

2020

19  
C

These notes are also available in English on our website. Please visit [belastingdienst.nl/internationaal](https://belastingdienst.nl/internationaal).

***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***

As from 1 March 2020, you will be able to file an online tax return, for this you'll need a username and password, your DigiD or another approved European login tool. If you file an online tax return, some of your details have already been filled in for you. Check the details in your tax return and complete them where necessary. If you have no user name and password or DigiD or another approved European log on tool, you can find information about what to do at [belastingdienst.nl/internationaal](https://belastingdienst.nl/internationaal).

# 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 2019? 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 2019 into account. See the explanatory notes on page 2. If you use this calculation tool for question 56b (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.

## Box 1 Reproduce the amounts from the tax return form.

Taxable profits from business activities	question 19b	<input type="text"/>	
Wage and sickness benefits	question 4a	<input type="text"/>	
Tips and other income	question 4c	<input type="text"/>	
Pension and benefits	questions 5a and 5b	<input type="text"/>	
Results from other work	question 7c	<input type="text"/>	
Results from providing assets	question 8d	<input type="text"/>	
Regular payments and related lump sum payments	question 20e	<input type="text"/>	
Other income	question 21a	<input type="text"/>	
Negative personal allowance	question 22a	<input type="text"/>	
Negative expenses for income provisions	question 23c	<input type="text"/>	+
Add.		<input type="text"/>	
Balance of income from and deductible items for the owner-occupied home	question 36l	<input type="text"/>	+/-
Add, but if the balance for the owner-occupied home is negative, subtract. <b>Income in box 1</b>		<input type="text"/>	A

Public transport commuting allowance	question 6c	<input type="text"/>	
Deduction due to little or no home acquisition debt	question 37b	<input type="text"/>	
Expenses for income provisions	question 32f	<input type="text"/>	+
Add. <b>Deductible items</b>		<input type="text"/>	B

Spousal maintenance paid and other maintenance obligations	question 39a	<input type="text"/>	
Temporary stay at home of seriously disabled persons aged 21 or older	question 40a	<input type="text"/>	
Specific medical expenses	question 41a	<input type="text"/>	
Study costs and other educational expenses	question 42a	<input type="text"/>	
Donations	question 43a	<input type="text"/>	
Remainder of the personal allowance for previous years	question 44a	<input type="text"/>	+
Add. <b>Personal deductible items</b>		<input type="text"/>	C

Total income Reproduce from A.	<input type="text"/>	
Deductible items Reproduce from B.	<input type="text"/>	
Exempt income question 25a	<input type="text"/>	+
Add.	<input type="text"/>	-
Subtract.	<input type="text"/>	D
Personal deductible items Reproduce from C.	<input type="text"/>	-
Subtract. <b>Income from work and home</b>	<input type="text"/>	E
Offsettable losses	<input type="text"/>	-
Subtract. <b>Taxable income from work and home</b>	<input type="text"/>	F

## Box 2 Reproduce the amounts from the tax return form.

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

## Box 3 Reproduce the amounts from the tax return form.

Gains from savings and investments	question 28j	<input type="text"/>	J
Personal allowance insofar it has not been deducted in box 1		<input type="text"/>	-
Subtract. <b>Taxable income from savings and investments</b>		<input type="text"/>	K

# Filing a tax return

## *Please note!*

If, in 2019, 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.

## **Rules for non-resident taxpayers**

If you live outside the Netherlands, the so-called scheme for qualifying non-resident taxpayer status applies. 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.

## **Filing an online tax return**

You can also file an online tax return in the 'Mijn Belastingdienst' section. You log on to the 'Mijn Belastingdienst' section via [belastingdienst.nl](https://belastingdienst.nl). This can be done in the following 3 ways:

- You can log on with your DigiD.
- You can log on with your username and password. If you still have a username and password from a previous year then you can just use these. If you don't have a username and password you can apply for one.
- You can log on with an approved European log on tool.

Visit [belastingdienst.nl/international](https://belastingdienst.nl/international) for more information.

## **Tax return in connection with a refund**

Did you apply for the C form 2019 yourself? For example because you expect a refund from us? If so, you should file a tax return as soon as possible. We must receive your tax return before 1 January 2025.

## **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 you received your income and paid your expenses. So do not use the rate of exchange on the date you fill in this tax return. Please take the Dutch tax rules into account when calculating your income.

## **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 you sent last. Information about how to request a new tax return form can be found at [belastingdienst.nl/internationaal](https://belastingdienst.nl/internationaal).

## **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 2019, 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 4660  
5601 ER Eindhoven

## *Please note!*

Do not enclose the death announcement with this tax return.

## **Threshold income**

If you incurred any specific medical expenses or made any donations, you must calculate a threshold. 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.

## **Aggregate income**

The aggregate income is important for the calculation of the elderly person's tax credit you are entitled to if you have 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 on page 1 and a calculation tool *Calculating tax* on page 62.

## **Provisional assessment for 2020**

If you already automatically receive a provisional assessment for 2020, you should check if the amount of your provisional assessment for 2020 is correct now that you have the figures for 2019 at hand. If your provisional assessment for 2020 is too low or your refund too high, you should adjust your provisional assessment for 2020. This way, you prevent having to pay any tax interest.

Do you not yet receive a provisional assessment for 2020 and do you have to pay or do you expect a refund? In that case, apply for a provisional assessment for 2020. Information about how to do this can be found at [belastingdienst.nl/provisional-assessment](https://belastingdienst.nl/provisional-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 2019.

**Spouse and housemate**

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

**Calculating what you need to pay or 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 62. You can later compare this information with the information in your assessment.

***Tax interest***

If you file your tax return after 1 May and you owe a certain amount, you will have to pay tax interest. If you get money back then you will receive interest. Visit [belastingdienst.nl](http://belastingdienst.nl) for more information about tax interest.

**Do you want more information about this tax return?**

Visit [belastingdienst.nl/internationaal](http://belastingdienst.nl/internationaal) for more information. Or call the Tax Information Line Non-resident Tax Issues: +31 555 385 385.

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# 1 Living outside the Netherlands in 2019

## 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. For example, DEU is the country code for Germany. See the *List of country codes* at the bottom of this page. If your country is not listed, state XXX as country code.

If you lived in more than one country in 2019, 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* at the bottom of this page. If the country is not listed, state XXX as country code. For the Netherlands, you use country code NLD.

## For question 1c

You have to pay national insurance premiums if you:

- live in the Netherlands and have income from work and home
- do not live in the Netherlands, but are officially employed in the Netherlands
- are insured in the Netherlands on the basis of the EC Treaty in respect of social security

### Please note!

If you work in another country for (part of) a calendar year and are not covered by national insurance in the Netherlands for the whole year, you do not have to pay national insurance contributions on your total income in the Netherlands.

You have income from work and home, if you for example:

- are employed
- receive a benefit
- are an entrepreneur
- work freelance
- own a home

### List of country codes

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

## Percentage of national insurance contributions

In 2019, 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 € 34,300 in box 1 (income from work and home). You therefore pay no more than € 9,484 in contributions.

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 € 34,300 for the other national insurance schemes. You therefore pay no more than € 3,344 in contributions. Were you born before 1 January 1946? In that case, your total contributions due amount to 9.75% of no more than € 34,817. You then pay no more than € 3,354 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%

## For question 1d to question 1g

If you are covered by the national insurance schemes in 2019 for part of the year, you should complete question 1e and question 1g.

If you are not compulsorily covered by the national insurance schemes at all in 2019, you should complete question 1d and question 1f.

### Please note!

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

### **For question 1h**

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
- had a holiday home or other immovable property

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

#### ***Please note!***

Answer the first question of question 1h with yes, if you own 5% or more shares in a Dutch private limited company, or if you have become an entrepreneur in 2020 and have registered with the Chamber of Commerce (KVK).

### **Rules for non-resident taxpayers**

Rules for non-resident taxpayers

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

- You live in an EU country, in Liechtenstein, Norway, Iceland, Switzerland, on Bonaire, St. Eustatius or Saba.
- You pay over a minimum of 90% of your world income in the Netherlands wage or income tax (90% requirement).
- You provided a signed and stamped income statement from the tax authorities of your homeland with your final declaration for 2019,

### **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 2019 as a qualifying non-resident taxpayer. You can download the 2019 personal income statement for qualifying non-resident taxpayers from [belastingdienst.nl](http://belastingdienst.nl). You must have the completed personal income statement signed and stamped by the tax authorities of your country of residence. You should preferably send the personal income statement simultaneously with your tax return for 2019. 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

### ***National 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 the 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.

### **For question 1i**

Complete question 1i if you lived in 1 (or more) of the following countries in 2019:

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

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 2019***

Did you have income from the Netherlands or assets in the Netherlands for the whole of 2019? And did you meet the conditions for qualifying non-resident taxpayer status and did you live in the European Union (EU), Iceland, Liechtenstein, Norway or Switzerland throughout 2019? Or in Bonaire, Saba or Sint Eustatius? In that case, fill in the following period at question 1i: 01-01-2019 to 31-12-2019. You will then receive the full tax credit for income tax.

This also applies if, in 2019, you were not a qualifying non-resident taxpayer, but had income from the Netherlands or assets in the Netherlands for the whole of 2019 and were a resident of Belgium, or of Suriname or Aruba, and lived there for the whole of 2019. In that case, fill in the following period at question 1i: 01-01-2019 to 31-12-2019.

#### ***You lived in 1 of these countries for the part of 2019 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 2019 only? Or did you live in Bonaire, Saba or Sint Eustatius for part of 2019 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 1i. If, for example, you lived in Germany and moved to the United States on 2 August 2019, you fill in the following period at question 1i: 01-01-2019 to 01-08-2019.

This also applies if, in 2019, 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 2019. 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 1i. Or the period in which you lived in Belgium and had income from the Netherlands or assets in the Netherlands.

#### ***Please note!***

In 2019, do you meet both situations that are mentioned above? For example, because you were a qualifying non-resident taxpayer from 1 January 2019 to 1 July 2019 and then moved to Aruba? If you continued to live in Aruba until 31 December 2019, you enter the following period at question 1i: 01-01-2019 to 31-12-2019.

## 2 If you had a tax partner or not

### *Tax partner and qualifying non-resident taxpayer status*

Did you have a partner in 2019? 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 2019:

- You met the rules for tax partnership.
- 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.

### *In 2019, you lived in Belgium, had Dutch income and were no qualifying non-resident taxpayer*

Were you married or did you register your partnership with the register of births, deaths, marriages and registered partnerships? And, in 2019, 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 2019*

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.

### *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 address.

### *Exception in the case of a blended family*

Were you and a housemate registered with the municipality as living at the same address in 2019? 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 2019. 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 2019, 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.

### **What else do you need to consider?**

#### *Living together with a child or with a parent*

Did you live together with a child or with your father or mother in 2019? And did you meet one of the conditions for a tax partnership?

Then you are only considered tax partners if you were both 27 years of age or older on 31 December 2018.

#### *Living together with a stepchild or foster child (or stepparent or foster parent)*

Did you live together with a stepchild (or stepparent) in 2019? And did you and your stepchild (or step-parent) meet the conditions for a tax partnership? Or did you live with together a foster child over the age of 18, for which you previously received a fostering allowance or child benefit? In that case you are tax partners.

### *Either of you is still younger than 27 years of age at the start of the calendar year*

Were either of you under the age of 27 at the beginning of the calendar year? If you do not wish to be tax partners, you can make a one-off request for this to the Tax and Customs Administration together. You cannot change this request. As soon as you are both 27 years of age or older at the beginning of the calendar year and meet the conditions for tax partnership, the request will lapse and you will be tax partners (again).

### *No benefit partner, no tax partner*

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. State in your tax return that you are not to be considered tax partners.

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.

### **Who is your tax partner if several persons meet the conditions?**

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

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

- Several persons can be your tax partner successively.
- You can only have one tax partner at a time.

### *Several persons could be your tax partner successively*

Were you married or 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 2019 with 1 of these tax partners. You may apportion certain income and deductible items with this tax partner.

### *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 meet the first condition from the questions in the form.

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 question 'You were married' comes before the question '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 2019, the spouse from the first marriage will be your tax partner.

If you had several cohabitation contracts in 2019, 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.

### *Admission to a care or nursing home*

Were you not married, but are you tax partners? 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 did end if 1 of you got another tax partner.

## 3 Tax partner

### **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. Visit [belastingdienst.nl](http://belastingdienst.nl) for more information.

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

### *Applying for 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](http://belastingdienst.nl). If you have a DigiD, you can arrange this electronically by logging on to Mijn Belastingdienst via the site of the tax authorities. If you don't have a DigiD, please call the Tax and Customs Administration.

### **For question 3c**

Enter the country code of the country in which your tax partner was living. This code always consists of 3 letters. For example, DEU is the country code for Germany. See the *List of country codes* on page 6. 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 2019? Or, in 2019, 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 withheld
- the employed person's tax credit and the life-course leave tax credit

### **For question 4a**

This concerns income from which Dutch wage tax and national insurance contributions 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 wage tax and national insurance contributions.

You enter the following in 'Loon en ziektevoorzieningen 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 benefits 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 should be stated at question 4c.

#### *Lack of space?*

State the 4 highest wages on the upper 4 lines and the total of the other wages on the 5th 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 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 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 are 61 years of age or younger on 1 January, the amount withdrawn is part of your taxable wage. If your employer paid out the balance of the life-course savings scheme, the amount is included in your annual statement. If you were you 61 years of age on 1 January 2019 or older, you have had a separate annual statement for withdrawing the life course credit balance. You must then enter this in question 5a.

## Wage together with a substantial interest

Were you employed by a company in which you had a substantial interest? 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.

## Repayment of wage or benefit

If you received too much wage or benefit, or received wage or benefit wrongfully and repaid it, then you might be able to get some tax back. This is called negative wage. Because you pay tax on your income you might get the tax back which has been withheld from the repaid income. Ask at your employer or benefit agency how the repayment was settled.

Repayment can be settled in 2 ways:

- Your employer or benefit agency settled the excess or wrongful income with your gross salary or benefit. In that case you don't have to do anything. This is included in your annual statement. You will then receive no tax back through your tax return.
- You paid (part of) the excessive or wrongful income back a year later than you received it. If you did you can ask tax back through your tax return as follows:
  - If you paid back wages or sickness benefit, fill in that amount in your tax return under 'Wage and sickness benefits from the Netherlands' (question 4a). Put a minus sign in front of this amount.
  - If you repaid a pension, social assistance or other benefit, fill in that amount in your tax return under 'Old-age pension (AOW), pension, annuity and other benefits from the Netherlands and lump sum payments from the Netherlands which were subject to wage tax and national insurance contributions' (question 5a). Put a minus sign in front of this amount.

## Wage after death

If someone has passed away, it could be that wage is paid out after death. If the wage is included in the annual statement of the deceased, please declare this income also in the tax return of the deceased. If a

civil-law notary is managing the undivided estate, please ask him what amounts you have to fill in 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. Add up all amounts of the employed person's tax credit and fill in the total at question 4b.

## For question 4c

### Tips

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 wage tax and national insurance contributions? And did you exercise or dispose of these share option rights, for example by payment or sale? In that case, state their value in this question.

