

2020

22  
C

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

***Were you living outside the Netherlands and did you have income from the Netherlands or, for example, a second home in the Netherlands?***

We determine on the basis of your C income tax return whether you need to pay tax or will receive a tax refund.

***Online tax return in the 'Mijn Belastingdienst' section***

Since 1 March 2023, it will be possible to file an online tax return. For this, you will need a user name and password, your DigiD or an EU-approved login tool.

If you file an online tax return, some of your details have been prefilled for you. Check the details in your tax return and supplement them where necessary. If you have no user name and password, DigiD or EU-approved login 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. If you use this calculation tool for question 57b (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 4b	<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"/>	
Negative personal allowance	question 21a	<input type="text"/>	
Negative expenses for income provisions	question 22c	<input type="text"/>	+
Add.		<input type="text"/>	
Balance of income from and deductible items for the owner-occupied home	question 35l	<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 36b	<input type="text"/>	
Expenses for income provisions	question 31h	<input type="text"/>	+
Add. <b>Deductible items</b>		<input type="text"/>	B

Spousal maintenance paid and other maintenance obligations	question 41a	<input type="text"/>	
Temporary stay at home of seriously disabled persons aged 21 or older	question 42a	<input type="text"/>	
Specific medical expenses	question 43a	<input type="text"/>	
Study costs and other educational expenses	question 44a	<input type="text"/>	
Donations	question 45a	<input type="text"/>	
Remainder of the personal allowance for previous years	question 46a	<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 24a	<input type="text"/>	+
Add.	<input type="text"/>	-
Subtract.	<input type="text"/>	D
Personal deductible items Reproduce from C. If C is higher than D, enter D.	<input type="text"/>	E
Subtract. <b>Income from work and home</b>	<input type="text"/>	F
Offsettable losses	<input type="text"/>	-
Subtract. <b>Taxable income from work and home</b>	<input type="text"/>	G

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

Gains from a substantial interest	question 23h/i	<input type="text"/>	H
Exempt income	question 24b	<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"/>	I
Offsettable losses		<input type="text"/>	-
Subtract. <b>Taxable income from a substantial interest</b>		<input type="text"/>	J

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

Gains from savings and investments	question 27j	<input type="text"/>	K
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"/>	L

# Filing a tax return

## *Please note!*

If, in 2022, 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 into the 'Mijn Belastingdienst' section via [belastingdienst.nl](https://belastingdienst.nl). You can do this in the following 2 ways:

- You can log in with your DigiD.
- You can log in with a European recognised login tool from the country where you live.

At [belastingdienst.nl/internationaal](https://belastingdienst.nl/internationaal), you can find more information about filing an online tax return.

Filing an online tax return offers you several advantages. For instance, many details have been prefilled for you. It also allows you to determine more easily whether you meet the 90% requirement for being a qualifying non-resident taxpayer. Another advantage of filing a digital tax return is that it is easier to apportion joint income and deductible items.

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

Did you apply for the C form 2022 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 2027.

## **Rate of exchange**

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

## **Changing or supplementing the tax return**

Do you want to add or change information after you have sent the tax return? In that case, you should send us a new fully completed tax return. We will process the tax return which you sent last. Information about how to request a new tax return form can be found at [belastingdienst.nl/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 abroad and died, we are often not informed of this.

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 or other address the heirs want to use
- a copy of the death certificate

Send the above information 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 on page 1. For each deductible item that is subject to a threshold amount, you calculate the deductible amount using the overview and the calculation tool for the relevant question.

## **Aggregate income**

The aggregate income is important for the amount of the elderly person's tax credit if you reached state pension age. The aggregate income is the total of your income and deductible items in the 3 boxes, but without your offsettable losses for previous years. For the question about the elderly person's tax credit, you calculate the aggregate income using the overview on page 1 and the calculation tool for question 60.

### **Provisional assessment for 2023**

If you have received a provisional assessment for 2023, you should check if the amount of your provisional assessment for 2023 is correct now that you have the figures for 2022 at hand. If your provisional assessment for 2023 is too low or your refund too high, you should adjust your provisional assessment for 2023. This way, you prevent having to pay any tax interest.

Have you received no provisional assessment for 2023 and do you have to pay or do you expect a refund? In that case, you should apply for a provisional assessment for 2023. Information on how to do so can be found at [belastingdienst.nl/voorlopige-aanslag](https://belastingdienst.nl/voorlopige-aanslag).

### **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 2022.

### **Spouse and housemate**

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

### **Calculating your payable tax or tax refund**

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 63. You can later compare this information with the information in your assessment.

### **Tax interest**

If you file your tax return after 1 May, you will have to pay tax interest. If you need to pay an amount, you also need to pay tax interest. If you receive a refund, tax interest will be paid to you. More information about tax interest can be found at [belastingdienst.nl](https://belastingdienst.nl).

### **Rate adjustment**

Do you have deductible expenses for the owner-occupied home or personal deductible items? And does your income fall in the highest bracket? In that case, you are dealing with the rate adjustment. This applies to the following deductible items:

- Personal allowance
  - expenses for maintenance obligations (including spousal maintenance paid)
  - weekend expenses for disabled persons
  - educational expenses
  - deductible donations
  - specific medical expenses
  - remainder of the personal allowance for previous years
- Deductible expenses for the owner-occupied home
  - deductible expenses for the debt remaining after the sale of the owner-occupied home
  - deductible expenses for the owner-occupied home
- Entrepreneurs' facilities
  - self-employed deduction
  - allowance for research and development work
  - co-working partner's relief
  - relief for new businesses in case of occupational disability
  - business discontinuation relief
  - SME profit exemption
- Other
  - exemption for providing assets

We will automatically apply the rate adjustment when imposing the assessment. Your assessment shows the amount of the rate adjustment in the form of an addition in the calculation of your income tax in box 1.

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

Visit [belastingdienst.nl/internationaal](https://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 Liability to pay tax and national insurance contributions in the Netherlands

## 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, the country code for Germany is DEU. 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 2022, 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 must pay national insurance contributions if you:

- live in the Netherlands and have income from work and home
- do not live in the Netherlands, but are (genuinely) employed in the Netherlands
- are insured in the Netherlands under the EC Regulation or a treaty on social security

### Please note!

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

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

- are employed
- receive a benefit
- are an entrepreneur
- do freelance work
- have an owner-occupied home

### Percentage of national insurance contributions

In 2022, 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 €35,472 in box 1 (income from work and home). You therefore pay no more than €9,808 in contributions.

Were you of state pension age throughout the year? In that case, your contributions due amount to 9.75% of no more than €35,472 for the other national insurance schemes. You therefore pay no more than €3,458 in contributions. Were you born before 1 January 1946? In that case, your total contributions due amount to 9.75% of no more than €36,409. In that case, you pay no more than €3,549 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%

### Question 1d to question 1g

You fill in these questions because you were liable to pay national insurance contributions for part of the year (question 1e and question 1g) or were not liable to pay contributions under a certain national insurance scheme (question 1d and question 1f).

### Please note!

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

### 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		
Belarus	BLR	Georgia	GEO	Macedonia	MKD	Russia	RUS	United States of America	USA
Belgium	BEL	Ghana	GHA	Malawi	MWI	Saudi Arabia	SAU		
Bermuda	BMU	Greece	GRC	Malaysia	MYS	Serbia	SRB	Vietnam	VNM
Bonaire, Sint Eustatius and Saba	BES	Hungary	HUN	Malta	MLT	Singapore	SGP	South Africa	ZAF
		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		



### 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!*

Do you have a shareholding of 5% or more in a private company? Or did you become an entrepreneur in 2022 and did you register with the Chamber of Commerce (CoC)? In that case, answer the first question of question 1h with 'Ja'.

### Rules for non-resident taxpayers

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

- You live in an EU country, in Liechtenstein, Norway, Iceland, Switzerland, Bonaire, Sint Eustatius or Saba.
- You pay wage tax or income tax in the Netherlands on at least 90% of your worldwide income (90% requirement).
- You submitted a signed and stamped personal income statement from the tax authorities of your country of residence along with your final assessment for 2022.

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

You are a qualifying non-resident taxpayer if you have 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 2022 as a qualifying non-resident taxpayer. At [belastingdienst.nl/internationaal](http://belastingdienst.nl/internationaal), you can download the 2022 personal income statement for qualifying non-resident taxpayers. 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 2022. You may also send it at another time. We will only process your tax return after we have received the personal income statement.

Send the signed and stamped personal income statement to:  
Belastingdienst/Kennis- en Expertisecentrum Buitenland  
Postbus 2577  
6401 DB Heerlen, the Netherlands

#### *I myself do not have Dutch income or assets, but my spouse or housemate does*

In that case, you can still be a qualifying non-resident taxpayer. You and your housemate must meet the conditions for tax partnership. Moreover, at least 90% of your and your spouse's or housemate's joint income must be taxed in the Netherlands.

### *Brexit*

The United Kingdom (UK) is no longer a member of the European Union (EU). As a result, you can no longer be a qualifying non-resident taxpayer. In case of a consecutive continuation of work or comparable income, you meet the conditions under transitional law. In that case, you may answer question 1h *Do you live in the European Union (EU), Iceland, Liechtenstein, Norway or Switzerland?* with 'Ja'.

### *Social insurance schemes*

If you were compulsorily covered by the 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 2022:

- 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 2022*

Did you have income from the Netherlands or assets in the Netherlands in 2022? 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 2022? Or in Bonaire, Saba or Sint Eustatius? In that case, fill in the following period at question 1i: 01-01-2022 to 31-12-2022. You will then receive the full tax credit for income tax.

The same applies if, in 2022, you were a Belgian resident and had income that was taxed in the Netherlands, but you were not a qualifying non-resident taxpayer, or you lived in Suriname or Aruba for the whole of 2022 and had income from the Netherlands or assets in the Netherlands. In that case, fill in the following period at question 1i: 01-01-2022 to 31-12-2022.

#### *You lived in 1 of these countries for the part of 2022 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 2022 only? Or did you live in Bonaire, Saba or Sint Eustatius for part of 2022 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 2022, you enter the following period in question 1i: 01-01-2022 to 01-08-2022.



The same applies if, in 2022, you were a Belgian resident and had income that was taxed in the Netherlands, but you were not a qualifying non-resident taxpayer, or you lived in Suriname or Aruba for the whole of 2022 and had income from the Netherlands or assets in the Netherlands. 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 that was taxed in the Netherlands.

**Please note!**

In 2022, do you meet both situations that are mentioned above? For example, because you were a qualifying non-resident taxpayer from 1 January 2022 to 1 July 2022 and then moved to Aruba? If you continued to live in Aruba until 31 December 2022 and you had income from the Netherlands or assets in the Netherlands, you enter the following period at question 1i: 01-01-2022 to 31-12-2022.

## 2 Tax partner or no tax partner

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

Did you have a partner in 2022? And do you want us to consider your partner to be your tax partner? If so, this will only be possible if you met both of the following conditions in 2022:

- You met the rules for tax partnership.
- Both you and your partner met the 90% requirement or 90% or more of your and your partner's joint worldwide income was taxed in the Netherlands.

### *In 2022, you lived in Belgium, had income that was taxed in the Netherlands*

Were you married or did you register your partnership at the civil registry? And did you both have income in 2022 that was taxed in the Netherlands? And was one of you a qualifying non-resident taxpayer? In that case, you meet the conditions and are treated as tax partners for certain items in the tax return.

### *You lived in Suriname or Aruba in 2022*

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 are living permanently separated*

If you are living permanently separated, you continue to be tax partners until you meet the following 2 conditions:

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

### *Exception for blended family*

Were you and a housemate registered with the municipality as living at the same address in 2022? 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 2022. But did 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? In that case, you can ask your tax office not to be considered tax partners. You can find the address details of your tax office in the most recent assessment we sent you. In that case, you are not tax partners during that period. You must demonstrate the arm's length nature by means of a written tenancy agreement.

If you both entered into an arm's length tenancy agreement separately with a third party, you can ask your tax office not to be considered tax partners. You can find the address details of your tax office in the most recent assessment we sent you.

### **What else should you take into account?**

#### *Living together with a child or with your father or mother?*

Were you living together with your child, your father or your mother in 2022? And did you meet 1 of the conditions for tax partnership? In that case, you are only tax partners if you were both 27 years of age or older on 31 December 2021.

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

Did you have a stepchild (or stepparent) in 2022? And did you and your stepchild (or stepparent) meet the conditions for tax partnership? Or did you have a foster child over 18 years old, for whom you used to receive a foster care allowance or child benefit?

In that case, you are tax partners. If you do not want to be tax partners with your stepchild, you can opt for this if both of you are 27 years or older at the beginning of the calendar year. For this purpose, send a joint request to your tax office.

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

Had either of you not yet reached the age of 27 at the start of the calendar year? If you do not want to be tax partners, you can submit a one-time request for this to the Tax and Customs Administration together. You cannot change this request. From the moment you are both 27 years of age or older at the start of the calendar year and meet the conditions for tax partnership, the request will cease to apply 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. You then state in the tax return that you are not 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:

- You can meet the conditions together with several persons successively.
- You can only have 1 tax partner at a time.

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

Were you married for part of the year or were you registered partners for part of the year? And, before or after that, did you live together with someone else and are you tax partners with this other person as well? In that case, you may, for the purpose of apportioning certain income and deductible items, choose the person with whom you want to be tax partners throughout the year. You may only opt for tax partnership for the whole of 2022 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 questions is important. Your tax partner is the person with whom you meet the first condition from the questions in the tax return form.

### *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, however, you have to inform your tax office of this in writing. You can find the address details of your tax office in the most recent assessment we sent you. In that situation, you state in question 2 that you have a housemate and are still registered at the same address. For you continued to be tax partners. 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 a number of municipalities in the Netherlands. More information about this can be found at [belastingdienst.nl](http://belastingdienst.nl)

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

### *Applying for tax partner's citizen service number*

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

- a copy of a valid identity card, showing his name, initials and date of birth
- if you are married: a copy of the marriage certificate if the copy of the identity card does not show the marriage date and your spouse's personal information
- 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/kennis- en Expertisecentrum Buitenland  
Postbus 2865  
6401 DJ Heerlen  
The Netherlands

### *Requesting a postponement*

If we sent you an invitation to file a tax return, this invitation will state the tax return deadline. This date may not be feasible for you if your partner first needs to apply for his citizen service number. You should therefore request a postponement before this date. If you have a DigiD, you can arrange this yourself digitally by logging into the 'Mijn Belastingdienst' section via the website of the Tax and Customs Administration. Do you have no DigiD? In that case, call the Tax Information Line.

