction of study costs for which you received a performance-related student grant

In a year prior to the 2015/2016 study year, were you entitled to student finance in the form of a performance-related student grant? In that case, 2 situations are possible:

- The Education Executive Agency (Dienst Uitvoering Onderwijs, DUO) definitively converted your performance-related student grant into a loan in 2017.
In that case, you may still deduct an amount in 2017 for expenses you were not allowed to deduct in previous years because you had a performance-related student grant at that time. See *Your performance-related student grant definitively remained a loan*.
- The Education Executive Agency (Dienst Uitvoering Onderwijs, DUO) definitively converted your performance-related student grant for a previous year into a donation in 2017.
You may no longer deduct study costs and other educational expenses for that year. See *Your performance-related student grant was converted into a donation*.

Your performance-related student grant was converted into a donation

Your performance-related student grant becomes a donation if you obtain your degree within the degree period (usually 10 years after you received student finance for the first time). If the DUO informed you that your performance-related student grant is definitively converted into a donation, you may no longer deduct any study costs and other educational expenses for those years.

Your performance-related student grant definitively remained a loan

Did the Education Executive Agency (Dienst Uitvoering Onderwijs, DUO) definitively not convert your loan into a donation, because your degree period expired? Then in retrospect, in the years in which you received a performance-related student grant, you had to erroneously decrease your deduction by this performance-related student grant. You may still deduct in 2017 the amount of the performance-related student grant which you were not allowed to deduct previously. Information about how to do the calculation can be found below under *Calculation of the deduction of study costs if your performance-related student grant definitively remained a loan*.

When will the DUO decide?

If the degree period has expired and you have not obtained your diploma, your debt relating to the performance-related student grant will definitively become a loan. The DUO informs the Tax and Customs Administration of the amount of this loan. This amount can be found in your pre-filled tax return in the 'Mijn Belastingdienst' section. Information about the status of your loan can be found in the 'Mijn DUO' section. You use your DigiD to log into the 'Mijn DUO' section.

Calculation tool for study costs and other educational expenses

You can use the *Calculation tool for deductible amount for study costs and other educational expenses* to calculate your deductible study costs and other educational expenses.

Please note!

If the DUO decided in 2017 that your performance-related student grant definitively remained a loan, you cannot use the calculation tool. Information about how to do the calculation can be found under *Your performance-related student grant definitively remained a loan*.

Which data do you need?

In order to calculate your deduction of study costs, you need data regarding:

- your study costs and other educational expenses
- any reimbursements received, for example from your employer or a fund

You calculate your deduction as follows:

- From your study costs, you deduct the allowance you received from, for example, your employer.
- Deduct the threshold of € 250 from this amount.
- The remaining amount is your deduction for study costs and other educational expenses.

Calculation tool for deductible amount for study costs and other educational expenses

School fees, course fees, tuition fees, institution tuition fees or examination fees	
Expenses for learning aids	
Costs for protective equipment	
Expenses for APL procedures	
Depreciation of durable goods	
Expenses for obtaining a doctorate	
	+
Add.	A
Reimbursement received	
	-
	B
Subtract: A minus B.	
Minus: Threshold	250
	-
Subtract. Deductible amount for study costs and other educational expenses	

Tax partner and deduction of study costs

Did your tax partner also incur study costs? In that case, you do 2 separate calculations: one for yourself and one for your tax partner. A threshold of € 250 applies to both you and your tax partner.

You do the calculations as follows:

- First, you add up your own deductible study costs and other educational expenses. It concerns the deductible expenses which you and your tax partner paid for your study. You deduct any allowance and the threshold from these expenses.
- Then you also add up your tax partner's deductible study costs and other educational expenses. It concerns the deductible expenses which you and your tax partner paid for his study. You deduct any allowance and the threshold from these expenses.
- Subsequently, you add up your and your tax partner's deductible amount. You may apportion the outcome as you wish, as long as the total is 100%.

Calculation of the deduction of study costs if your performance-related student grant definitively remained a loan

Did the DUO decide in 2017 that your performance-related student grant definitively remained a loan? And, during the years in which you received the grant, were you allowed to deduct fewer study costs, because you had to take the performance-related student grant into account? Then in retrospect, in the years in which you received a performance-related student grant, you had to erroneously decrease your deduction by this performance-related student grant. In that case, you may, in the year in which your performance-related student grant definitively remained a loan, perhaps still deduct an amount per study year. The following fixed amounts apply to this:

- € 1,693 per study year for a middle vocational education (mbo) course
- € 2,443 per study year for a higher professional education (hbo) or university education (wo) degree programme

If you followed your course or programme for part of the year, the deductible amount for educational expenses will be no more than:

- € 141.09 per month for a middle vocational education (mbo) course
- € 203.59 per month for a higher professional education (hbo) or university education (wo) degree programme

Please note!

If the amount of the performance-related student grant was lower, the fixed amount of € 1,693 or € 2,443 will not apply, but the lower amount. See the example below.

Example

You were following a middle vocational education (mbo) course between 2007 and 2011 and you were entitled to student finance. In 2017, the Education Executive Agency (Dienst Uitvoering Onderwijs, DUO) definitively not converted your loan into a donation. In 2017, you may still deduct the amount you were not allowed to deduct between 2007 and 2011 because you received a performance-related student grant. The amount you may deduct in 2017 for a middle vocational education (mbo) course was set in 2017 at € 1,693 per study year. As the student grant is lower than € 1,693, you use the performance-related student grant as a basis.

Study year	2007	2008	2009	2010	2011
Fixed amount per study year	€ 706	€ 1,693	€ 1,693	€ 1,693	€ 988
Performance-related student grant	€ 333	€ 800	€ 800	€ 800	€ 467

In this example, you may, in 2017, still deduct an amount of € 3,200 (€ 333 + € 800 + € 800 + € 800 + € 467) as educational expenses in your tax return. Your deduction of educational expenses in 2017 will be € 3,200 minus the threshold of € 250 = € 2,950.

Please note!

If your tax partner died in 2017, you should make sure that you apportion the deductible amount such that your deceased partner does not have a remainder of the personal allowance. See also *Your tax partner died in 2017* on page 17.

More information about study costs and other educational expenses can be found at belastingdienst.nl.

41 Donations

Please note!

Only complete this question if you were a qualifying non-resident taxpayer in 2017.

Donations

Did you donate money to charities or church or social organisations in 2017? Or did you incur expenses for such an organisation? In that case, you may deduct these expenses under certain conditions. This also applies to donations in kind.

You calculate your deductible amount using the calculation tool below.

Tax partners throughout 2017

Did you have a tax partner throughout 2017? In that case, add up your and your tax partner's ordinary donations. In order to calculate the threshold and the maximum deductible amount, you also add up your and your tax partner's threshold incomes. You may apportion the total deductible amount of the ordinary donations and regular donations jointly between you as you wish, as long as the total is 100%.

Please note!

If your tax partner died in 2017, you should make sure that you apportion the deductible amount such that your deceased partner does not have a remainder of the personal allowance. See also *Your tax partner died in 2017* on page 17.

No tax partner

Did you not have a tax partner in 2017? In that case, you only add up your own donations and calculate your own threshold income.

A tax partner for part of 2017

Did you have a tax partner during part of 2017? And do you not opt to be tax partners for the whole of 2017? In that case, you only add up your own donations and calculate your own threshold income. Do you opt to be tax partners for the whole of 2017? In that case, read *A tax partner throughout 2017*.

There are 2 types of donations:

- ordinary donations
You made these donations to a Public Benefit Organisation (Algemeen Nut Beogende Instelling or ANBI) or to certain supporting foundations for a Social Benefit Organisation (Sociaal Belang Behartigende Instelling or SBBI). More information about supporting foundations for a Social Benefit Organisation can be found below.
- regular donations
You made these donations to an ANBI or an association that meets the conditions.

Donation paid upon or after death

Was the donation paid, settled or provided at the time of death or afterwards? In that case, this donation cannot be deducted.

Lottery

Did you buy lottery tickets for a charitable or other lottery? You may not deduct these expenses.

Donation has become an interest-bearing debt

Did you have to pay the donation in 2017, but did you not do this? And has this now become a debt, on which you need to pay interest? In that case, the donation cannot be deducted in 2017, but in the year in which you pay this debt.

Calculation tool for deductible amount for donations

Regular donations

Regular donations by a notarial or private deed to a cultural ANBI	A
Increase of donations to a cultural ANBI <i>Enter: 25% of A, but no more than € 1,250.</i>	B
Other regular donations by notarial or private deed	C
	+
Add: A to C. Deductible amount regular donations <i>Enter D in S.</i>	D

Ordinary donations

Ordinary donations to a cultural ANBI	E
Increase of donations to a cultural ANBI <i>Enter: 25% of E, but no more than € 1,250 – B.</i>	F
Donations to supporting foundations for SBBI	G
Other ordinary donations	H
	+
Add: E to H. Total ordinary donations	J

Threshold

<i>Reproduce from question 36b from the form. For tax partners, the total of question 36b and question 36c. Threshold income for donations</i>	K
<i>Calculate 1% of K, but enter at least € 60. Threshold</i>	L
	–
<i>Subtract: J minus L. If the amount is negative, enter 0.</i>	M

Maximum deductible amount for ordinary donations. <i>Calculate 10% of K above.</i>	N
Increase of donations to a cultural ANBI <i>Reproduce from F.</i>	P
	+
Add: N plus P. Maximum deductible amount for ordinary donations	Q
<i>Reproduce from M, but if M is higher than Q, enter Q. Deductible amount for ordinary donations Enter R in T.</i>	R

<i>Reproduce from D. Regular donations</i>	S
<i>Reproduce from R. Ordinary donations</i>	T
	+
Add: S plus T. Total deductible amount for donations	U

Public Benefit Organisation (ANBI)

A donation to an organisation is deductible if this organisation has been recognised and registered by us as an ANBI. An ANBI is an organisation that focuses on public benefit for at least 90%. Organisations may request us to register them as ANBIs. If they meet certain conditions, we recognise and register them as ANBIs.

Foreign organisations

An ANBI could be established in the Kingdom, in another Member State of the European Union or in a state designated by ministerial regulation. Other organisations could also be designated, if they meet the conditions.

Which organisations are ANBIs?

Do you want to check whether an organisation to which you donate money is registered as an ANBI? This can be done by using the tool 'ANBI opzoeken'. You can find this tool at belastingdienst.nl.

Donations to a cultural ANBI

Did you donate money to a cultural ANBI? In that case, you may, in order to calculate the deductible item, increase the amount of the donation to this cultural ANBI by 25%. The total increase of the ordinary donations and regular donations to a cultural ANBI may be no more than € 1,250. This increase is calculated on the ordinary and regular donations jointly.

Which organisations are ANBIs?

Do you want to check whether an organisation to which you donate money is registered as an ANBI? This can be done by using the tool 'ANBI opzoeken'. You can find this tool at belastingdienst.nl.

Example 1

You make a donation of € 500 to a cultural ANBI. In order to calculate the deductible item, you may increase the amount of this donation by 25% (= € 125). So the amount of the deductible donation is € 500 + € 125 = € 625.

Example 2

You make donations of € 6,000 to a cultural ANBI. In order to calculate the deductible item, you may increase the amount of these donations by 25% (= € 1,500). However, the increase may not exceed € 1,250. So the amount of the deductible donation is € 6,000 + € 1,250 = € 7,250.

Supporting foundations for SBBI

A donation to a certain supporting foundation for an SBBI is deductible. A supporting foundation for an SBBI is a foundation especially created in order to collect money to support an anniversary of an SBBI in the area of sports and music.

More information about SBBI's or supporting foundations for SBBI can be found at belastingdienst.nl.

Conditions for deduction of ordinary donations

You may deduct ordinary donations under the following conditions:

- You made the donations to an organisation that is registered with us as an ANBI or as a certain SBBI.
- You can prove your donations with, for example, bank statements or receipts.
- You received nothing in return.
- The total amount of your donations exceeds the threshold.
- For these donations, you may, in total, deduct no more than the maximum. See *Threshold and maximum deductible amount*.

What is a consideration?

Did you receive something in return for what you had given? In that case, you received a consideration from the organisation. For example:

- You bought a special cook book from a patients' association.
You then made no donation. You paid money and received the book as a consideration.
- You bought a lottery ticket from a lottery. In return for this, you got the chance to win money.

When are you allowed to deduct donations as a volunteer?

Did you do voluntary work for an ANBI? If you meet certain conditions, you may deduct an amount as an ordinary donation. Two situations are possible:

- You were entitled to remuneration for volunteers, but you waived it.
- You incurred expenses and received no remuneration for this.

You were entitled to a remuneration for volunteers, but you waived it

For your efforts for an organisation, were you entitled to a so-called remuneration for volunteers? But did you waive it? In that case, you may deduct the amount of this remuneration as an ordinary donation. In that case, however, you must be able to demonstrate that you and the organisation meet the following conditions:

- We designated the organisation as an ANBI.
- The ANBI has come to an agreement which allows you to be eligible for a remuneration.
- The financial situation of the ANBI was such that it was also able to pay the remuneration.
- The ANBI intended to actually pay the remuneration.
- You were able to determine for yourself that you did not want to receive the remuneration, but donated it to the ANBI.