### Other income not subject to wage tax and national insurance contributions

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 wage tax and national insurance contributions

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.

## For question 5a

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

- pension and redundancy pay
- a transition payment (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 are 61 years of age or older on 1 January 2019
- benefits under the Participation Act

- benefits under the Invalidation 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 € 4,351  
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 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 would the amount of the pension payment not have exceeded € 474.11 per year? In that case, read the explanatory notes under *No revisionary interest payable* at question 49.

**Lack of space?**

State the 4 highest benefits on the upper 4 lines and the total of the other benefits on the 5th 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

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

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

Were you married and, in 2019, did you receive payments or a lump sum payment under an old-regime annuity? And did your 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 2019.

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. You can view the overview of income and deductions use on page 1.

- Old regime annuities are annuities that have been taken out:
- before 16 October 1990, of which the premium has not been increased after that date, unless a clause in the policy made it possible to do so
  - after 15 October 1990, but not later than 31 December 1991, and for which no premium has been paid after 31 December 1991

Has payroll tax been deducted from your benefit(s)? And did your spouse have the highest income in 2019? Then mention the wage tax withheld in your tax return, and as a taxed amount of the payment € 0. Your spouse must state lump sum payment(s) in his tax return.

**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.

**Benefit after death**

If someone has passed away, it could be that a benefit is paid out after death. If the benefit is included in the annual statement of the deceased, please declare this income also in the tax return of the deceased. If a civil-law notary is managing the undivided estate, please ask him what amounts you have to fill in 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. According to a fixed rate of 51.75%, payroll tax is withheld. You will find the amount of the lump sum and payroll tax withheld on the annual statement from your insurance company or financial institution. Is the lump sum of the annuity no more than € 4,404? Then you don't need to pay. This is subject to additional conditions.

**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 € 4,404 but that the scheme for the surrender of small annuities does not apply to this.

It concerns the following 3 situations:

- Your lump sum payment was higher than € 4,404. But the insurer or financial institution has decreased the lump sum payment by the premiums which you did not deduct.
- Your lump sum did not exceed € 4,404. But at the time of commutation, you had 1 or more annuities with the same insurer or financial institution, of which the payments had not yet started. To assess whether the scheme for the surrender of small annuities applies, you must add the amounts of the other annuity(s) to the lump sum. Is the total amount higher than € 4,404? Fill in the lump sum at question 5b.
- Your lump sum payment did not exceed € 4,404. That is also stated on the annual statement. Had the annuity already taken effect and have you'd already received a payment? In that case you also have to fill in the amount of the annual statement at question 5b.

## 6 Public transport commuting allowance 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 2019:

- 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 2019. You may only include journeys to your work and back that were made within 24 hours.

### Please note!

You can only get the public transport allowance for your income from employment in the Netherlands.

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. Check the website of your transport company to see if they pass on the travel details to us. If they do not pass on the details, you should ask your transport company for the public transport declaration yourself.
- a travel declaration  
Do you have no public transport declaration because you bought your ticket for each trip or used your personal 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 personal 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.

### 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.

With the *Calculation tool for the public transport commuting allowance for 2019* you calculate the total amount that you may deduct for your public transport travel expenses.

After that, you can use the *Calculation tool for the public transport commuting allowance for 2019* 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 2019*.

### 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.

### 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 the 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 place. The amount you deduct is the total commuting allowance (with a maximum of € 2,090) minus the allowances received.

### Table for the public transport commuting allowance for 2019

The *Table for the public transport commuting allowance for 2019* 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 2019* to determine the total commuting allowance.

### Calculation tool for the public transport commuting allowance for 2019

Place where you work	One-way distance	Period from	to	Number of days per week	Commuting allowance (Reproduce from the Table for the public transport commuting allowance for 2019)*
			-		
			-		
			-		
<b>Add. (No more than €2,116)</b>					+
Reimbursement from your employer					-
<b>Subtract. Total public transport commuting allowance</b>					

\* Do 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 2019*.

Table for the public transport commuting allowance for 2019

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	€ 455	€ 342	€ 228	€ 114
15 km	20 km	€ 606	€ 455	€ 303	€ 151
20 km	30 km	€1,011	€ 759	€ 506	€ 253
30 km	40 km	€1,254	€ 941	€ 627	€ 314
40 km	50 km	€1,635	€1,227	€ 818	€ 409
50 km	60 km	€1,819	€1,365	€ 910	€ 455
60 km	70 km	€2,017	€1,513	€1,009	€ 505
70 km	80 km	€2,087	€1,566	€1,044	€ 521
80 km	90 km	€2,116	€1,587	€1,058	€ 529
90 km	-	€2,116	*	*	*

\* The commuting allowance in this case is €0.23 per kilometre, one-way distance multiplied by the number of days you travelled in 2019. The maximum allowance is €2,116.

## 7 Income from other work and revenues as a childminder, artist or professional athlete

### For question 7a

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

- from work through the Internet  
(revenues from apps or online trading, for example)
- as a childminder
- as an artist or professional athlete
- from a personal budget (pgb)
- by doing odd jobs for others  
(for example, cleaning or painting)
- by performing household work for others
- by giving courses or tutoring
- by writing articles and books
- as a member of a city council

### 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. Visit [belastingdienst.nl](http://belastingdienst.nl) for more information.

### Artist or professional athlete

Did you have income as an artist or professional athlete? Then look at question 4 to see under which question you have to fill in your income.

### Activities as part of a hobby or in a family context

Did you sometimes do odd jobs for family or friends? And were you only compensated for the expenses you incurred? In that case, these activities are part of a hobby or in a family context. You need not state this income and these expenses in your tax return.

### Records

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

### 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.
- Some expenses are excluded from deduction.
- Any reimbursements you received for business expenses must be added to your revenues.

## 8 Results from providing assets

### For question 8a

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

### When must you state revenues from providing assets?

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.

### Revenues of a minor child

In 2019, 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 2019? 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.

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 business use.

### For question 8b

Did you incur expenses for the proceeds of making the assets available? In that case, you may deduct these expenses. Examples of expenses are:

- interest on debts for the purchase of the assets
- 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 may include the book profit on company assets in the reinvestment reserve. A condition is that on the balance sheet date you have an intention to reinvest in an asset. The book profit on the sold asset is not included in the taxable profit, but is added to the reinvestment reserve. This prevents direct taxation of that book profit.

### 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 2019, did you have revenues from providing assets? You are entitled to an exemption of 12% on the revenues minus the deductible expenses.

## 9 Value of the assets

### For question 9a to question 9c

In the left column, state the book value of the assets and liabilities on 1 January 2019 or the value on the starting date in 2019. In the right column, state the book value of the assets and liabilities on 31 December 2019 or their economic value on the date of discontinuation in 2019.

### 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 2019, 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.

## Profits from business activities

Were you living outside the Netherlands in 2019? 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 2019 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. This is the case if, for example, the following 2 types of activities are performed in a business: 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 2018 and the loss from work and home for 2019 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 is profit from business activities. If Aart does not have a loss from work and home from the past or from this year, the whole amount of the debt relief is 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.

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

### Which business expenses may you deduct from your revenues?

You may deduct business expenses from the 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. 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
- telephone subscriptions for telephone connections in the living area
- clothing, with the exception of work clothing
- expenses relating to personal care
- withheld wage 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

### 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% of € 30,000 = € 1,200 x 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 € 4,600 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 € 4,600 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 80% of the total of these expenses. In that case, you need not reduce these expenses by € 4,600.

## 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.

## 13 Profits from business activities: investment schemes

### For question 13a

There are 3 types of investment credits:

- small projects investment credit
- energy 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 2019. 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 professional 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 2019* to determine the amount you must use.

#### *Please note!*

If your company had a split financial year, you must, for the investments from 2018, use the table pertaining to the small projects investment credit of 2018. Information about the exact procedure can be found at [belastingdienst.nl](http://belastingdienst.nl).

*Table of the small projects investment credit for 2019*

<i>Investment</i>	<i>Small projects investment credit</i>
no more than €2,300	0%
€2,301 to €57,321	28% of the investment amount
€57,322 to €106,150	€16,051
€106,151 to €318,449	€16,051 minus 7.56% of the part of the investment amount exceeding €106,150
€318,450 and more	0%

*Table of the small projects investment credit for 2018*

<i>Investment</i>	<i>Small projects investment credit</i>
no more than €2,300	0%
€2,301 to €56,642	28% of the investment amount
€56,643 to €104,891	€15,863
€104,892 to €314,673	€15,863 minus 7.56% of the part of the investment amount exceeding €104,891
€314,674 and more	0%

### Energy investment credit

You may opt for the energy investment credit if, in 2019, you invested in new business assets that have been recognised by the Ministry of Finance and the Ministry of Economic Affairs and Climate Policy as energy-saving investments. The energy investment credit is 45% of a maximum of €122,000,000.

The minimum investment amount is €2,500 per business asset. Do you opt for the energy 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 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](http://rvo.nl) for more information.

### Environmental investment credit

You may opt for the environmental investment credit if, in 2019, you invested more than €2,500 in new business assets that have been recognised by the Ministry of Infrastructure and Water Management and the Ministry of Finance as environmental investments. There are 3 categories, to which different percentages apply. Do you opt for the energy 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 environmental investment credit. You must file a digital report through the e-desk of the Netherlands Enterprise Agency (Rijksdienst voor Ondernemend Nederland). Visit [rvo.nl](http://rvo.nl) for more information.

### For question 13b

The Research & Development Allowance (RDA) was cancelled on 1 January 2017. The costs and expenses for research and development work falling under the RDA have, since 1 January 2017, been included in the research and development wage tax and national insurance contributions reduction.

Did you submit an application to the Ministry of Economic Affairs and Climate Policy in 2015 or earlier? And did you receive an RDA decision in 2019? In that case, you are entitled to this allowance in 2019. You may then fill in the amount of the RDA decision for 2019 at question 13b.

#### *Please note!*

If you received an amended RDA decision in 2019, you must take account of the amount of this amended decision at question 13b.

### For question 13c

In 2019, 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 disinvestment addition.

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 disinvestment addition 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.

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

You also state your revenues 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 revenues as profits from business activities.

## 18 Profits from business activities: entrepreneur's allowance

You are entitled to the entrepreneur's allowance if, in 2019, you were an entrepreneur and had profits from business activities.

### *Time criterion*

Among other things, the (reduced) time 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 time 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 time criterion? In that case, you may be entitled to the relief for new businesses in case of occupational disability.

### *Conditions for the time criterion*

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

- As an entrepreneur, you spent at least 1,225 hours in 2019 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 2013 and 2018? In that case, you do not have to meet this 50% condition.

### *Hours not included*

As an entrepreneur, were you part of a partnership (professional 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 time 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 time criterion*

As an entrepreneur, did you not spend 1,225 hours, but did you spend at least 800 hours in 2019 on actually running your business(es)? In that case, you meet the reduced time criterion. 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.

### **For question 18a**

You are entitled to the self-employed deduction if, in 2019, you met all of the following conditions:

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

In 2019, 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 2019.
- You did not run your own business for at least 1 year during the years between 2014 and 2018.
- You did not use the self-employed deduction more than twice during the years between 2014 and 2018.

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 2018 may be deducted from the profit in 2019. In that case, the profit must be more than the self-employed deduction for 2019.

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 2019:

- You were an entrepreneur.
- You met the time criterion (see *Conditions for the time criterion*).
- You have an S&O statement from the Netherlands Enterprise Agency (Rijksdienst voor Ondernemend Nederland) 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 € 12,775.

You may increase the allowance for research and development work by € 6,391 if you met all of the following conditions:

- You were an entrepreneur in 2019.
- You did not run your own business for at least 1 year during the period between 2014 and 2018.
- You did not use the allowance for research and development work more than twice during the years between 2014 and 2018.

### For question 18g

You are entitled to the co-working partner's relief if, in 2019, you met all of the following conditions:

- You were an entrepreneur.
- You met the time criterion (see *Conditions for the time 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 order
- 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 2019, 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 2014 and 2018.
- You were entitled to an occupational disability benefit (see *Occupational disability benefit*).
- You did not meet the time criterion (see *Conditions for the time criterion*), but you did meet the reduced time criterion (see *Conditions for the reduced time criterion*).
- There was no so-called untaxed return from a private limited company in 2019 or in 1 of the years between 2014 and 2018.

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 2014 and 2018
- € 8,000 if you used this relief in 1 of the years between 2014 and 2018
- € 4,000 if you used this relief in 2 of the years between 2014 and 2018
- € 0 if you used this relief 3 times between 2014 and 2018

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:

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

### For question 18i

Did you discontinue your entire business in 2019, for example because you sold the business? In that case, you need to 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 2019.

## 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 2019. You do not have to meet the time 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.

## 20 Regular payments and related lump sum payments

### For question 20a

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

- government's grant for the owner-occupied home
- municipal housing subsidies

#### *Were you the only owner?*

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

- If you were living in the house with the co-owner in 2019, you state a proportional part of the government grant.  
Did you, for example, own the property for 50%? In that case, you state half of the government grant. This also applies if the grant was paid in your name only.
- If, in 2019, the co-owner did not live or no longer lived in the premises, you state the full grant.

### *If you had your own home in Germany*

You must distribute the Eigenheimzulage, including the Baukindergeld among both of you in accordance with the ownership rights. This also applies if the contribution has only been paid out in your name. In this case, please indicate each of your share of the contribution.

### **For question 20b**

Here, you enter the regular payments from the Netherlands from which no wage tax and national insurance contributions 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 (no student finance under the Student Finance Act or Higher Education and Research Act)
- annuity payments from which no wage tax and national insurance contributions 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. Has payroll tax been deducted from this regular payment (or a lump-sum payment thereof)? Then fill in this income at question 5. Visit [belastingdienst.nl](http://belastingdienst.nl) for more information

### *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 2019, you state the lump sum annuity payment at question 23.

### **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

## 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 2019.

### **For question 21a**

#### *Interest, rent or ground rent*

In 2019, 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 2019. 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.

## 22 Negative personal allowance

In 2019, did you or your tax partner receive a refund or a reimbursement of amounts that you deducted prior to 2019? In that case, you must rectify this deduction in your tax return for 2019.

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 2018
- 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 2019? In that case, your tax partner must state the refund or reimbursement received.

Are you no longer tax partners in 2019? In that case, the person who received the reimbursement will state this.

## 23 Lump sum annuity payments that were not subject to wage tax and national insurance contributions 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 contributions after 1991.

### **For question 23a**

At this question, you only enter the lump sum payments from which no wage tax and national insurance contributions was withheld. You enter lump sum payments from which wage tax and national insurance contributions 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 and 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.

### *Annuity did not become payable in time after death*

If, after a death, a surviving dependants' annuity must become payable, 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.

### *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. For annuity insurance policies of which the payments have not yet started, you enter the actual value of the insurance policy.

#### *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.

For an annuity account or an annuity investment account of which the payments have not yet started, you fill in the total amount.

### **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 contributions 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.