### **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, the country code for Germany is DEU. 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 2022? Or, in 2022, did you receive income from employment in the Netherlands from an employer outside the Netherlands? In that case, you received an annual income or benefits statement from your employer or benefits agency. This states the amounts you need to enter in your tax return. In that case, it concerns:

- your wage or sickness benefit
- the wage tax and national insurance contributions (payroll tax) withheld
- the employed person's tax credit (question 56a) and the life-course leave tax credit (question 61a)

#### **For question 4a**

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

You enter the following in 'Loon en ziekte-uitkeringen uit Nederland':

- wage
- sickness benefits you received during the first 2 years of your illness, so no WIA or WAO benefits. These are sickness benefits you received while having an employment contract. For this question, you also enter:
  - sickness benefits which you received before 2021 and which you still received in 2022
  - the income from voluntary sickness benefit insurance you took out
- benefits under the Work and Care Act  
Examples are maternity and emergency leave, payments for the funding of a career break and any supplements to this.
- trainee allowances
- wage that the UWV continues to pay  
Because your employer went into liquidation, for example.

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

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

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

#### **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. More information about wage together with a substantial interest can be found at [belastingdienst.nl](http://belastingdienst.nl).

#### **Repayment of wage or benefit**

Did you receive too much wage or benefit or did you receive wage or a benefit erroneously? And did you repay this? In that case, your wage may have been negative. If you receive wage or a benefit, you pay tax on this income. If you received too much wage or benefit or received wage or a benefit erroneously, you have to repay it. You may receive a refund of the tax which was withheld from the income you repaid. Ask your employer or benefits agency how the repayment was offset.

A repayment can be offset in 2 ways:

- Your employer or benefits agency offset the income you received in excess or erroneously against your gross wage or gross benefit. In that case you need not do anything. This has been included in your annual income or benefit statement. In that case, you do not receive a tax refund via your tax return.
- You repaid all or part of the income you received in excess or erroneously yourself in a year following the year in which you received it. In that case, you apply for a tax refund via your tax return as follows:
  - Did you repay wage or a sickness benefit? Enter this amount in your tax return in 'Loon en ziekte-uitkeringen' (question 4a). Place a minus sign before this amount.
  - Did you repay pension, social assistance or another benefit? Enter this amount in your tax return in 'AOW, pensioen, lijfrente en andere uitkeringen en afkoopsommen die onder de loonheffing vielen' (question 5a). Place a minus sign before this amount.

#### **Wage after death**

If someone has passed away, it could be that, for example, wage is paid out after death. Has the wage been included in the deceased person's annual income statement? In that case, you state this income in the deceased person's tax return. Does a civil-law notary administer the undivided estate? In that case, ask him which amounts you need to enter in your tax return.

#### **For question 4b**

#### ***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 payroll tax? And did you exercise or dispose of these share option rights, for example by payment or sale? In that case, state their value at this question.

#### ***Other income not subject to payroll tax***

Did you receive any benefits from parties other than your employer during your employment? And did these benefits pertain to your activities in employment? In that case, you should state the actual amount of that other income, minus the amount included in your annual income statement. Your employer will know which amount was included in your annual income statement.

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

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

- the amount of your benefit
- the wage tax and national insurance contributions (payroll tax) withheld

## For question 5a

At 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 Dependants 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)
- sickness benefit paid following another benefit
- benefits under the Participation Act
- benefits under the Invalidity Insurance (Young Disabled Persons) Act (Wajong)
- other occupational disability benefits and benefits received under compulsory occupational pension schemes
- disability pension
- spousal maintenance you received for yourself via the Benefits Office
- job acceptance bonuses
- annuity payments
- 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 at the latest on 31 December 1991 and for which no premiums were paid after 31 December 1991
- lump sum payments of other annuities if they do not exceed € 4,607  
These are annuities which were usually taken out after 31 December 1991 and which fall under the *Scheme for the surrender of small annuities*. See question 5b.
- lump sum payments of other annuities, usually taken out after 31 December 1991, which you surrender because you are occupationally disabled
- a lump sum pension payment
- a 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
- Temporary Bridging Scheme for Flexible Workers (TOFA scheme) from the UWV

### **Please note!**

Did you receive a lump sum pension payment? And would the amount of the pension payment not have exceeded € 520,35 per year? See the explanatory note under *No revisionary interest payable if* at question 50 on page 54.

### **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.

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

Were you married and, in 2022, did you receive a regular payment or a lump sum payment under an old-regime annuity? And were the premiums deducted at the time? In that case, the payments were taxed in the hands of the person who had the higher income in 2022.

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. For this, you can use the *Overview of income and deductible items* on page 1.

Old-regime annuities are annuity contracts which were concluded:

- before 16 October 1990, of which the premium has not been increased since, except if this was possible under a clause in the policy
- after 15 October 1990 but at the latest on 31 December 1991 and for which premiums were no longer paid after 31 December 1991

Has any payroll tax been withheld from your payment(s)? And did your spouse have the higher income in 2022? In that case, state the withheld payroll tax in your tax return, and € 0 as taxed amount of the payment. Your spouse must state the payment(s) or lump sum payment 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.

Visit [belastingdienst.nl](http://belastingdienst.nl) for more information about the following topics:

- scheme for the surrender of small annuities
- annuity payments
- non-deducted premiums and deposits
- lump sum annuity payments

## Benefit after death

If someone has passed away, it could be that a benefit is paid out after death. If the benefit has been included in the deceased person's annual statement, you should enter the total amount of the annual statement in the deceased person's tax return. Does a civil-law notary administer the undivided estate? In that case, ask him which amounts you need to enter in your tax return.

**For question 5b**

Lump sum annuity payments on which you have to pay revisionary interest usually concern annuities taken out after 31 December 1991. Payroll tax will then be withheld from this lump sum payment at a fixed rate of 49.50%. You can find the amount of the lump sum payment and of the payroll tax withheld in the annual statement from your insurer or financial institution. If the lump sum annuity payment does not exceed € 4,607, you do not have to pay revisionary interest. This is subject to additional conditions.

**When to fill in the lump sum payment of a small annuity at question 5b?**

It could be that the lump sum payment in the annual statement does not exceed € 4,607 but that the scheme for the surrender of small annuities does not apply to this.

It concerns the following 3 situations:

- The lump sum payment exceeded € 4,607. But the insurer or other financial institution decreased the lump sum payment by the premiums which you did not deduct.
- The lump sum payment did not exceed € 4,607.  
At the moment of surrender, however, you had 1 or more annuities with the same insurer or financial institution, the payments of which had not yet started. In order to assess whether the scheme for the surrender of small annuities applies, you must add the values of such other annuity/annuities to the lump sum payment. Does the joint amount exceed € 4,607? Enter the lump sum payment at question 5b.
- The lump sum payment did not exceed € 4,607. This is also mentioned in the annual statement. Had the annuity already started and had you already received an earlier payment? In that case, you must also enter 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 commuting expenses yourself, you will be entitled to a commuting allowance if you met the following 2 conditions in 2022:

- The one-way distance from your house to your place of work by public transport was more than 10 kilometres.
- You usually travelled once or more times a week to your work. Or you travelled at least 40 days to the same workplace throughout 2022.  
You may only include trips to your work and back that were made within 24 hours.

**Calculation tool for the public transport commuting allowance for 2022**

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 2022)*
			-		
			-		
			-		
<b>Add. (No more than € 2,214)</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 2022.

**Please note!**

You may only be entitled to the public transport commuting 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 in the form of a public transport declaration. 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. These data are available for no more than 18 months.

You can use the *Calculation tool for the public transport commuting allowance for 2022* 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 2022*.

**Employer took care of transport**

You are not entitled to the public transport commuting allowance if your employer took care of your transport or provided 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 commuting expenses for trips to the place to which you travelled most.

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

If you travelled to different workplaces on different days in 1 week, you may deduct commuting 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 €2,214) minus the allowances received.

### Table for the public transport commuting allowance for 2022

The Table for the public transport commuting allowance for 2022 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 2022* to determine the total commuting allowance.

Table for the public transport commuting allowance for 2022

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	€ 478	€ 359	€ 239	€ 120
15 km	20 km	€ 635	€ 477	€ 318	€ 159
20 km	30 km	€1.059	€ 795	€ 530	€ 265
30 km	40 km	€1.313	€ 985	€ 657	€ 329
40 km	50 km	€1.711	€1.284	€ 856	€ 428
50 km	60 km	€1.904	€1.428	€ 952	€ 476
60 km	70 km	€2.111	€1.584	€1.056	€ 528
70 km	80 km	€2.184	€1.638	€1.092	€ 546
80 km	90 km	€2.184	€1.661	€1.107	€ 554
90 km	-	€2.214	*	*	*

\* The commuting allowance in this case is €0.24 per kilometre, one-way distance multiplied by the number of days you travelled in 2022. The maximum allowance is €2,214.

## 7 Income from other work

### For question 7a

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

- from work through the Internet  
(revenues from apps or on-line trading, for example)
- as a childminder
- as an artist or professional athlete
- from a personal budget (pbg)
- by doing odd jobs for others  
(cleaning or painting, for example)
- by giving courses or extra lessons
- 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. More information about this can be found at [belastingdienst.nl](http://belastingdienst.nl).

### Artist or professional athlete

Did you have income as an artist or professional athlete? In that case, refer to question 4a for information about where you have to enter 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 turnover tax purposes, you are obliged to keep records.

If you are not an entrepreneur for turnover tax purposes, 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 or your 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 or your 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 2022, 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, fill in the revenues that you would have received 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 2022? 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 arm's length use.

### **For question 8b**

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

- interest on debts incurred to purchase assets
- costs of loans taken out 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 business assets in the reinvestment reserve. A condition is that you intend to reinvest in a business asset on the balance sheet date. You do not include the book profit on the sold business asset in the taxable profit, but you add it to the reinvestment reserve. In doing so, you prevent the levy of direct tax on that book profit.

### **Records**

Do not enclose your records with your tax return.

### **For question 8c**

In 2022, 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 2022 or the value on the starting date in 2022. In the right column, state the book value of the assets and liabilities on 31 December 2022 or their economic value on the date of discontinuation in 2022.

### *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 2022, you should tick the box in 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 2022? 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 2022 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 2017 and the loss from work and home for 2022 is exempt. Losses in the years following the year of the debt relief do not decrease the exempt amount.



### Example

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

### For question 10c

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

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

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

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

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

### Examples of non-deductible expenses are:

- expenses for a working space in the house and its furnishings and fittings, if you did not classify the house as business
- 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  
If the remuneration is € 5,000 or higher, the entire 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 8% 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 € 4,800 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 € 4,800 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 € 4,800.

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

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 1st year in which you had profits from ocean-shipping activities.

### For question 12a

For this question, you enter the profits from ocean-shipping activities. Copy the details from the annual income statement from the company.

### For question 12b

For this question, you enter the profits according to the tonnage tax scheme.

## 13 Profits from business activities: investment schemes

### For question 13a

There are 3 types of investment credits:

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

#### Small projects investment credit

You may be eligible for the small projects investment credit if you invested in business assets in 2022. The amount you may deduct from the profits is a percentage of the total amount you invested per business.

Was your business part of a partnership, such as a general partnership or a private partnership? In that case, you calculate the credit differently. You take a percentage of the total investment by the partnership. More information can be found at [belastingdienst.nl](http://belastingdienst.nl).

Use the *Table of the small projects investment credit for 2022* to determine the amount you must use.

#### Please note!

If your company had a split financial year, you must, for the investments from 2021, use the table pertaining to the small projects investment credit of 2021. Information about the exact procedure can be found at [belastingdienst.nl](http://belastingdienst.nl).

*Table of the small projects investment credit for 2022*

Investment	Small projects investment credit
no more than €2,400	0%
€2,401 to €59,939	28% of the investment amount
€59,940 to €110,998	€16,784
€110,999 to €332,994	€16,784 minus 7.56% of the part of the investment amount exceeding €110,998
€332,995 and higher	0%

*Table of the small projects investment credit for 2021*

Investment	Small projects investment credit
no more than €2,400	0%
€2,401 to €59,170	28% of the investment amount
€59,171 to €109,574	€16,568
€109,575 to €328,721	€16,568 minus 7.56% of the part of the investment amount exceeding €109,574
€328,722 and higher	0%

#### Energy-saving investment credit

You may opt for the energy-saving investment credit if, in 2022, you invested in new business assets that are recognised by the Ministry of Finance and the Ministry of Economic Affairs and Climate as energy-saving investments. The energy-saving investment credit is 45.50% of a maximum of €128,000,000.

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

#### Please note!

A reporting procedure applies to the energy-saving investment credit. You must file a digital report through the e-desk of the Netherlands Enterprise Agency (*Rijksdienst voor Ondernemend Nederland*, RVO). More information can be found at [rvo.nl](http://rvo.nl).

#### Environmental investment credit

You may opt for the environmental investment credit if, in 2022, you invested more than €2,500 in new business assets that are recognised by the Ministry of Infrastructure and the Environment and the Ministry of Finance as environmental investments. There are 3 categories, to which different percentages apply. Do you opt for the energy-saving investment credit? In that case, you are not entitled to the environmental investment credit for the same business assets.

#### Please note!

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*, RVO). More information can be found at [rvo.nl](http://rvo.nl).

### For question 13b

In 2022, did you dispose of (for example sold or donated) business assets to which you applied an investment credit in previous years? In that case, you may have to repay part of this credit. This is done by means of the capital disposal charge.