You incurred expenses and received no remuneration for this

Did you incur expenses for an ANBI in 2017, for example because you were a volunteer? And were you able to claim these expenses from this organisation, but you did not? In that case, you may include them as an ordinary donation. If the ANBI was unable to reimburse the expenses incurred, this will also constitute a donation. For car expenses you did not claim, you may include a fixed amount of € 0.19 per kilometre.

Waiving the fee for volunteers and no expense allowance from the same ANBI

Did you waive a fee for volunteers and incur expenses for an ANBI? In that case, you must decrease the amount of the expenses for which you received no allowance by the amount for which you received no fee for volunteers. You incurred expenses amounting to, for example, € 750 for an ANBI. You also waived a fee for volunteers of € 600 from this ANBI. The amount of the deductible donation is € 600 + € 150 (€ 750 -/- € 600) = € 750.

Threshold and maximum deductible amount

A threshold and a maximum deductible amount apply to ordinary donations. The threshold is 1% of your threshold income, but at least € 60. You may deduct the amount you paid in excess of this threshold amount. You may deduct no more than the maximum: 10% of your threshold income.

If you were a qualifying non-resident taxpayer, you already calculated the threshold income at question 36. Add up your and your tax partner's threshold incomes.

Did you make donations to a cultural ANBI and do you apply the increase of 25% (see *Donations to a cultural ANBI*)? In that case, the maximum deductible amount is increased by only the 25% that you calculated on the ordinary donations as an increase.

The threshold income is the total of your income and deductible items in box 1, box 2 and box 3, but without taking your personal allowance into account.

Conditions for deduction of regular donations

You may deduct regular donations under the following conditions:

- At least once a year, you transfer amounts to an ANBI or an association that meets the conditions. See *Regular donation to an association that is not an ANBI*.
- The amounts are always equally high.
- You had the donation recorded before a civil-law notary or in a private deed of donation. See *Regular donations without a notarial deed*.
- You make this donation over a minimum period of 5 consecutive years. This period does not apply in the event of death.
- You received nothing in return.

No threshold and no maximum deductible amount apply to regular donations.

You can also agree on a regular donation in kind.

What is a donation in kind?

A donation in kind is a donation in a form other than in money, such as a collection of coins, an art object or shares in a private limited liability company. With a regular donation in kind, you undertake to make an annual provision. If, for example, you undertake to offer a food parcel amounting to € 60 every year, you make a regular donation in kind.

Determination of quantity or value of donation in kind

If you enter into the agreement, the quantity or value of the regular provision should be determined and should be clear to everyone. This quantity or value should be the same every year.

Example of the same quantity every year

Every year, you donate toys to an organisation that gives St Nicholas' Eve (Sinterklaas) presents to orphanage children. You agree that you will provide 5 dolls, 5 cuddly animals and 5 children's books every year for a period of 8 years. The quantity of the annual provisions is the same every year, but the value may differ per year. As the quantity of the annual provision is fixed, you may deduct the actual costs of the provision each year in your income tax return. This could be € 250 in one year, and € 300 in the other year.

Regular donations by a notarial deed or private deed

In order to qualify for the deduction of regular donations, you must record these donations in a notarial deed or in a private deed of donation. This private deed must, however, meet a number of conditions. These conditions can be found at belastingdienst.nl. Here, you will also find a model donation agreement.

Regular donation to an ANBI

Do you make a regular donation to an ANBI? In that case, you may deduct this donation.

Please note!

Does an organisation no longer meet the requirements that an ANBI has to meet? And after that, did you make a regular donation to an organisation that is no longer an official ANBI? And were you unable to terminate your contract with this organisation? In that case, this donation can still be deducted.

You cannot deduct the donation if you could have terminated your contract with this organisation. Your donation cannot be deducted either if it concerns a former ANBI with separated private assets.

Regular donation to an association that is not an ANBI

Supplementary conditions apply to a regular donation to an association that is not an ANBI. You may deduct this donation if the association meets the following conditions:

- The association consists of at least 25 members.
- The association has full legal capacity.
- The association does not have to pay corporation tax.
- The association may be established in an EU country, Curacao, Aruba, Sint Maarten, Bonaire, Sint Eustatius or Saba or in another country designated by us.

More information about donations to foreign-based organisations can be found at belastingdienst.nl.

42 Waived venture capital loans

Please note!

Only complete this question if you were a qualifying non-resident taxpayer in 2017.

Waived venture capital loans

Did you lend money to a starting entrepreneur and did you waive this loan? In that case, you may deduct the amount of this loan under certain conditions.

Conditions for deduction

You may deduct the amount of the loan if you meet the following conditions:

- You lent the money to the starting business prior to 1 January 2011.
- We have recognised the loan as an investment in venture capital.
- You waived the loan within 8 years of lending the money. In the event of bankruptcy or postponement of payment, you may ask us to extend this period.
- We issued a decision stipulating that the entrepreneur is unable to repay the amount waived.

For question 42a

You may deduct the amount you waived in 2017. In total, you may deduct no more than € 46,984 per entrepreneur within 8 years of lending the money.

Please note!

You may only deduct the amount waived in the year in which you received the notice from us stipulating that the business is unable to repay the amount waived.

A tax partner throughout 2017

Did you have a tax partner for the whole of 2017? In that case, you first calculate the deduction for both tax partners separately. In doing so, you must take into account the maximum deductible amount for each tax partner.

Is the amount waived higher? In that case, you may not transfer the remainder to your tax partner. Subsequently, you calculate the joint deduction.

You may apportion the deductible amount between yourself and your tax partner as you wish, as long as the total is 100%.

Please note!

If your tax partner died in 2017, you should make sure that you apportion the deductible amount such that your deceased partner does not have a remainder of the personal allowance. See also *Your tax partner died in 2017* on page 17.

No tax partner

If you did not have a tax partner in 2017, you deduct your own amount waived.

A tax partner for part of 2017

Did you have a tax partner during part of 2017? And do you not opt to be tax partners for the whole of 2017? In that case, you deduct your own amount waived. Do you opt to be tax partners for the whole of 2017? In that case, read *A tax partner throughout 2017*.

43 Maintenance costs for a nationally listed building

Did you own a nationally listed building in 2017? And did you incur expenses for its maintenance? In that case, you may deduct these maintenance expenses under certain conditions.

It may concern a building which:

- was your owner-occupied home
You may also deduct the maintenance expenses if the nationally listed building was not your principal residence, but was subject to the home ownership scheme. For example, if you moved to another house and your vacant old owner-occupied home was for sale. See *Exception for former and future house* in the explanatory notes for question 35.
- was part of your assets in box 3

Conditions for deduction

You may deduct the expenses if you meet the following conditions:

- You owned the building in 2017.
- The building was listed in the National Listed Buildings Register (Rijksmonumentenregister).
You also meet this condition if you incurred the expenses for a nationally listed building during the period between the moment of final designation as Nationally Listed Building and the date of registration in the National Listed Buildings Register. The designation will be final if no objection has been lodged to the designation as Nationally Listed Building during the objection period of 6 weeks.

- Only maintenance expenses are deductible.

These are expenses for keeping the building in or restoring it to a usable state, for example overdue maintenance. Therefore, it does not concern improvements, such as an extension of the building.

- You paid the maintenance expenses in 2017.
- 80% of the maintenance expenses is deductible.

Nationally listed building outside the Netherlands

Was your nationally listed building located outside the Netherlands? But within the European Union, Liechtenstein, Norway or Iceland? In that case, you may also deduct the maintenance expenses if, as the owner of the nationally listed building, you received a recognition from the Minister of Education, Culture and Science that:

- the nationally listed building formed an element of the Dutch cultural heritage, and
- under the Heritage Act, the nationally listed building would qualify for listing if it were located in Dutch territory

Beneficial ownership, such as an apartment right

Also if you have an apartment right, a long-term ground lease, building and planting rights or another form of beneficial ownership, you may deduct expenses for a nationally listed building. In that case, the change in value of your share in the nationally listed building must concern you for more than 50%.

Subsidy

If you received a subsidy for the maintenance expenses for your nationally listed building, you must deduct this subsidy from the maintenance expenses. This also applies to the subsidy you already received earlier or will still receive for these expenses.

Did you deduct expenses prior to 2017 for which you received (a subsequent payment of) subsidy in 2017? In that case, you must state the amount you received in 2017 at question 22 *Negative personal allowance*.

Deductible

Only maintenance expenses are deductible.

Not deductible

The following expenses are not deductible:

- costs for which you received or will receive compensation from a non-life insurance company
- financing costs for the purchase, maintenance or improvement of the building and the costs of a long-term ground lease, building and planting rights or a perpetual hereditary lease (if you had a hereditary right to the use of the land of another person)
If the building was an owner occupied home, you may deduct these costs at question 35o *Deductible interest on the home acquisition debt*, at question 35p *Deductible financing costs for the owner-occupied home* and at question 35q *Deductible periodic payments for a long-term ground lease, building and planting rights and a perpetual hereditary lease for the owner-occupied home*.
- costs for garden maintenance, wallpapering and interior paintwork
A special regulation applies to costs for gardens that have been listed in the National Listed Buildings Register as separate monuments. More information can be found at belastingdienst.nl.
- buildings insurance
- depreciation

You calculate the deductible amount using the below *Calculation tool for the deductible amount for maintenance expenses for a nationally listed building*.

Calculation tool for the deductible amount for maintenance expenses for a nationally listed building

Amount of the maintenance expenses after deduction of subsidy or subsidy that was promised	<input type="text"/>	A
Not deductible Calculate 20% of A.	<input type="text"/>	B
	<input type="text"/>	C

Subtract: A minus B. **Deductible amount for maintenance expenses for a nationally listed building**

A tax partner throughout 2017

Did you have a tax partner for the whole of 2017? In that case, add up your and your tax partner's maintenance expenses for your nationally listed building. The non-deductible part (20%) should be deducted from the total. You may apportion the deductible amount as you wish, as long as the total is 100%.

Please note!

If your tax partner died in 2017, you should make sure that you apportion the deductible amount such that your deceased partner does not have a remainder of the personal allowance. See also *Your tax partner died in 2017* on page 17.

No tax partner

Did you not have a tax partner in 2017? In that case, deduct your own maintenance expenses. The non-deductible part (20%) should be deducted from the maintenance expenses.

A tax partner for part of 2017

Did you have a tax partner during part of 2017? And do you not opt to be tax partners for the whole of 2017? In that case, deduct your own maintenance expenses. The non-deductible part (20%) should be deducted from the maintenance expenses. Do you opt to be tax partners for the whole of 2017? In that case, read *A tax partner throughout 2017*.

44 Remainder of the personal allowance for previous years

Please note!

Only complete this question if you meet 1 of the following conditions in 2017:

- You were a qualifying non-resident taxpayer, or
- You lived in Belgium and had Dutch income, or
- You lived in Suriname or Aruba.

For question 44a

The remainder of your personal allowance for previous years is the amount which you were unable to offset previously against your income for those years in box 1, box 3 or box 2 successively.

You only have a remainder of the personal allowance if you:

- made use of the personal allowance in your tax return for 2016 or a previous year
- were then left with a personal allowance, after you had deducted your personal allowance from your income from work and home (box 1), your gains from savings and investments (box 3) and your gains from a substantial interest (box 2)

In that case, you may deduct the remainder of the personal allowance in your tax return for 2017.

Please note!

You always first offset a remainder of the personal allowance against the income earned in the next year. If this income is insufficient in that year, you offset the remainder against the income earned in the year after that. The amount you deducted in a previous year may not be deducted again.

Personal allowance

It concerns the total of the following deductible items:

- spousal maintenance paid and other maintenance obligations
- expenses for supporting children until 2014
- specific medical expenses
- expenses for a temporary stay at home of seriously disabled persons aged 21 or older.
- study costs and other educational expenses
- donations
- maintenance costs for a nationally listed building
- losses on investments in venture capital

How do you know if you have a remainder of the personal allowance?

If you have a remainder of the personal allowance, this is stated in your final assessment for 2016. Have you not yet received an assessment notice for 2016? In that case, you can deduce the remainder of the personal allowance from your tax return for 2016.

Did you forget any deductible items?

It could be that, in your tax return for 2016 or an earlier year, you did not make use of certain deductible items, while you could have done so. Do you still want to include deductible items? In that case, you can lodge an objection to your final assessment for 2016 or an earlier year. Information about how to do this can be found at belastingdienst.nl.

Please note!

You may not include deductible items which you did not use earlier in your tax return as a remainder of the personal allowance.

A tax partner throughout 2017

Did you have a tax partner for the whole of 2017? In that case, you may apportion the remainder of the personal allowance for previous years between you. Any apportionment is allowed, as long as the total is 100%.

No tax partner

Did you have no tax partner in 2017? In that case, deduct your own remainder of the personal allowance for previous years.

A tax partner for part of 2017

Did you have a tax partner during part of 2017? And do you not opt to be tax partners for the whole of 2017? In that case, only deduct your own remainder of the personal allowance for previous years. Do you opt to be tax partners for the whole of 2017? In that case, read *A tax partner throughout 2017*.