If we ask for it, you must be able to demonstrate that you did not deduct or only deducted part of the contributions paid. We can help you with the years as from 2004, because we have your tax return data for those years. For the contributions 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 2018, you paid contributions amounting to €1,200 per year for an annuity insurance policy (€12,000 in total). Of these contributions, you did not deduct €500 per year (€5,000 in total). In 2017, the annuity commencement date was reached. The annuity payments did not become payable by 31 December 2019 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 contributions paid. In the tax return for 2019, you enter an amount of €6,000 (€11,000 - €5,000).

### **For question 23b**

Enter the total of the contributions which were refunded to you in 2019 and which you deducted previously for:

- an annuity insurance policy  
It only concerns refunded contributions 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

You do not have to pay any revisionary interest on refunded contributions.

## 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 insufficient tax. Revisionary interest compensates for this. Fill in question 49 *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 in your assessment.

## 24 Substantial interest in a Netherlands-based company

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 2019, 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 2019, 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.

### *A tax partner throughout 2019*

Did you have a tax partner throughout 2019? In that case, calculate your joint gains from a substantial interest and your joint deductible expenses.

### *A tax partner for part of 2019*

Did you have a tax partner during part of 2019? And do you not opt to be tax partners for the whole of 2019? In that case, only state your own gains and deductible expenses. Do you opt to be tax partners for the whole of 2019? In that case, read *A tax partner throughout 2019*.

### **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 2019
- your minor children
- your tax partner's minor children

If the child became of age in 2019, 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 2019 if the period of the debt ends after 30 June 2019  
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 47a.

### **For question 24e**

In 2019, 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 2019
- your minor children
- your tax partner's minor children

If the child became of age in 2019, 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. More information about fictitious disposal can be found on [belastingdienst.nl](http://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 2019
- non-arm's length acquisition

### **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 2019, you may only offset the loss that you allocate to yourself in your tax return.

### **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.

### **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.

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

### *Please note!*

If you would like to take advantage of the lower tax rate for residents of Germany, do not fill in that revenue at this question, but at question 48. 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 1 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 6 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.

### **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 to question 23

### *Please note!*

Place a minus sign in front of 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 24d or question 24g, 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 6.

## 26 Assets

### 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

### Whose assets are you stating?

#### *A tax partner throughout 2019*

Did you have a tax partner throughout 2019? 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 2019. It concerns children over whom you or your tax partner exercised parental authority and who were under age (younger than 18 years old). Are you divorced in 2019 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.

#### *A tax partner for part of 2019*

Did you have a tax partner during part of 2019? And do you not opt to be tax partners for the whole of 2019? In that case, state the total value of the assets on 1 January 2019 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 2019? In that case, read *A tax partner throughout 2019*.

### 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 or box 3. Please visit [belastingdienst.nl](http://belastingdienst.nl) for more information.

### Share in an undivided estate

Were you left an inheritance together with 1 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. If a civil-law notary is managing the undivided estate, please ask him what amounts you have to fill in in your tax return.

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

### *Value of a second home or other immovable property*

Did you have a second home in the Netherlands or another immovable property such as a house for rent or a business premises?? In that case, state the WOZ value with value reference date 1 January 2018. This is mentioned in the WOZ assessment you received from the municipal authority at the beginning of 2019.

### *The house you let*

Did you wholly or partly let the house? In that case, you must state the WOZ value. This applies, among other things, to the rental of holiday homes, houseboats, shop houses and official residences. Are you renting out a house or an independent part of your house? Then the tenant is entitled 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*.

### Basic rent and rent

#### *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 2019, 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.

### 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 2019 and did the tenancy agreement or lease terminated during the course of the year? In that case, multiply the (basic) rent on 1 January 2019 by 12.

### WOZ value of the 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. Then you state the percentage of the WOZ value for the leased house 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? And do you meet the conditions of the room rental exemption? Then the rented part does not fall under box 3, but under the home ownership scheme. In that case, first calculate the WOZ value for the rented 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 let 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.

### 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

Is the percentage of annual rent relative to the WOZ value		In that case, the percentage is of the WOZ value
more than	but no more than	
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 2019. From 1 January to 1 October 2019, 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 2018, the WOZ value of the house was € 246,000.

You first calculate the annual rent by multiplying the basic rent on 1 January 2019 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 2018:  $€ 8,100 : (1\% \text{ of } € 246,000) = 3.29\%$ . 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 fill in:  $(62\% \text{ of } € 246,000 =) € 152,520$ .

### 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 2019, 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 2019 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 2018:  $€ 5,400 : (1\% \text{ of } € 174,900) = 3.09\%$ . 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 fill in:  $(62\% \times € 174,900 =) € 108,438$ .

### *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 2018.

### **For question 26b**

Enter your rights to the profit of Dutch companies.

## 27 Debts

### **Whose debts are you stating?**

You state the debts of the same persons as at question 26.

### **For question 27a, question 27b and question 27c**

If you, your tax partner, your own or your tax partner's minor children had any debts on 1 January 2019 pertaining to the assets which you entered at question 26, you must also state the value of these debts in box 3.

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 2019.

### **For question 27d**

If you are a qualifying non-resident taxpayer, a threshold of € 3,000 applies to your debts.

### *Tax partner*

If you had a tax partner throughout 2019, 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.

## 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 debts, after deduction of your tax-free allowance.

### *A tax partner throughout 2019*

Did you have a tax partner for the whole of 2019? Or did you have a tax partner for part of 2019 and do you opt to be tax partners throughout 2019? 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.

### *Apportioning and death*

Did your tax partner die in 2019? And do you and the heirs opt for tax partnership for the whole of 2019? 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 € 30,360. Enter this amount at question 28d.

### **For question 28e**

If you had a tax partner for the whole of 2019, you may also take your tax partner's tax-free allowance into account. This is € 30,360. Enter this amount at question 28e.

### **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 2019? If so, 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*

You live in Germany and have a holiday home in the Netherlands on 1 January 2019. You are not a qualifying non-resident taxpayer. You sell this holiday home on 23 September 2019. The value of the holiday home on 1 January 2019 is € 240,000. On 1 January 2019, 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 2019 (assets minus debts) is € 180,000. In connection with the sale of the holiday home in 2019, you must calculate your gains from savings and investments on a prorated basis.

You sold the house on 23 September 2019. 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.

### **For question 28j**

You calculate your gains from savings and investments using 3 brackets. For each bracket, 2 percentages apply (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 26 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 € 71,650
- bracket 2: between € 71,651 and € 989,736
- bracket 3: € 989,737 and higher

If, for example, you have a basis for savings and investments of € 100,000 in 2019, € 71,650 of this basis falls in bracket 1 and € 28,350 in bracket 2.

## Calculation tool for gains from savings and investments, during the period abroad

**Basis for savings and investments** Reproduce from question 28g.

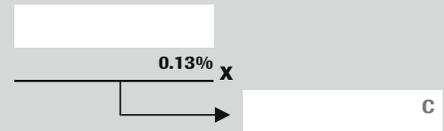
**Please note!** If you had a tax partner throughout 2019, you should reproduce from question 28h.

A

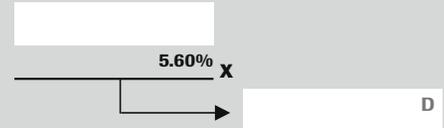
**Basis in bracket 1.** Reproduce from A, but fill in no more than €71,650.

B

Calculate 67% of B.



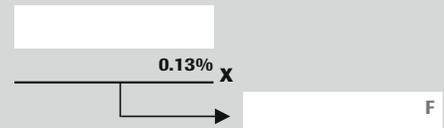
Calculate 33% of B.



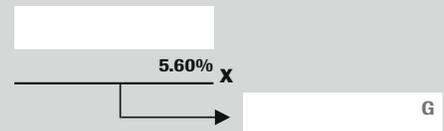
**Basis in bracket 2.** Subtract: A minus B, but fill in no more than €918,086.

E

Calculate 21% of E.



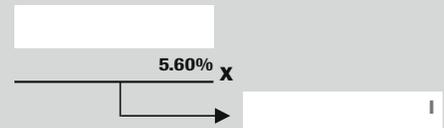
Calculate 79% of E.



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

H

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.

J

**Correction of your basis for savings and investments due to a prorated calculation**

Reproduce from question 28i.

K

**Capital yield tax base** Reproduce from question 28c.

L

Divide: K by L.

M

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

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.

O

If, for example, you have a basis for savings and investments in 2019 of €1,000,000, €71,650 of this basis falls in bracket 1, €918,086 in bracket 2 and €10,264 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: 0.13% and 5.60%.

- In bracket 1, the percentage of 0.13% applies to 67% of your basis and the percentage of 5.60% applies to 33% of your basis.
- In bracket 2, the percentage of 0.13% applies to 21% of your basis and the percentage of 5.60% applies to 79% of your basis.
- In bracket 3, the percentage of 5.60% applies to 100% of your basis.

### Example 1

In 2019, your basis for savings and investments (question 28g) is €100,000, of which €71,650 falls in bracket 1 and €28,350 in bracket 2.

You then calculate your gains from savings and investments as follows:

- In bracket 1:
  - The percentage of 0.13% applies to 67% of €71,650 (€48,005) = €62. The percentage of 5.60% applies to 33% of €71,650 (€23,364) = €1,324.
- In bracket 2:
  - The percentage of 0.13% applies to 21% of €28,350 (€6,132) = €8. The percentage of 5.60% applies to 79% of €28,350 (€22,350) = €1,254.

Your gains from savings and investments are € 62 + € 1,324 + € 8 + € 1,254 = € 2,648. You enter this amount at question 28j.

You pay 30% tax on the amount you entered at question 28j. In the example, this is € 2,648 x 30% = € 794. We will calculate this tax for you.

**Example 2 (prorated calculation)**

This is the calculation of the gains from savings and investments pertaining to the example of question 28i. Your total capital yield tax base is € 180,000. You are entitled to the tax-free allowance of € 30,3600. Your basis for savings and investments is € 149,640 (€ 180,000 - € 30,360).

You calculate your gains from savings and investments as follows:

- In bracket 1:
  - The percentage of 0.13% applies to 67% of € 71,650 (€ 48,005) = € 62.
  - The percentage of 5.60% applies to 33% of € 71,650 (€ 23,645) = € 1,324.
- In bracket 2:
  - The percentage of 0.13% applies to 21% of € 77,990 (€ 16,378) = € 21.
  - The percentage of 5.60% applies to 79% of € 77,990 (€ 61,612) = € 3,450.

Your gains from savings and investments are € 62 + € 1,324 + € 21 + € 3,450 = € 4,857.

However, you entered a correction of € 60,000 at question 28i. Divide the amount of the correction by your total capital yield tax base: € 60,000 : € 180,000 = 0.333. Multiply this by the gains from savings and investments: € 4,857 x 0.333 = € 1,617. You deduct this outcome from the gains from savings and investments: € 4,857 - € 1,617 = € 3,240.

Your recalculated gains from savings and investments are € 3,240. You enter this amount at question 28j.

## 29 Specification of gains from savings and investments for the 90% requirement

At question 29, you start by calculating whether you are a qualifying non-resident taxpayer. You can read the conditions for this under question 1h.

At question 29 and question 30, you are going to calculate whether you and your taxpayer meet the 90% requirement. For question 29a, you must declare your income that is taxed in the Netherlands. These are the same assets as in question 26. Only now you have to declare your share of these assets.

**Calculation tool for gains from savings and investments, for yourself**

<p><b>Basis for savings and investments</b> Reproduce from question 29a, letter H.</p>	<input style="width: 100%;" type="text"/> <b>A</b>	
<p><b>Basis in bracket 1.</b> Reproduce from A, but fill in no more than €71,650.</p> <p>Calculate 67% of B.</p> <p>Calculate 33% of B.</p>	<input style="width: 100%;" type="text"/> <b>B</b>	<div style="margin-left: 20px;"> <input style="width: 100%; height: 20px;" type="text"/>  <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/> <div style="display: flex; justify-content: space-between; align-items: center;"> <span style="font-size: 0.8em;">0.13% x</span> <span style="font-size: 0.8em;">→</span> </div> </div> <div style="margin-left: 20px;"> <input style="width: 100%; height: 20px;" type="text"/>  <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/> <div style="display: flex; justify-content: space-between; align-items: center;"> <span style="font-size: 0.8em;">5.60% x</span> <span style="font-size: 0.8em;">→</span> </div> </div>
<p><b>Basis in bracket 2.</b> Subtract: A minus B, but fill in no more than €918,086.</p> <p>Calculate 21% of E.</p> <p>Calculate 79% of E.</p>	<input style="width: 100%;" type="text"/> <b>E</b>	<div style="margin-left: 20px;"> <input style="width: 100%; height: 20px;" type="text"/>  <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/> <div style="display: flex; justify-content: space-between; align-items: center;"> <span style="font-size: 0.8em;">0.13% x</span> <span style="font-size: 0.8em;">→</span> </div> </div> <div style="margin-left: 20px;"> <input style="width: 100%; height: 20px;" type="text"/>  <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/> <div style="display: flex; justify-content: space-between; align-items: center;"> <span style="font-size: 0.8em;">5.60% x</span> <span style="font-size: 0.8em;">→</span> </div> </div>
<p><b>Basis in bracket 3.</b> Subtract: A minus B minus E.</p> <p>Reproduce from H.</p>	<input style="width: 100%;" type="text"/> <b>H</b>	<div style="margin-left: 20px;"> <input style="width: 100%; height: 20px;" type="text"/>  <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/> <div style="display: flex; justify-content: space-between; align-items: center;"> <span style="font-size: 0.8em;">5.60% x</span> <span style="font-size: 0.8em;">→</span> </div> </div>
<p><b>Gains from savings and investments before correction.</b> Add up: C + D + F + G + I. Fill in the outcome for letter H at question 29a.</p>	<div style="margin-left: 20px;"> <input style="width: 100%; height: 20px;" type="text"/> <b>C</b> </div> <div style="margin-left: 20px;"> <input style="width: 100%; height: 20px;" type="text"/> <b>D</b> </div> <div style="margin-left: 20px;"> <input style="width: 100%; height: 20px;" type="text"/> <b>F</b> </div> <div style="margin-left: 20px;"> <input style="width: 100%; height: 20px;" type="text"/> <b>G</b> </div> <div style="margin-left: 20px;"> <input style="width: 100%; height: 20px;" type="text"/> <b>I</b> </div> <div style="margin-left: 20px;"> <hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/> <input style="width: 100%; height: 20px;" type="text"/> <b>J</b> </div>	<p><b>+</b></p>

### Calculation tool for prorated calculation, for yourself

#### Correction of your basis for savings and investments due to a prorated calculation

Reproduce from question 29a, letter I.

A

#### Value of your assets in box 3, taxed in the Netherlands

Reproduce from question 29a, letter A.

B

#### Value of your debts in box 3, taxed in the Netherlands

Reproduce from question 29a, letter B.

C

Subtract: B minus C. If the outcome is negative, fill in € 0.

D

Divide: A by D.

E

#### Gains from savings and investments in the Netherlands before correction

Reproduce from question 29a, letter H.

F

#### Reduction in gains from savings and investments in the Netherlands

Fill in the amount of G at question 29a, letter J.