You are obliged to repay part of the credit if you meet the following 2 conditions:

- You sold or donated the business assets within 5 years after the beginning of the calendar year in which you made the investment.
- The joint value of these business assets exceeded €2,400.

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

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

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

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

#### Please note!

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

#### Co-titleholder

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

#### Lender

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

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

You are entitled to the entrepreneur's allowance if, in 2022, you were an entrepreneur and had profits from business activities.

### *Hours criterion*

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

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

### *Conditions for the hours criterion*

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

- As an entrepreneur, you spent at least 1,225 hours in 2022 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). If you were not an entrepreneur during 1 of the years between 2016 and 2020, you do not have to meet this 50% condition.

### *Hours not included*

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

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

### *Conditions for the reduced hours criterion*

As an entrepreneur, did you not spend 1,225 hours, but did you spend at least 800 hours in 2022 on actually running your business(es)? In that case, you meet the reduced hours condition. Did you interrupt your work as an entrepreneur because of your pregnancy? In that case, the hours you did not work during a total of 16 weeks still count as hours worked.

### **For question 18a**

You are entitled to the self-employed deduction if, in 2022, you met all of the following conditions:

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

In 2022, the self-employed deduction is a fixed amount of € 6,310 for entrepreneurs who have not yet reached state pension age at the beginning of the calendar year. An amount of € 3,155 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 a 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 2022.
- You did not run your own business for at least 1 year during the years between 2017 and 2021.
- You did not use the self-employed deduction more than twice during the years between 2017 and 2021.

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 2020 may be deducted from the profit in 2022. In that case, the profit must be more than the self-employed deduction for 2022.

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 2022:

- You were an entrepreneur.
- You met the hours criterion (see *Conditions for the hours 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 € 13,360.

You may increase the allowance for research and development work by € 6,684, if you met all of the following conditions:

- You were an entrepreneur in 2022.
- You did not run your own business for at least one year during the period between 2017 and 2021.
- You did not use the allowance for research and development work more than twice during the years between 2017 and 2021.

### For question 18g

You are entitled to the co-working partner's relief if, in 2022, you met all of the following conditions:

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

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

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

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

This does not include the profits made:

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

*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 2022, 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 one of the years between 2016 and 2020.
- You were entitled to an occupational disability benefit (see *Occupational disability benefit*).
- You did not meet the hours criterion, but you did meet the reduced hours criterion (see *Conditions for the reduced hours criterion*).
- There was no so-called untaxed return from a private limited company in 2022 or in 1 of the years between 2017 and 2021.

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 2017 and 2021
- € 8,000 if you used this relief in 1 of the years between 2017 and 2021
- € 4,000 if you used this relief in 2 of the years between 2017 and 2021
- € 0 if you used this relief three times between 2017 and 2021

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 2022, 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.

## 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 2022. You do not have to meet the hours criterion.

#### *Please note!*

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

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

## 20 Regular payments and related lump sum payments

Here, you must state regular payments and related lump sum payments from which no wage tax and national insurance contributions were withheld. You may deduct the expenses which you incurred in order to obtain or retain these 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 sole owner?*

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

### *Were you the owner together with someone else?*

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

- If you were living in the house with a co-owner in 2022, you state a proportional part of the government grant.  
Did you, for example, own half? In that case, you state half of the government grant. This also applies if the grant was paid in your name only.
- If, in 2022, the co-owner did not live or no longer lived in the premises, you state the full grant.

### *If you had an owner-occupied home in Germany*

You need to apportion the *Eigenheimzulage*, including the *Baukindergeld*, between yourselves in proportion to the right of ownership. This also applies if the grant was paid in your name only. In that case, you should each state your share in the grant.

### **For question 20b**

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

The following regular payments and provisions need to be stated:

- regular student grants (no student finance under the Student Finance Act or Higher Education and Research Act)
- annuity payments from which no payroll tax was withheld
- payments under annuity insurance policies which you took out with a foreign insurance company
- compensations for discontinuation of farming which you received from the Agricultural Development and Rationalisation Fund
- regular payments as a result of discontinuing your business
- regular payments instead of income (from work) that you missed out on or would miss out on
- regular payments as a result of 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
- provisions for additional support from the fund for middle vocational education (mbo) students

As regards annuities and related lump sum payments, any premiums you did not deduct may be taken into account within certain limits. More information can be found at [belastingdienst.nl](http://belastingdienst.nl).

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

### *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 2022, you state the lump sum annuity payment in question 22.

### **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 Negative personal allowance

In 2022, did you or your tax partner receive a refund or a reimbursement of amounts that you deducted prior to 2022? In that case, you must rectify this deduction in your tax return for 2022.

It concerns refunds and reimbursements received for:

- spousal maintenance and other maintenance obligations
- medical expenses and other extraordinary expenses which you deducted from 2001 to 2008
- specific medical expenses you deducted from 2009 to 2021
- 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 21a**

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 2022? In that case, your tax partner must state the refund or reimbursement received.

Were you no longer tax partners in 2022? In that case, the person who received the reimbursement will state this.

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

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

### *Please note!*

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

### **For question 22a**

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



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

Was the annuity commencement date reached? And was the annuity not converted in time or did the annuity not become payable in time? In that case, you must state the value of the annuity 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 will be 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 meets 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 meets 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 premiums which you did not deduct. This amount applies to all annuity insurance policies and banking annuities combined. If the annuity insurance policy was taken out before 14 September 1999, the maximum amount of € 2,269 applies for each annuity insurance policy.

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

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

### ***For question 22b***

Enter the total of the premiums which were refunded to you in 2022 and which you deducted previously for:

- an annuity insurance policy  
It only concerns refunded premiums if you cancelled the annuity within 30 days after concluding the contract. After this period has expired, an annuity is considered to be surrendered. Information about what this means for you in that situation can be found in *Your 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 premiums.

### **Revisionary interest**

You do not only pay income tax and national insurance contributions, but perhaps also revisionary interest, on negative expenses for income provisions. You pay this interest because (in retrospect) you paid too little tax. Revisionary interest compensates for this. Fill in question 50 *Revisionary interest* for this purpose. We charge revisionary interest on the amount of the negative expenses for income provisions. The amount of the revisionary interest is stated separately stated in your assessment.

## **23 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 2022, 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 2022, 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 for the whole of 2022***

Did you have a tax partner for the whole of 2022? In that case, calculate your joint gains from a substantial interest and your joint deductible expenses.

### ***A tax partner for part of 2022***

Did you have a tax partner during part of 2022? And do you not opt to be tax partners for the whole of 2022? In that case, only state your own gains and deductible expenses. Do you opt to be tax partners for the whole of 2020? See *A tax partner for the whole of 2022*.

### **For question 23a**

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 23b**

Examples of regular gains from a substantial interest are dividends and other profit distributions.

You also state the regular gains of:

- the person who was your tax partner throughout 2022
- your minor children
- your tax partner's minor children

If the child became of age in 2022, 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 23c**

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 2022 if the period of the debt ends after 30 June 2022  
You may deduct this interest in the year to which the interest relates.
- interest on and costs of overdistribution debts in case of a division of an estate according to the division of the parental estate or in case of 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 in question 49a.

### **For question 23e**

In 2022, 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 2022
- your minor children
- your tax partner's minor children

If the child became of age in 2022, 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 at [belastingdienst.nl](http://belastingdienst.nl).

### **For question 23f**

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 2022
- non-arm's length acquisition

### **For question 23h**

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 2022, you may only offset the loss that you allocate to yourself in your tax return.

### **For question 23j**

If you have a substantial interest and have emigrated, 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 23k**

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 23k.

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

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



### For question 23l

Did you state at question 23k 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 23l.

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

You only stated your Dutch income and assets at questions 4 to 23. 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 24a

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 22

### Please note!

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

### For question 24b

State the income in box 2 which you entered previously in this tax return at question 23d or question 23g, for which you are requesting a tax exemption.

### For question 24c

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

- the Tax Regulations for the Kingdom 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.

## 25 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 for the whole of 2022*

Did you have a tax partner for the whole of 2022? In that case, you state the total value of your, your tax partner's, your children's and your tax partner's children's assets on 1 January 2022. 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 2022 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 2022*

Did you have a tax partner during part of 2022? And do you not opt to be tax partners for the whole of 2022? In that case, state the total value of the assets on 1 January 2022 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 2022? See *A tax partner for the whole of 2022* above.

### 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 and in box 3. More information can be found at [belastingdienst.nl](http://belastingdienst.nl).

### *Assets and liabilities in the event of a divorce*

Are you divorced and had the assets and liabilities not yet been divided between you and your ex-partner on 1 January 2022? In that case, state your share in the assets and liabilities in box 3. The division depends on the conditions under which you were married. If you are married in community of property, each of you should state half of the assets and liabilities.

## For question 25a

Your assets in box 3 also include your immovable property. At question 25a, 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.
- right to the use of premises for which you pay an arm's-length fee less than once a year  
For example, you always pay the rent 5 years in advance.
- shares or bonds in businesses that invest in immovable property

### Value of second home or other immovable property

Did you have a second home in the Netherlands? Or other immovable property such as a house for letting or business premises in the Netherlands? In that case, state the WOZ value with value reference date 01 January 2020. This is mentioned in the WOZ assessment you received from the municipal authority at the beginning of 2022.

### The house you let

If you wholly or partly let the house, you should state the WOZ value. This applies to, for example, the letting of holiday homes, house boats, shop houses and service dwellings. If you let a house or an independent part of your house, the tenant will have a right to security of tenure. In that case, for the house you let you state the percentage of the WOZ value from the *Table for the value of the house you let or leased*.

## 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 2022, did you own a house that you let or leased only 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 2022 and did the tenancy agreement or lease terminate during the course of the year? In that case, multiply the (basic) rent on 1 January 2022 by 12.

### House you leased

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

### Letting 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 letting exemption? In that case, the part you let is not part of box 3, but is subject to the home ownership scheme. In that case, you first calculate the WOZ value for the let or leased part.

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

### Example

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

### WOZ value of independent part of larger premises

Did you let an independent part of larger premises, for example one floor of a 3-floor building? 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 much lower or higher than customary? For example because you, as the parent, let the house to your child? In that case, the percentage by which you must multiply the WOZ value is always 62%.

### Table for the value of the house you let or leased

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

### Example

You owned a house in the Netherlands throughout 2022. From 1 January to 1 October 2022, 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 2020, the WOZ value of the house was € 246,000.

You first calculate the annual rent by multiplying the basic rent on 01 January 2022 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 2020: € 8,100 : (1% 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% 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*

Since 1 January 2022, you let a house for € 450 per month. The WOZ value of the house was € 180,000. You paid 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 x 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 1st rental month in 2022 by 12. The annual rent is € 450 x 12 = € 5,400.

Then you calculate the percentage of annual rent relative to the WOZ value with value reference date 1 January 2020: € 5,400 : (1% 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% x € 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 2017.

### **For question 25b**

Enter your rights to the profit of Dutch companies.

## 26 Debts

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

You state the debts of the same persons as for question 25.

### **For question 26a, question 26b and question 26c**

If you, your tax partner, your own or your tax partner's minor children had any debts on 1 January 2022 pertaining to the assets which you entered at question 25, 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 2022.

### **For question 26d**

If you are a qualifying non-resident taxpayer, a threshold of € 3,200 applies to your debts. If you do not meet the conditions for being a qualifying non-resident taxpayer, no threshold will apply to you.

### *Tax partner*

If you had a tax partner throughout 2022, the threshold for the two of you together will be € 6,400.

## 27 Gains from savings and investments

At question 27, 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 for the whole of 2022**

Did you have a tax partner for the whole of 2022? Or did you have a tax partner for part of 2022 and do you opt to be tax partners for the whole of 2022? 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 2022? And do you and the heirs opt for tax partnership for the whole of 2022? In that case, you may apportion the basis for savings and investments between yourself and your deceased partner.

### **For question 27d**

A fixed amount of the assets minus the debts is exempt from taxation: the tax-free allowance. The tax-free allowance is € 50,650. Enter this amount at question 27d.

### **For question 27e**

If you had a tax partner for the whole of 2022, you may also take your tax partner's tax-free allowance into account. This is € 50,650. Enter this amount at question 27e.

**For question 27i**

**Correction due to a prorated calculation**

Did you state an asset at question 25? And did you no longer have this asset after 1 January 2022? In that case, you must recalculate your gains from savings and investments (for question 27j). 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. You enter the amount of the correction at question 27i.

**Example**

You lived in Germany and had a holiday home in the Netherlands on 1 January 2022. You were not a qualifying non-resident taxpayer. You sold this holiday home on 23 September 2022. The value of the holiday home on 1 January 2022 was € 240,000. On 1 January 2022, your debt for this holiday home was € 60,000. As you were not a qualifying non-resident taxpayer, no threshold applies to you.

Your capital yield tax base on 1 January 2022 (assets minus liabilities) is € 180,000. In connection with the sale of the holiday home in 2022, you must calculate your gains from savings and investments on a prorated basis.

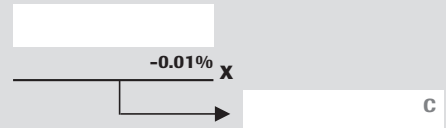
You sold the house on 23 September 2022. The month of September is included in the correction. As you no longer owned the holiday home from September through December, the correction due to the prorated calculation is  $(4/12 \times \text{€ } 180,000 =)$  € 60,000. You enter this amount at question 27i.

**Calculation tool for gains from savings and investments according to the old method**

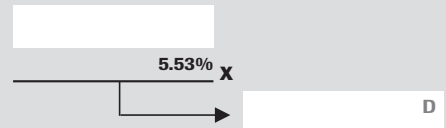
**Basis for savings and investments** Reproduce from question 27g.  
**Please note!** If you had a tax partner throughout 2022, you should reproduce from question 27h.

**Basis in bracket 1.** Reproduce from A, but fill in no more than €50,650.

Calculate 67% of B.

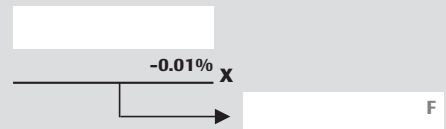


Calculate 33% of B.