45 Worldwide aggregate income

You calculate your worldwide aggregate income at question 45. We need your worldwide aggregate income in order to calculate the amount of certain tax credits.

Did you live in Belgium in 2017 and do you receive Dutch income, but were you not a qualifying non-resident taxpayer? Or did you live in Suriname or Aruba? In that case, for the calculation of your income tax, you may be entitled to a limited number of personal deductible items.

At question 45a, you fill in the personal deductible items you did not enter in the form. At question 45b, letter B, you fill in the total of the deductible items you entered in the form at question 37, question 38, question 43 and question 44.

Please note!

Were you a qualifying non-resident taxpayer in 2017? In that case, you only complete question 45b. You reproduce the data from the form.

For question 45a

Did you live in Belgium in 2017 and do you receive Dutch income, but were you not a qualifying non-resident taxpayer? Or did you live in Suriname or Aruba? In that case, for the calculation of your income tax, you may be entitled to a limited number of personal deductible items.

At question 45a, you fill in the personal deductible items you did not enter in the form. You fill in the outcome for letter E at question 45b, letter C.

Please note!

Did you live in Belgium in 2017 and do you receive Dutch income, but were you not a qualifying non-resident taxpayer? In that case, when completing questions 45a and 45b, you need not take the pro-rata facility into account. You take 100% of the original amounts without taking account of the multiplier you calculated in *Calculation tool A, pro-rata facility for Belgian residents* at the back of these explanatory notes.

Please note!

Were you a qualifying non-resident taxpayer in 2017? In that case, you need not complete question 45a. Proceed to question 45b.

A: Specific medical expenses

At letter A, you fill in the amount you would be allowed to deduct as specific medical expenses if you would live in the Netherlands in 2017. You calculate the deduction according to the Dutch rules. See the explanation for question 39 for more information.

B: Study costs and other educational expenses

At letter B, you fill in the amount you would be allowed to deduct as study costs and other educational expenses if you would live in the Netherlands in 2017. You calculate the deduction according to the Dutch rules. See the explanation for question 40 for more information.

C: Donations

At letter C, you fill in the amount you would be allowed to deduct as donations if you would live in the Netherlands in 2017. You calculate the deduction according to the Dutch rules. See the explanation for question 41 for more information.

D: Waived venture capital loans

At letter D, you fill in the amount you would be allowed to deduct as waived venture capital loans if you would live in the Netherlands in 2017. You calculate the deduction according to the Dutch rules. See the explanation for question 42 for more information.

For question 45b

Were you a qualifying non-resident taxpayer in 2017? Add up the amounts entered at questions 37 to 44. You reproduce the data from the form.

Please note!

In 2017, did you live in Belgium and do you receive Dutch income and were you not a qualifying non-resident taxpayer? In that case, you cannot simply reproduce the amounts entered at question 37 and question 38. You take 100% of the original amounts without taking account of the multiplier you calculated in *Calculation tool A, pro-rata facility for Belgian residents* at the back of these explanatory notes. You can, however, reproduce the amounts entered at question 43 and question 44.

If you lived in Suriname or Aruba, you fill in the total of the deductible items you entered at question 37, question 38, question 43 and question 44, at question 45b, letter B.

46 Statement of income from work

If you were a qualifying non-resident taxpayer, you should complete question 46.

If you were not a qualifying non-resident taxpayer, but entered income from work at question 4a, 4c, 7c, or 17a, you should complete question 46.

Question 46 is about the income from work in the Netherlands and abroad. Together, these 2 amounts are your worldwide income from work.

We need the amount of your worldwide income from work in order to calculate the amount of your employed person's tax credit. You fill in your income from work in the Netherlands at question 46a to question 46e. You reproduce the data from the form. You calculate your income from work outside the Netherlands at question 46f to question 46j.

For question 46f

Enter: the income you received in 2017 from employment outside the Netherlands. This is the wage from an employer outside the Netherlands, for example.

Company car

Did you have a company car from your employer outside the Netherlands in 2017? And did you also use this car for private purposes? In that case, you must add an amount to your income in the Netherlands. More information about this can be found at belastingdienst.nl.

Work-related expenses scheme

Were you employed abroad? Or did you work in the Netherlands for a foreign employer who did not have an establishment or permanent representative in the Netherlands? In that case, your employer does not have to withhold any payroll tax from your wage. You then state the gross wage including the reimbursements. You may deduct 1.2% of this gross wage. We call this the work-related expenses scheme. More information about this can be found at belastingdienst.nl.

For question 46g

Enter: the tips, share option rights and other income you receive in 2017 from employment outside the Netherlands.

Tips

Did you receive tips in 2017 while you were employed? In that case, you should state the actual amount of the tips, minus the amount of tips already included in your annual income statement.

Share option rights

As an employee, did you obtain share option rights outside the Netherlands which are not subject to payroll tax? And did you exercise or dispose of these share option rights, for example by payment or sale? In that case, state the value of these share option rights.

Other income not subject to payroll tax

In 2017, did you receive any benefits from parties other than your employer during your employment? And did your employer outside the Netherlands not take this into account when determining your wage? In that case, also state the actual amount of this other income.

For question 46h

Enter: your results from other work in 2017 outside the Netherlands. These are, for example, revenues as a freelancer, artist or professional athlete outside the Netherlands or extra earnings. You may deduct some expenses you incurred for this work. More information about this can be found in the explanatory notes for question 7c. The difference between the revenues and the expenses is called the results from other work outside the Netherlands. Place a minus sign before a negative amount.

For question 46i

Enter: your profits from business activities outside the Netherlands in 2017 before the entrepreneur's allowance and SME profit exemption. Place a minus sign before a negative amount.

47 General tax credit payment

Please note!

Only complete this question if you meet 1 of the following conditions in 2017:

- You were liable to pay Dutch national insurance contributions, and/or
- You were a qualifying non-resident taxpayer, or
- You lived in Belgium and had Dutch income, or
- You lived in Suriname or Aruba.

If you and your spouse or housemate lived in Belgium in 2017 and you were both no qualifying non-resident taxpayers, you must, in 2017, both have had income that was taxed in the Netherlands in order to be eligible for a payment of the general tax credit.

What is the general tax credit?

The general tax credit is a reduction in your income tax and national insurance contributions. This means that you pay less tax and fewer contributions.

Everyone is entitled to the general tax credit. Most tax credits consist of 4 components: 1 component for income tax and 3 (sub-)components for the various national insurance schemes (AOW, Anw and Wlz). If you were not covered by 1 of these national insurance schemes, you are not entitled to the components of the tax credit for the national insurance schemes. The general tax credit also consists of an income tax component and a national insurance contributions component (with 3 sub-components). So you are entitled to both components if you pay income tax as well as national insurance contributions in the Netherlands.

Do you have no income? Or do you have an income in box 1 which is lower than € 6,485 and do you therefore pay little or no tax? In that case, you miss out on the general tax credit or its component that we are unable to offset against your tax and contributions. Do you have the same tax partner for more than 6 months in 2017? In that case, we may perhaps pay all or part of the general tax credit to you.

If, in addition to income in box 1, you had income in box 2 or box 3, the amount of the taxable income you are allowed to have in box 1 will depend on your taxable income in box 2 or box 3. If the amount of tax you have to pay is more than the amount of tax credits you receive, the tax credits will already have been offset and you will no longer be paid any tax credits.

Please note!

The payment also applies to the following tax credits to which you are perhaps entitled and which you are unable to offset against your tax:

- employed person's tax credit
- income-related combination tax credit
- life-course leave tax credit

Even if your income exceeds € 6,485 and if you are entitled to 1 or more of these tax credits, we may perhaps not offset these against the tax owed by you. If you have the same tax partner for more than 6 months in 2017, we may pay you all or part of the above-mentioned credits.

For question 47a

Tick the box if you meet the conditions for the general tax credit payment. You can read about the conditions below.

Conditions for payment

Whether you are paid the part of the general tax credit which we are unable to settle, depends on the following conditions:

- You had the same tax partner for more than 6 months in 2017.
This condition does not apply if your tax partner died in 2017.
- Your tax partner owed sufficient tax. The example below will show you what sufficient tax is.

Please note!

The payment also applies to the employed person's tax credit, the income-related combination tax credit and the life-course leave tax credit to which you are entitled and which you cannot offset against your tax.

Example

You have a tax partner. You were born after 31 March 1952 but before 1 January 1963. Your wage is € 4,000. The calculated tax on this amounts to € 1,462. Your general tax credit is € 2,254 and your employed person's tax credit is € 71. This is € 2,325 in total. The difference between your calculated tax and your tax credits is € 1,462 minus € 2,325 = € 863. You may not offset this amount against your tax.

Your tax partner has an income of € 35,000. The calculated tax on this amounts to € 13,430. Your tax partner's general tax credit is € 1,536 and the employed person's tax credit is € 3,131. This is € 4,667 in total. The tax owed by your tax partner is € 13,430 minus € 4,667 = € 8,763. Because your tax partner owes more tax than € 863, we will pay this amount to you.

Under the age of 21?

Were you born after 31 December 1995 and did you have a tax partner in 2017? And did you receive financial support from your parents in 2017 for more than 6 months amounting to at least € 429 per quarter? In that case, we will not pay this credit.

Foreign income

Did your tax partner have foreign income? In that case, he may owe less or no Dutch tax. As a result, the amount of general tax credit you receive may be lower.

Please note!

For the income limit, the foreign income you or your tax partner had is not included. In that case, we will look at the tax that is actually due in the Netherlands. If your tax partner lived in the Netherlands, his income from outside the Netherlands is included.

For question 47b

If you ticked the box at question 47a, you fill in your tax partner's Dutch aggregate income at question 47b. Your tax partner's Dutch aggregate income is the total of his income and deductible items in the 3 boxes, but without his offsettable losses for previous years. You calculate the aggregate income using the *Calculation tool for the aggregate income* on page 78.

Please note!

In the *Calculation tool for the aggregate income*, you enter your tax partner's Dutch aggregate income, unless your tax partner lived in the Netherlands. His income outside the Netherlands is then included as well.

Phasing out of the general tax credit payment

In 2024, the general tax credit payment to the partner with the lower income will cease to apply. We have therefore been phasing out the scheme since 2009. If you or your tax partner earned little or no income in 2017, you could be dealing with this phasing out.

Example

You were born on 3 February 1963 and have no income. Your tax partner owes sufficient tax, as a result of which you are entitled to a general tax credit payment amounting to € 2,254. The phasing out in 2017 will be 60%. You are paid 40% of € 2,254 = € 902.

Born before 1963

Were you born before 1 January 1963 and do you have little or no income? In that case, the general tax credit payment will not be phased out.

Example

You were born on 20 December 1962 and have no income. Your tax partner owes sufficient tax, as a result of which you are entitled to a general tax credit payment amounting to € 2,254. The general tax credit payment will not be phased out in this situation.

We calculate the amount of the general tax credit on the basis of your tax return and your tax partner's information.

48 Special increase of tax credit

If you were not liable to pay national insurance contributions in the Netherlands in 2017 and meet certain conditions, you may qualify for a special increase of your tax credit.

Please note!

You are only entitled to the special increase of your tax credits if you meet 1 of the following conditions in 2017:

- You were a qualifying non-resident taxpayer, or
- You lived in Belgium and had Dutch income, or
- You lived in Suriname or Aruba.

Did you live in Belgium in 2017 and do you receive Dutch income, but were you not a qualifying non-resident taxpayer? Or did you live in Suriname or Aruba in 2017? In that case, your spouse or housemate may be regarded as your tax partner for this scheme.

If you were living in Belgium and were not a qualifying non-resident taxpayer, you must, in 2017, both have income that was taxed in the Netherlands in order to be eligible for the increase and payment of your tax credit.

Special increase of tax credit

If you were not liable to pay national insurance contributions in 2017, you may, in a number of cases, ask for an increase of your tax credit. In that case, you must meet a number of conditions.

For question 48a

Tick the box if, in 2017, you met the conditions for the special increase of the tax credit.

Conditions for special increase of tax credits

For the special increase of the tax credits, you need to meet the following conditions:

- You were not liable to pay Dutch national insurance contributions in 2017.
- You have the same tax partner for more than 6 months in 2017.
- The income tax you owe is lower than the income tax components of your tax credits. See *The income tax you owe is lower than the income tax components of your tax credits*.

- Your joint taxable income in box 1, box 2 and box 3 from the Netherlands and abroad was usually less than € 6,485 in total.
Please note! The exact amount depends on the tax credits you were entitled to, and whether you only had income in box 1, or also income in box 2 or box 3. See *Income in box 1 only* and *Income in box 2 or income in box 3 in addition to income in box 1*.
- After deduction of his own tax credit, your partner owed sufficient tax and national insurance contributions (box 1) in the Netherlands. The fact is that you can never be paid a larger amount for tax credits than what your partner owes for tax and national insurance contributions.
- If you were born after 31 December 1995, you may not be supported (at least € 429 per quarter) by your parents.

Income in box 1 only

Did you have a taxable income in box 1 in the Netherlands and abroad which was lower than € 6,485? Were you entitled to the employed person's tax credit for at least € 6,485? And do you have the same tax partner for more than 6 months in 2017? In that case, the composition of your income meets the above condition.