G

For example, if you are married in community of property, then you declare 50% and your partner the other 50%. If you are not sure whether you or your tax partner meet the 90% requirement, please fill in questions 29 up to and including 31. Are you sure that you and tax partner do not meet the 90% requirement? Then you can skip question 29 to question 31. In that case, you are not a qualifying non-resident taxpayer.

#### At question 29a, letter H

Use the *Calculation tool for gains from savings and investments* on page 27 to complete question 29, letter H for yourself.

#### At question 29a, letter J

Use the *Calculation tool for prorated calculation* to complete question 29, letter J for yourself.

#### At question 29b, letter H

Use the *Calculation tool for gains from savings and investments* to complete question 29, letter H for your partner.

#### At question 29b, letter J

Use the *Calculation tool for prorated calculation* to complete question 29, letter J for your partner.

### Calculation tool for gains from savings and investments, for your partner

#### Basis for savings and investments

Reproduce from question 29b, letter G.

A

#### Basis in bracket 1. Reproduce from A, but fill in no more than €71,650.

B

Calculate 67% of B.

0.13% X  
C

Calculate 33% of B.

5.60% X  
D

#### Basis in bracket 2. Subtract: A minus B, but fill in no more than €918,086.

E

Calculate 21% of E.

0.13% X  
F

Calculate 79% of E.

5.60% X  
G

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

H

Reproduce from H.

5.60% X  
I

#### Gains from savings and investments before correction. Add up: C + D + F + G + I.

Fill in the outcome for letter H at question 29b.

J

### Calculation tool for prorated calculation for your partner

#### Correction of your basis for savings and investments due to a prorated calculation

Reproduce from question 29b, letter I.

#### Value of your assets in box 3, taxed in the Netherlands

Reproduce from question 29b, letter A.

#### Value of your debts in box 3, taxed in the Netherlands

Reproduce from question 29b, letter B.

Subtract: B minus C. If the outcome is negative, fill in € 0.

Divide: A by D.

#### Gains from savings and investments in the Netherlands before correction

Reproduce from question 29b, letter H.

#### Multiply: E by F. Reduction in gains from savings and investments in the Netherlands

Fill in the amount of G at question 29b, letter J.

		A
B	-	
C	-	
	→	D
		E
		F
		G

## 30 Specification of income taxed in the Netherlands and the worldwide income

Use the *Calculation tool world income base* to fill in question 30a. Take into account all your assets in box 3 on 1 January 2019, in the Netherlands and abroad. Proceed on the basis of the ownership ratio. For example, are you married in community of property? Then you declare 50% and your partner declares the other 50%. This concerns:

- bank and savings deposits and premium deposits
- securities (shares, bonds, profit-sharing certificates and options) that do not belong to a substantial interest, such as the non-exempt portion of your green investments.
- cash and other receivables such as borrowed money  
Cash up to € 527 is exempt. Specify the amount that exceeds this exemption. Also the value of gift vouchers and suchlike are considered cash.  
Did you have a tax partner for the whole of 2019? Then the exemption for cash € 1,054. The exemption also applies to a minor child
- (rights to) immovable property in the Netherlands and outside the Netherlands, for example, a second home or a holiday home.
- the non-exempt part of your capital insurances

- rights to periodic payments not taxed in box 1
- your net annuity or net pension for which no exemption applies
- your other assets, such as:
  - the share in an undivided estate
  - the share in the capital of the Owners' Association
  - virtual means of payment, such as bitcoins
  - the penalty for a net annuity or net pension because of an unauthorized action
  - profit rights

#### For question 30b

You state the income that is taxed in the Netherlands and your worldwide income at question 30b. In the left column, you fill in the income that is taxed in the Netherlands. Copy the amounts from the form. In the right column, you fill in the income from the Netherlands and abroad combined (worldwide income).

#### For question 30b, letter P

#### Gains from savings and investments, taxed in the Netherlands (left column)

At letter P, you reproduce the amount of question 29a, letter H, unless you also filled in an amount at letter I. If you filled in an amount at question 29a, letter I, you should subtract the amount

### Calculation tool world income base

**Please note!** In determining the value, you must use the ownership ratio. This ratio has been laid down in the marriage or partnership contract, for example.

#### Value of your assets in box 3, from the Netherlands and abroad combined (worldwide income)

#### Value of your debts in box 3, from the Netherlands and abroad combined (worldwide income)

#### Threshold

Subtract: B minus C. If the outcome is negative, fill in € 0.

Subtract: A minus D. **Capital yield tax base, worldwide income**

#### Tax-free allowance

Subtract: E minus F. **Basis for savings and investments, worldwide income**  
Fill in the outcome for letter F at question 30a.

		A
B	-	
€ 3,100	-	
	→	D
		E
		€ 30,360
		F
		G

**Calculation tool for gains from savings and investments, for question 30b, letter P**

**Basis for savings and investments**

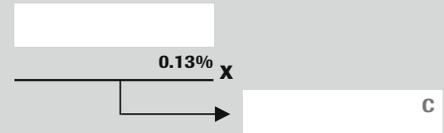
Reproduce from question 30a. If you had a tax partner throughout 2019, you should reproduce from question 30c.

A

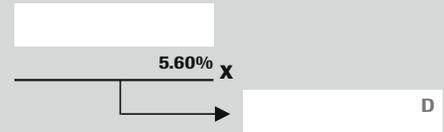
**Basis in bracket 1.** Reproduce from A, but fill in no more than €71,650.

B

Calculate 67% of B.



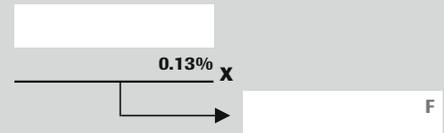
Calculate 33% of B.



**Basis in bracket 2.** Subtract: A minus B, but fill in no more than €918,086.

E

Calculate 21% of E.



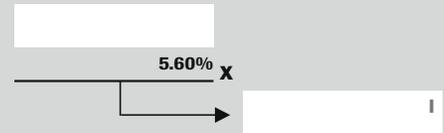
Calculate 79% of E.



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

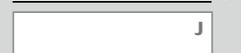
H

Reproduce from H.



**Gains from savings and investments before correction.** Add up: C + D + F + G + I.

Fill in the outcome for letter P at question 30b (for your partner letter P at question 30d).



at question 29a, letter J, from the amount at question 29a, letter H. You fill in the outcome here at letter P in the left column.

**Gains from savings and investments, worldwide income (right column)**

To fill in the right column of letter P, you can use the Calculation tool for gains from savings and investments.

**For question 30c**

Use the Calculation tool for basis for worldwide income at question 30a. In doing so, you should take account of all your assets in box 3 on 1 January 2019, in the Netherlands and abroad combined. Proceed on the basis of the ownership ratio. For example, are you married in community of property? Then you declare 50% and your partner declares the other 50%.

**For question 30d**

You state the income that is taxed in the Netherlands and your worldwide income at question 30d. The income you need to fill in here can be found in the explanatory notes to the relevant questions of the form. In the left column, you fill in the income that is taxed in the Netherlands. In the right column, you fill in the income from the Netherlands and abroad combined (worldwide income).

**For question 30d, letter P**

**Gains from savings and investments, taxed in the Netherlands (left column)**

At letter P, you reproduce the amount of question 29b, letter H, unless you also filled in an amount at letter I. If you filled in an amount at question 29b, letter I, you should subtract the amount at question 29b, letter J, from the amount at question 29b, letter H. You fill in the outcome here at letter P in the left column.

**Gains from savings and investments, worldwide income (right column)**

To fill in the right column of letter P, you can use the Calculation tool for gains from savings and investments at question 30b.

**31 Calculation of the 90% requirement**

In order to be a qualifying non-resident taxpayer in 2019, you must pay tax in the Netherlands on at least 90% of your worldwide income (90% requirement).

### For question 31a (details pertaining to yourself)

We will first ask you to reproduce some amounts from the form to allow you to complete question 31a more easily.

Your income taxed in the Netherlands  
Reproduce from letter S from the left column of question 30b in the form.  A

Your income in the Netherlands and abroad.  
Reproduce the answer from question 30d in the form.  B

The percentage you then need to enter at question 31a depends on the amounts you entered above:

- Is A € 0 or negative? And is B € 0 or positive? In that case, enter '0' at question 31a.
- Is A positive? And is B € 0 or negative? In that case, enter '100' at question 31a.
- If both A and B are positive, you must do the following calculation: Divide A by B and multiply the outcome by 100. You round the outcome down to the nearest percent. Fill in the outcome at question 31a in the form.

#### Example

Your income taxed in the Netherlands (A) is € 10,000 and your income in the Netherlands and abroad (B) combined is € 20,000. € 10,000 divided by € 20,000 times 100 = 50. You fill in this percentage at question 31a in the form.

### For question 31b

#### Please note!

Only complete this question if you have a tax partner in 2019. If you have a tax partner, you should proceed with question 31d.

We will first ask you to reproduce some amounts from the form to allow you to complete question 31b more easily.

Your partner's income taxed in the Netherlands. Reproduce from letter S from the left column of question 30d in the form.  C

Your partner's income in the Netherlands and abroad. Reproduce the answer from question 30d in the form.  D

The percentage you then need to enter at question 31b depends on the amounts you entered above:

- Is C € 0 or negative? And is D € 0 or positive? In that case, enter '0' at question 31b.
- Is C positive? And is D € 0 or negative? In that case, enter '100' at question 31b.
- If both C and D are positive, you must do the following calculation: Divide C by D and multiply the outcome by 100. You round the outcome down to the nearest percent. Fill in the outcome at question 31b in the form.

#### Example

Your partner's income taxed in the Netherlands (C) is € 10,000 and his income in the Netherlands and abroad (D) combined is € 20,000. € 10,000 divided by € 20,000 times 100 = 50. You fill in this percentage at question 31b in the form.

### For question 31c

If the outcome at question 31a and question 31b is 90% or higher, you should proceed with question 32.

If the outcome at question 31a or question 31b is less than 90%, you should complete the calculation tool for question 31c.

#### Calculation tool for question 31c

Reproduce A from the explanatory note for question 31a.	<input type="text"/> A
Reproduce B from the explanatory note for question 31a.	<input type="text"/> B +
Add: A plus B.	<input type="text"/> E
Reproduce C from the explanatory note for question 31b.	<input type="text"/> C
Reproduce D from the explanatory note for question 31b.	<input type="text"/> D +
Add: C plus D.	<input type="text"/> F :
Divide E by F and multiply the outcome by 100. Round the outcome down to the nearest percent. Fill in G at question 31c in the form.	<input type="text"/> G

### For question 31d and question 31e

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:

- You receive a pension, annuity or similar payment in 2019.
- You meet the other conditions to qualify as a qualifying non-resident taxpayer
- You pay no income tax in your country of residence because of your low income.
- You can submit a personal income statement from the tax authorities of your country of residence .

If you meet the conditions, you should tick the box at question 31d.

If your partner meets the conditions, you should tick the box at question 31e.

## 32 Expenses for income provisions

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.

You may deduct the following deposits:

- contributions or deposits for annuities as a supplement to your pension
- contributions or deposits for annuities as a supplement to a pension for surviving dependants
- contributions for an annuity for a disabled child or grandchild that is of age
- occupational disability insurance contributions

You must have paid the contributions yourself or deposited 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!**

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.

**Pension contributions**

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

**For question 32a and question 32b**

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 2019 if you accrued insufficient pension in 2018. So the annual margin in 2019 depends on your situation in 2018. Do you have a pension deficit in 2018 and have you not yet reached the state pension age? In that case, you usually have an annual margin in 2019.

**Reserve margin**

Did you not fully use the annual margins for 2012 to 2018? In that case, you usually have a reserve margin in 2019. 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](http://belastingdienst.nl). You can also use the online tax return in the 'Mijn Belastingdienst' section. Visit [belastingdienst.nl/internationaal](http://belastingdienst.nl/internationaal) for more information.

**For question 32c**

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.

**For question 32d**

Did you pay contributions 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 contributions for a child or grandchild who, at the time the contributions are paid, is not disabled (yet), but will, in view of the medical prognosis, be disabled when the payments will start.

**For question 32e**

Did you pay contributions 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.

**For question 32g**

At question 32c, did you enter amounts which you paid after 31 December 2019, but before 1 July 2020? And do you want to deduct these amounts in 2019? In that case, enter the total of these amounts at question 32g.

## 33 Purchase, sale, maintenance or improvement of the owner-occupied home (principal residence)

**For question 33a and question 33b**

If you sold an owner-occupied home (principal residence) in 2019, you should fill in the net proceeds of the house you sold at question 33a. This is the selling price received minus the selling costs, such as estate agent's charges and notarial charges in connection with the sale.

Question 33b is about the home acquisition debt of the sold owner-occupied home at the time of the sale.

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. We call this the additional loan scheme.

### For question 33d

If you bought an owner-occupied home (principal residence) in 2019, you fill in the purchase amount of the house you bought. This includes 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 33e

If, in 2019, you incurred expenses for the maintenance or refurbishment of your owner-occupied home, you should enter the amount of these expenses at question 33e. It concerns, for example, expenses for an extension, placing a dormer window, replacing window cases or paintwork. These costs are not deductible. We ask them because of the additional loan scheme.

## 34 Home acquisition debt and remaining debt of the former owner-occupied home

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

If you took out the loan after 1 January 2013, additional conditions will apply. See *Loans for the owner-occupied home taken out in 2013 or a later year*.

### 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.

### Remaining debt of the former owner-occupied home

After 28 October 2012 and before 1 January 2019, 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.

### Loans for the owner-occupied home taken out in 2013 or a later year

If you took out a loan after 1 January 2013, a loan will only be a home acquisition debt if it is repaid in full in no more than 360 months. In that case, you may deduct the interest on this debt. Even if you borrow an additional amount for your owner-occupied home, you will have to repay it in full.

### Payment arrears

If you are in arrears with payments, you should check [belastingdienst.nl](http://belastingdienst.nl) to see if you are allowed to deduct the interest paid.

### Home acquisition debt and moving: additional loan scheme

If you sell your owner-occupied home and buy another owner-occupied home, this may have consequences for your home acquisition debt and your (mortgage) interest deduction. 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.

### For question 34a and question 34b

#### Loan repaid in 2019

Have you fully repaid a loan for your own home? Fill this loan in at question 12a, question 12b, question 12c or question 12d. The value of the debt is then set to € 0. Fill in the deductible interest in answer to question 14b.

#### Lack of space?

State the 3 highest debts on the upper 3 lines and the total of the other debts on the 4th line.

### For question 34c and question 34d

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*)? In that case, enter the details of this loan at question 34c and possibly question 34d.

### 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 34e, you must complete question 64 for this. If you completed question 34f, you must complete question 65 for this. Return the Specification of loan for owner-occupied home to us, together with the other completed tax return pages.

### For question 34h

At question 34h, you enter the amount of a remaining debt of the former owner-occupied home on 31 December 2019. At question 36e, you enter the interest you paid on this remaining debt in 2019.

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	<input type="text"/>	A
Selling price	<input type="text"/>	B
Selling costs	<input type="text"/>	C
<b>Subtract: B minus C. Net proceeds</b>	<input type="text"/>	D
<b>Subtract: A minus D. Remaining debt</b>	<input type="text"/>	E

You had a remaining debt if A is higher than D.