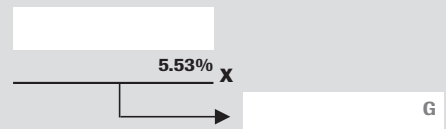


**Basis in bracket 2.** Subtract: A minus B, but fill in no more than €911,700.

Calculate 21% of E.

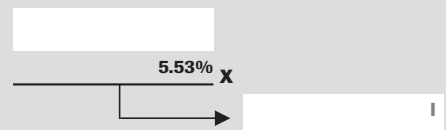


Calculate 79% of E.



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

Reproduce from H.



**Gains from savings and investments before correction.** Add up: C + D + F + G + I.  
If you did not complete question 27i, you should fill in the outcome for letter J at question 27j.  
If you completed question 27i, you should proceed with K.

 +  


**Correction of your basis for savings and investments due to a prorated calculation**  
Reproduce from question 27i.

**Capital yield tax base** Reproduce from question 27c.

 :

Divide: K by L.

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

 X

Multiply: M by J.



**Gains from savings and investments after correction.** Subtract: J minus N.  
Enter the outcome for letter O at question 27j.

 -

## For question 27j

The Supreme Court ruled on 24 December 2021 that the system of investment yield tax or capital gains tax (box 3) in force since 2017 is in breach of the European Convention for the Protection of Human Rights and Fundamental Freedoms (ECHR). As a result, we had to replace the old method with a new one. For the year 2022, you may choose which method is the most favourable for you. From 2023 onwards, only the new method will apply.

### *The difference between the old and the new method of calculation*

With the old method, we assumed that you saved part of your assets and invested part of them. If, for example, you only had savings, we still assumed that you invested part of it. We then calculated a notional return on that part.

The new calculation method is based on the assets you actually have. These are the assets you declare in your tax return. We use notional returns that are close to the actual return percentages for savings or investments. This is for example much lower for savings than for investments.

### **Old method of calculation**

Under the old method, there are 3 brackets in which your basis for savings and investments can fall and 2 percentages apply to each bracket (see the explanation below). You pay 31% income tax on your gains from savings and investments. You use the *Calculation tool for gains from savings and investments according to the old method* on page 28 to calculate your gains from savings and investments under the old method.

### *Please note!*

If you entered a correction due to a prorated calculation at question 27i, 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 27j.

### *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 € 50,650
- bracket 2: between € 50,651 and € 962,350
- bracket 3: € 962,351 and higher

If, for example, you have a basis for savings and investments of € 100,000 in 2022, € 50,650 of this basis falls in bracket 1 and € 49,350 in bracket 2. If, for example, you have a basis for savings and investments of € 1,130,000 in 2022, € 50,650 of this basis falls in bracket 1, € 911,700 in bracket 2 and € 167,650 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: -0.01% and 5.53%.

- In bracket 1, the percentage of -0.01% applies to 67% of your basis and the percentage of 5.53% applies to 33% of your basis.
- In bracket 2, the percentage of -0.01% applies to 21% of your basis and the percentage of 5.53% applies to 79% of your basis.
- In bracket 3, the percentage of 5.53% applies to 100% of your basis.

### *Example 1*

In 2022, your basis for savings and investments (question 27g) is € 100,000, of which € 50,650 falls in bracket 1 and € 49,350 in bracket 2. You then calculate your gains from savings and investments as follows:

- In bracket 1: The percentage of -0.01% applies to 67% of € 50,650 (€ 33,936) = -€ 4. The percentage of 5.53% applies to 33% of € 50,650 (€ 16,714) = € 924.
- In bracket 2: The percentage of -0.01% applies to 21% of € 49,350 (€ 9,734) = -€ 1. The percentage of 5.53% applies to 79% of € 49,350 (€ 38,986) = € 2,155.

Your gains from savings and investments are -€ 4 + € 924 + -€ 1 + € 2,155 = € 3,074. You enter this amount at question 27j.

You pay 31% tax on the amount you entered at question 27j. In the above example, this is € 3,074 x 31% = € 952. We will calculate this tax for you.

### *Example 2 (prorated calculation)*

You live in Germany and have a holiday home in the Netherlands on 1 January 2022. You are not a qualifying non-resident taxpayer. You sell this holiday home on 23 September 2022. The value of the holiday home on 1 January 2022 is € 240,000.

On 1 January 2022, your debt for this holiday home is € 60,000. As you are not a qualifying non-resident taxpayer, no threshold applies to you.

Your capital yield tax base is € 180,000. You are entitled to the tax-free allowance of € 50,650. Your basis for savings and investments is € 129,350 (€ 180,000 - € 50,650).

You calculate your gains from savings and investments as follows:

- In bracket 1: The percentage of -0.01% applies to 67% of € 50,650 (€ 33,936) = -€ 4. The percentage of 5.53% applies to 33% of € 50,650 (€ 16,714) = € 924.
- In bracket 2: The percentage of -0.01% applies to 21% of € 78,700 (€ 16,527) = -€ 2. The percentage of 5.53% applies to 79% of € 78,700 (€ 62,173) = € 3,438.

Your gains from savings and investments are -€ 4 + € 924 + -€ 2 + € 3,438 = € 4,356.

You entered a correction of € 60,000 at question 27i. You entered a capital yield tax base of € 180,000 at question 27c. Divide the amount of the correction by your capital yield tax base: € 60,000 : € 180,000 = 0.333. Multiply this by the gains from savings and investments: € 4,356 x 0.333 = € 1,450. You deduct this outcome from the gains from savings and investments: € 4,356 - € 1,450 = € 2,906.

Your recalculated gains from savings and investments are € 2,906. Enter this amount at question 27j if this method is more favourable to you than the new method.

### **New method of calculation**

With the new method, there are 2 percentages to calculate your income from savings and investments. For immovable property and profit entitlements, the percentage is 5.69%. For debts relating to these matters, the percentage is 2.46%. You pay 31% income tax on your income from savings and investments. With the *Calculation tool for income from savings and investments according to the new method* on page 29, you can calculate your income from savings and investments according to the new method.

## Calculation tool basis for savings and investments according to the new method

**Basis for savings and investments.** Reproduce from question 27g.

**Please note!** If you had a tax partner throughout 2022, you should reproduce from question 27h.

**Assets.** Reproduce from question 25c

Calculate 5,69% of B

**Debts.** Reproduce from question 26e

Calculate 2,46% of D

**Taxable yield.** Subtract C minus E

Reproduce from A

Reproduce from question 27c

**Ratio of your share to your capital yield tax base.** Divide A by G and multiply by 100%.

Please round off to 2 decimal places.

Reproduce from F

**Gains from savings and investments before the correction.** Multiply: F by H. Did you not fill in question 27i? Then enter the result for letter I at question 27j. Have you completed question 27i? Then continue with J.

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

Reproduce from question 27i.

**Capital yield tax base.** Reproduce from question 27c

Divide J by K.

**Gains from saving and investment before correction.** Reproduce from I.

Multiply I by L.

**Gains from savings and investments after correction.** Subtract I minus M. Enter the result for letter N at question 27j.

	A	
	B	
		C
	D	
		E
		F
	A	
	G	:
		H
		%
		F
		x
		I
	J	
	K	:
	L	
	I	x
		M
		N

### Please note!

Have you filled in a correction at question 27i because of a prorated calculation? Then you must recalculate your income from savings and investments. You make this calculation using J to N in the calculation tool. You fill in the amount at N at question 27j.

We explain the calculation of the new method using the example below.

### Example 1 (prorated calculation)

You live in Germany and on 1 January 2022 you have a holiday home in the Netherlands. You are not a qualifying non-resident taxpayer. You sell this holiday home on 23 September 2022.

The value of the holiday home on 1 January 2022 is € 240,000.

You have a debt for this holiday home on 1 January 2022 of € 60,000. Because you are not a qualifying non-resident taxpayer, no threshold applies.

Your capital yield tax base is € 180,000. You are entitled to the tax-free allowance of € 50,650. Your basis for savings and investments is € 129,350 (€ 180,000 - € 50,650).

You calculate your income from savings and investments as follows:

- 5.69% of € 240,000 = € 13,656
- 2.46% of € 60,000 = € 1,476

Subtract the yield from your debts from the yield from your assets  
€ 13,656 - € 1,476 = € 12,180. This is called your taxable yield.

Divide your basis for savings and investments € 129,350 by your capital yield tax base € 180,000 and multiply by 100. Round this percentage down to two decimal places. € 129,350 divided by € 180,000 times 100 = 71,86%.

Your income from savings and investments before correction is € 12,180 times 71,86% = € 8,752.

At question 27i you have entered a correction of € 60,000. At question 27c you filled in a basis for capital yield of € 180,000.

Divide the amount of the correction by your capital yield tax base.

€ 60,000 : € 180,000 = 0.333. Multiply this amount with the income from savings and investments: € 8,752 x 0.333 = € 2,914. You deduct this result from your income from savings and investments: € 8,752 - € 2,914 = € 5,838.

The recalculated income from savings and investments is € 5,838. Fill in this amount at question 27j.

In this case, the old method is more advantageous for you.

### Please note!

At the time of drafting this explanatory note, the percentages for the new method for 2022 were not yet available. We have used the percentages of 2021. When issuing the assessment we will use the figures of 2022.



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

For question 28, you will be calculating whether you are a qualifying non-resident taxpayer. The conditions for this can be found at question 1h.

For question 28 to question 30, you will be calculating whether you and your tax partner meet the 90% requirement. For question 28a, you must state your income that is taxed in the Netherlands. This concerns the same assets as for question 25. Only now you must state your own share in that asset. If you are not sure whether you or your tax partner meet the 90% requirement, you should complete question 28 to question 30. If you are sure that you and your tax partner do not meet the 90% requirement, you should skip question 28 to question 30. For in that case, you have no qualifying non-resident taxpayer status.

### For question 28a letter H

Complete the *Calculation tool for gains from savings and investments according to the old method* for yourself. You will find it on page 28. Then complete the *Calculation tool for gains from savings and investments according to the new method* for yourself. You will find it on page 29. Reproduce the result of the method with the most favourable calculation into the form.

### For question 28a letter J

Complete the *Calculation tool for the prorated calculation for yourself*. This can be found on page 29.

### For question 28b letter H

Complete the *Calculation tool for gains from savings and investments according to the old method* for yourself. You will find it on page 28. Then complete the *Calculation tool for gains from savings and investments according to the new method* for yourself. You will find it on page 29. Reproduce the result of the method with the most favourable calculation into the form.

### For question 28b letter J

Complete the *Calculation tool for the prorated calculation for your tax partner*. This can be found on page 29.

### Calculation tool basis for savings and investments according to the old method (For question 28a and question 28b letter H)

#### Basis for savings and investments

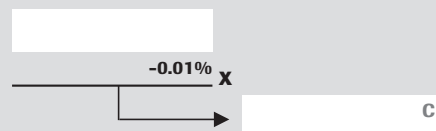
Reproduce from question 28a, letter G. If you complete the calculation tool for your partner, you should reproduce from question 28b, letter G.

 A

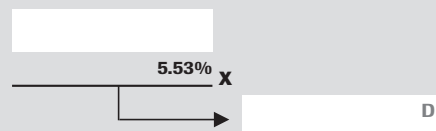
#### Basis in bracket 1. Reproduce from A, but fill in no more than €50,650.

 B

Calculate 67% of B.



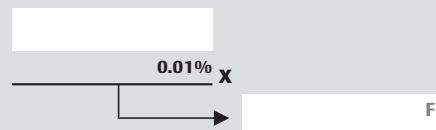
Calculate 33% of B.



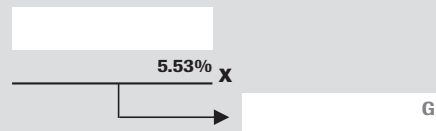
#### Basis in bracket 2. Subtract: A minus B, but fill in no more than €11,700.

 E

Calculate 21% of E.



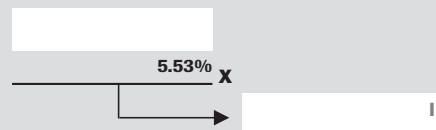
Calculate 79% of E.



#### 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 J at question 28a, letter H (for your partner under question 28b, letter H).

 J



**Calculation tool basis for savings and investments according to the new method** (For question 28a and question 28b letter H)

**Basis for savings and investments.** Reproduce from question 28a, letter G. If you complete the calculation tool for your partner, you should reproduce from question 28b, letter G

A

**Assets.** Reproduce from question 28a, letter A.

B

Calculate 5,69% of B

C

**Debts.** Reproduce from question 28a, letter D.

D

Calculate 2,46% of D

E

**Taxable yield.** Subtract C minus E

F

Reproduce from A

A

Reproduce from question 28a letter E

G

**Ratio of your share to your capital yield taks base.** Divide A by G and multiply by 100%. Please round off to 2 decimal places.

H %

Reproduce from F

F

**Income from savings and investments.** Multiply H by F. Enter the result for letter I at question 28a, letter H (for your partner under question 28b, letter H).

I

**Calculation tool for prorated calculation, for yourself**

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

Reproduce from question 28a, letter I.

A

**Value of your assets in box 3, taxed in the Netherlands.** Reproduce from question 28a, letter A.

B

**Value of your debts in box 3, taxed in the Netherlands.** Reproduce from question 28a, 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 28a, letter H.

F

**Reduction in gains from savings and investments in the Netherlands**  
Fill in the amount of G at question 28a, letter J.

G

**Calculation tool for prorated calculation for your partner**

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

Reproduce from question 28b, letter I.

A

**Value of your assets in box 3, taxed in the Netherlands.** Reproduce from question 28b, letter A.

B

**Value of your debts in box 3, taxed in the Netherlands.** Reproduce from question 28b, 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 28b, letter H.

F

**Reduction in gains from savings and investments in the Netherlands**  
Fill in the amount of G at question 28b, letter J.