Income in box 2 or income in box 3 in addition to income in box 1

If, in addition to income in box 1, you had income in box 2 or box 3, the amount of the taxable income you were allowed to have in box 1 will depend on your taxable income in box 2 or box 3. See the example below.

Example

Your taxable income in box 1 is € 4,465. On this income, you owe income tax amounting to € 397. Your taxable income in box 3 is € 500. On this income, you owe income tax amounting to € 150. So you must pay € 547 in total. But you are entitled to € 516 of the general tax credit (the income tax component) and € 20 of the employed person's tax credit (the income tax component). This is € 569 in total. As the income tax you owe is lower (€ 547), you are entitled to the special increase of the tax credit if you also meet the other conditions.

In case of a higher taxable income in box 1 or box 3, the tax credit can be paid from the income tax you owe. In that case, you are not entitled to the special increase of the tax credits.

For question 48b

Enter the joint income from work and home in the Netherlands and abroad.

49 Income-related combination tax credit

In 2017, were any children who were born after 31 December 2004 living with you or your tax partner? In that case, you or your tax partner may be entitled to the income-related combination tax credit.

Which children fall under the concept of 'child' can be found under *What is a child?*.

What is a child?

A child is understood to be:

- a child of your own
- a stepchild
- a foster child for whom you received no fostering allowance
- an adopted child
- a child of your registered partner

Were you not married in 2017? But did you have a tax partner in 2017? In that case, we consider your tax partner's child to be your child as well.

For question 49a

You are entitled to the income-related combination tax credit if you meet the following conditions:

- Your income from work (income from employment, profits from business activities or results from other work) was higher than € 4,895 or you were granted the self-employed deduction (or you were entitled to it).
- In 2017, you had a child that was born after 31 December 2004.
- This child was registered in the Persons Database as living at your home address for at least 6 months in 2017.
Was the child registered as living at the other parent's home address? In that case, the child should usually stay with both households for at least 3 whole days a week. More information about the special scheme for co-parents can be found at belastingdienst.nl.
- You did not have a tax partner in 2017. Or you had a tax partner in 2017, but your income from work (income from employment, profits from business activities or results from other work) was lower than that of your tax partner.
A tax partner who is your tax partner for less than 6 months is not considered to be your tax partner for the purpose of this condition.

Who is entitled to the income-related combination tax credit?

At belastingdienst.nl, you can find a number of examples that can help you determine which tax partner was entitled to the income-related combination tax credit.

Period your child was registered at your address

You only meet the conditions for the income-related combination tax credit if your child was registered at your address (or the other parent's address) for at least 6 months. You meet this condition if, for example, your child was registered at your address from 1 January to 30 June.

Do you not meet the 6-month period because your child died, but do you meet the other conditions? In that case, you are still entitled to this tax credit.

Tax partners' incomes were equally high

Did you have a tax partner in 2017 and were your and your partner's incomes from work equally high? In that case, the income-related combination tax credit will only apply to the elder partner.

Withdrawals under the life-course savings scheme

Were you born in or before 1955? And did you withdraw money under the life-course savings scheme in 2017? In that case, you may not include the amount you withdrew as income from work for the income-related combination tax credit.

You had not yet reached state pension age in 2017

<i>Income from work more than</i>	<i>no more than</i>	<i>Income-related combination tax credit</i>
-	€ 4,895	€ 0.
€ 4,895	€ 33,065	€ 1,043 + 6.159% x (income from work - € 4,895)
€ 33,065	-	€ 2,778

You were of state pension age throughout 2017

<i>Income from work more than</i>	<i>no more than</i>	<i>Income-related combination tax credit</i>
-	€ 4,895	€ 0.
€ 4,895	€ 33,065	€ 533 + 3.143% x (income from work - € 4,895)
€ 33,065	-	€ 1,418

You reached state pension age in 2017

If you reached state pension age in 2017, you are dealing with an adjusted tax rate. This also affects your income-related combination tax credit in 2017. Visit belastingdienst.nl for more information.

50 Life-course leave tax credit

Please note!

You are only entitled to this tax credit if you meet 1 of the following conditions in 2017:

- You were liable to pay Dutch national insurance contributions, and/or
- You were a qualifying non-resident taxpayer.

The life-course savings scheme has ceased to apply since 1 January 2012. You can no longer start saving under this scheme. Participants whose balance in their life-course savings account was at least €3,000 on 31 December 2012 may continue with the life-course savings scheme. No more life-course leave tax credit will be accrued in case of a new deposit.

If, in 2017, you withdrew all or part of your balance, you pay tax on the amount of this withdrawal. If you have not yet received the maximum life-course leave tax credit (see *How is the life-course leave tax credit calculated?*), you will be entitled to the life-course leave tax credit in 2017. Your employer deducts tax from the withdrawal from your balance of the life-course savings scheme, taking the life-course leave tax credit into account. Reproduce the tax credit from the annual income statement

You were born in 1955 or before

Were you born in or before 1955? In that case, the withdrawal of the balance will be considered to be pension. Enter the withdrawal of the balance of the life-course savings scheme at question 5a.

How is the life-course leave tax credit calculated?

The life-course leave tax credit is no more than €210 per year in which you saved in the period between 2006 and 2011. This will be a maximum of €1,260 if you saved all years. After 2011, you no longer accrue any new life-course leave tax credit. The credit is never more than the amount you withdraw from the savings account for the life-course savings scheme.

Did you also receive the life-course leave tax credit in (1 of) the years between 2006 and 2016? In that case, you must reduce the maximum credit by the life-course leave tax credit you received earlier. Your employer takes the life-course leave tax credit into account when calculating the payroll tax.

51 Tax credit for persons entitled to an old-age pension

Please note!

You are only entitled to this tax credit if you meet 1 of the following conditions in 2017:

- You were liable to pay Dutch national insurance contributions, and/or
- You were a qualifying non-resident taxpayer.

Please note!

If you were a qualifying non-resident taxpayer in 2017, you should reproduce the worldwide aggregate income you calculated at question 45

If you were not a qualifying non-resident taxpayer, you should calculate the aggregate income using the below *Calculation tool for the aggregate income*.

Tax credit for persons entitled to an old-age pension

Were you born before 1 April 1952? In that case, you are entitled to an old-age pension. In that case, you are entitled to the elderly person's tax credit and possibly the single elderly person's tax credit.

Elderly person's tax credit

You are entitled to the elderly person's tax credit if you were born before 1 April 1952. The elderly person's tax credit is € 1,292 if your aggregate income was not higher than € 36,057. If your aggregate income exceeded € 36,057, the elderly person's tax credit will be € 71.

You can calculate the aggregate income using the overview on page 1 and the below calculation tool.

If you file a tax return, you will automatically receive this credit. You need not enter this in your tax return.

Calculation tool for the aggregate income

Reproduce from E in the overview on page 1.	
Reproduce from H in the overview on page 1.	
Reproduce from K in the overview on page 1.	
Add. Aggregate income	

For question 51a

You are entitled to the single elderly person's tax credit if, in 2017, you received or were entitled to an old-age pension for a single person. You will also receive this credit if you did not receive, or only partially received, old-age pension for a single person, because you were living abroad before you reached state pension age or because you were a recognised conscientious objector.

Did you not live together at the same address, for example because 1 of you was admitted to a care or nursing home? And did you both receive an old-age pension for single persons? In that case, you are both entitled to the single elderly person's tax credit.

The single elderly person's tax credit is € 438.

Tick the box in the tax return if you met this condition.

52 Tax credit for young disabled persons

Please note!

You are only entitled to this tax credit if you meet 1 of the following conditions in 2017:

- You were liable to pay Dutch national insurance contributions, and/or
- You were a qualifying non-resident taxpayer.

In 2017, were you entitled to a benefit under the Work and Employment Support (Young Disabled Persons) Act (Wajong) or to support in finding work according to the Wajong Act? And you received no elderly person's tax credit? In that case, you are entitled to the tax credit for young disabled persons.

No Wajong benefit due to other income

In 2017, were you entitled to a benefit under the Work and Employment Support (Young Disabled Persons) Act (Wajong) or to support in finding work according to the Wajong Act, but did you not receive it because it coincided with another benefit? Or because your income from work was too high? In that case, you are still entitled to the tax credit for young disabled persons.

The tax credit for young disabled persons is € 722.

For question 52a

Tick the box in the tax return if you received a Wajong benefit. Or if you did not receive the benefit, but were entitled to it.

53 Tax credit for green investments

Please note!

You are only entitled to this tax credit if you meet 1 of the following conditions in 2017:

- You were liable to pay Dutch national insurance contributions, and/or
- You were a qualifying non-resident taxpayer.

Did you or your tax partner have green investments on 1 January 2017? In that case, you are entitled to the tax credit for green investments. Green investments are investments in funds that invest in projects pertaining to environmental protection. At belastingdienst.nl, you can read which green funds have been recognised by us.

Amount of the tax credit

The tax credit for green investments is calculated on no more than the exemption you used in order to determine your taxable income from savings and investments (box 3) (see question 28). The amount is 0.7% of your exemption in box 3. We automatically calculate the

tax credit when determining your assessment. Enter the value of the exemption in box 3 at this question.

Please note!

Did you have a tax partner throughout 2017? In that case, the tax credit applies to both of you. You apportion the tax credit in the same way as the joint basis for savings and investments (see *Gains from savings and investments*).

For example, did you state 3/4 of the joint basis in 'Gains from savings and investments'? In that case, you are also entitled to 3/4 of the tax credit. If the joint basis for savings and investments is nil, the person with the highest aggregate income will be entitled to the tax credit. Are your and your tax partner's aggregate incomes equally high? In that case, the elder person will be entitled to the tax credit.

Exemption in box 3

Did you have any green investments on 1 January 2017? In that case, an exemption applies up to a value of no more than € 57,385 for all your green investments combined.

Tax partner

Did you have a tax partner throughout 2017? In that case, the maximum exemption for the two of you together is € 114,770.

54 Separated private assets

Did you, your tax partner or your minor children transfer capital to separated private assets (afgezonderd particulier vermogen or APV)? Or were you involved in an APV or in a company of which the APV was a shareholder, for example a trust or certain private (foreign) foundation or association? The tax on the capital from an APV is imposed on the person who transfers capital to the APV or to a company of which the APV is a shareholder. After the death of the transferor, the tax on the allocated capital of the APV is imposed on his heirs.

What does an APV include?

The concept of separated private assets comprises:

- (family) trusts
- Antillean Private Foundations (SPF)
- certain private foundations and associations
- other comparable (foreign) allocated funds (such as Stiftungen, Private Foundations, Anstalten and Genossenschaften)

An APV mainly serves a private interest of a family, for example. Does it concern public service or a social benefit? In that case, it does not have to be an APV. An APV is not a social benefit organisation (*sociaal belang behartigende instelling* or SBBi).

What is an SBBi?

An SBBi is an organisation that engages in activities - for and with people - to which a large social value can be attributed.

Examples of SBBis are:

- choirs and dance groups
- musical and brass societies
- sporting clubs
- playgrounds
- staff associations
- elderly persons' associations
- local scouting clubs
- amateur drama societies and theatrical groups

For question 54a

In the following situations, you state the capital and the income from the APV in your tax return:

- You transferred capital to the APV.
- You are the heir of the person who transferred capital to the APV.
- You have a specific entitlement at the expense of the APV. For example, an entitlement to payments.
- You have a tax partner who transferred capital to the APV.
- You or your tax partner have a minor child who transferred capital to the APV or for whom capital was transferred to the APV.

If you tick question 54a in the tax return, you must state the following:

- the full name of the APV
- the country code of the country of establishment of the APV

This code always consists of 3 letters. See the *List of country codes* on page 9.

For question 54b to question 54d

Complete question 54b to 54d if the APV was a (real) active business. This is the case if the APV operates a real, active business or if the APV carried out pension, annuity and specific capital sum insurance activities for current or former employees. There had to be a sustainable organisation of capital and labour that participated in economic transactions and intended to make (or could reasonably expect to make) a profit. It is about entering into competition.

For question 54e

Enter the revenues and expenses, the assets and liabilities from the APV which are allocated to you, your tax partner or the minor children. You also enter these assets and liabilities and the revenues and expenses from the APV once again in the relevant sections of box 1, box 2 and box 3.

Please note!

You need not complete this question if the APV is a business that pays profit tax.

No longer an APV

If the shares and profit-sharing certificates of the APV which belong to a substantial interest (box 2) are not or no longer allocated to you, your partner or the minor children, this will constitute a fictitious disposal in box 2. In that case, you fill in the economic value at question 24e *Transfer price upon sale and suchlike of the substantial interest*.

55 Withheld dividend tax or tax on games of chance

Did you have any withholdings for Dutch dividend tax in 2017? Or has any withholding tax on the interest on savings balances outside the Netherlands been deducted? In that case, we will offset this tax against your assessment for income tax and national insurance contributions under certain conditions.

Dividend tax withheld from dividend paid to a minor child

Was dividend tax withheld from dividend paid to a minor child? In that case, the parent who has to state the income or capital of this child in his tax return will also offset the dividend tax withheld.