## 35 Income from the owner-occupied home

Did you or your tax partner have an owner-occupied home in 2019? 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.

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 or an investment account

#### Please note!

Are you a qualifying non-resident taxpayer? And do you have a owner-occupied home outside the Netherlands? And is the balance of income and deductions from that home positive? In that case, you may not include the income and deductions of this house in this tax return. You may also not fill in question 37.

#### For question 35a

Enter the address details of your owner-occupied home. If you had 2 owner-occupied homes, you should state the details of each house. Also enter the country code. This code always consists of 3 letters. See the *List of country codes* on page 6. If the country is not listed in the table, state XXX as country code. For the Netherlands, you use country code NLD.

#### For question 35b

At this question, you enter the WOZ value of the house that was your principal residence in 2019. Also state the period in which the house was your principal residence.

#### WOZ value

The WOZ value is mentioned in the WOZ assessment you received from your municipal authority. For the year 2019, the WOZ value with value reference date 1 January 2018 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 2019

In addition to the WOZ value, also fill in the period that the house was your principal residence in 2019. The period should be based on the date on which the municipal authorities changed the home address. This also applies if you moved house.

#### For question 35c

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 2019. 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	0.25%
€ 25,000	€ 50,000	0.35%
€ 50,000	€ 75,000	0.50%
€ 75,000	€ 1,080,000	0.65%
€ 1,080,000	–	€7,020 + 2.35% of the value exceeding €1,080,000

#### An owner-occupied home for part of the year

You calculate the notional rental value for the period that the house was your principal residence in 2019. You entered this period at question 35b. 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.

#### Two or more owners who were not tax partners

In 2019, 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.

#### Vacancy of the owner-occupied home due to a temporary posting or transfer

Was your house vacant, because you were temporarily living elsewhere? If, for example, you were temporarily posted or transferred, your house may still be subject to the home ownership scheme. This means that, for this period, you may continue deducting the (mortgage) interest. However, you need to meet the following conditions:

- Before your temporary stay elsewhere, the house was your owner-occupied home and principal residence for at least 1 year.
- During the period when you were not living in the house, you did not make the house available to third parties. Children up to 27 years of age may continue to live in the house.
- The house was temporarily not your principal residence. So the aim should be for the house to become your principal residence again.
- You and your tax partner did not have another owner-occupied home as principal residence. A rented house is not an owner-occupied home.

Use the following table to calculate the notional rental value in case of a temporary posting or transfer.

*Table for the notional rental value in case of a temporary posting or transfer*

WOZ value	Notional rental value
No more than € 1,080,000	1.05% of the WOZ value
More than € 1,080,000	€ 11,340 + 2.35% of the WOZ value exceeding € 1,080,000

### **For question 35d, question 35e and question 35f**

#### *Transferring a capital sum insurance payment*

In 2019, 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 for the whole of 2019? 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.

In order to make use of this scheme, you must have had the same tax partner for the whole of 2019. In that case, you had the same tax partner during the period in the Netherlands as well as during the period abroad.

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? And do you make a request to allocate half of the payment to your tax partner? This will usually be more advantageous if you used part of your exemption before or if the payment exceeds your own (remaining) exemption.

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 35e.

#### *Please note!*

Your tax partner must also state in his tax return that he asks for this scheme to be applied.

#### *Taxable part of a payment under a capital sum insurance policy*

In 2019, did you receive a payment via 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 35f).

The taxable part of the payment is usually the interest accrued on the payment. The accrued interest is the payment less the premiums paid.

If you had a tax partner for the whole of 2019, you must add up the taxable part of the payment made to you and your tax partner. You then enter this amount at question 35f.

#### *Please note!*

Only state the interest accrued on the non-exempt part of the payment.

#### **Exemption**

In 2019, the exemption is € 166,000. If you have a tax partner, the exemption will be € 332,000. The exemption is never more than the amount of your home acquisition debt or remaining debt of the former owner-occupied home which you repay using the payment.

If the amount of the payment was lower than the exemption, the taxable part of the payment will be € 0 (question 35f). Enter the amount of the exemption used by you at question 35i. At question 35j, you enter the exemption used by your tax partner.

#### *Please note!*

You must complete question 35i and question 35j, even if the taxable part of the payment is € 0.

### **For question 35g**

At this question, you fill in the income from the temporary letting of your owner-occupied home if your house was not for sale during the letting. Examples are letting during your holiday or a short stay abroad. This also applies if you let your house via the Internet.

#### **Temporary letting of your principal residence that was not for sale in 2019**

Did you temporarily let your owner-occupied home in 2019? For example, during your holiday or a short stay abroad? In that case, your house will remain subject to the home ownership scheme (box 1) despite the temporary letting. This means that, you will have to fill in the (notional) investment value of owner-occupied property and the deductible expenses over 2019 in full.

Here, you state 70% of the rent received for the letting period. 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.

## 36 Deductible items for the owner-occupied home and remaining debt of the former owner-occupied home

You may deduct certain costs for your own home, such as (mortgage) interest and financing charges from the income from your own home. You are not always allowed to deduct all (mortgage) interest and financing costs. Below you can read which costs you are allowed to deduct.

Deductible costs of your own home and residual debt:

- (mortgage) interest and financing costs
- the periodic payments for leasehold, building and planting rights or perpetual hereditary lease

### *Not the only owner*

If you, together with your possible tax partner, are not the only owners of the house, 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 75% of the house and your housemate, who was not your tax partner throughout the year, owned 25%. 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.

### **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 your owner-occupied home. Together, these loans constitute your home acquisition debt.

You need to have paid the interest and costs in 2019. 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 starts 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 that debt then pass to you after 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 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.

### *Special rules*

In 2019, 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 your 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 2019, you paid interest in advance for a period after 30 June 2020.

### *Refurbishment loan*

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. You may fully deduct the interest and financing costs for up to 6 months after the loan was taken out.

After 6 months, the remainder of the refurbishment loan will be part of box 3. And the interest and financing costs on this part will not be deductible. If, after 6 months, you withdraw another amount for the refurbishment, the interest on this amount will be deductible from that moment onwards. The maintenance or refurbishment costs may also have been paid from another bank account.

Did you take out a loan within 6 months of the start of the refurbishment and have you already paid the maintenance or refurbishment costs (or part thereof) yourself? In that case, the interest on and the costs for a refurbishment loan may be deducted.

### *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. You must state the remainder of the deposit in box 3. In that case, only the interest on the part of the loan that was used for the maintenance or refurbishment is deductible.

### *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.

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.

### ***Pre-paid interest***

In 2019, did you pay in advance part of the deductible (mortgage) interest for a period up to 1 July 2020? And did you agree on this by contract? In that case, this amount can be fully deducted in 2019. So you may pay interest in advance for no more than six months. If, in 2019, you voluntarily paid an amount for 2020, this amount will only be deductible in 2020. In that case, you must state the advance payment as an asset in box 3 as of 1 January 2020.

### ***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, in a preceding year, did you deduct this interest as (mortgage) interest on the home acquisition debt? In that case, you must deduct this refunded interest from the deductible (mortgage) interest on and financing costs of the loans you took out for the purchase, maintenance or refurbishment of the owner-occupied home.

### ***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, fill in € 0 at question 36b and question 36c. At question 36g, you fill in the part which you cannot set off.

### **Restriction on mortgage tax relief if you have a high income**

Is your income from work and home in 2019 higher than € 68,507? Then you will receive less deduction for the interest and costs of your owner-occupied home. This is due to the 'rate adjustment' in the highest tax bracket. We apply the rate adjustment automatically when the assessment is imposed.

### **For question 36b**

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 or 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 re-mortgaged 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, 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. In the case of interest rate averaging, take over the interest from the annual statement.

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 (mortgage) interest paid on that same (mortgage) debt. If the refunded penalty interest was higher than the paid (mortgage) interest, you enter € 0 at question 36b. At question 36g, you fill in the part which you were unable to set off.

### ***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 2019, but also the interest benefit that is considered to be part of your taxable wage.

### **For question 36c**

Deductible financing costs are:

- brokerage costs for obtaining your mortgage such as consultancy and handling fees
- notarial charges and cadastral fees for the mortgage
- re-mortgaging costs paid
- valuation costs (only in order to obtain a loan)
- costs of the application for National Mortgage Guarantee (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*.

### **For question 36d**

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 2019.

### **For question 36e**

After 28 October 2012 and before 1 January 2019, 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. If you filled in your remaining debt of the former owner-occupied home at question 34h, you should fill in the interest you paid on this remaining debt in 2019 at question 36e.

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.

### For question 36g

Did your bank or insurer refund any interest or penalty interest to you? And was the amount that was refunded to you higher than the amount you were able to set off at question 36b and question 36c? In that case, you fill in at question 36g the amount you were unable to set off.

### For question 36j to question 36l

If you had no tax partner in 2019, you should still complete question 36j and question 36k. You can reproduce the data from question 36a and question 36h.

Did you have a tax partner throughout 2019? Or did you have a tax partner for part of 2019 and do you opt to be tax partners throughout 2019? In that case, you may, at questions 36j to 36l, 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 36a is € 3,000. The total of the deductible items for owner-occupied home at question 36h is € 13,000. The balance of the income from and deductible items for the owner-occupied home at question 36i is: € 3,000 - € 13,000 = negative € 10,000. You allocate 60% of this balance to yourself. In that case, you enter:

- At question 36j Your share in the income from the owner-occupied home: (60% of € 3,000 =) € 1,800.
- At question 36k Your share in the deductible items for the owner-occupied home: (60% of € 13,000 =) € 7,800.
- At question 36l The balance of the income from and deductible items for the owner-occupied home which you state: (€ 1,800 - € 7,800 =) - € 6,000

## 37 Deduction due to little or no home acquisition debt

In 2019, 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? Determine with the *Calculation tool for the deduction due to little or no home acquisition debt* whether you are entitled to this deduction.

### Please note!

The deduction due to little or no home acquisition debt will be phased out over 30 years starting in 2019. As a result, you may apply 96.67% of the deduction in 2019.

### Example

You no longer have an home acquisition debt. The WOZ value of your house is € 175,000. Your Notional rental value is 0.7% x € 175,000. = € 1,225. Your deduction due to little or no home acquisition debt is € 1,225. You can fill in this balance at question 37a.

In 2019, you may only use 96.67% of the deduction 1.225 x 96,67 % = € 1.184. This amount is your deduction. You fill in this amount at question 37b.

The difference between the balance (question 15a) and the deduction (question 15b) is (€ 1,225 - € 1,184 =) € 41. We add € 41 to your income in box 1.

You calculate the deduction with the *Calculation tool for the deduction due to little or no home acquisition debt* next.

### Interest and costs paid in advance and in arrears

If you paid the interest and costs for your owner-occupied home for the year 2019 in advance (before 2019) or in arrears (after 2019), you must, in order for this scheme to be applied, allocate this interest and these costs to 2019. Refer to C in the below *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 2019, but partly in 2018 or 2020.

### 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 2019 (€ 2,400) in December 2018. You paid the interest on the second half year of 2019 (€ 2,400) in January 2020. Because you did not pay any interest in 2019, 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 2018 and the interest you paid in arrears in 2020, to 2019. For these amounts apply to 2019.

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 2019 (€ 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.

#### A tax partner throughout 2019

Did you have a tax partner throughout 2019? 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.

#### A tax partner for part of 2019

Did you have a tax partner during part of 2019? And do you not opt to be tax partners for the whole of 2019? 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 2019? In that case, read *A tax partner throughout 2019*.

**Calculation tool for the deduction due to little or no home acquisition debt**

Your share of the notional rental value. This is the amount of question 35c, part of it or 0.  **A**

Your share in the deductible items for the owner-occupied home. This is the amount of question 36k, part of it or 0.  **B**

**Please note!** You must divide your share of the deductible items in the same way as the notional rental value.

Interest and expenses paid in 2019 for the period before 31-12-2018.  **C**

Interest and expenses paid in 2019 for the period 1-1-2020 to 30-06-2020. If you are paying for more than 6 months in advance, fill in 0 at D.  **D**

Interest and expenses paid in advance in 2018 or earlier for 2019  **E**

Interest and costs paid in retrospect in 2020 or later for 2019  **F** +/-

Subtract: B minus C minus D and add E and F  **G** -

Subtract: A minus G. Balance due to little or no home acquisition debt. Is the amount at H positive? Then fill in H at question 37a. Is the amount at H negative? Then enter € 0 at question 37a and continue with question 38.  **H**

Calculate 96.67% of H. **Deduction due to little or no home acquisition debt.** Is the amount at I positive? Then fill in I at question 37b.  **I**

**Calculation tool threshold income**

Reproduce from question 30b letter U (right column) of this tax return.

Reproduce from question 36l of this tax return (balance between the income from and deductible items for the owner-occupied home).

Reproduce from question 38a.

Add.

Reproduce from question 37b of this tax return. Deduction due to little or no home acquisition debt.

Reproduce from question 38b.

Reproduce from question 38c.

Add.

Subtract. **Your own threshold income.**

<input type="text"/>	
<input type="text"/>	
<input type="text"/>	+
→ <input type="text"/>	
<input type="text"/>	
<input type="text"/>	
<input type="text"/>	+
→ <input type="text"/>	
- <input type="text"/>	

## 38 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. Do you have a tax partner? If so, you have to calculate your tax partner's threshold income at question 38e up to and including question 38m. For the calculation of the threshold amount, you must take the joint threshold income as a starting point.

**For question 38a to question 38d**

Complete this question if, in 2019, you lived in Belgium and had Dutch income, but were not a qualifying non-resident taxpayer. Or if you lived in Suriname or Aruba in 2019.

**Question 38a: Balance of income from and deductible items for the owner-occupied home outside the Netherlands**

You calculate the balance according to the Dutch rules. Did you have a tax partner throughout 2019? 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 question 38a, 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 in front of a negative amount. See the explanation for question 36 for more information.

**Question 38b: Deduction due to little or no home acquisition debt outside the Netherlands**

It concerns your owner-occupied home outside the Netherlands in 2019. You calculate the deduction according to the Dutch rules. See the explanation for question 37 for more information.

**Question 38c: Expenses for income provisions in the Netherlands and abroad combined (worldwide income)**

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 32 for more information.

**Question 38d**

Use the *Calculation tool threshold income* to calculate your threshold income. Use the data from the form.

**For question 38e to question 38m**

Were you a qualifying foreign taxpayer and did you have a tax partner in 2019? In that case, fill in the details of your tax partner at question 38e up to question 38m. Take the amount for question 38e from the form.

You must calculate all deductions according to the Dutch rules.

**Question 38f: Negative personal allowance**

See the explanation for question 22 for more information. The calculation should be based on your tax partner's data.

**Question 38g: Surrender of annuities and other negative expenses for income provisions**

See the explanation for question 23 for more information. The calculation should be based on your tax partner's data.

**Question 38h: The balance between the income from and deductible items for the owner-occupied home which your tax partner states.**

You may 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 36l, you entered the balance that you state. At question 38h, 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 in front of a negative amount. See the explanation for question 36 for more information.

**Question 38i: Deduction due to little or no home acquisition debt**

See the explanation for question 37 for more information and use the calculation tool to calculate the deduction due to little or no home acquisition debt. The calculation should be based on your tax partner's data.