G

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

### For question 29a

Use the *Calculation tool basis for worldwide income under the old method* to complete question 29a. You will find it on page 30. Then fill in the *Calculation tool basis for worldwide income under the new method*. You will find it on page 31. Reproduce the result of the method with the most favourable calculation into the form. Assume all your assets in box 3 on 1 January 2022, in the Netherlands and abroad combined. In doing so, you need to use the ownership ratio. This is stipulated, for example, in the prenuptial agreement or partner's agreement. For example, if you are married in community of property, you state 50% and your partner states the other 50%.

In this case, it concerns:

- bank and savings balances and premium deposits
- securities (shares, bonds, profit-sharing certificates and options) that are not part of a substantial interest, such as the non-exempt part of your green investments
- cash  
Cash up to € 527 is exempt. State the amount exceeding this exemption. Cash also includes the value of gift vouchers and suchlike. If you had a tax partner throughout 2020, the exemption for cash is € 1,054. The exemption also applies to a minor child.
- Other claims, such as money you lent
- immovable property (and any rights thereto) in the Netherlands and abroad, for example a second home or a holiday home.
- the non-exempt part of your capital sum insurances
- entitlements to regular payments that are not taxed in box 1
- your net annuity or net pension to 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 sanction for a net annuity or net pension because of a non-allowed act
- rights to profits

### 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. Use the *Calculation tool for green investments* to calculate if you have to state the value of the green investments and to calculate the amount of your exemption.

### Exemption for green investments.

An exemption applies to green investments. This means that you only have to state your green investments if the value of these investments exceeds a certain amount. You have to state the difference between the amount of the exemption and the value of your green investments at this question. The exemption is € 61,215. If you have a tax partner throughout the year, the exemption will be € 122,430. This exemption may never be more than the total value of your green investments on 1 January 2022. If the value of your investments is € 20,000, the exemption will also be € 20,000. If the value of your investments is € 65,000, the maximum exemption of € 61,215 will apply to you. If you have a tax partner, the exemption will be € 65,000.

### Calculation tool for green investments

Total value of the green investments	<input type="text"/>	A
Exemption for green investments	<input type="text"/>	B
<hr/>		
<i>Subtract A minus B. If the answer is higher than € 0, the amount of C must be stated at question 29a.</i>		
	<input type="text"/>	C

### For question 29b

You state the income that is taxed in the Netherlands and your worldwide income in question 29b. In the left column, you fill in the income that is taxed in the Netherlands. Reproduce the amounts from the form. In the right column, you fill in the income from the Netherlands and abroad combined (worldwide income).

### Calculation tool basis for worldwide income according to the old method (For question 29a and question 29c)

**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 at question 29a (for your partner at question 29c).*

	<input type="text"/>	A
	<input type="text"/>	B
	<input type="text"/>	€ 3,200
	<input type="text"/>	D
	<input type="text"/>	E
	<input type="text"/>	€ 50,650
	<input type="text"/>	F
	<input type="text"/>	G

**Calculation tool basis for worldwide income according to the new method** (For question 29a and question 29c)

**Calculation tool basis for worldwide income**

Use this Calculation tool to complete question 29a.

If you had a tax partner in 2022, use this Calculation tool for question 29c.

Please note! When determining the value, you should assume the ownership ratio.

This is stipulated, for example, in the prenuptial agreement or partner's agreement.

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

Value of your savings

 A

Value of your investments and other assets

 B +

Add: A plus B

 C

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

Value of your debts

 D

**Threshold**

 € 3.200 E -

Subtract: D minus E. Enter €0 if the result is negative.

 F -

**Capital yield tax return worldwide income. Subtract: C minus F**

 G

**Tax-free allowance**

 € 50.650 H -

**Savings and investments basis worldwide income**

Subtract: G minus H. Enter the result of letter I in question 29a.

 I

If you filled in the calculation tool for your partner, enter the amount of letter I in question 29c.

**Calculation tool for gains from savings and investments according to the old method**

(For question 29b and question 29d letter P)

**Basis for savings and investments**

Reproduce from question 29a. If you complete the calculation tool for your partner, you should reproduce from question 29c.

 A

**Basis in bracket 1. Reproduce from A, but fill in no more than €50,650.**

 B

Calculate 67% of B.

  
 -0.01% X  
 C

Calculate 33% of B.

  
 5.53% X  
 D

**Basis in bracket 2. Subtract: A minus B, but fill in no more than €911,700.**

 E

Calculate 21% of E.

  
 -0.01% X  
 F

Calculate 79% of E.

  
 5.53% X  
 G

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

 H

Reproduce from H.

  
 5.53% X  
 I +

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

Fill in the outcome for J in question 29b, letter P (for your partner: question 29d, letter P).

 J

## Calculation tool for gains from savings and investments according to the new method

(For question 29b and question 29d letter P)

**Basis for savings and investments.** Reproduce from question 29a. If you complete the calculation tool for your partner, you should reproduce from question 29c

A

**Savings and cash.** Reproduce letter A from the Calculation tool basis for worldwide income

B

Calculate 0.01% of B

C

**Assets.** Reproduce letter B from the Calculation tool basis for worldwide income

D

Calculate 5.69% of D

E +

**Debts.** Reproduce letter F from the Calculation tool basis for worldwide income

F

Calculate 2,46% from F

G -

**Taxable yield.** Add C plus E and reduce by G

H

Reproduce from A

A

Reproduce letter G from the Calculation tool basis for worldwide income

I :

**Ratio of your share to your capital yield tax base.** Divide A by I and multiply by 100%. Please round off to 2 decimal places.

J %

Reproduce from H

H x

**Income from savings and investments.** Multiply J with H.

K

Enter K under question 29b letter P (for your partner under question 29d, letter P).

### For question 29b letter P

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

At letter P, you reproduce the amount from question 28a, letter H, unless you also filled in an amount at letter I. If you filled in an amount in question 28a, letter I, you should subtract the amount at question 28a, letter J, from the amount at question 28a, 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 according to the old method*. You will find it on page 31. Then fill in the *Calculation tool for gains from savings and investments according to the new method* on page 32. Reproduce the result of the method with the most favourable calculation into the form.

### For question 29c

Use the *Calculation tool basis for worldwide income according to the old method* (see question 29a) to complete question 29c. You will find it on page 30. Then fill in the *Calculation tool basis for worldwide income according to the new method*. You will find it on page 31. Reproduce the result of the method with the most favourable calculation into the form. You should take account of all your partner's assets in box 3 on 1 January 2022, in the Netherlands and abroad combined. In doing so, you must use the ownership ratio. If you are married in community of property, for example, you state 50% and your partner states the other 50%.

### For question 29d

You state your partner's income that is taxed in the Netherlands and his worldwide income in question 29d. 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 29d letter P

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

At letter P, you reproduce the amount from question 28b, letter H, unless you also filled in an amount at letter I. If you filled in an amount in question 28b, letter I, you should subtract the amount at question 28b, letter J, from the amount at question 28b, 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 according to the old method*. You will find it on page 31. Then fill in the *Calculation tool for gains from savings and investments according to the new method* on page 32. Reproduce the result of the method with the most favourable calculation into the form.

## 30 Calculation of the 90% requirement

In order to be a qualifying non-resident taxpayer in 2022, you must pay tax in the Netherlands on at least 90% of your worldwide income (90% requirement).

### For question 30a

We will first ask you to reproduce some amounts from the form to allow you to complete question 30a more easily.

Your income taxed in the Netherlands  
Reproduce from letter U from the left column of question 29d in the form.  A

Your income in the Netherlands and abroad.  
Reproduce from letter U from the right column of question 29b in the form.  B

The percentage you then need to enter at question 30a depends on the amounts you entered above:

- Is A € 0 or negative? And is B € 0 or positive? Then fill in '0' at question 30a.
- Is A positive? And is B € 0 or negative? Then fill in '100' at question 30a.
- 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 30a in the form and fill in no more than '100'.

### Example

Your income taxed in the Netherlands (A) is € 10,000 and your income in the Netherlands and abroad combined (B) is € 20,000. € 10,000 divided by € 20,000 x 100 = 50. You fill in this percentage at question 30a in the form.

### For question 30b

#### Please note!

Only complete this question if you had a tax partner in 2022. If you had no tax partner, you should proceed with question 30d.

We will first ask you to reproduce some amounts from the form to allow you to complete question 30b more easily.

Your partner's income taxed in the Netherlands  
Reproduce from letter U from the left column of question 29d in the form.  C

Your partner's income in the Netherlands and abroad.  
Reproduce from letter U from the right column of question 29d in the form.  D

The percentage you then need to enter at question 30b depends on the amounts you filled in above:

- Is C € 0 or negative? And is D € 0 or positive? Then fill in '0' at question 30b.
- Is C positive? And is D € 0 or negative? Then fill in '100' at question 30b.
- 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 30b in the form and fill in no more than '100'.

### Example

Your partner's income taxed in the Netherlands (C) is € 10,000 and his income in the Netherlands and abroad combined (D) is € 20,000. € 10,000 divided by € 20,000 x 100 = 50. You fill in this percentage at question 30b in the form.

### For question 30c

If the outcome at question 30a and question 31b is 90% or higher, you should proceed with question 31.

If the outcome at question 30a or question 30b is less than 90%, you should complete the *Calculation tool for question 30c*.

### Calculation tool for question 30c

Reproduce A from the explanatory note for question 30a.	<input type="text"/> A
Reproduce C from the explanatory note for question 30b.	<input type="text"/> C +
Add: A plus C.	<input type="text"/> E
Reproduce B from the explanatory note for question 30a.	<input type="text"/> B
Reproduce D from the explanatory note for question 30b.	<input type="text"/> D +
Add: B 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 30c in the form.	<input type="text"/> G

### For question 30d and question 30e

If you do not meet the 90% requirement, you may still be a qualifying non-resident taxpayer. In that case, you must meet the following conditions:

- You received a pension, annuity or similar payment in 2022.
- You meet the other conditions for qualifying non-resident taxpayer status.
- You pay no income tax in your country of residence because of your low income.
- You can submit a signed personal income statement from the tax authorities of your country of residence.

If you meet the conditions, you should tick the box at question 30d. If your partner meets the conditions, you should tick the box at question 30e.

## 31 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 payments:

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

You must have paid the premiums yourself or paid the amounts yourself.

Did you pay a remuneration directly to an intermediary for arranging, renewing or collecting the premiums or deposits of your annuity? This remuneration is not deductible.

### *Please note!*

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 31a and question 31b**

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 2022 if you accrued insufficient pension in 2021. So the annual margin in 2022 depends on your situation in 2021. If you have a pension deficit in 2020 and have not yet reached state pension age, you usually have an annual margin in 2022.

### *Reserve margin*

Did you not fully use the annual margins for 2015 to 2021? In that case, you usually have a reserve margin in 2022. You did not use the annual margin if, for example, you did not pay annuity premiums during this period.

### *Digital tool for the deductible amount*

You can use the *Annuity premium tool* to calculate the amount you may deduct. This tool can be found at [belastingdienst.nl](http://belastingdienst.nl). You can also use the online tax return in the 'Mijn Belastingdienst' section.

### **For question 31c**

If you used all or part of your retirement reserve to take out an annuity, you should, at this question, state the amount by which the retirement reserve was decreased. Additional rules apply to this.

### **For question 31d**

Did you discontinue your business? And did you use all or part of your retirement reserve to take out an annuity? In that case, you should, at this question, state the amount by which the retirement reserve was decreased. Additional rules apply to this.

### **For question 31e**

Did you discontinue your business? And did you use your discontinuation profit to take out an annuity? In that case, you should, at this question, state the amount of the discontinuation profit that was used for this purpose. Additional rules apply to this. This does not concern a retirement reserve that is included in the discontinuation profit. You state this at question 31d.

### **For question 31f**

Did you pay premiums for annuities of which the payments will accrue to your disabled child or grandchild that is of age? In that case, you may fully deduct them if the payments meet the following conditions:

- The payments are used to support the child or grandchild in accordance with his station in life. The station in life is determined, among other things, by the child's or grandchild's own income and home situation.
- The payments will only cease when the child or grandchild dies.

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



### For question 31g

Did you pay premiums for private occupational disability insurances that entitle you to regular payments in case of disability, illness or an accident? In that case, you may fully deduct those premiums. If you become occupationally disabled and therefore receive a regular payment, you will owe income tax and national insurance contributions on this payment.

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

### For question 32a and question 32b

If you sold an owner-occupied home (principal residence) in 2022, you should fill in the net proceeds of the house you sold at question 32a. 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 32b 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 32d

If you bought an owner-occupied home (principal residence) in 2022, 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 32e

If, in 2022, you incurred expenses for the maintenance or refurbishment of your owner-occupied home, you should enter the amount of these expenses in question 32e. It concerns, for example, expenses for an extension, placing a dormer window, replacing window cases or paintwork. These expenses are not deductible. We ask about these expenses for the additional loan scheme.

## 33 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 improvement 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 2018, 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 on or after 1 January 2013, a loan will only be a home acquisition debt if you repay it in full on at least an annuity or straight-line basis 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.

### Payment break for your mortgage

If you were temporarily unable to repay your mortgage due to the coronavirus crisis, your credit provider, e.g. your bank, was allowed to give you a payment break. During that period, you did not have to pay any interest and not make any repayments (or you paid less interest and made fewer repayments) for your home acquisition debt. If you make use of a payment break, you should visit [belastingdienst.nl/corona](http://belastingdienst.nl/corona) before filling in this question.

### 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 33a to question 33d

### Loan repaid in 2022?

Did you fully repay a loan for the owner-occupied home? In that case, you state this loan at question 33a, question 33b, question 33c or question 33d. You then set the value of the debt at € 0. You state the deductible interest at question 35b.

### Lack of space?

Then state the highest debt on the upper 3 lines and the total of the remaining debts on the 4th line.

## For question 33e and question 33f

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 33e and possibly question 33f.

### 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 33e, you must complete question 37 for this. If you completed question 33f, you must complete question 38 for this. Return the *Specification of loan for owner-occupied home* to us, together with the other completed tax return pages.

## For question 33h

At question 33h, you enter the amount of a remaining debt of the former owner-occupied home on 31 December 2022. At question 35e, you enter the interest you paid on this remaining debt in 2022.

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.