Dividend tax that you may not offset against the assessment

You may not offset the dividend tax against your assessment for income tax and national insurance contributions if you received the dividend under:

- an annuity investment account
- an investment account associated with home ownership
- an investment account from which regular payments are made
- a life-course savings scheme

The fact is that, on balance, this dividend tax is not payable by you. Through your bank or insurer, this is reinvested in your investment account.

For question 55a

Dividend tax is withheld as soon as you receive dividend. Your dividend voucher will state this amount. You only state the Dutch dividend tax.

You may not offset any dividend tax in case of Dutch dividend on assets in box 3. If you were a qualifying non-resident taxpayer, you need not pay double tax. The fact is that you can request a tax exemption for this income. See the explanation for question 25.

A tax partner throughout 2017 and dividend tax

Did you have a tax partner throughout 2017? In that case, you may apportion the Dutch dividend tax withheld between yourself and your tax partner. Any apportionment is allowed, as long as the total is 100%. Only mention the part you wish to state for yourself.

No tax partner

Did you not have a tax partner in 2017? In that case, you state your own Dutch dividend tax withheld.

A tax partner during part of the year

Did you have a tax partner for part of the year? And do you not opt to be tax partners for the whole of 2017? In that case, only state your own Dutch dividend tax withheld. Do you opt to be tax partners for the whole of 2017? In that case, read *A tax partner throughout 2017 and dividend tax*.

Revenues from games of chance

In 2017, did you have revenues from games of chance that were taxed as results from other work? In that case, you enter this amount in box 1 as taxable income.

You state the Dutch tax on games of chance as an offsettable amount. Enter the withheld tax on games of chance at question 55a.

You may not apportion the withheld tax on games of chance between yourself and your tax partner.

56 Lower tax rate for German residents

Since 2016, there has been a new tax treaty between the Netherlands and Germany. As a result, it could be that your income that was previously taxed in Germany will be taxed in the Netherlands from now on. As this could be disadvantageous, a transitional scheme will apply to certain income.

The full text of the treaty with Germany can be found at belastingdienst.nl.

Conditions for the transitional scheme

- In order to qualify for the transitional scheme, you must meet the following conditions:
- You have been living continuously in Germany since 12 April 2012.
 - You received pensions or other similar remunerations from the Netherlands in 2017.
- These are annuities, pensions or other benefits paid under the provisions of the Dutch social security system.
- The pension, annuity or benefit already started before 1 January 2016 and you already received a pension, annuity or benefit payment before that date as well.
 - Under the new treaty, the pension, annuity or benefit may be taxed in the Netherlands. This is the case if the total amount without deduction of expenses (gross amount), including social security benefits from the Netherlands, such as AOW, WIA, WAO and Wajong, is more than € 15,000 per calendar year.
- Please note!* You may not include lump sum payments here. Lump sum payments do not fall under the transitional arrangement.
- Under the old treaty, Germany had to withhold tax from the annuity, pension or benefit.
- Please note!* The transitional arrangement therefore does not cover social security benefits from the Netherlands, such as AOW, WIA, WAO and Wajong. This is because these benefits were not taxed in Germany. This income is, however, included in the income limit of € 15,000.

If you meet the conditions, you will, until 2021, pay less tax on your pensions or similar remunerations from the Netherlands. Fill in the amount of this income at question 56a. We then apply the lower rate for you, if this is more advantageous for you.

The maximum tax rate payable by you can be found in the below table:

Year	You pay no more than
2016	10%
2017	10%
2018	15%
2019	20%
2020	25%
2021	30%

More information about the lower rate for German residents can be found at belastingdienst.nl.

Example 1

You lived in Germany and reached state pension age. You were not a qualifying non-resident taxpayer. You meet all conditions for the lower rate to be applied.

- In 2017, you had the following income from the Netherlands, which is also taxed here:
- a pension of € 30,000
 - other income of € 20,000

Your total income from work and home was € 50,000. You pay tax on this in the Netherlands amounting to € 10,500. Your pension was € 30,000. So the lower rate applies to 60% of your total income.

In 2017, the tax on your pension according to the lower rate is (10% of € 30,000 =) € 3,000. Without the lower rate, the tax is (€ 30,000 / € 50,000 x € 10,500 =) € 6,300. The lower rate is advantageous for you. You pay (€ 6,300 - € 3,000 =) € 3,300 less tax on your pension in 2017.

Example 2

You lived in Germany and were a qualifying non-resident taxpayer. You meet all conditions for the lower rate to be applied.

- In 2017, you had the following income from the Netherlands, which is also taxed here:
- an old-age pension (AOW) benefit of € 13,500
 - an occupational pension of € 9,000
- Moreover, you were entitled to interest deduction for an owner-occupied home in Germany amounting to € 2,000.

Your total income from work and home was € 20,500. You pay tax on this in the Netherlands amounting to € 1,743. You are entitled to the tax component of your tax credits (general tax credit and elderly person's tax credit). This is € 1,044. In total, you pay tax in the Netherlands in 2017 amounting to (€ 1,743 - € 1,044 =) € 699.

The tax on your occupational pension according to the lower rate is (10% of € 9,000 =) € 900. Without the lower rate, the tax is (€ 9,000 / € 22,500 x € 699 =) € 279. The lower rate is not advantageous for you in 2017.

For question 56a

Were you living in Germany in 2017? And, in 2017, did you receive a pension, annuity or social security benefit from the Netherlands which, together with the AOW, WIA, WAO and Wajong, was more than € 15,000? And do you meet the conditions for the transitional arrangement? In that case, you should enter the amount of the pensions or other similar remunerations at question 56a.

57 Revisionary interest

In some cases, you must pay revisionary interest in addition to income tax, namely if you did not comply with the conditions of your annuity, pension right or occupational pension scheme. In that case, you paid too little tax in retrospect.

When do you pay revisionary interest?

You pay revisionary interest if 1 of the following situations applies to you in 2017:

- You commuted your pension.
- You surrendered all or part of your annuity insurance policy.
- You withdrew all or part of the balance in your annuity account or the value of your annuity investment account in a lump sum.
- The annuity was not converted by you or did not become payable in time.
- The annuity did not become payable in time after death.
- You donated, sold or pledged the annuity.
- Your annuity or occupational pension scheme no longer met the tax conditions.

Which rate applies to revisionary interest and on what do you calculate this interest?

The revisionary interest is 20% on:

- the lump sum pension payment
You entered this income at question 5a.
- the lump sum annuity payment, or the balance withdrawn from the annuity account or the annuity investment account
You entered this income at question 5b. If no payroll tax was withheld from the lump sum payment, you entered this income at question 20b.
- the value of the annuity that has not been converted or has not become payable in time
You entered this income at question 20b.
- the value of the annuity at the time when it was donated, sold or pledged
You entered this income at question 20b.
- the value of the annuity or occupational pension scheme at the time when it no longer met the tax conditions
You entered this income at question 20b.

Rebuttal scheme

Did you surrender the annuity within 10 years after the end of the calendar year in which you took out the annuity? Or did you commute your pension within 10 years after the end of the calendar year in which you became entitled to a pension? In that case, you can make use of the rebuttal scheme. The revisionary interest is then calculated differently. This could be more advantageous for you if the amount of revisionary interest according to the rebuttal scheme is lower than according to the 20% rate.

Whether this applies to you and whether this is more advantageous for you can be calculated with the *Calculation Tool for Revisionary Interest* at belastingdienst.nl. You can only use this calculation tool for a surrendered annuity on which you must pay revisionary interest. Visit belastingdienst.nl for more information.

If the outcome according to the rebuttal scheme is lower than 20% of the amount you entered in the tax return as taxable income, you should fill in the lower outcome at question 57a. We will then consider this as a request for application of the rebuttal scheme. Do not enclose your calculation with your tax return. You should, however, keep the calculation, as we may request it.

Example 1

You have an annuity insurance policy taken out on 1 January 2009. You surrendered this annuity in 2017. As you surrendered your annuity within 10 years after the end of 2009, you can make use of the rebuttal scheme.

Example 2

You have an annuity insurance policy taken out on 31 December 2005. You surrendered this annuity in 2017. As you did not surrender your annuity within 10 years after the end of 2005, you are not allowed to make use of the rebuttal scheme.

No revisionary interest payable

You need not pay any revisionary interest if:

- you surrendered an annuity to which the scheme for the surrender of small annuities applies
You entered this income at question 5a. It concerns lump sum payments not exceeding € 4,316.
- you surrendered an old-regime annuity
These are annuity contracts which were concluded:
 - before 16 October 1990, of which the premium has not been increased after that, except if this was possible under a clause in the policy
 - after 15 October 1990, but no later than on 31 December 1991 and for which no more premiums were paid after 31 December 1991You entered this income at question 5a. If no payroll tax was withheld from the lump sum payment, you stated the income at question 20b.
- you commuted a pension of which the pension payment would be no more than € 467.89 per year
You entered this income at question 5a.
- you surrendered an annuity because you are occupationally disabled
See the below conditions. You entered this income at question 5a.

Conditions for the surrender of annuities without revisionary interest in case of occupational disability

You had an annuity insurance policy, annuity account or annuity investment account

If you are fully or partially occupationally disabled, you can surrender all or part of your annuity insurance policy, annuity account or annuity investment account without having to pay revisionary interest on this. This is possible if, after the surrender, you are expected to be occupationally disabled for at least another 12 months. In that case, the surrender will be regarded as a normal annuity payment. In the income tax return, you do not state the amount withdrawn as a lump sum, but as a normal annuity payment at question 5a.

The conditions for surrender are:

- You did not yet reach state pension age at the time of surrender.
- The joint amount you withdraw from annuities does not exceed €40,000 per calendar year. If the average of your income in 2015 and 2016 is higher than €40,321, you may withdraw no more than this higher amount from your annuity. Here, you may include no more than €101,519 as income for 2016 and no more than €100,000 as income for 2015. Income in 2015 and 2016 is the same income as the income for the calculation of the annual margin for the deduction of annuity premiums. See *Calculation tool for the annual margin for 2017* at question 33a and question 33b.
- You have a statement from a doctor showing that you are unable to fully practise your main profession or main activities now and in the next 12 months. A model statement has been prepared for this purpose. Instead of a statement from a doctor, a decision or other written document showing that you receive regular payments due to occupational disability or that these payments were promised to you under a public-law scheme or by a professional insurer will also suffice. Do you send the statement from the doctor, the decision or the other written document on your occupational disability to the insurer or financial institution before you receive the lump sum payment? In that case, the insurer or financial institution may, when deducting payroll tax, take into account the fact that it concerns a surrender without revisionary interest.

Example 1

In connection with your occupational disability, you want to withdraw an amount of €25,000 from your annuity in 2017. As this amount does not exceed €40,321, you need not calculate your income in 2015 and 2016.

Example 2

In connection with your occupational disability, you want to withdraw an amount of €45,000 from your annuity in 2017. Your income in 2016 is €46,000 and your income in 2015 is €48,000. So your average income for 2016 and 2015 is €47,000. The maximum amount to be withdrawn in 2017 is therefore €47,000. So you may withdraw €45,000 from your annuity.

58 Income to be protected

Did you place your pension or annuity entitlements with an insurer abroad? In that case, you may have to state 'income to be protected'. We impose a separate assessment for this income.

In other cases, too, you may have income to be protected, for example in case of emigration or if you move to another country again after you emigrated (onward migration) or in case of suspension of a business due to death.

For question 58a

You may have income to be protected:

- if you emigrated
- if you immigrated
- if you work internationally
- in certain situations in the Netherlands

Please note!

If you have any income to be protected from the transfer or accumulation of a pension or an annuity, we charge revisionary interest.

More information about income to be protected can be found at belastingdienst.nl.

59 Compulsorily covered by the national insurance schemes

Contribution base

If you were living and working outside the Netherlands in 2017, you were not covered by the Dutch national insurance schemes and therefore did not have to pay contributions.

In a number of situations, you are covered by the Dutch national insurance schemes by virtue of Dutch legislation and international regulations. In that case, you must pay contributions in the Netherlands.

For example, when were you compulsorily covered by the Dutch national insurance schemes in 2017?

- You were employed in the Netherlands.
- You had profits from a Dutch company and you were actually working in that company in the Netherlands, without at the same time being self-employed in a company in your country of residence. Nor were you employed in your country of residence at the same time.
- You were working abroad temporarily and continued to be covered by the Dutch national insurance schemes because of a secondment arrangement in an international social security scheme.
- You were an employee of an international road, water or air transport company established in the Netherlands.
- You were living outside the Netherlands only for your studies, and you were younger than 30 years of age in 2017.
- Other special situations in which you are covered by the Dutch national insurance schemes because of international regulations.

For question 59a

Were you compulsorily covered by the Dutch national insurance schemes for the whole of 2017 or for part of 2017?

Enter the period in 2017 in which you were compulsorily covered by the Dutch national insurance schemes (AOW, Anw and Wlz).

Please note!

We will automatically take into account the end of the liability to pay national insurance contributions under the AOW when you reach state pension age. You need not enter a separate period for this.