**Question 38j: Expenses for income provisions**

See the explanation for question 32 for more information. The calculation should be based on your tax partner's data.

## 39 Spousal maintenance paid and other maintenance obligations to the ex-partner

**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

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.

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.

### For question 39a

**Which maintenance obligations may be deducted?**

- 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 2019, did your ex-partner live in the house of which you were the (co-)owner due to a (temporary) 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.

### A tax partner throughout 2019

Did you have a tax partner for the whole of 2019? 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%. At question 41a, you state the part of the paid spousal maintenance that you want to deduct.

#### Please note!

If your tax partner died in 2019, you should make sure that you apportion the deductible amount such that your deceased partner does not have a remainder of the personal allowance.

### A tax partner for part of 2019

Did you have a tax partner during part of 2019? And do you not opt to be tax partners for the whole of 2019? In that case, you only deduct your own expenses. Do you opt to be tax partners for the whole of 2019? In that case, read *A tax partner throughout 2019*.

### For question 39b

If you do not know the address of the person to whom you or your tax partner paid spousal maintenance in 2019, 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.

## 40 Expenses for a temporary stay at home of seriously disabled persons aged 21 or older

### If you lived in Belgium and were not a qualifying non-resident taxpayer

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 transport to and from the institution? 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.

### For question 40a

#### Conditions for deduction

- The seriously disabled person was 21 years of age or older in 2019. If he turned 21 years of age in the course of 2019, you only deduct the expenses incurred by you in the subsequent period.
- The seriously disabled person usually resided in an institution. This is often 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.

You may deduct the following expenses:

- expenses for transport to and from their institution 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 transported to and from their institution 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"/>
			+
<b>Add. Total expenses</b>			<b>A</b>
Any reimbursements received			<b>B</b>
			-
<b>Subtract: A minus B. Deductible amount for expenses for a temporary stay at home of seriously disabled persons aged 21 or older</b>			<input type="text"/>
The deductible amount you state. This is the amount of C, part of this amount, or € 0. Reproduce the amount of D at question 40a in the form			<b>D</b>

### **A tax partner throughout 2019**

Did you have a tax partner for the whole of 2019? 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 2019, you should make sure that you apportion the deductible amount such that your deceased partner does not have a remainder of the personal allowance.

### **A tax partner for part of 2019**

Did you have a tax partner during part of 2019? And do you not opt to be tax partners for the whole of 2019? 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 2019? In that case, read *A tax partner throughout 2019*.

## **41 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.

### **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 only 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

### **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 in any other 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.

### **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 while using 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.

## 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
- motor vehicle tax
- car insurance premiums
- depreciation
- maintenance costs
- parking fees
- other costs, such as car wash costs

### 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

If, in 2019, you were following a diet prescribed by a doctor or dietician, you may deduct a fixed amount for these expenses. For this deduction, however, you need a confirmation of the diet. Download this confirmation of the diet and have your doctor or dietician complete the document. The fixed amount is shown in the diet list. If the diet is not listed, you may not deduct any amount.

### 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	
-	€ 31,744	no threshold
€ 31,744	€ 47,615	1% of the threshold income
€ 47,615	€ 63,479	2% of the threshold income
€ 63,479	-	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.



- 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 haven't reached state pension age on 1 January 2019
- 113% if you have reached state pension age on 1 January 2019

Had 1 of the tax partners reached state pension age 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 €34,817. Did you have a tax partner throughout 2019? Or did you have a tax partner for part of 2019 and do you opt to be tax partners for the whole of 2019? In that case, your and your tax partner's joint threshold income may not exceed €34,817.

Was your threshold income, possibly together with your tax partner's threshold income, higher than €34,817 in 2019? 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* on page 45.

### Qualifying non-resident taxpayer

Were you qualified as a non-resident taxpayer during the period you spend abroad in 2019? Then you have calculated your threshold income at question 38d. Did you have a tax partner for the whole of 2019 and were you both qualifying non-resident taxpayer? If so, add up both threshold incomes from you (question 38d) and from your tax partner (question 38m).

### You live in Suriname or Aruba or you live in Belgium and have Dutch income

Did you live in Suriname or Aruba during the period abroad in 2019? Or did you live in Belgium and have a Dutch income? If so, calculate your threshold income at question 38d.

### You are a non-resident taxpayer

Were you not considered as a qualifying non-resident taxpayer during the period abroad in 2019? And you did not live in Belgium, Surinam or Aruba? Then you calculate your threshold income with the *Calculation tool threshold income*.

### Calculation tool to determine the threshold income

Reproduce from A in the overview on page 1.	<input type="text"/>	
Reproduce from B in the overview on page 1.	<input type="text"/>	-
Subtract.	<input type="text"/>	
Reproduce from G in the overview on page 1.	<input type="text"/>	
Reproduce from J in the overview on page 1.	<input type="text"/>	+
<b>Add. Threshold income</b>	<input type="text"/>	

### Table of threshold for specific medical expenses

#### You did not have a tax partner in 2019

Threshold income		Threshold
more than	no more than	
-	€ 7,739	€ 133
€ 7,739	€ 41,107	1.65% of the threshold income
€ 41,107	-	€ 679 + 5.75% of the amount exceeding € 41,107

#### You had a tax partner throughout 2019

Joint threshold income		Threshold
more than	no more than	
-	€ 15,478	€ 266
€ 15,478	€ 41,107	1.65% of the threshold income
€ 41,107	-	€ 679 + 5.75% of the amount exceeding € 41,107

Information about how to calculate the deductible amount for specific medical expenses can be found below.

### A tax partner throughout 2019

Did you have a tax partner for the whole of 2019? 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 2019, you should make sure that you apportion the deductible amount such that your deceased partner does not have a remainder of the personal allowance.

### No tax partner

If you did not have a tax partner in 2019, you only calculate the deductible amounts to which you are entitled yourself.

### A tax partner for part of 2019

Did you have a tax partner during part of 2019? And do you not opt to be tax partners for the whole of 2019? 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 2019? In that case, read *A tax partner throughout 2019*.

## 42 Study costs and other educational expenses

### Study costs and other educational expenses

Were you following a course or were you studying for your (future) profession in 2019? Or did you incur costs for an APL procedure (Accreditation of Prior Learning)? In that case, 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.
- 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.

#### 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.

#### Your performance-related student grant remained a loan.

Did the Education Executive Agency (Dienst Uitvoering Onderwijs, DUO) decide in 2019 that your performance-related student grant definitively remained a loan? In that case, you may perhaps still deduct an amount per study year in 2019. Read *Deduction of study costs for which you received a performance-related student grant* for more information.

### For question 42a

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.

### 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 DUO decided in 2019 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

### Calculation tool for deductible amount for study costs and other educational expenses for yourself

Total deductible study costs	<input type="text"/>	A
Reimbursement received	<input type="text"/>	B
<i>Subtract: A minus B.</i>		
Minus: Threshold	<input type="text"/>	250
<i>Subtract. Deductible amount for study costs and other educational expenses</i>		
	<input type="text"/>	C

*If your tax partner attended a study as well, you should also complete the calculation tool for your tax partner below.  
If you have no tax partner, you reproduce C at question 42a.*

### Calculation tool for deductible amount for study costs and other educational expenses for your tax partner

Total deductible study costs	<input type="text"/>	D
Reimbursement received	<input type="text"/>	E
<i>Subtract: D minus E.</i>		
Minus: Threshold	<input type="text"/>	250
<i>Subtract. Deductible amount for study costs and other educational expenses for your tax partner</i>		
	<input type="text"/>	F
<i>Add: C plus F</i>		
	<input type="text"/>	G

*You may apportion the amount of G between you and your tax partner. At question 43a, you should reproduce the amount of G which you state yourself. This is the entire amount of G, part of this amount, or €0*

You do the calculations as follows:

- Use the first calculation tool for yourself. If you have no tax partner, you reproduce the amount of the calculation tool at question 42a.
- If you have a tax partner, you use the calculation tool for educational expenses for your tax partner.
- You then add up your and your tax partner's deductible amount in the last section of the calculation tool. You may apportion the outcome as you wish, as long as the total is 100%.

#### Please note!

If your tax partner died in 2019, you should make sure that you apportion the deductible amount such that your deceased partner does not have a remainder of the personal allowance.

### Calculation of the deduction of study costs if your performance-related student grant definitively remained a loan

Did DUO decide in 2019 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, still deduct an amount per study year. Visit [belastingdienst.nl](http://belastingdienst.nl) for more information.

## 43 Donations

### Donations

Did you donate money to charities or church or social organisations in 2019? 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. Please read the terms and conditions before using the calculation tool.

### Calculation tool for deductible amount for donations

<b>Regular donations</b>		
Regular donations by a notarial or private deed to a cultural ANBI	<input type="text"/>	A
Increase of donations to a cultural ANBI <i>Enter: 25% of A, but no more than €1,250.</i>	<input type="text"/>	B
Other regular donations by notarial or private deed	<input type="text"/>	C
<i>Add: A to C. Deductible amount regular donations Enter D in S.</i>		<input type="text"/>
		D
<b>Ordinary donations</b>		
Ordinary donations to a cultural ANBI	<input type="text"/>	E
Increase of donations to a cultural ANBI <i>Enter: 25% of E, but no more than €1,250 - B.</i>	<input type="text"/>	F
Donations to supporting foundations for SBBI	<input type="text"/>	G
Other ordinary donations	<input type="text"/>	H
<i>Add: E to H. Total ordinary donations</i>		<input type="text"/>
		J
<b>Threshold</b>		
<i>Reproduce from question 39b from the form. For tax partners, the total of question 39b and question 39c. Threshold income for donations</i>		<input type="text"/>
		K
<i>Calculate 1% of K, but enter at least €60. Threshold</i>		<input type="text"/>
		L
<i>Subtract: J minus L. If the amount is negative, enter 0.</i>		<input type="text"/>
		M
<b>Maximum deductible amount for ordinary donations.</b> <i>Calculate 10% of K above.</i>		<input type="text"/>
		N
Increase of donations to a cultural ANBI <i>Reproduce from F.</i>	<input type="text"/>	P
<i>Add: N plus P. Maximum deductible amount for ordinary donations</i>		<input type="text"/>
		Q
<i>Reproduce from M, but if M is higher than Q, enter Q. Deductible amount for ordinary donations Enter R in T.</i>		<input type="text"/>
		R
<i>Reproduce from D. Regular donations</i>		<input type="text"/>
		S
<i>Reproduce from R. Ordinary donations</i>		<input type="text"/>
		T
<i>Add: S plus T. Total deductible amount for donations</i>		<input type="text"/>
		U
<i>The deductible donations you state. This is the amount from section U, part of this amount, or €0. Reproduce the amount of V at question 43a in the form.</i>		<input type="text"/>
		V

### *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 2019, 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 2019, but in the year in which you pay this debt.

### *Tax partners throughout 2019*

Did you have a tax partner throughout 2019? 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 2019, you should make sure that you apportion the deductible amount such that your deceased partner does not have a remainder of the personal allowance.

### *A tax partner for part of 2019*

Did you have a tax partner during part of 2019? And do you not opt to be tax partners for the whole of 2019? In that case, you only add up your own donations and calculate your own threshold income. If you do opt to be tax partners for the whole of 2019, you should read *Tax partners throughout 2019*.

### **Public Benefit Organisation (ANBI)**

A donation to an organisation is deductible if this organisation has been recognised and registered by us as a (cultural) ANBI. 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](http://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.

#### *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 a donation of € 6,000 to a cultural ANBI. In order to calculate the deductible item, you may increase the amount of this donation 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.

### **Conditions for deduction of ordinary donations**

- 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. Visit [belastingdienst.nl](http://belastingdienst.nl) for more information.

### **Conditions for deduction of regular donations**

- 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 regular donation recorded before a civil-law notary or in a private deed of donation. See *Regular donations by a notarial deed or private 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](http://belastingdienst.nl). Here, you will also find a model donation agreement.

### *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.

## 44 Remainder of the personal allowance for previous years

### **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.

### *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 2018. Have you not yet received an assessment notice for 2018? In that case, you can deduce the remainder of the personal allowance from your tax return for 2018.

### *A tax partner throughout 2019*

Did you have a tax partner for the whole of 2019? 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%.

### *A tax partner for part of 2019*

Did you have a tax partner during part of 2019? And do you not opt to be tax partners for the whole of 2019? 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 2019? In that case, read *A tax partner throughout 2019*.

## 45 Worldwide income

You calculate your worldwide income at question 45. We need your worldwide income in order to calculate the amount of certain tax credits.

### **For question 45a**

#### *Please note!*

Did you live in Belgium in 2019 and do you receive Dutch income, but were you not a qualifying non-resident taxpayer or living in Suriname or on Aruba? In that case, only a limited number of deductions can be made for the calculation of your income tax. At question 45a you fill in the personal deductions that you did not fill in on the form. For question 45b letter B, enter the total of the deductions you have entered on the form under question 39 up to and including question 43.

For letters A to E, you must do the calculation according to the Dutch rules.

#### *A: Specific medical expenses*

See the explanation for question 41 for more information.

#### *B: Study costs and other educational expenses*

See the explanation for question 42 for more information.

#### *C: Donations*

See the explanation for question 43 for more information.

#### *D: Spousal maintenance paid*

The spousal maintenance paid you deducted at question 39 is limited by the prorata facility. Here you fill in the part of the prorata facility that you were not allowed to deduct in question 39.

#### *F: Expenses for a temporary stay at home of seriously disabled persons aged 21 or older*

The expenses for a temporary stay at home of seriously disabled persons aged 21 or older deducted at question 40 is limited by the prorata facility. Here you fill in the part of the prorata facility that you were not allowed to deduct in question 40.

### **For question 45b**

Were you a qualifying non-resident taxpayer in 2019? Add up the amounts entered at questions 39 to 44. You reproduce the data from the form.

#### *Please note!*

In 2019, 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 39 and question 40. 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.

If you lived in Suriname or Aruba, you fill in the total of the deductible items you entered at question 39, question 40, and question 44, at question 45b, letter B.

## 46 Separated private assets

### *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.

### **For question 46a**

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 46a 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 6.

### **For question 46b to question 46d**

Complete question 46b to question 46d if the APV was a (real) active business. This is the case 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 46e**

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.

### **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*.

## 47 Withheld dividend tax or tax on games of chance

Did you have any withholdings for Dutch dividend tax in 2019? In that case, we will offset this tax against your assessment for income tax and national insurance contributions under certain conditions. You can find the amount of dividend withholding tax on the overview you receive from the financial institution that paid the dividend to you.

### *Dividend tax withheld from dividend paid to a minor child*

Was dividend tax withheld from dividend paid to minor children? 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 47a**

Dividend tax is withheld as soon as you receive a 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 at question 25.

### *A tax partner throughout 2019 and dividend tax*

Did you have a tax partner throughout 2019? 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.

### *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 2019? In that case, only state your own Dutch dividend tax withheld. Do you opt to be tax partners for the whole of 2019? In that case, read *A tax partner throughout 2019 and dividend tax*.

### *Revenues from games of chance*

In 2019, 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 in question 47a.