## 34 Income from the owner-occupied home

Did you or your tax partner have an owner-occupied home in 2022? 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 an owner-occupied home outside the Netherlands? And is the balance between the income from and deductible items for that owner-occupied home positive? In that case, you may not state the income from and deductible items for that owner-occupied home at question 34 and question 35 in this tax return. In that case, you may not complete question 36 for this home either. However, you do need to fill in this property in question 39b and question 39c. Are you insured for national insurance contributions in the Netherlands for the whole year? You then enter the balance of question 39b at question 52m. And the balance of question 39c at question 53c.

## For question 34a

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. For example, the country code for Germany is DEU. 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 34b

At this question, you enter the WOZ value of the house that was your principal residence in the Netherlands in 2022. 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 owner-occupied home in the Netherlands. For the year 2022, the WOZ value with value reference date 1 January 2020 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 2022

In addition to the WOZ value, also fill in the period the house that was your principal residence in 2022. The period should be based on the date on which the municipal authorities changed the home address. This also applies if you moved house.

### Owner-occupied home outside the Netherlands

If you have an owner-occupied home outside the Netherlands which is your principal residence, you enter the economic value of this home. This is the price that is arrived at through supply and demand under normal circumstances. You take the date 1 January 2020 for this purpose.

### For question 34c

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 2022. Use the *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	0.15%
€ 25,000	€ 50,000	0.25%
€ 50,000	€ 75,000	0.35%
€ 75,000	€ 1,130,000	0.45%
€ 1,130,000	–	€ 5,085 + 2.35% of the value exceeding € 1,130,000

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

You calculate the notional rental value for the period the house that was your principal residence in 2022. You entered this period at question 34b.

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 2022, were you, together with 1 or more persons, the owner of your principal residence and were 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. If you paid less, 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 € 1,130,000	0.75% of the WOZ value
More than € 1,130,000	€ 8,475 plus 2.35% of the WOZ value exceeding € 1,130,000

### For question 34d, question 34e and question 34f

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

In 2022, 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 2022? 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 2022. 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 34e.

#### *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 2022, did you receive a payment under a savings account, investment account or capital sum insurance associated with home ownership? And did this payment exceed the exemption to which you were entitled? In that case, you may have to state all or part of the interest component of the payment. Enter this amount in the taxable part of a payment under a capital sum insurance policy, savings account or investment account associated with home ownership (question 34f).

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 2022, you must add up the taxable part of the payment made to you and your tax partner. You then enter this amount at question 34f.

**Please note!**

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

**Exemption**

In 2022, the exemption is € 173,500. If you have a tax partner, the exemption will be € 347,000. 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 34f). Enter the amount of the exemption used by you at question 34i. At question 34j, you enter the exemption used by your tax partner.

**Please note!**

You must complete question 34i and question 34j, even if the taxable part of the payment is € 0.

**For question 34g**

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 2020**

Did you temporarily let your owner-occupied home in 2022? 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 must state the notional rental value and deductible expenses for 2022 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.

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

Certain expenses for your owner-occupied home, such as the (mortgage) interest and financing costs, may be deducted from the income from the owner-occupied home. You may not always deduct all (mortgage) interest and financing costs. Information about the expenses you may deduct can be found below.

Deductible expenses for the owner-occupied home and remaining debt include:

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

**Not the only owner**

If you, together with your possible tax partner, are not the only owner 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 2022. You may not deduct other costs you incurred for your owner-occupied home, such as the costs of maintenance and refurbishment. If your partner is not a qualifying non-resident taxpayer, you are not tax partners. You only declare your own share of interest and finance charges paid.

**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 2016 or a later year, did your spouse repay part of a debt without being obliged to repay this debt? After that, does this debt pass to you because of his death? And, no later than in the year after the repayment, do you again incur a home acquisition debt up to the amount of the repayment? In that case, you are 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 2022, 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 2022, you paid interest in advance for a period after 30 June 2022.

### **Refurbishment loan**

Did you borrow money for the maintenance or refurbishment of the owner-occupied home? But have you not yet used the money for maintenance or refurbishment? 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 part of the refurbishment loan that you have not yet used will be part of box 3. The interest on and financing costs incurred for this part cannot be deducted. 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 account.

Did you take out a loan for this within 6 months after the start of the refurbishment? And did you already pay maintenance or refurbishment costs before taking out the loan? In that case, you may deduct the interest on and costs of the refurbishment loan.

### **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 2022, did you pay in advance part of the deductible (mortgage) interest for a period up to 1 July 2023? And did you agree on this by contract? In that case, this amount can be fully deducted in 2022. So you may pay interest in advance for no more than six months. If, in 2022, you voluntarily paid an amount for 2023, this amount will only be deductible in 2023. In that case, you must state the advance payment as an asset in box 3 as of 1 January 2023.

### **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 another lender charged 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 35b and question 35c. At question 35g, you fill in the part which you cannot set off.

### **For question 35b**

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 refinanced or was changed  
The amount of the penalty interest is deductible if it pertained to the home acquisition debt. We then consider this penalty interest to be interest. Did you pay penalty interest through interest rate averaging? See *Penalty interest in case of 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 case of interest rate averaging, you copy the interest paid from the annual statement.

If you did not opt for an interest rate averaging product, but decided to pay in a lump sum the amount of the penalty interest for the full or partial repayment, refinancing or change of the home acquisition debt, you may 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 35b. At question 35g, 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 2022, but also the interest benefit that is considered to be part of your taxable wage.

**For question 35c**

Deductible financing costs are:

- brokerage costs for obtaining your mortgage such as consultancy and handling fees
- notarial charges and cadastral fees for the mortgage
- remortgaging costs paid
- valuation costs (only in order to obtain a loan)
- costs of the application for National Mortgage Guarantee or Nationale Hypotheek Garantie
- interest during construction for the period after the sales contract including resolutive conditions was concluded
- under certain conditions: costs of a refurbishment deposit or a new building deposit See *Special rules*.
- Belgian registration tax if you are a qualifying non-resident taxpayer

**For question 35d**

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 2022.

**For question 35e**

After 28 October 2012 and before 1 January 2018, 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 33h, you should fill in the interest you paid on this remaining debt in 2022 at question 35e.

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 35g**

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 35b and question 35c? In that case, you fill in at question 35g the amount you were unable to set off.

**For question 35j to question 35l**

If you had no tax partner in 2022, you should still complete question 35j and question 35k. You can reproduce the data from question 35a and question 35h.

Did you have a tax partner for the whole of 2022? Or did you have a tax partner for part of 2022 and do you opt to be tax partners throughout 2022? In that case, you may, at questions 35j to 35l, 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 35a is € 3,000. The total of the deductible items for owner-occupied home at question 35h is € 13,000. The balance of the income from and deductible items for the owner-occupied home at question 35i is: € 3,000 - € 13,000 = minus € 10,000. You allocate 60% of this balance to yourself. In that case, you fill in:

- At question 35j Your share in the income from the owner-occupied home: (60% of € 3,000) = € 1,800.
- At question 35k Your share in the deductible items for the owner-occupied home: (60% of € 13,000) = € 7,800.
- At question 35l The balance of the income from and deductible items for the owner-occupied home which you state:
- (€ 1,800 - € 7,800 =) - € 6,000.

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

In 2022, did you have an owner-occupied home that was your principal residence? And did you have little or no home acquisition debt, as a result of which you paid little or no (mortgage) interest? In that case, you should use the *Calculation tool for the deduction due to little or no home acquisition debt* to determine whether you are entitled to this deduction.

**Please note!**

The 'Deduction due to little or no home acquisition debt' scheme will be phased out in 30 years. The phasing-out started in 2019. As a result, the deduction for 2022 will be lower. The *Calculation tool for the deduction due to little or no home acquisition debt* can be used for the calculation.



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

Reproduce from question 34c	<input type="text"/>	A
Reproduce from question 35h	<input type="text"/>	B
<b>Please note!</b> You must use the joint interest and costs paid in advance		
Interest and costs paid in 2022 for the period before 31-12-2020	<input type="text"/>	C
Interest and costs paid in 2022 for the period between 1-1-2022 and 30-06-2022. If you made advance payments for more than 6 months, you enter €0 at D.	<input type="text"/>	D
Interest and costs for 2022, paid in advance in 2020 or earlier	<input type="text"/>	E
Interest and costs for 2022, paid in arrears in 2022 or later	<input type="text"/>	F +/-
Subtract: B minus C minus D and add E and F to this.	<input type="text"/>	G -
Subtract: A minus G. Balance due to little or no home acquisition debt. If the amount for H is negative, enter €0 at question 36a and proceed to question 37. If the amount for H is positive, enter H at question 36a and continue with this calculation tool.	<input type="text"/>	H
Reproduce from question 35l.	<input type="text"/>	I
Reproduce from question 35i.	<input type="text"/>	J /*
Divide I by J and multiply this by H.	<input type="text"/>	K
Calculate 86.667% of K. Deduction due to little or no home acquisition debt. If the amount for L is positive, enter L at question 36b.	<input type="text"/>	L

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

If you paid the interest and costs for your owner-occupied home for the year 2022 in advance (before 2022) or in arrears (after 2022), you must, in order for this scheme to be applied, allocate this interest and these costs to 2022. See the *Calculation tool for the deduction due to little or no home acquisition debt*. It does not matter that you do not deduct the interest in 2022, but partly in 2021 or 2023.

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

Use the calculation tool on page 41 to determine the amount of the deduction due to little or no home acquisition debt.

### A tax partner for the whole of 2022

Did you have a tax partner for the whole of 2022? 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 2022

Did you have a tax partner during part of 2022? And do you not opt to be tax partners for the whole of 2022? 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 2022? See *A tax partner throughout 2022*.

## 37 and 38 Specification of loan for owner-occupied home (for question 33e and question 33f)

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 2022.

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

If you completed question 33e, you must complete question 37 in order to specify the loan for the owner-occupied home. If you completed question 33f, you must complete question 38 in order to specify this 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 38, you can use the explanatory notes for question 37.

### 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 33f. Specify the details of the loan (or the part thereof) at question 38.

You can also use the explanatory notes below to fill in question 38. By question 37, we will then mean question 38. By question 33e, we will then mean question 33f.

## For question 37a to question 37h

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: '12335678' becomes '012335678'. 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 37d. 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 37i to question 37r**

Specify the details of the loan you entered in question 33e 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 33e. 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 37k. The currency code can be obtained from the lender.

At question 37l, 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 37m, 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 2022.

### **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 37s to question 37w**

Specify the details of the loan you entered in question 33e in the tax return. It concerns the value on 31 December 2022 and the deductible interest in 2022.

### **Foreign currency**

If the loan was taken out in a foreign currency, you should, at question 37s, state the total value of the loan on 31 December 2022 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 2022**

At question 37t, you state the total value of the loan on 31 December 2022. State the value in euros.

At question 37u, you state your part of the total value of the loan on 31 December 2022. 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 37v, 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 2022. State the value in euros.

At question 37w, you state the deductible interest you paid in 2022. It concerns the deductible interest on the part of the loan you entered at question 37v.

## **39 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. If you have a tax partner, you should calculate your tax partner's threshold income at question 40. You must use the joint threshold income in order to calculate the threshold amount.

### **For question 39a to question 39d**

Complete this question if, in 2022, you were a qualifying non-resident taxpayer or if, in 2022, you lived in Belgium and had income that was taxed in the Netherlands, but were not a qualifying non-resident taxpayer. Or if you lived in Suriname or Aruba in 2022.

### **Question 39a: 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. At this question, you only fill in the part of the deduction you were not allowed to state at question 31. See the explanation for question 31 for more information.

### **Question 39b: 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 for the whole of 2022? 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%.



## 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 41a

#### *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 2022, 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 34c) and you deduct € 750 as spousal maintenance.

#### *A tax partner for the whole of 2022*

Did you have a tax partner for the whole of 2022? 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 2022, 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 2022*

Did you have a tax partner during part of 2022? And do you not opt to be tax partners for the whole of 2022? In that case, you only deduct your own expenses. Do you opt to be tax partners for the whole of 2022? See *A tax partner for the whole of 2022* above.

### For question 41b

If you do not know the address of the person to whom you or your tax partner paid spousal maintenance in 2022, 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.

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

#### *If you lived in Belgium and had income that was taxed in the Netherlands 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 collecting and returning? In that case, you may deduct these expenses as personal allowance under certain conditions.

You are entitled to the deduction for the care of:

- your seriously disabled children
- your seriously disabled brothers or sisters

#### *Please note!*

If you lived in Germany, this deduction will only apply to your children.

Did the subdistrict court appoint you as mentor of a seriously disabled person? Or are you the guardian of a seriously disabled person? In that case, you, as the mentor or guardian, must meet the condition that you represent the personal interests of the seriously disabled person. Examples are the interests with respect to care, nursing, treatment or counselling of the disabled person.

**For question 42a**

**Conditions for deduction**

- The seriously disabled person was 21 years of age or older in 2022. If he turned 21 years of age in the course of 2022, you only deduct the expenses incurred by you in the subsequent period.
- The seriously disabled person usually resided in an institution. This is often in a Wlz institution. But you cared for the seriously disabled person during weekends and holidays. This could be at your home, but also at a holiday address.
- The expenses were not reimbursed by, for example, the healthcare insurer. Expenses that have yet to be reimbursed may not be deducted either.

You may deduct the following expenses:

- expenses you incurred for collecting and returning by car  
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 € 11 per day applies to this. The days on which the seriously disabled person was collected or returned can be included.

**Please note!**

The amounts referred to apply per disabled person. If you took care of several seriously disabled persons, you may deduct the said expenses for each disabled person.

You calculate your deductible amount using the calculation tool below.

**Calculation tool for the deductible amount for expenses for a temporary stay at home of seriously disabled persons aged 21 or older**

Number of days the disabled person stayed with you	<input type="text"/>	x € 11 =	<input type="text"/>
Number of kilometres driven	<input type="text"/>	x € 0.19 =	<input type="text"/>
			<b>+</b>
<b>Add. Total expenses</b>			<b>A</b>
Any reimbursements received			<b>B</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>			<b>C</b>
The deductible amount you state. This is the amount of C, part of this amount, or €0. Reproduce the amount of D at question 42a in the form			<b>D</b>

**A tax partner for the whole of 2022**

Did you have a tax partner for the whole of 2022? 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 2022, 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 2022**

Did you have a tax partner during part of 2022? And do you not opt to be tax partners for the whole of 2022? 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 2022? See *A tax partner for the whole of 2022* above.