Example

You were liable to pay national insurance contributions in the Netherlands from 1 January to 31 July. You are liable to pay national insurance contributions from 1 January to 31 July.

Several temporary contracts in 2017

If you were not employed throughout the year, you must use the periods of your (temporary) contract. If you had several contracts, you should add up the periods. Each whole month counts as 30 days and you count the actual number of days for each part of a month. You fill in the total of those days and start counting from 1 January. Here, too, each whole month has 30 days. You fill in the remaining days in the last month.

If you worked as a temporary worker, you may not have been insured throughout the year. This is the case if no work was performed during the term of the temporary employment contract, and no holiday allowances were paid either.

Example 1:

Contract 1 runs from 01-02-2017 to 31-05-2017. Contract 2 runs from 15-08-2017 to 21-12-2017. 4 whole months are worked under contract 1. Number of contribution days: $4 \times 30 = 120$. 3 whole months are worked under contract 2 (months 9, 10 and 11). $3 \times 30 = 90$. Moreover, 17 days are worked in August and 21 days in December. In this case, the total number of insured days is $120 + 90 + 17 + 21 = 248$.

The following points also need to be considered when completing the form:

- One month counts as 30 days.
- The remaining days fall in the last month.
- The period to be filled in starts from 01-01.

In the above example, 'periode van' (period from) includes 01-01-2017. In this case, 'periode tot en met' (period to) is 8-9-2017. 8 whole months ($8 \times 30 = 240$) and 8 remaining days that fall in month 9.

Please note!

If contracts overlap, those days are not counted twice. In that case, you use the earliest starting date and the last end date in order to determine the period.

Example 2:

Contract 1 runs from 01-02-2017 to 30-05-2017. Contract 2 runs from 15-05-2017 to 21-12-2017. The two contracts (partly) overlap. A day can only be counted once. There is no further interruption here, so you can use the earliest date for 'periode van', which is 01-02-2017 in this case. The 'periode tot en met' is 21-12-2017, which is the last date of the total period. If there are several contracts that are sometimes interrupted, you first determine the total periods of work, after which the days are calculated again according to example 1.

More information about compulsory cover by the national insurance schemes can be found at belastingdienst.nl.

60 Compulsory insurance: income

Please note!

Only complete question 60 if you also completed question 59a. Always complete question 60 for the whole of 2017.

Contribution base

In order to determine how much contribution you owe, we look at your joint annual income in box 1 in the Netherlands and abroad. You owe contributions on no more than € 33,791 (or € 34,130 if you were born before 1 January 1946). Your employer or benefits agency withholds contributions from your wage, benefit or pension.

The contributions withheld are subsequently offset against the contributions you owe.

With respect to the national insurance contributions, you need to state your income from work and home in box 1 in the Netherlands and abroad. In calculating your joint income in the Netherlands and abroad,

you may be entitled to the same deductible items as a Dutch resident. Tax treaties do not apply to the levy of national insurance contributions.

Do you have a tax partner in 2017? In that case, you may apportion the joint income and deductible items as you wish, as long as the total is 100%. You need not be each other's tax partners for this. You do, however, have to meet the conditions for tax partnership, with the exception of the condition that you were both qualifying non-resident taxpayers.

Please note!

If you and your tax partner were both qualifying non-resident taxpayers, you need to make the same apportionment as you did for income tax purposes.

Example

You were living in Belgium and were married to your spouse in community of property. You received wages in the Netherlands and had an owner-occupied home in Belgium with a mortgage loan. Your spouse had no income of his own. You were not a qualifying non-resident taxpayer. For the calculation of the income tax, you are not allowed to take your owner-occupied home into account. Your spouse was not insured in the Netherlands. For the national insurance contributions, you are allowed to take your owner-occupied home into account. Because you had a spouse, you may apportion the balance between yourselves.

Calculation of contribution base

Were you liable to pay national insurance contributions in the Netherlands in 2017? In that case, the whole of 2017 is the basis for entering your contribution base. It concerns your contribution base from the Netherlands and abroad combined.

Please note!

The fact that you must state your contribution base for the whole of 2017, does not mean that you owe national insurance contributions for that whole period. See *Reduction of contribution base* at question 63a.

More information about the contribution base can be found at belastingdienst.nl.

61 Compulsory insurance: deductible items

The basis for the national insurance contributions is your income from work and home in box 1 in the Netherlands and abroad. See the explanation for question 60.

In calculating your joint income from the Netherlands and abroad, you may be entitled to the same deductible items as a Dutch resident. You can state these deductible items at question 61.

62 Compulsory insurance: contribution base

For question 62d

Fill in the Dutch payroll tax withheld. This is not the payroll tax you entered at question 4a, question 5, question 7d and question 19c.

63 Correction or reduction of your contribution base

Does part of your income fall under a foreign social security scheme? Or, as a non-Dutch resident, were you covered by the Dutch national insurance schemes for part of 2017? In that case, you can request a correction or reduction of your contribution base in some situations.

For question 63a

Correction of contribution base

Were you covered by the Dutch national insurance schemes in 2017? And during that period, did you owe any foreign social security contributions on your income? In that case, you may be eligible for a correction of the contribution base in the following situations:

- Part of your income was subject to foreign social security legislation because of an international regulation.
- You paid statutory contributions for old-age benefits and death benefits on part of your income in another country.

You can request a correction of your contribution base in your tax return. In that case, your contribution base is never more than the income minus the income on which you owe contributions in another country.

Please note!

At question 60, did you state certain income that was not part of your contribution base? In that case, enter the income for which your contribution base should be corrected here.

For question 63b

Reduction of contribution base

Were you liable to pay national insurance contributions in the Netherlands for part of the year only? In that case, you can, in your tax return, ask for a reduction of your contribution base if 1 of the following situations applies to you:

- Part of your income was subject to foreign social security legislation according to an international regulation.
- On part of your income, you paid statutory old-age and life insurance premiums in another country.

For the purpose of national insurance contributions, no higher amount is taken into account as contribution base than the contribution base minus the amount of the reduction of the contribution base.

Enter the balance between the income and deductible items for the period in which you were not compulsorily covered by the national insurance schemes.

Example

You worked in the Netherlands from 1 January 2017 to 1 July 2017. After that, you worked in your country of residence between 1 July 2017 and 31 December 2017. Because you were liable to pay national insurance contributions in the Netherlands in 2017, you must state your contribution base for the whole of 2017. But you were only liable to pay national insurance contributions in the Netherlands between 1 January 2017 and 1 July 2017. In that case, for the reduction, enter the amount of the income minus the deductible items from 1 July 2017 to 31 December 2017.

2 methods for deriving

We derive the contribution base according to 1 of the following 2 methods:

- method 1

Your contribution base for the entire calendar year, minus the income and deductible items for the period in which you are no longer insured.

- method 2

The contribution base is calculated up to a maximum of €33,791 (or €34,130 if you were born before 1 January 1946) in proportion to the period in which you were compulsorily insured in 2017. So if your actual contribution base was higher than the maximum, the maximum amount will apply and this will be recalculated in proportion to the period in which you were compulsorily insured in 2017. We always calculate both methods, and apply the method that is the most favourable for you.

Example

You lived in Germany and were employed in the Netherlands. The wage was €15,000. On 1 August, you stopped working in the Netherlands and you started working in Germany. Your wage there was €25,000. You paid national insurance contributions for the first 7 months.

Method 1: Calculation deduction

We deduct the income for the period in which you were no longer insured (period of working in Germany) from the contribution base. Result €40,000 - €25,000 = €15,000.

Method 2: Calculation of maximum contribution base in proportion to the period

The maximum income on which we calculate contributions in 2017, is €33,791 (or €34,130 if you were born before 1 January 1946). For 210 days, the maximum contribution base will then be $210/360 \times €33,791 = €19,667$ (or €19,849 if you were born before 1 January 1946).

In this example, method 1 is the most favourable for you. We therefore set the contribution base at €15,000.

More information about the calculation of your contribution base can be found at belastingdienst.nl.

64 Income that was subject to the Healthcare Insurance Act

In principle, everyone living or working in the Netherlands is covered by compulsory insurance. The same is true for the medical expenses under the Healthcare Insurance Act (Zvw). An income-related healthcare insurance contribution has to be paid on certain income.

- Were you an employee? In that case, your employer paid this contribution via the employer's levy under the Healthcare Insurance Act.
- Did you receive a benefit, pension or annuity? In that case, the income-related healthcare insurance contribution was usually withheld from your benefit, pension or annuity by the benefits agency.
- Did you also have other income? In that case, you may have to pay us the (additional) income-related healthcare insurance contribution. It concerns the following types of income:
 - profits from business activities
 - income from other work, extra earnings for example
 - income from freelance work or income according to the tax facility for performing artists
 - non-Dutch pensions
 - non-Dutch wage if the employer paid no income-related healthcare insurance contribution
 - regular payments from which no wage tax or national insurance contributions were withheld, such as spousal maintenance

You pay the income-related healthcare insurance contribution by means of a (provisional) assessment. The income-related healthcare insurance contribution is 5.40% of the total of the income referred to above, but no more than on €53,701.

How do you pay the income-related healthcare insurance contribution on your wage or benefit?

Did you have 1 or more of the following types of income in 2017:

- wage
- pension
- benefit
- annuity payments from which payroll tax was withheld

In that case, you are dealing with the following situations:

- Your employer or benefits agency paid the employer's levy under the Healthcare Insurance Act on your income. In that case, no income-related healthcare insurance contribution was withheld from your wage. The employer's levy applies to: employment, wage director and major shareholder and covered by the employee insurance schemes, social assistance, early retirement benefit before 1 January 2006 and person insured with a health insurance fund in 2005, WAO/WIA and WW.
- Your employer or benefits agency paid no employer's levy under the Healthcare Insurance Act on your income. Your employer or benefits agency withheld the income-related healthcare insurance contribution on your wage and pay this to us. Your contribution is 5.40%. The contribution is due on all other pensions and benefits. This also applies to the withdrawals from the balance of the life-course savings scheme if you were born in 1954 or earlier.

Calculation of the contribution if you received wages or a benefit and other income

Were you employed or did you receive a benefit and did you, for example, also have income from freelance work? In that case, we only calculate the income-related healthcare insurance contribution on your other income. Was the wage or benefit higher than €53,701? In that case, you no longer have to pay an income-related healthcare insurance contribution on this other income.

No income-related healthcare insurance contribution

You do not pay any income-related healthcare insurance contribution in the following cases:

- You received spousal maintenance from your ex-partner in 2017 and you also received this spousal maintenance from the same person in 2005 and you had no other income in 2017.
- You state in the tax return at question 64c that you were a member of the military throughout 2017.

For question 64a

If the total of question 60b and question 60c is higher than €53,701, you should tick 'Ja'. You need not complete question 64 any further.

If you entered any non-Dutch wage and suchlike at question 60d, the following applies:

- Did your employer pay the income-related healthcare insurance contribution? Tick 'Ja' if the non-Dutch wage was more than €53,701. Also tick 'Ja' if the income for question 60b, question 60c and question 60d together exceeded €53,701.
- Did your employer pay no income-related healthcare insurance contribution? Tick 'Nee' and continue completing the questions. Enter the non-Dutch wage at question 64f.

For question 64b

Did you receive spousal maintenance from your ex-partner in 2017? And did you already receive this income from the same person in 2005? In that case, no income-related healthcare insurance contribution is paid on this. Tick the box in the tax return if you met this condition.

For question 64c

Were you on active military service in 2017? Or were you a member of the military on fully paid exceptional leave? In that case, the Ministry of Defence took care of your medical expenses. In that case, no income-related healthcare insurance contribution needs to be paid. You were insured and liable to pay national insurance contributions under the Wlz. During your employment with the Ministry of Defence, did you have other income in 2017? In that case, no income-related healthcare insurance contribution is paid on this either. State the period during which you were on active military service or a member of the military on exceptional leave.

For question 64d

State the amount of the income from employment that was included in the profit on which the employer paid the employer's levy under the Healthcare Insurance Act, including the allowance under the Healthcare Insurance Act.

For question 64e

Were you a share fisherman in 2017? In that case, you stated your income as profits from business activities. You must pay the healthcare insurance contribution on these profits if the costs were not paid for by another party or if less than 30% of these costs were paid for by another party.

You do not pay a healthcare insurance contribution on your profits as a share fisherman if, during a sea fishing voyage, an important part of the medical expenses (i.e. 30% or more) was paid for by another party, such as the maritime employer. You therefore do not pay a healthcare insurance contribution in the following situations:

- The ownership of the fishing ship was transferred to a professional or general partnership.
- The fishing ship was transferred to a private company and 1 of the share fishermen was a director and major shareholder of this private company.
- The fishing ship was rented by several persons.

Please note!

Does the ship only have 1 owner and are you this owner? Or are you the only person who rents this seagoing vessel? In that case, you therefore do pay the healthcare insurance contribution on your profits as a share fisherman.

More information about share fishermen and the income-related healthcare insurance contribution can be found at belastingdienst.nl.

For question 64f

Did you have non-Dutch wage in 2017? In that case, your employer perhaps did not pay the employer's levy under the Healthcare Insurance Act. If that is the case, a (provisional) assessment of 5.40% of your contribution income will be imposed. At this question, you fill in the non-Dutch wage on which the employer did not have to pay an income-related healthcare insurance contribution.