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

## 48 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](http://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 2019.  
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 and government pensions here. These 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, up to and including 2021, pay less tax on your pensions or similar remunerations from the Netherlands. Fill in the amount of this income at question 48a. 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%

### 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 2019, 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 2019, the tax on your pension according to the lower rate is (20% of € 30,000 =) € 6,000. 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 - € 6,000 =) € 300 less tax on your pension in 2019.

### 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 2019, 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 2019 amounting to (€ 1,743 - € 1,044 =) € 699.

The tax on your occupational pension according to the lower rate is (20% of € 9,000 =) € 1,800. Without the lower rate, the tax is (€ 9,000 / € 22,500 x € 699 =) € 279. The lower rate is not advantageous for you in 2019.

### For question 48a

Were you living in Germany in 2019? And, in 2019, 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 48a.

## 49 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 2019:

- 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 wage tax and national insurance contributions was withheld from the lump sum payment, you entered this income at question 23b.
- the value of the annuity that has not been converted or has not become payable in time  
You entered this income at question 23a.
- the value of the annuity at the time when it was donated, sold or pledged  
You entered this income at question 23a.
- 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 23a.

### **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](http://belastingdienst.nl). You can only use this calculation tool for a surrendered annuity on which you must pay revisionary interest. Visit [belastingdienst.nl](http://belastingdienst.nl) for more information.

Is the outcome according to the rebuttal scheme lower than 20% of the amount you entered in the tax return as taxable income? In that case, you fill in the lower outcome at question 49a. 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 2010. You surrendered this annuity in 2019. 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 2006. You surrendered this annuity in 2019. As you did not surrender your annuity within 10 years after the end of 2006, you are not allowed to make use of the rebuttal scheme.

#### **No revisionary interest payable 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 € 4,404.
- 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 1991

You entered this income in question 5a. If no wage tax and national insurance contributions was withheld from the lump sum payment, you stated the income at question 20b.

**Please note!** Were you still deducting premiums after 2000 because your old-regime annuity had been adjusted? And did you surrender that part of the annuity insurance? Then you have to pay revision interest on that part.

- you commuted a pension of which the pension payment would be no more than € 484.09 per year  
You entered this income at question 5a.
- you surrendered an annuity because you are occupationally disabled  
You have been informed about this by your insurer.

## **50 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.

You may have income to be protected:

- if you emigrated
- if you immigrated
- if you work internationally
- in certain situations in the Netherlands

### **You emigrated**

- You emigrated and you have income to be protected if you have:
  - a capital sum insurance policy associated with home ownership, a savings account associated with home ownership or an investment account associated with home ownership
  - a pension claim
  - an annuity insurance claim
  - a substantial interest

### **You immigrated**

You have income to be protected if you immigrated and your annuity insurance continues with an unauthorised foreign insurer (see *Permitted foreign insurer*).

### **You work internationally**

- You have income to be protected if you:
  - transferred your pension claim to an unauthorised foreign insurer (see *Permitted foreign insurer*).
  - if you worked temporarily in the Netherlands, your income belonged in box 1 (work and home) and you transferred your pension to an unauthorised foreign insurer
  - transferred an annuity obligation to a foreign insurer (or pension fund) in the context of accepting employment outside the Netherlands. You did this to prevent a pension breach
  - transferred an annuity obligation to an unaccredited pension fund of a new employer outside the Netherlands
  - had been deployed by the Dutch government

### *Permitted foreign insurer*

A permitted foreign insurer is an insurer who has an agreement with the Dutch Ministry of Finance. Most foreign insurers are not approved. Your insurer can give you more information about this. The insurer is required to give us information. Like approved national insurers, co-liable for certain tax liabilities for your pension or annuity entitlements. Look for the list of permitted foreign insurers on [belastingdienst.nl](http://belastingdienst.nl).

### **Certain conditions in the Netherlands**

We speak of income to be protected when:

- you have ceased your business activity and you request that a certain part of the discontinuation profit obtained in the process be treated as income to be protected
- the person for whom you're filing a tax return has died and he therefore had a discontinuation profit
- a person who does not live in the Netherlands in the event of division of a matrimonial community of property, in the event of death, in the event of division of an inheritance or in the event of donation acquires a substantial interest. Additional conditions apply.

Does one of these situations apply to you? Then please contact the Tax Information Line Non-resident Tax Issues: +31 555 385 385.

## 51 Compulsory insurance: income

### **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 € 34,300 (or € 34,817 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.

Do you have a tax partner in 2019? In that case, you may apportion the joint income and deductible items as you wish, as long as the total is 100%.

### *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.

### *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.

### **Calculation of contribution base**

Were you liable to pay national insurance contributions in the Netherlands in 2019? In that case, the whole of 2019 is the basis for entering your contribution base. It concerns your contribution base from the Netherlands and abroad combined.

## 52 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 51.

In calculating your joint income in the Netherlands and abroad, you may be entitled to the same deductible items as a Dutch resident. You can state these deductible items here.

## 54 Correction or reduction of your contribution base

Does part of your income fall under a foreign social security scheme? Or, while not residing in the Netherlands, were you covered by the Dutch national insurance schemes for part of 2019? In that case, you can request a correction or reduction of your contribution base in some situations.

### **For question 54a**

#### *Correction of contribution base*

Were you covered by the Dutch national insurance schemes in 2019? 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.

### **For question 54b**

#### *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.

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 2019 to 1 July 2019. After that, you worked in your country of residence between 1 July 2019 and 31 December 2019. Because you were liable to pay national insurance contributions in the Netherlands in 2019, you must state your contribution base for the whole of 2019. But you were only liable to pay national insurance contributions in the Netherlands between 1 January 2019 and 1 July 2019. In that case, for the reduction, enter the amount of the income minus the deductible items from 1 July 2019 to 31 December 2019.

## 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 €34,300 (or €34,817 if you were born before 1 January 1946) in proportion to the period in which you were compulsorily insured in 2019. 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 2019. We always calculate both methods, and apply the method that is the most favourable for you.

### Example

You lived in Germany and was 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 2019, is €34,300 (or €34,817 if you were born before 1 January 1946). For 210 days, the maximum contribution base will then be  $210/360 \times €34,300 = €20,008$  (or €20,314 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.

## 55 Statement of 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 55a to question 55e. You reproduce the data from the form. You calculate your income from work outside the Netherlands at question 55f to question 55j.

### For question 55f

Enter: the income you received in 2019 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 2019? And did you also use this car for private purposes? In that case, you must add an amount to your income in the Netherlands. Visit [belastingdienst.nl](http://belastingdienst.nl) for more information.

## Work-related expenses scheme

Were you employed abroad? Or did you work in the Netherlands for a foreign employer who does not have an establishment or permanent representative in the Netherlands? In that case, your employer does not have to withhold any wage tax and national insurance contributions 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. Visit [belastingdienst.nl](http://belastingdienst.nl) for more information.

### For question 55g

Enter: the tips, share option rights and other income you received in 2019 from employment outside the Netherlands.

### Tips

Did you receive tips in 2019 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 wage tax and national insurance contributions? 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 wage tax and national insurance contributions

In 2019, 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 55h

Enter: your results from other work in 2019 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. Read the explanatory notes at question 7b for more information. The difference between the revenues and the expenses is called the results from other work outside the Netherlands. Place a minus sign in front of a negative amount.

### For question 55i

Enter: your profits from business activities outside the Netherlands in 2019 before the entrepreneur's allowance and SME profit exemption. Place a minus sign in front of a negative amount.

## 56 General tax credit payment

### (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 2019, 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

### **Tax credit and liability to pay national insurance contributions**

The tax credit is comprised of a tax component (9%) and of national insurance components for the national insurance schemes AOW (17.90%), Anw (0.10%) and Wlz (9.65%). 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.

#### **Example**

You lived outside the Netherlands throughout 2019. 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, € 2,477. For each tax and national insurance component, this is:

- AOW component  $17.90/36.55 \times € 2,477 = € 1,209.78$
  - Anw component  $0.10/36.55 \times € 2,477 = € 6.76$
  - Wlz component  $9.65/36.55 \times € 2,477 = € 652.20$
  - tax component  $8.90/36.55 \times € 2,477 = € 608.27$
- Total € 2,477

As you were not liable to pay tax and national insurance contributions in the Netherlands in 2019 for 6 months, you are entitled to half of the tax and national insurance components.

#### **Calculation**

Of the tax component, you receive  $6/12 \times € 608,27 = € 304.14$ . Of the national insurance components, you receive  $6/12 \times € 1,868.74$  ( $€ 1,209.78 + € 6.76 + € 652.20$ ) = € 934.37. You receive € 1,238.51 in total.

#### **Phasing out of the general tax credit payment**

In 2023, the general tax credit payment to the partner with the lower income, born after 31 December 1962, 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 2019, you may be affected by 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 € 2,477. The phasing out in 2019 will be 73.33%. You are paid 26.67.33% of € 2,477 = € 661.

#### **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.

We calculate the amount of the general tax credit on the basis of your tax return and your tax partner's information.

### **For question 56a**

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 2019.  
This condition does not apply if your tax partner died in 2019.
- 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 before 1 January 1963. Your wage is € 4,000. The calculated tax on this amounts to € 1,462. Your general tax credit is € 2,477 and your employed person's tax credit is € 71. This is € 2,548 in total. The difference between your calculated tax and your tax credits is € 1,462 minus € 2,548 = € 1,086. 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 € 3,399. This is € 4,935 in total. The tax owed by your tax partner is € 13,430 minus € 4,935 = € 8,495. Because your tax partner owes more tax than € 1,086, we will pay this amount to you.

#### **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 56b**

Did you tick the box in question 56a? In that case, enter your tax partner's Dutch aggregate income at question 56b. 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 57.

#### **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.

## 57 Special increase of tax credit

Did you live in Belgium in 2019 and do you receive Dutch income, but were you not a qualifying non-resident taxpayer? Or did you live in Suriname or Aruba in 2019? 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 2019, both have income that was taxed in the Netherlands in order to be eligible for the increase and payment of your tax credit.

### For question 57a

Tick the box if, in 2019, 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 2019.
- You have the same tax partner for more than 6 months in 2019.
- 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 taxable income in box 1, box 2 and box 3 from the Netherlands and abroad combined was usually less than € 7,105 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 tax 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 tax partner owes for tax and national insurance contributions.
- If you were born after 31 December 1996, you may not be supported (at least € 425 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 € 7,105? Did you have income from work and were you entitled to the employed person's tax credit for at least € 7,105? And do you have the same tax partner for more than 6 months in 2019? 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 € 396. Your taxable income in box 3 is € 506. On this income, you owe income tax amounting to € 151. So you must pay € 547 in total. But you are entitled to € 549 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 57b

Enter the joint income from work and home in the Netherlands and abroad.

## 58 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 2019? But did you have a tax partner in 2019? In that case, we consider your tax partner's child to be your child as well.

### For question 58a

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) exceeds € 4,993 or you were granted the self-employed deduction (or you were entitled to it).
- In 2019, you had a child that was born after 31 December 2005.
- This child was registered with the municipality as living at your home address for at least 6 months in 2019.  
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 (3 x 24 hours).
- You did not have a tax partner in 2019. Or you had a tax partner in 2019, 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](http://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.

### Withdrawals under the life-course savings scheme

Are you 61 years of age or older on 1 January 2019? And did you withdraw money under the life-course savings scheme in 2019? In that case, you may not include the amount you withdrew as income from work for the income-related combination tax credit.

#### How high is the income-related combination tax credit?

*You had not yet reached state pension age in 2019*

Income from work more than		no more than		Income-related combination tax credit
–	€	4,993	€	
€	4,993	€	29,752	11,450% x (income from work - € 4,993)
€	29,752	–	–	€ 2,835

*You were of state pension age throughout 2019*

Income from work more than		no more than		Income-related combination tax credit
–	€	4,993	€	
€	4,993	€	29,752	5,86% x (income from work - € 4,993)
€	29,752	–	–	€ 1,452

## 59 Life-course leave tax credit

If, in 2019, 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 2019. 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.

#### How is the life-course leave tax credit calculated?

The life-course leave tax credit is no more than € 215 per year in which you saved in the period between 2006 and 2011. This will be a maximum of € 1,290 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 2018? 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 wage tax and national insurance contributions.

## 60 Tax credit for persons entitled to an old-age pension

#### Please note!

If you were a qualifying non-resident taxpayer in 2019, you should reproduce the worldwide income you calculated at question 45. If you were not a qualifying non-resident taxpayer, you should calculate the aggregate income by using the *Calculation tool for the aggregate income* below.

### Tax credit for persons entitled to an old-age pension

If you have reached state pension age you are entitled to an old-age pension. You are then 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 have reached state pension age at 31 December 2019.

Aggregate income more than	Aggregate income no more than	Elderly person's tax credit
€ 0	€ 36,783	€ 1,596
€ 36,783	€ 47,423	€ 1,596 - 15% x (Aggregate income - € 36,783)
€ 47,423	–	€ 0

If you file a tax return, you will automatically receive this credit. You need not enter this in your tax return.

You can calculate the aggregate income using the overview on page 1 and the calculation tool below if you do not qualify as a non-resident taxpayer. You only have to make this calculation if you wish to calculate the amount yourself and include it in the calculation tool at the end of these notes.

#### Calculation tool for the aggregate income if you are not a qualifying non-resident taxpayer

Reproduce from E in the overview on page 1.	<input type="text"/>
Reproduce from H in the overview on page 1.	<input type="text"/>
Reproduce from K in the overview on page 1.	<input type="text"/>
<b>Add. Aggregate income</b>	<input type="text"/> +

#### For question 60a

You are entitled to the single elderly person's tax credit if, in 2019, 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 € 429.

Tick the box in the tax return if you met this condition.

## 61 Tax credit for young disabled persons

In 2019, 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 2019, 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 € 737.

### **For question 61a**

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.

## 62 Tax credit for green investments

Green investments are investments in funds that invest in projects pertaining to environmental protection. At [belastingdienst.nl](http://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 2019? 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 2019? In that case, an exemption applies up to a value of no more than € 58,540 for all your green investments combined.

### *Tax partner*

Did you have a tax partner throughout 2019? In that case, the maximum exemption for the two of you together is € 117,080.

## 63 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 5.70% of the total of the income referred to above, but no more than on € 55,927.

### *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 € 55,927? 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 pay no income-related healthcare insurance contribution if you were a member of the military throughout 2019. Enter this at question 63b.

### **For question 63a**

If you entered any non-Dutch wage and suchlike at question 62d, the following applies:

- Did your employer pay the income-related healthcare insurance contribution? Tick 'Yes' if the non-Dutch wage was more than € 55,927. Also tick 'Yes' if the income for question 62b, question 62c and question 62d together exceeded € 55,927. Did your employer pay no income-related healthcare insurance contribution? Tick 'Nee' and continue completing the questions. Enter the non-Dutch wage at question 63e.
- Did your employer pay no income-related healthcare insurance contribution? Tick 'Nee' and continue completing the questions. Enter the non-Dutch wage at question 63e.

**For question 63b**

Were you on active military service in 2019? Or were you a member of the military on fully paid exceptional leave? If so, 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 2019? 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 63c**

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 63d**

Were you a share fisherman in 2019? 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.