## 43 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 of 27 years of age or older, with whom you were living as a family  
A person is seriously disabled if he qualified for admission to a Wlz institution.
- parents, brothers or sisters living with you and who depended on your care  
If you did not provide the care, these persons would be in need of 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:

- dentist or 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.
- paramedic treatments by a paramedic, prescribed by and under the supervision of a doctor. Examples are acupuncture, rehabilitation, homeopathy or a health psychologist.
- nursing in a hospital or another nursing home

**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.

**Calculation tool for the deductible amount for specific medical expenses**

You can use this calculation tool to calculate the deductible amount for medical expenses.

**Specific medical expenses to be increased**

Prescribed medicines	<input type="text"/>	
Certain aids and adaptations	<input type="text"/>	
Transport	<input type="text"/>	
Diet prescribed by a doctor or dietician	<input type="text"/>	
Additional home help	<input type="text"/>	
Additional clothing and bed linen	<input type="text"/>	
	<hr/>	+
<i>Add. Specific medical expenses to be increased</i>	<b>A</b>	
Increase: Does your and your possible tax partner's joint threshold income not exceed €36,409? <i>In that case, you here enter 40% of the amount A above (or 113% if you or your tax partner reached state pension age).</i>	<input type="text"/>	
	<hr/>	+
<i>Add. A plus B. Total</i>		<input type="text"/>

**Other specific medical expenses**

Medical and surgical help	<input type="text"/>	
Travel expenses for visiting a sick person	<input type="text"/>	
	<hr/>	+
<i>Add. Total specific medical expenses</i>	<b>C</b>	
Threshold	<input type="text"/>	
	<hr/>	-
<i>Subtract: C minus D. Deductible amount for specific medical expenses</i>	<b>E</b>	
The deductible specific medical expenses you state. This is the amount of E, part of this amount, or €0 <i>Reproduce the amount of F at question 43a in the form.</i>	<input type="text"/>	<b>F</b>



## Certain aids and adaptations

Aids are facilities or devices mainly used by sick or disabled persons. Examples are facilities that enable a person to perform a normal bodily function, such as prostheses or hearing aids.

Other medical aids, too, are subject to the condition that they are mainly used by sick or disabled persons, for example a 'fingerstick' to measure blood levels without the help of a doctor or nurse.

Expenses for the following medical aids, for example, may be deducted:

- arch supports
- hearing aids

These are only deductible in very specific situations.

See *Hearing aids*.

- prostheses
- dogs, such as assistance dogs, signal dogs, guide dogs and therapy dogs, who have been specially trained by a competent authority ('Stichting Hulphond', for example) to take over a bodily function. For these dogs are mainly used by people who are ill or disabled.
- maintenance, repair and insurance of these medical aids
- a 'fingerstick' to measure blood levels without the help of a doctor or nurse
- a stoma shower
- an alarm system in connection with a specific illness. For example, a detection and alarm device for people suffering from epilepsy.

Adaptations are understood to be items which can be used by sick or disabled persons and which are especially installed for these persons, for example adaptations to a car steering system.

### *Medical aids for eyesight*

You may only deduct the expenses for medical aids you needed because you were blind or had bad eyesight. For example, the costs for a white stick, a guide dog for the blind or certain adaptations to a computer.

### *Hearing aids*

If you purchased a hearing aid and had to pay part of the expenses yourself, you may perhaps deduct part of the expenses you paid yourself. This is the part you paid yourself, because you had to pay an extra charge.

You may only deduct the extra charge if the following 2 conditions are met:

- You were charged extra because you wanted a more expensive hearing aid.
- The functional requirements of this more expensive hearing aid suited you better because the aid was more comfortable, for example. Or you were less bothered by whistling sounds if you use the more expensive hearing aid.

If you paid an extra charge because of your personal preferences, such as the colour of a hearing aid, for example, the extra charge cannot be deducted.

Did you pay a compulsory personal contribution? Or did you have a compulsory excess? In that case, you may not deduct this contribution or excess.

## 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, hospital or pharmacy
- expenses for ambulance transport
- additional transport costs due to illness or disability

### *Calculation of expenses for transport to a doctor, hospital or pharmacy*

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. You may also deduct the expenses you incur in order to go to the pharmacy to collect prescribed medication.

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

You may choose whether to include the parking fees you spent on your doctor's visits in the kilometre price. If you do not include them, you may add the parking fees separately to the deductible car expenses. This is often more advantageous.

### *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  $\text{€ } 2,000 / \text{€ } 8,000 = \text{€ } 0.25$  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:  $\text{€ } 0.25 \times 100 \text{ km} = \text{€ } 25$ .

### *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 2022, 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 or other 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 or other 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	
-	€ 33,195	no threshold
€ 33,195	€ 49,791	1% of the threshold income
€ 49,791	€ 66,379	2% of the threshold income
€ 66,379	-	3% of the threshold income

Your threshold income is the total of your income and deductible items in box 1, box 2 and box 3, but without your personal allowance.

Did you have a tax partner for the whole of 2022 or did you have a tax partner for part of 2022? And do you opt to be tax partners for the whole of 2022? In that case, use your and your tax partner's joint threshold income. In order to determine your threshold income, you can use the *Calculation tool to determine the threshold income on page 43*.

### Tax partner died

Was your tax partner ill or disabled and has he passed away? And did you have additional home help in connection with his illness or disability? In that case, you may only deduct the expenses for additional home help after the death if you also had additional home help before the death because your tax partner was ill or disabled. You may deduct the expenses you incurred up to and including the month of death and the following 3 months.

## Additional clothing and bed linen

Expenses for clothing and bed linen and cleaning them are deductible under the following conditions:

- The expenses were a direct consequence of an illness or disability.
- The illness lasted at least 1 year or will probably last at least 1 year.

Are you deducting expenses for somebody else? In that case, it must concern a person whose medical expenses you may deduct. See *For whom may you deduct the medical expenses?* This person must have lived with you in 2022. You may include a fixed amount of € 310 for these expenses. If you can prove that the additional expenses were more than € 620, you may include € 775.

The amounts apply per person and for a whole year. If, for example, you incurred additional expenses as from 1 October 2022, you take 3/12 of the deductible amount.

## Travel expenses for visiting a sick person

You may deduct travel expenses for visiting a sick person on the following conditions:

- You and the sick person were running a joint household when the illness started.
- You visited the sick person frequently in 2022.
- The sick person was nursed for more than 1 month.  
Was the sick person nursed more than once a year? In that case, you may only deduct the travel expenses if the sick person was nursed for more than 1 month in total and if the nursing was always the result of the same illness. The breaks in between the nursing periods may not exceed 4 weeks.
- The one-way distance between your house or place of residence and the place where the sick person was nursed (measured along the most commonly used route) was more than 10 kilometres.

You may deduct the expenses for:

- travelling by car  
You calculate a fixed amount of € 0.19 per kilometre.
- travelling by taxi, public transport or in a different way  
You include the actual travel expenses.

## Increase of specific medical expenses

If you meet the conditions, you may increase part of the specific medical expenses by:

- 40% if you had not yet reached state pension age on 1 January 2022.
- 113% if you had reached state pension age on 1 January 2022

Did 1 of the tax partners reach state pension age and the other tax partner did 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 € 36,409. Did you have a tax partner for the whole of 2022? Or did you have a tax partner for part of 2022 and do you opt to be tax partners for the whole of 2022? In that case, your and your tax partner's joint threshold income may not exceed € 36,409.

Was your threshold income, possibly together with your tax partner's threshold income in 2022 higher than € 36,409? 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.

### Qualifying non-resident taxpayer

If you were a *qualifying non-resident taxpayer* in 2022, you calculated your threshold income at question 39d. If you had a tax partner for the whole of 2022 and you were both qualifying non-resident taxpayers, you add up your threshold income (question 39d) and your tax partner's threshold income (question 40).

#### Table of threshold for specific medical expenses

##### You did not have a tax partner in 2022

Threshold income more than		Threshold no more than
-	€ 8,093	€ 141
€ 8,093	€ 42,986	1.65% of threshold income
€ 42,986	-	€ 709 + 5.50% of the amount above € 42,986

##### You had a tax partner for the whole of 2022

Joint threshold income more than		Threshold no more than
-	€ 16,186	€ 282
€ 16,186	€ 42,986	1.65% of threshold income
€ 42,986	-	€ 709 + 5.50% of the amount above € 42,986

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

### A tax partner for the whole of 2022

Did you have a tax partner for the whole of 2022? In that case, you add up both your specific medical expenses. If you were a qualifying non-resident taxpayer, you already calculated your own threshold income at question 39. You calculated your tax partner's threshold income at question 40. 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 2022, 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 2022

Did you have a tax partner during part of 2022? And do you not opt to be tax partners for the whole of 2022? 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 2022? See *A tax partner for the whole of 2022* above.

### No tax partner

If you did not have a tax partner in 2022, you only calculate the deductible amounts to which you are entitled yourself.

## 44 Study costs and other educational expenses

The deduction for study and other educational expenses ended on 1 January 2022. You will only be able to deduct study costs in 2022 if your performance-related grant has definitely not been converted into a donation.

### Performance grant converted into a donation in 2022 or not

Were you entitled to student finance in the form of a performance-related grant before 1 July 2015? If your 10-year diploma period has expired, 2 situations are possible:

- Your performance-related grant will definitely no longer be converted into a gift in 2022. You may still deduct an amount in 2022 for expenses that you were not allowed to deduct in previous years because you had a performance-related grant. See *Your performance-related grant has definitely not been converted into a gift*.
- Your performance-related grant for those previous years is definitely converted into a gift in 2022. You may no longer deduct study and other educational expenses for those years.

### Your performance-related grant has definitely not been converted into a gift

Has the Education Executive Agency (DUO) definitely not converted your loan for the academic years 2015/2016 or earlier into a gift, because your diploma deadline has expired? In that case, in retrospect, in the years when you received a performance-related grant, you had to wrongly reduce your deduction by that performance-related grant. You may still deduct the amount of the performance-related grant in 2022. This is subject to a maximum of € 1,693 per academic year for an MBO programme and of € 2,443 per academic year for an HBO or University programme.

Did you take your course for part of the year? In that case, the deductible amount for educational expenses for an MBO course is a maximum of € 141.09 per month and for a HBO or WO course a maximum of € 203.59 per month.

#### Please note!

Was the amount of your performance-related grant lower? In that case, you may still not deduct the fixed amount of € 1,693 or € 2,443. However, you may deduct the lower amount of the performance-related grant.

## 45 Donations

### Donations

Did you donate money to charities or church or social organisations in 2022? 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. You should first read the conditions before completing the calculation tool.

## Calculation tool for deductible amount for donations

<b>Regular donations</b> Regular donations to a cultural ANBI by notarial or private instrument	<input type="text"/>	A
Increase of regular donations to a cultural ANBI Enter 25% of A, but no more than € 1,250.	<input type="text"/>	B
Other regular donations by notarial or private instrument	<input type="text"/>	C
		+
<b>Add: A to C. Deductible amount for regular donations</b> Enter D in S.	<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 Enter: 25% of E, but no more than € 1,250 – B.	<input type="text"/>	F
Donations to supporting foundations for SBBF	<input type="text"/>	G
Other ordinary donations	<input type="text"/>	H
		+
<b>Add: E through H. Total ordinary donations</b>	<input type="text"/>	J
<b>Threshold</b> Add up the answers to question 39d and question 40i. <b>Threshold income for donations</b>	<input type="text"/>	K
Calculate 1% of K, but enter at least € 60. <b>Threshold</b>	<input type="text"/>	L
		-
<b>Subtract: J minus L. If the amount is negative, enter 0.</b>	<input type="text"/>	M
Maximum deductible amount for ordinary donations. Calculate 10% of K above.	<input type="text"/>	N
Increase of donations to a cultural ANBI Reproduce from F.	<input type="text"/>	P
		+
<b>Add up: N plus P. Maximum deductible amount for ordinary donations</b> Reproduce from M, but if M is higher than Q, enter Q. <b>Deductible amount for ordinary donations</b> Enter R in T.	<input type="text"/>	Q
	<input type="text"/>	R
<b>Reproduce from D. Regular donations</b>	<input type="text"/>	S
<b>Reproduce from R. Ordinary donations</b>	<input type="text"/>	T
		+
<b>Add up: S plus T. Total deductible amount for donations</b> 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 45a in the form.	<input type="text"/>	U
	<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 2022, 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 2022, but in the year in which you pay this debt.

### A tax partner for the whole of 2022

Did you have a tax partner for the whole of 2022? 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 2022, 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 2022

Did you have a tax partner during part of 2022? And do you not opt to be tax partners for the whole of 2022? In that case, you only add up your own donations and calculate your own threshold income. Do you opt to be tax partners for the whole of 2022? See *A tax partner for the whole of 2022*.

### 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' 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.
- 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* on page 49.
- The donation was not paid for with cash.

#### *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. More information can be found at [belastingdienst.nl](http://belastingdienst.nl).

#### **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 instrument of donation. See *Regular donations by a notarial or private instrument*.
- 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 or private instrument*

In order to qualify for the deduction of regular donations, you must record these donations in a notarial or private instrument of donation. This private instrument 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, Curaçao, Aruba, Sint Maarten, Bonaire, Sint Eustatius or Saba or in another country designated by us.

## **46** Remainder of the personal allowance for previous years

### **For question 46a**

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 2021. Have you not yet received a final assessment for 2021? In that case, you can deduce the remainder of the personal allowance from your tax return for 2021.