For question 64g

Were you covered by healthcare insurance? However, did you already pay a premium or contribution for a statutory health insurance scheme on part of the income in another country? In that case, you should state this non-Dutch income. This way, you are requesting a correction of the contribution income.

Did your non-Dutch employer or benefits agency withhold the contribution for a non-Dutch statutory health insurance scheme? In that case, enter the non-Dutch income. You can find it in the annual income or benefit statement issued to you by your employer or benefits agency.

For question 64h

Were you compulsorily covered by healthcare insurance for part of 2017 in the Netherlands and for another part of 2017 abroad? In that case, state the part of the year in which you were insured in the Netherlands. You do this at question 60.

Do you want to request a reduction of your contribution income? In that case, at this question, state the part of the contribution income you earned in the period in which you were not covered by healthcare insurance, because you were compulsorily covered by a statutory health insurance scheme in another country.

More information about non-Dutch income and the income-related healthcare insurance contribution can be found at belastingdienst.nl.

65 Specification of loan for owner-occupied home (for question 35c)

You use the *Specification of loan for owner-occupied home* to inform us that you took out a loan for your owner-occupied home with, for example, a family member, a foreign bank or your own private limited company. It concerns a loan which you took out after 31 December 2012 and for which you are entitled to (mortgage) interest deduction. Filing a *Specification of loan for owner-occupied home* is a condition for deducting the interest on this loan in the tax return.

Please note!

If you do not submit the details of the loan to us in this tax return, this will mean that the loan will, throughout the calendar year, not or no longer be part of your home acquisition debt. In that case, you will not be entitled to interest deduction for this loan in 2017.

How to fill in the specification of loan for owner-occupied home?

If you completed question 35c, you must complete question 65 in order to specify the loan for the owner-occupied home. If you completed question 35d, you must complete question 66 in order to specify that loan for the owner-occupied home. Return the *Specification of loan for owner-occupied home* to us, together with the other completed tax return pages.

Please note!

You can state details of 1 lender and of 1 loan per specification. Did you take out the loan with several lenders? Or did you take out several loans? In that case, enter this loan (or the part thereof) at question 35d. Specify the details of the loan (or the part thereof) at question 66.

You can also use the below explanatory notes to fill in question 66. By question 65, we will then mean question 66. By question 35c, we will then mean question 35d.

For question 65a to question 65h

State the details of the person, the foreign bank or your own private limited company you took out the loan with.

Citizen service number, RSIN or TIN

If you borrowed money from a Dutch lender, you should enter the Citizen Service Number (BSN) or Legal Entities and Partnerships Identification Number (RSIN) of the lender.

Use the BSN if the lender was a private individual. The BSN consists of 8 or 9 figures. If the BSN consists of 8 figures, you add 1 zero before the first figure. For example: '12345678' becomes '012345678'.

If the lender was not a private individual, you should enter the RSIN.

If the lender did not have a BSN or RSIN, you should state the foreign tax identification number (TIN) at question 65d. The RSIN or TIN can be requested from the lender.

Country code

State the code of the lender's country. The country code always consists of 3 letters.

If the lender was a Dutch lender, you should state 'NLD' as country code.

If the lender was a non-Dutch lender, you should search the country code in the *List of country codes* on page 9 of these explanatory notes.

If the country is not listed here, state XXX as country code.

For question 65i to question 65r

Specify the details of the loan you entered at question 35c in the tax return. It concerns the details on the starting date of the loan.

Description of the debt

You can reproduce the description of the debt from question 35c. Also state the number pertaining to this loan.

Do you have no number? Because you took out the loan with your family, for example? In that case, you need not enter anything here.

Currency

If the loan was taken out in a foreign currency, you should state the currency code at question 65k. The currency code can be obtained from the lender.

At question 65l, you state the amount of the loan on the starting date in the foreign currency. You must convert the value of the loan into euros yourself. Use the exchange rate on the starting date of the loan. For this purpose, you can use the average exchange rate from De Nederlandsche Bank.

Total value of the loan on the starting date

At question 65m, you state the total value of the loan on the starting date. This is the date on which the lender provided the money. State the value in euros.

Starting date and end date of the loan

Enter the starting date of the loan. This is the date on which the lender provided the money.

Also enter the end date of the loan. It concerns the original end date.

Interest rate

Enter the interest rate (annual interest rate) of the loan. It concerns the (average) interest rate in 2017.

Repayment

State the manner of repayment of the loan: on an annuity basis, on a straight-line basis or other.

You have an annuity loan if you pay the same amount each period. You then pay more interest and make fewer repayments at the start of the term. Later, you make more repayments and pay less interest.

You have a straight-line loan if you repay the same amount each period. In addition to these repayments, you pay interest on the loan.

Do you have no straight-line loan, but do you make more repayments than you would with an annuity loan? In that case, tick the box under 'Overig'.

For question 65s to question 65w

Specify the details of the loan you entered at question 35c in the tax return. It concerns the value on 31 December 2017 and the deductible interest in 2017.

Foreign currency

If the loan was taken out in a foreign currency, you should, at question 65s, state the total value of the loan on 31 December 2017 in the foreign currency.

You must convert the value of the loan into euros yourself. Use the exchange rate on the starting date of the loan. For this purpose, you can use the average exchange rate from De Nederlandsche Bank.

Total value of the loan on 31 December 2017

At question 65t, you state the total value of the loan on 31 December 2017. State the value in euros.

At question 65u, you state your part of the total value of the loan on 31 December 2017. If you were the only borrower, you should state the total value of the loan. If you took out the loan together with someone else, you should only state your own part of the loan.

Amount borrowed for your owner-occupied home

At question 65v, you state the value of the part of the loan you used for the purchase, maintenance or improvement of your owner-occupied home. It concerns the value on 31 December 2017. State the value in euros.

At question 65w, you state the deductible interest you paid in 2017. It concerns the deductible interest on the part of the loan you entered at question 65v.

66 Specification of loan for owner-occupied home (for question 35d)

You use the *Specification of loan for owner-occupied home* to inform us that you took out a loan for your owner-occupied home with, for example, a family member, a foreign bank or your own private limited company. It concerns a loan which you took out after 31 December 2012 and for which you are entitled to (mortgage) interest deduction. Filing a *Specification of loan for owner-occupied home* is a condition for deducting the interest on this loan in the tax return.

Please note!

If you do not submit the details of the loan to us in this tax return, this will mean that the loan will, throughout the calendar year, not or no longer be part of the home acquisition debt. You will, in that case, not be entitled to deduct interest on this loan for 2017.

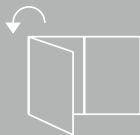
How to fill in the specification of loan for owner-occupied home?

If you completed question 35d, you must complete question 66 in order to specify that loan for the owner-occupied home. Return the *Specification of loan for owner-occupied home* to us, together with the other completed tax return pages.

In the explanatory notes to question 65, you can find information about how to fill in the *Specification of loan for owner-occupied home*.

CALCULATING TAX

**Overview of income
and deductible items? Please
open
the fold-out page.**



CALCULATING TAX: STEP 1

You can use this calculation tool to calculate the total amount of the income tax and national insurance contributions. You need this total amount in order to calculate the amount of tax and contributions that you have to pay or that will be refunded to you.

Please note!

Some amounts or percentages are between brackets. These amounts only apply if you had state pension age throughout 2017 (you were born before 1 July 1951).

Did you reach state pension age in 2017? Or were you not liable to pay national insurance contributions in the Netherlands throughout 2017 for your worldwide income? Or were you not liable to pay tax in the Netherlands throughout 2017? In that case, you cannot use this calculation.

If the calculation tool states: 'Reproduce from (.....) on page 1'? Then reproduce the amount from the overview on page 1 of these explanatory notes.

Please note!

Round all amounts to whole euros. In doing so, you may round to your advantage.

Box 1

Contribution base. *Reproduce from question 62c from the tax return.*

Reproduce from A, but enter no more than €33,791 (or €34,130 if you were born before 1 January 1946).

Rate for national insurance contributions

Amount of national insurance contributions. *Calculate 27.65% of B (or 9.75% if you were born after 31 December 1945, but before 1 July 1951). Enter no more than €9,343 (or €3,294 if you were born after 31 December 1945, but before 1 July 1951). Were you born before 01 January 1946? Then calculate 9.75% of B, but enter no more than €3,327.*

Taxable income from work and home. *Reproduce from F on page 1.*

Reproduce from C, but enter no more than €19,982.

Income tax rate for the first bracket

Income tax amount for the first bracket. *Calculate 8.90% of D, but enter no more than €1,778.*

Subtract: C minus D.

Reproduce from E, but enter no more than €13,809 (or €14,148 if you were born before 1 January 1946).

Income tax rate for the second bracket

Income tax amount for the second bracket. *Calculate 13.15% of F, but enter no more than €1,815 (or €1,860 if you were born before 1 January 1946).*

Subtract: E minus F.

Reproduce from G, but enter no more than €33,281 (or €32,942 if you were born before 1 January 1946).

Income tax rate for the third bracket

Income tax amount for the third bracket. *Calculate 40.80% of H, but enter no more than €13,578 (or €13,440 if you were born before 1 January 1946).*

Subtract: G minus H.

Income tax rate for the fourth bracket

Income tax amount for the fourth bracket *Calculate 52% of I.*

Add.

Rate adjustment for deduction of expenses for the owner-occupied home. *(Reproduce from W5 from the calculation tool on the next page).*

Add: Income tax and national insurance contributions in box 1

A

B

27.65%
(or 9.75%)
X

C

D

8.90%
X

E

F

13.15%
X

G

H

40.80%
X

I

52%
X

+

W5

+

J

Box 2

Taxable income from a substantial interest. <i>Reproduce from I on page 1.</i>	K
Income tax amount. <i>Calculate 25% of K.</i>	25% x
Income tax in box 2	L

Box 3

Taxable income from savings and investments. <i>Reproduce from K on page 1.</i>	M
Income tax amount. <i>Calculate 30% of M.</i>	30% x
Income tax in box 3	N

Total

Income tax in box 1. <i>Reproduce from J on the previous page.</i>	
Income tax in box 2. <i>Reproduce from L above.</i>	
Income tax amount. <i>Calculate 30% of M.</i>	
Add. Total income tax	TT

Calculation tool for the rate adjustment for deduction of expenses for the owner-occupied home

Taxable income from work and home (box 1)	W1
<i>Plus: Deductible expenses for the owner-occupied home *). Reproduce from question 35s from the tax return.</i>	W2
<i>Add: W1 plus W2. If the outcome is €67,072 or lower, there will be no rate adjustment. In that case, you need not complete the calculation tool any further.</i>	+
	W3
Maximum for the third bracket	67,072
<i>Subtract: W3 minus €67,072, but enter no more than W2.</i>	-
<i>If W4 is positive, calculate 2% of W4. Rate adjustment for deduction of expenses for the owner-occupied home</i>	W4
	W5

*) Have you divided the taxable income from the owner-occupied home with your tax partner? In that case, state the part of the deductible expenses corresponding with the part of the balance of income from and deductible items for the owner-occupied home which you allocated to yourself. *Reproduce from question 35v from the tax return.*

CALCULATING TAX CREDITS: STEP 2

Calculation tool for tax credits

Tax credits are taken into account when calculating the amount you need to pay or will be refunded. These are reductions in income tax and national insurance contributions. You then have to pay less tax. Whether you are entitled to certain tax credits depends on your personal situation.

Please note!
If you reached state pension age in 2017 (you were born after 30 June 1951 but before 1 April 1952), the tax rate will change. For you no longer paid old-age pension contributions as from the month in which you reached state pension age. This also has consequences for the amount of the tax credit. More information about this can be found at belastingdienst.nl.

General tax credit. See the Calculation tool for the reduction in general tax credit on page 92.	
Employed person's tax credit. See the Calculation tool for the employed person's tax credit on page 93.	
Work bonus. See the Calculation tool for the work bonus on page 94.	
Income-related combination tax credit. See the explanation for question 49a.	
Life-course leave tax credit. Reproduce the amount from question 50 in the tax return.	
Elderly person's tax credit. See the explanation for question 51.	
Single elderly person's tax credit. See the explanation for question 51a. Enter €438.	
Young disabled person's tax credit. See the explanation for question 52. Enter €722.	
Tax credit for green investments. See the explanation for question 53.	
	+
Add. Total of the tax credits	P

Calculation tool for reduction in general tax credit

Was your worldwide income in box 1 € 19,982 or lower?	►	Your general tax credit is €2,254 if you were born after 31 March 1952 (or €1,151 if you were born before 1 July 1951). You need not complete the Calculation tool any further. Enter this amount in the Calculation tool for tax credits.
The worldwide income in box 1 is the total of the income for question 30b A through N minus R from the right column.	<input type="checkbox"/> Yes	
▼ <input type="checkbox"/> No		
Was your worldwide income in box 1 more than € 19,982, but no more than € 67,068?	►	Continue with the Calculation of the general tax credit.
	<input type="checkbox"/> Yes	
▼ <input type="checkbox"/> No		
Was your worldwide income in box 1 more than € 67,068?	►	Your general tax credit is € 0. You need not complete the Calculation tool any further. Enter this amount in the Calculation tool for tax credits.
	<input type="checkbox"/> Yes	

Calculation of the general tax credit

Your worldwide income in box 1 is more than € 19,982 but no more than € 67,068. The worldwide income in box 1 is the total of the income for question 30b A through N minus R from the right column.