**For question 63e**

Did you have non-Dutch wage in 2019? 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 5.70% 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 63f**

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 63g**

Were you compulsorily covered by healthcare insurance for part of 2019 in the Netherlands and for another part of 2019 abroad? In that case, state the part of the year in which you were insured in the Netherlands. You do this at question 1h.

Do you want to request a reduction of your contribution income? In that case, for 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.

## 64 Specification of loan for owner-occupied home (for question 34e)

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 2019.

**How to fill in the specification of loan for owner-occupied home?**

If you completed question 34e, you must complete question 64 in order to specify the loan for the owner-occupied home. If you completed question 34f, you must complete question 65 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. To complete question 65, you can use the explanatory note for question 64.

**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 34f. Specify the details of the loan (or the part thereof) at question 65.

You can also use the explanatory notes below to fill in question 65. By question 64, we will then mean question 65. By question 34e, we will then mean question 34f.

**For question 64a to question 64h**

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 64d. 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 6 of these explanatory notes. If the country is not listed here, state XXX as country code.

**For question 64i to question 64r**

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 64l, 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 64m, 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 2019.

***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 64s to question 64w**

Specify the details of the loan you entered at question 35c in the tax return. It concerns the value on 31 December 2019 and the deductible interest in 2019.

***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 2019 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 2019***

At question 64t, you state the total value of the loan on 31 December 2019. State the value in euros.

At question 64u, you state your part of the total value of the loan on 31 December 2019. 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***

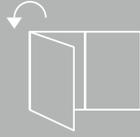
At question 64v, you state the value of the part of the loan you used for the purchase, maintenance or improvement of your owner-occupied home. It concerns the value on 31 December 2019. State the value in euros.

At question 64w, you state the deductible interest you paid in 2019. It concerns the deductible interest on the part of the loan you entered at question 64v.

# ***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 2019.

**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 2019, you:

- reached state pension age
- 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 54b
- had income for which you are requesting a reduction of the income-related healthcare insurance contribution at question 63g

Does 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. <i>Reproduce from question 64c from the tax return.</i>	<input type="text" value="A"/>
<i>Reproduce from A, but enter no more than €34,300 (or €34,817 if you were born before 1 January 1946).</i>	<input type="text" value="B"/>
Rate for national insurance contributions	27.65% (or 9.75%) x
Amount of national insurance contributions. <i>Calculate 27.65% of B (or 9.75% if you reached state pension age before 2019). Enter no more than €9,484 (or €3,344 if you reached state pension age before 2019). Were you born before 1 January 1946? Then calculate 9.75% of B, but enter no more than €3,394.</i>	<input type="text"/>
Taxable income from work and home. <i>Reproduce from F on page 1.</i>	<input type="text" value="C"/>
<i>Reproduce from C, but enter no more than €20,384.</i>	<input type="text" value="D"/>
Income tax rate for the first bracket	9% x
Income tax amount for the first bracket. <i>Calculate 9% of D, but enter no more than €1,834.</i>	<input type="text"/>
<i>Subtract: C minus D.</i>	<input type="text" value="E"/>
<i>Reproduce from E, but enter no more than €13,916 (or €14,433 if you were born before 1 January 1946).</i>	<input type="text" value="F"/>
Income tax rate for the second bracket	10.45% x
Income tax amount for the second bracket. <i>Calculate 10.45% of F, but enter no more than €1,454 (or €1,508 if you were born before 1 January 1946).</i>	<input type="text"/>
<i>Subtract: E minus F.</i>	<input type="text" value="G"/>
<i>Reproduce from G, but enter no more than €34,207 (or €33,690 if you were born before 1 January 1946).</i>	<input type="text" value="H"/>
Income tax rate for the third bracket	38.10% x
Income tax amount for the third bracket. <i>Calculate 38.10% of H, but enter no more than €13,032 (or €12,835 if you were born before 1 January 1946).</i>	<input type="text"/>
<i>Subtract: G minus H.</i>	<input type="text" value="I"/>
Income tax rate for the fourth bracket	51.75% x
Income tax amount for the fourth bracket <i>Calculate 51.75% of I.</i>	<input type="text"/>
<i>Add.</i>	<input type="text"/>
Rate adjustment for deduction of expenses for the owner-occupied home. <i>Reproduce from W5 from the calculation tool on the next page.</i>	<input type="text" value="W5"/>
<i>Add: Income tax and national insurance contributions in box 1</i>	<input type="text" value="J"/>

## Box 2

Taxable income from a substantial interest. *Reproduce from I on page 1.*

K

Income tax amount. *Calculate 25% of K.*

25% X

**Income tax in box 2**

L

## Box 3

Taxable income from savings and investments. *Reproduce from K on page 1.*

M

Income tax amount. *Calculate 30% of M.*

30% X

**Income tax in box 3**

N

## Total

Income tax in box 1. *Reproduce from J on the previous page.*

Income tax in box 2. *Reproduce from L above.*

Income tax amount. *Calculate 30% of M.*

+

**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

*Add: Deductible expenses for the owner-occupied home \*). Reproduce from question 36h from the tax return.*

W2

+

*Add: W1 plus W2. If the outcome is €68,507 or lower, there will be no rate adjustment. In that case, you need not complete the calculation tool any further.*

W3

Maximum for the third bracket

68,507

-

*Subtract: W3 minus €68,507, but enter no more than W2.*

W4

*If W4 is positive, calculate 2.75% of W4. **Rate adjustment for deduction of expenses for the owner-occupied home***

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 36k 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 2019, 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](http://belastingdienst.nl).

General tax credit. See the Calculation tool for the reduction in general tax credit below.	
Employed person's tax credit. See the Calculation tool for the employed person's tax credit on page 65.	
Income-related combination tax credit. See the explanation for question 58.	
Life-course leave tax credit. Reproduce the amount from question 59 in the tax return.	
Elderly person's tax credit. See the explanation for question 60.	
Single elderly person's tax credit. See the explanation for question 60a. Enter € 429.	
Young disabled person's tax credit. See the explanation for question 61. Enter € 737.	
Tax credit for green investments. See the explanation for question 62.	
<b>Add. Total of the tax credits</b>	<b>P</b>

## Calculation tool for reduction in general tax credit

<p>Was your worldwide income in box 1 €20,384 or lower?</p> <p>The worldwide income in box 1 is the total of the income for question 30b A through N minus R from the right column.</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p>	<p>▶ Your general tax credit is €2,477 if you reached state pension age after 2019 (or €1,268 if you reached state pension age before 2019). You need not complete the Calculation tool any further. Enter this amount in the Calculation tool for tax credits.</p>
<p>Was your worldwide income in box 1 more than €20,384, but no more than €68,507?</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p>	<p>▶ Continue with the Calculation of the general tax credit.</p>
<p>Was your worldwide income in box 1 more than €68,507?</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p>	<p>▶ 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.</p>

## Calculation of the general tax credit

Your worldwide income in box 1 is more than €20,384 but no more than €68,507  
 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 €2,477 if you reached state pension age after 2019 (or €1,268 if you reached state pension age before 2019).

Enter: your worldwide income in box 1, but enter no more than €68,507.

Subtract. Fixed amount

<b>20,384</b>	-
<b>V</b>	

Calculate: 5,147% of V if you reached state pension age after 2019 (or 2.389% if you reached state pension age before 2019). Enter no more than €2,477 if you reached state pension age after 2019 (or no more than €1,268 if you reached state pension age before 2019).

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 € 3,399 if you reached state pension age after 2019 (or € 1,740 if you reached state pension age before 2019). You calculate the employed person's tax credit using the below calculation tool. It concerns the amount you entered at question 49k 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 55k exceeds €90,710, the employed person's tax credit is €0.**

**If the amount you entered at question 55k is €90,710 or lower, then continue below.**

Reproduce the amount you entered at question 55k, but enter no more than €9,694.

Rate for the first bracket.

Amount for the first bracket Calculate 1.754% of R if you reached state pension age after 2019 (or 0.898% if you reached state pension age before 2019). Enter no more than €170 if you reached state pension age after 2019 (or €88 if you reached state pension age before 2019).

Subtract: the amount you entered at question 55k minus R.

Rate for the second bracket. Use the percentage corresponding to your age:

You reached state pension age after 2019: Calculate 28.721% of S. Enter no more than €3,229.

You reached state pension age before 2019: Calculate 14.689% of S. Enter no more than €1,652.

Add.

If the amount you entered at question 55k exceeds €34,060, but does not exceed €90,710, you fill in the amount you entered at question 55k.

Subtract. Fixed amount

Calculate 6% of T if you reached state pension age after 2019: (or 3.069% if you reached state pension age before 2019). Enter no more than € 3,399 if you reached state pension age after 2019 (or € 1,740 if you reached state pension age before 2019).

Subtract. **Employed person's tax credit**

	R
1.754% (or 0.898%)	x
	→
S	
<input type="checkbox"/>	
<input type="checkbox"/>	
+	
-	
34,060	
-	
T	
-	
-	

**Please note!**

Was your income not higher than € 34,060? 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 64. We automatically take account of the higher employed person's tax credit when calculating the assessment, but no more than € 3,399 if you reached state pension age after 2019 (or € 1,740 if you reached state pension age before 2019).

# 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 2019.

## Income tax payable if you were a qualifying non-resident taxpayer in 2019

Income tax in box 1. <i>Reproduce from J on page 62.</i>		J
Total of the tax credits. <i>Reproduce from P on page 64.</i>	P	
	22.9% (or 44.9%)	
	x	
Tax component of the tax credit. <i>Multiply: the amount you entered at question 55k by 22.9% (or 44.9% if you reached state pension age before 2019).</i>		
Income tax in box 1. <i>Reproduce from J on page 62.</i>	J	
Total income tax. <i>Reproduce from TT on page 63.</i>	TT	:
Divide J by TT.		R
	x	
<i>Multiply: the amount you entered at question 55k by R.</i>		S
<i>Subtract: J minus S. <b>Income tax payable in box 1</b> If the outcome is negative, enter 0.</i>		BB

Income tax in box 2. <i>Reproduce from L on page 63.</i>		L
Tax component of the tax credit. <i>Reproduce the amount you entered at question 55k on this page.</i>		
Income tax in box 2. <i>Reproduce from L on page 63.</i>	L	
Total income tax. <i>Reproduce from TT on page 63.</i>	TT	:
Divide L by TT.		CC
	x	
<i>Multiply the amount you entered at question 55k by CC.</i>		DD
<i>Subtract: L minus DD. <b>Income tax payable in box 2</b> If the outcome is negative, enter 0.</i>		II

Income tax in box 3. <i>Reproduce from N on page 63.</i>		N
Tax component of the tax credit. <i>Reproduce the amount you entered at question 55k on this page.</i>		
Income tax in box 3. <i>Reproduce from N on page 63.</i>	N	
Total income tax. <i>Reproduce from TT on page 63.</i>	TT	:
Divide N by TT.		JJ
	x	
<i>Multiply the amount you entered at question 55k by JJ.</i>		KK
<i>Subtract: N minus KK. <b>Income tax payable in box 3</b> If the outcome is negative, enter 0.</i>		PP

Income tax payable in box 1. <i>Reproduce from BB on this page.</i>		
Income tax payable in box 2. <i>Reproduce from II on this page.</i>		
Income tax payable in box 3. <i>Reproduce from PP on this page.</i>		
<i>Add. <b>Income tax payable</b></i>		QQ

**Continue with the National insurance contributions owed on page 67.**

Below you calculate if you need to pay or will be refunded income tax if you were **not** a qualifying non-resident taxpayer in 2019.

**Income tax payable** if you were **not** a qualifying non-resident taxpayer

Total income tax. <i>Reproduce from TT on page 63.</i>		TT
Total of the tax credits. <i>Reproduce from P on page 64.</i>	P	
	<b>22.9%</b> <i>(or 44.9%)</i>	
	_____ <b>x</b>	
<b>Please note!</b> <i>If, in 2019, you did not live in Belgium and had Dutch income, or did not live in Suriname or Aruba in 2019, you are not entitled to the tax component of the tax credits. you fill in 0.</i>	_____ <b>→</b>	AAA <b>x</b>
Tax component of the tax credit. <i>Multiply R by 22.9% (or 44.9% If you reached state pension age before 2019). If, in 2019, you lived in Belgium and had Dutch income, or lived in Suriname or Aruba in 2019, you are entitled to the tax component of a limited number of tax credits.</i>		
Subtract: TT minus AAA. <b>Income tax payable</b>		QQ

**National insurance contributions owed**

Your contribution base. <i>If you completed question 62, you should reproduce the amount from question 64c. Enter no more than €34,300 (or €34,817 if you were born before 1 January 1946).</i>		RR
	<b>27.65%</b> <i>(or 9.75%)</i>	
	_____ <b>x</b>	
Your national insurance contributions. <i>Multiply: RR by 27.65% (or 9.75% if you reached state pension age before 2019).</i>	_____ <b>→</b>	SS
Total of the tax credits. <i>Reproduce from P on page 64.</i>	P	
	<b>77.1%</b> <i>(or 55.1%)</i>	
	_____ <b>x</b>	
National insurance component of your tax credits. <i>Multiply P by 77.1% (or 55.1% if you reached state pension age before 2019).</i>	_____ <b>→</b>	UU <b>-</b>
Subtract: SS minus UU. <b>National insurance contributions owed</b>		WW

**Tax and contributions already paid**

Wage tax and national insurance contributions withheld. <i>Reproduce from questions 4a, 5a, 5b, 7d and 19c or from question 53d.</i>		
Withheld dividend tax and tax on games of chance. <i>Reproduce from question 47a.</i>		
Paid by means of the provisional assessment for income tax and national insurance contributions for 2019		
Add. <b>Total tax and contributions already paid</b>		YY <b>+</b>

**Payment or refund?**

Income tax payable. <i>Reproduce from QQ. If QQ is negative, enter 0.</i>		
National insurance contributions owed. <i>Reproduce from WW.</i>		
Refunded by means of the provisional assessment for income tax and national insurance contributions for 2019		
Add.		<b>+</b>
Total tax and contributions already paid <i>Reproduce from YY.</i>		
Subtract. <b>Amount to be paid or to be refunded</b>		ZZ <b>-</b>

*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 51a.*

Pension and benefits from outside the Netherlands. *Reproduce the total amount from question 51e.*

Results from other work. *Reproduce the amount from question 51f.*

Regular payments not subject to wage tax and national insurance contributions. *Reproduce the amount from question 51h.*

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 51d.*

**+**

**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  **55,927**

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 5.70% of B here. If C is lower than B, enter 5.70% of C.*  **D**

Paid provisional assessment for the income-related healthcare insurance contribution for 2019  **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 8 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 39 and/or question 40)? 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 in front of 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 in front of a negative amount.*

f Results from providing assets. *Place a minus sign in front of a negative amount.*

g Balance of income from and deductible items for the owner-occupied home. *Place a minus sign in front of 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 in front of 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 39 and/or question 40).*

### 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		
4c		
5a		
7c		
8d		
36l		
20e		
21a		
24i		
K	+	K +
6c	-	-
37b	-	-
A		B