General tax credit before reduction. Enter €2,254 if you were born after 31 March 1952 (or €1,151 if you were born before 1 July 1951).

Enter: your worldwide income in box 1, but enter no more than € 67,068.

Subtract. Fixed amount

	19,982
	-
	V

Calculate: 4.787% of V if you were born after 31 March 1952 (or 2.443% if you were born before 1 July 1951). Enter no more than €2,254 if you were born after 31 March 1952 (or no more than €1,151 if you were born before 1 July 1951).

Subtract. **General tax credit after reduction**
Enter this amount in the Calculation tool for tax credits.

Calculation tool for the employed person's tax credit

Amount of income from work

The amount of the employed person's tax credit depends on your age and your income from work. The employed person's tax credit is € 3,223 if you were born after 31 March 1952 (or € 1,645 if you were born before 1 July 1951). You calculate the employed person's tax credit using the below calculation tool. It concerns the amount you entered at question 46k in the tax return 'the income from work in the Netherlands and abroad combined' (worldwide income from work).

If the amount you entered at question 46k exceeds € 121,972, the employed person's tax credit is € 0.

If the amount you entered at question 46k is € 121,972 or lower, then continue below.

Reproduce the amount you entered at question 46k, but enter no more than € 9,309.

Rate for the first bracket.

Amount for the first bracket *Calculate 1.772% of R if you were born after 31 March 1952 (or 0.904% if you were born before 1 July 1951). Enter no more than € 165 if you were born after 31 March 1952 (or € 86 if you were born before 1 July 1951).*

Subtract: the amount you entered at question 46k minus R.

Rate for the second bracket. Use the percentage corresponding to your age:

☐ Born after 31 March 1952: Calculate 28.317% of S. Enter no more than € 3,223.

☐ Born before 1 July 1951: Calculate 14.449% of S. Enter no more than € 1,646.

Add.

If the amount you entered at question 46k exceeds € 32,444, but does not exceed € 121,972, you fill in the amount you entered at question 46k.

Subtract. Fixed amount

Calculate 3.6% of T if you were born after 31 March 1952: (or 1.837% if you were born before 1 July 1951). Enter no more than € 3,223 if you were born after 31 March 1952 (or € 1,645 if you were born before 1 July 1951).

Subtract. **Employed person's tax credit**

R

1.772%
(or 0.904%)

x

S

+

32,444

-

T

-

Please note!

Was your income not higher than € 32,444? And was the employed person's tax credit that your employer applied to, for example, your monthly wage higher than the employed person's tax credit according to the calculation in the *Calculation tool for the employed person's tax credit*? In that case, enter the amount of the annual income statement in the *Calculation tool for tax credits* on page 92. We automatically take account of the higher employed person's tax credit when calculating the assessment, but no more than € 3,223 if you were born after 31 March 1952 (or € 1,645 if you were born before 1 July 1951).

Calculation tool for the work bonus

Were you born in 1953 and did you have income from work?

No

▼ Yes

Was your income from work (the amount you entered at question 46k) € 17,327 or lower?

Yes

▼ No

Was your income from work more than € 17,327, but no more than € 19,252?

Yes

▼ No

Was your income from work more than € 19,252, but no more than € 23,104?

Yes

▼ No

Was your income from work more than € 23,104, but no more than € 33,693?

Yes

▼ No

Was your income from work more than € 33,693?

Yes

You are not entitled to the work bonus.

You are not entitled to the work bonus. You need not complete the Calculation tool for the work bonus any further.

Continue with **Calculation A.**

Your work bonus is € 1,119. You need not complete the Calculation tool for the work bonus any further. Enter this amount in the Calculation tool for tax credits.

Continue with **Calculation B.**

You are not entitled to the work bonus.

Calculation A - Your income from work is more than € 17,327, but no more than € 19,252

Reproduce the amount you entered at question 46k, but enter no more than € 19,252.

Subtract. Fixed amount

17,327

—

W

Calculate 58.100% of W. **Work bonus.** Enter this amount in the Calculation tool for tax credits.

Calculation B - Your income from work is more than € 23,104, but no more than € 33,693

Fixed amount

1,119

Reproduce the amount you entered at question 46k, but enter no more than € 33,693.

Subtract. Fixed amount

23,104

—

X

Calculate 10.567% of X.

Subtract. **Work bonus.** Enter this amount in the Calculation tool for tax credits.

AMOUNT TO BE PAID OR TO BE REFUNDED: STEP 3

Below you calculate if you need to pay or will be refunded income tax if you were a qualifying non-resident taxpayer in 2017.

Income tax payable

if you were a qualifying non-resident taxpayer in 2017

Income tax in box 1. Reproduce from J on page 90.

J

Total of the tax credits. Reproduce from P on page 92.

P

22.9%
(or 44.9%)

x

Tax component of the tax credit. Multiply: the amount you entered at question 46k by 22.9% (or 44.9% if you were born after 31 December 1945, but before 1 July 1951).

J

Income tax in box 1. Reproduce from J on page 90.

TT

Total income tax. Reproduce from TT on page 91.

:

Divide J by TT.

R

x

Multiply: the amount you entered at question 46k by R.

S

Subtract: J minus S. Income tax payable in box 1 If the outcome is negative, enter 0.

BB

Income tax in box 2. Reproduce from L on page 91.

L

Tax component of the tax credit. Reproduce the amount you entered at question 46k on this page.

L

Income tax in box 2. Reproduce from L on page 91.

TT

Total income tax. Reproduce from TT on page 91.

:

Divide L by TT.

CC

x

Multiply the amount you entered at question 46k by CC.

DD

Subtract: L minus DD. Income tax payable in box 2 If the outcome is negative, enter 0.

II

Income tax in box 3. Reproduce from N on page 91.

N

Tax component of the tax credit. Reproduce the amount you entered at question 46k on this page.

N

Income tax in box 3. Reproduce from N on page 91.

TT

Total income tax. Reproduce from TT on page 91.

:

Divide N by TT.

JJ

x

Multiply the amount you entered at question 46k by JJ.

KK

Subtract: N minus KK. Income tax payable in box 3 If the outcome is negative, enter 0.

PP

Income tax payable in box 1. Reproduce from BB on this page.

Income tax payable in box 2. Reproduce from II on this page.

Income tax payable in box 3. Reproduce from PP on this page.

+

Add. Income tax payable

QQ

Continue with the National insurance contributions owed on page 97.

Below you calculate if you need to pay or will be refunded income tax if you were **not** a qualifying non-resident taxpayer in 2017.

Income tax payable
if you were **not** a qualifying non-resident taxpayer

Total income tax. *Reproduce from TT on page 91.*

TT

Total of the tax credits. *Reproduce from P on page 92.*

P

22.9%
(or 44.9%)

x

Please note! If, in 2017, you did not live in Belgium and had Dutch income, or did not live in Suriname or Aruba in 2017, you are not entitled to the tax component of the tax credits. In that case, enter 0.

AAA

x

Tax component of the tax credit. *Multiply R by 22.9% (or 44.9% if you were born after 31 December 1945, but before 1 July 1951). If, in 2017, you lived in Belgium and had Dutch income, or lived in Suriname or Aruba in 2017, you are entitled to the tax component of a limited number of tax credits.*

Subtract: TT minus AAA. **Income tax payable**

QQ

Continue with the National insurance contributions owed on page 97.

National insurance contributions owed

Your contribution base. If you completed question 59, you should reproduce the amount from question 62c. Enter no more than €33,791 (or €34,130 if you were born before 1 January 1946).

RR

27.65%
(or 9.75%)

x

SS

Your national insurance contributions. Multiply: RR by 27.65% (or 9.75% if you were born after 31 December 1945, but before 1 July 1951).

Total of the tax credits. Reproduce from P on page 92.

P

77.1%
(or 55.1%)

x

UU

National insurance component of your tax credits. Multiply P by 77.1% (or 55.1% if you were born after 31 December 1945, but before 1 July 1951).

Subtract: SS minus UU. National insurance contributions owed

WW

Tax and contributions already paid

Payroll tax withheld. Reproduce from questions 4a, 5a, 5b, 7d and 19c or from question 62d.

Withheld dividend tax and tax on games of chance. Reproduce from question 55a.

Paid by means of the provisional assessment for income tax and national insurance contributions for 2017

Add. Total tax and contributions already paid

YY

Payment or refund?

Income tax payable. Reproduce from QQ. If QQ is negative, enter 0.

National insurance contributions owed. Reproduce from WW.

Refunded by means of the provisional assessment for income tax and national insurance contributions for 2017

Add.

Total tax and contributions already paid Reproduce from YY.

Subtract. Amount to be paid or to be refunded

ZZ

If ZZ is positive, you usually have to pay.
If ZZ is negative, we usually refund this amount to you. You will receive a message about this.

Calculation tool to calculate the income-related healthcare insurance contribution

Wage for the Healthcare Insurance Act on which your employer or benefits agency paid the employer's levy under the Healthcare Insurance Act

Total wage on which your employer or benefits agency paid the employer's levy under the Healthcare Insurance Act A

Income on which no income-related healthcare insurance contribution has been paid

Taxable profits from business activities. *Reproduce the total amount from question 60a.*

Spousal maintenance that commenced after 31 December 2005. *Reproduce the amount from question 60g.*

Pension and benefits from outside the Netherlands. *Reproduce the total amount from question 60e.*

Results from other work. *Reproduce the amount from question 60f.*

Regular payments not subject to payroll tax. *Reproduce the amount from question 60h.*

Income from employment outside the Netherlands on which the employer did not pay any employer's levy under the Healthcare Insurance Act. *Reproduce the amount from question 60d* +

Add. **Contribution income for the assessment for the income-related healthcare insurance contribution** B

If B is €0 or negative, you will not receive an assessment for the income-related healthcare insurance contribution. In that case, a provisional assessment for the income-related healthcare insurance contribution will be refunded or settled. You need not complete the calculation tool any further.

Calculation of the income-related healthcare insurance contribution

Maximum amount on which the contribution is payable 53,701

Income on which your employer or benefits agency paid the employer's levy under the Healthcare Insurance Act *Reproduce from A* -

Subtract. C

If C is €0 or negative, you will not receive an assessment for the income-related healthcare insurance contribution. In that case, a provisional assessment for the income-related healthcare insurance contribution will be refunded or settled. You need not complete the calculation tool any further.

Amount of the assessment

If C is higher than or equal to B, enter 5.40% of B here. D
If C is lower than B, enter 5.40% of C.

Paid provisional assessment for the income-related healthcare insurance contribution for 2017 E -

Subtract: D minus E. **Amount to be paid or to be refunded** F

If F is positive, you usually have to pay. If F is negative, we usually refund this amount to you. You will receive a message about this.

Calculation tool A, pro-rata facility for Belgian residents

Read the explanation on page 12 first.

Did you live in Belgium and did you have Dutch income? And do you not meet the 90% requirement? And were you entitled to personal allowance (question 37 and/or question 38)? In that case, the amount of this deduction is limited by the pro-rata facility. This means that the part of the expenses you may deduct in the Netherlands must be proportionate to the part of your income that is taxed in the Netherlands.

You calculate the maximum part of your personal allowance as follows:

- Enter your income details in this calculation tool.
- Divide your Dutch income by your income from the Netherlands and abroad combined.
- The outcome (the multiplier) should be multiplied by the personal allowance for which you are eligible.

a Taxable profits from business activities. Place a minus sign before a negative amount.

b Wages and sickness benefits

c Tips and other income

d Pension and benefits (old-age pension (AOW), pension or other benefits, for example)

e Results from other work. Place a minus sign before a negative amount.

f Results from providing assets. Place a minus sign before a negative amount.

g Balance of income from and deductible items for the owner-occupied home
Place a minus sign before a negative amount.

h Spousal maintenance and related lump sum payments

i Regular payments and suchlike

j Other income

k Gains from a substantial interest. Place a minus sign before a negative amount.

l Gains from savings and investments
You can find the calculation in the explanatory notes for question 28 ‘Gains from savings and investments’. **Please note!** When calculating your worldwide income in the right column, you must take all your assets and liabilities in box 3 into account.

Add.

m Public transport commuting allowance in the Netherlands

Subtract.

n Deduction due to little or no home acquisition debt

Subtract.

o Divide A by B. **Multiplier**
Multiply this factor with the personal allowance for which you qualify (question 37 and/or question 38).

Your income data

You can reproduce the amounts in the left column from the form. In the right column, you enter the worldwide income, including the income from the Netherlands. You have to calculate this yourself.

Income from the Netherlands that was taxed in the Netherlands		Joint income from the Netherlands and abroad (worldwide income)
19b		
4a		
4b		
5a		
7c		
8d		
35w		
20e		
21a		
24a		
K	+	K +
6c	-	-
35z	-	-
A		B