## Calculating the remainder yourself

You can calculate the remainder of the personal allowance yourself on the basis of your income tax return:

1. You decrease the income from work and home (box 1) by your personal deductible items.
2. If this allowance is higher than the income in box 1, you decrease the taxable income from savings and investment (box 3) by the remainder of the allowance.
3. If an amount of allowance still remains after that, you decrease the income from a substantial interest (box 2) by that amount.
4. If a part still remains unsettled after that, this will be your remainder of the personal allowance for that year.

### A tax partner for the whole of 2022

Did you have a tax partner for the whole of 2022? 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 2022

Did you have a tax partner during part of 2022? And do you not opt to be tax partners for the whole of 2022? 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 2022? See *A tax partner for the whole of 2022* above.

## 47 Worldwide income

You calculate your worldwide income at question 47. We need your worldwide income in order to calculate the amount of certain tax credits.

### For question 47a

Did you live in Belgium and have income that was taxed in the Netherlands, but were you not a qualifying non-resident taxpayer? Or did you live in Suriname or Aruba? In that case, for the calculation of your income tax, you may be entitled to a limited number of personal deductible items. At question 47a, you fill in the personal deductible items you did not enter in the form. At question 47b, letter B, you fill in the total of the deductible items you entered in the form at question 41 to question 46.

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

### A: Specific medical expenses

See the explanation for question 43 for more information. You have already calculated your threshold income for this question at question 39d.

### B: Study costs and performance grant definitively not converted into a gift

See the explanation for question 44 for more information.

### C: Donations

See the explanation for question 45 for more information. You have already calculated your threshold income for this question at question 39d.

### D: Spousal maintenance paid

The paid spousal maintenance which you were allowed to deduct at question 41 is limited by the pro-rata facility. Here, you enter the part of the pro-rata facility you were not allowed to deduct at question 41.

### E: Expenses for temporary stay at home of seriously disabled persons

The expenses for a temporary stay at home of seriously disabled persons which you were allowed to deduct at question 42 is limited by the pro-rata facility. Here, you enter the part of the pro-rata facility you were not allowed to deduct at question 42.

### For question 47b

Were you a qualifying non-resident taxpayer in 2022? Add up the amounts entered at question 41 to question 46. You reproduce the data from the form.

### Please note!

In 2022, did you live in Belgium and have income that was taxed in the Netherlands and were you not a qualifying non-resident taxpayer? In that case, you cannot simply reproduce the amounts entered at question 41 and question 42. 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 41, question 42 and question 46, at question 47b, letter B.

## 48 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 (socialaal 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 48a

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 48a 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 48b to question 48d**

Complete question 48b to question 48d 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 48e**

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.

#### **Disposal of shares and profit-sharing certificates**

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 23e *Transfer price upon sale and suchlike of the substantial interest*.

## **49 Withheld dividend tax or tax on games of chance**

Did you have any withholdings for Dutch dividend tax in 2022? In that case, we will offset this tax against your assessment for income tax and national insurance contributions under certain conditions. You are only allowed to offset the dividend tax that was withheld from the shares in your company, from your shares that are part of a substantial interest and from your assets in box 3.

You can find the amount of dividend tax in 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 a minor child? In that case, the parent who has to state the income or capital of this child in his tax return will also offset the dividend tax withheld.

#### **For question 49a**

Dividend tax is withheld as soon as you receive dividend. Your dividend voucher will state this amount. You only state the Dutch dividend tax.

#### ***A tax partner for the whole of 2022 and dividend tax***

Did you have a tax partner for the whole of 2022? 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 2022? In that case, only state your own Dutch dividend tax withheld. Do you opt to be tax partners for the whole of 2022? See *A tax partner for the whole of 2022 and dividend tax above*.

#### ***Revenues from games of chance***

In 2022, did you have revenues from games of chance that were taxed as results from other work? In that case, you enter this amount in box 1 as taxable income.

You state the Dutch tax on games of chance as an offsettable amount. Enter the withheld tax on games of chance at question 49a. You may not apportion the withheld tax on games of chance between yourself and your tax partner.

## **50 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 2022:

- You commuted your pension.
- You surrendered all or part of your annuity insurance policy.
- You withdrew all or part of the balance in your annuity account or the value of your annuity investment account in a lump sum.
- The annuity was not converted by you or did not become payable in time.
- The annuity did not become payable in time after death.
- You donated, sold or pledged the annuity.
- Your annuity or occupational pension scheme no longer met the tax conditions.

#### ***Which rate applies to revisionary interest and on what do you calculate this interest?***

The revisionary interest is 20% on:

- the lump sum pension payment  
You entered this income at question 5a.
- the lump sum annuity payment, or the balance withdrawn from the annuity account or the annuity investment account  
You entered this income at question 5b. If no payroll tax was withheld from the lump sum payment, you entered this income at question 22a.
- the value of the annuity that has not been converted or has not become payable in time  
You entered this income at question 22a.
- the value of the annuity at the time when it was donated, sold or pledged  
You entered this income at question 22a.
- 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 22a.

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

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 50a. 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 2012. You surrendered this annuity in 2022. As you surrendered your annuity within 10 years after the end of 2012, you can make use of the rebuttal scheme.

### **Example 2**

You have an annuity insurance policy taken out on 31 December 2009. You surrendered this annuity in 2022. As you did not surrender your annuity within 10 years after the end of 2009, 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 € 4,607.

- 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 at the latest on 31 December 1991 and for which premiums were no longer paid after 31 December 1991
- You entered this income at question 5a. If no payroll tax was withheld from the lump sum payment, you stated the income at question 20b.

*Please note!* Was your old-regime annuity adjusted so that you were still allowed to deduct the premiums after 2000? And do you surrender that part of the annuity insurance? In that case, however, you have to pay revisionary interest on the lump sum payment of that part.

- you commuted a pension of which the pension payment would not exceed € 520.35 per year

You entered this income at question 5a.

- you surrendered an annuity because you are occupationally disabled
- Your insurer has informed you of this.

## **51 Income to be protected**

Did you place your pension or annuity entitlements with a foreign insurer? In that case, you may have to state 'income to be protected'. We impose a separate assessment for this income. You only need to pay this if, for example, your pension or annuity is disposed of or surrendered. 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 have income to be protected if you emigrated and you have:

- a capital sum insurance policy, savings account or investment account associated with home ownership
- a claim to a pension
- a claim to annuity insurance
- a substantial interest

### **You immigrated**

You have income to be protected if you immigrated and your annuity insurance is continued with an unrecognised foreign insurer (see *Recognised foreign insurer*).

### **You work internationally**

You have income to be protected if you:

- placed your pension entitlement with an unrecognised foreign insurer (see *Recognised foreign insurer*), because you accepted employment abroad
- were working in the Netherlands temporarily, your income was part of box 1 (work and home) and you placed your pension with an unrecognised foreign insurer
- you placed an annuity obligation with a foreign insurer (or pension fund) within the context of accepting employment outside the Netherlands. You did so in order to prevent a pension loss
- placed an annuity obligation with an unrecognised pension fund of a new employer outside the Netherlands
- were posted by the Dutch government

### **Recognised foreign insurer**

A recognised foreign insurer is an insurer who concluded an agreement with the Dutch Ministry of Finance. Most foreign insurers are not recognised. Your insurer can provide you with more information. The insurer is obliged to provide us with information. In addition, the insurer is, just like recognised Dutch insurers, jointly liable for certain of your tax debts regarding your pension or annuity entitlements. A list of recognised foreign insurers can be found at [belastingdienst.nl](http://belastingdienst.nl).

## Certain situation in the Netherlands

There is income to be protected if:

- if you discontinued your business and you ask for a certain part of the discontinuation profit that was generated to be considered income to be protected.
- the person for whom you are filing a tax return has died, as a result of which you had a discontinuation profit.
- a person not living in the Netherlands acquires a substantial interest in case of a division of matrimonial property, in case of death, in case of a division of an estate or in case of a donation. This is subject to additional conditions.

If 1 of the situations applies to you, you should contact the Tax Information Line Non-resident Tax Issues: +31 555 385 385.

## 52 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 € 35,472 (or € 36,409 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 2022? 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 2022? In that case, the whole of 2022 is the basis for entering your contribution base. It concerns your contribution base from the Netherlands and abroad combined.

## 53 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 52.

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.

## 55 Correction or reduction of your contribution base

Does part of your income fall under a foreign social security scheme? Or, as a non-resident, were you covered by the Dutch national insurance schemes during part of 2022? In that case, you can request a correction or reduction of your contribution base in some situations.

### For question 55a

#### Correction of contribution base

Were you compulsorily covered by the Dutch national insurance schemes in 2022? 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 55b

#### 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 were working in the Netherlands between 1 January 2022 and 1 July 2022. After that, you were working in your country of residence between 1 July 2022 and 31 December 2022. Because you were liable to pay national insurance contributions in the Netherlands in 2022, you must state your contribution base for the whole of 2022. However, you were only liable to pay national insurance contributions in the Netherlands between 1 January 2022 and 1 July 2022. In that case, for the reduction, enter the amount of the income minus the deductible items from 1 July 2022 to 31 December 2022.

## 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 €35,472 (or €36,409 if you were born before 1 January 1946) in proportion to the period in which you were compulsorily insured in 2022. 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 2022. We always calculate both methods, and apply the method that is the most favourable for you.

### Example

You lived in Germany and were employed in the Netherlands. The wage was €15,000. On 1 August, you stopped working in the Netherlands and you started working in Germany. Your wage there was €25,000. You paid national insurance contributions for the 1st 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 2022, is €35,472 (or €36,409 if you were born before 1 January 1946). For 210 days, the maximum contribution base will then be  $210/360 \times €35,472 = €20,692$  (or €21,238 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.

## 56 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 56b to question 56e. You reproduce the data from the form. You calculate your income from work outside the Netherlands at question 56g to question 56j.

### For question 56a

At this question, you enter the total of the settled employed person's tax credit mentioned in your annual statement(s) of your wage, your income from other work or wage included in your profit.

### For question 56g

Enter: the income you received in 2022 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 2022? And did you also use this car for private purposes? In that case, you must add an amount to your income in the Netherlands. More information about this can be found at [belastingdienst.nl](http://belastingdienst.nl).

### Work-related expenses scheme

Were you employed outside the Netherlands? Or did you work in the Netherlands for a foreign employer who did not have an establishment or permanent representative in the Netherlands? In that case, your employer does not have to withhold any payroll tax from your wage. You then state the gross wage including the reimbursements. You may deduct 1.2% of this gross wage. We call this the work-related expenses scheme. More information can be found at [belastingdienst.nl](http://belastingdienst.nl).

### For question 56h

Enter: the tips, share option rights and other income you receive in 2022 from employment outside the Netherlands.

### Tips

Did you receive tips in 2022 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 were not subject to payroll tax? And did you exercise or dispose of these share option rights, for example by payment or sale? In that case, state the value of these share option rights.

### Other income not subject to payroll tax

Did you receive any benefits from parties other than your employer during your employment? And did these benefits pertain to your activities in employment? In that case, you should state the actual amount of that other income, minus the amount included in your annual income statement. Your employer will know which amount is included in your annual income statement.

### For question 56i

Enter: your results from other work in 2022 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. See the explanation for 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 before a negative amount.

### For question 56j

Enter: your profits from business activities outside the Netherlands in 2022 before the entrepreneur's allowance and SME profit exemption. Place a minus sign before a negative amount.

## 57 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 2022, 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

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

The tax credit is comprised of a tax component (9.42%) 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.

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

In 2023, the general tax credit payment to the partner with the lower income who was 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 2022, you could be dealing with this phasing out.

### *Example*

You were born on 03 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 € 2,837.

The phasing out in 2022 will be 86.67%. You are paid 13.33% of € 2,837 = € 379.

### *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 57a**

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 2022.  
This condition does not apply if your tax partner died in 2022.
- Your tax partner owed sufficient tax. The example below will show you what sufficient tax is.

### *Example (with fictitious amounts)*

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 € 2,837 and your employed person's tax credit is € 71. This is € 2,782 in total. The difference between your calculated tax and your tax credits is € 1,462 minus € 2,782 = € 1,320. 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 € 4,205. This is € 5,355 in total. The tax owed by your tax partner is € 13,430 minus € 5,355 = € 8,075. Because your tax partner owes more tax than € 1,320, 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 57b**

Did you tick the box in question 57a? And do you want us to pay you the general tax credit through your provisional assessment? In that case, enter your tax partner's Dutch aggregate income at question 57b. 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. Reproduce your tax partner's aggregate income from his tax return. If you do not fill in your tax partner's Dutch aggregate income, you will not be paid the general tax credit until the final assessment is imposed.

## 58 Special increase of tax credit

Did you live in Belgium in 2022 and do you receive Dutch income, but were you not a qualifying non-resident taxpayer? Or did you live in Suriname or Aruba in 2022? 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 2022, 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 58a

Tick the box if, in 2022, 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 2022.
- You have the same tax partner for more than 6 months in 2022.
- 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 € 8,885 in total. *Please note!* The exact amount depends on the tax credits you were entitled to, and whether you only had income in box 1, or also income in box 2 or box 3. See *Income in box 1 only* and *Income in box 2 or income in box 3 in addition to income in box 1*.
- After deduction of his own tax credit, your partner owed sufficient tax and national insurance contributions (box 1) in the Netherlands. The fact is that you can never be paid a larger amount for tax credits than what your partner owes for tax and national insurance contributions.
- If you were born after 31 December 1999, you may not be supported (at least € 439 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 € 8,885? Did you have income from work and were you entitled to the employed person's tax credit for at least € 8,885? And do you have the same tax partner for more than 6 months in 2022? 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.

## 59 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 2022? But did you have a tax partner in 2022? In that case, we consider your tax partner's child to be your child as well.

### For question 59a

You are entitled to the income-related combination tax credit if you meet the following conditions:

- Your income from work (income from employment, profits from business activities or results from other work) was higher than € 5,219.
- In 2022, you had a child that was born after 31 December 2009. This child was registered with the municipality as living at your home address for at least 6 months in 2022. You are a co-parent if you and your ex-partner have agreed on an approximately equal division of the daily care and upbringing of your child. In order to be entitled to this credit, the child must also stay with one parent and with the other on a regular basis. The daily care and upbringing is more or less evenly distributed if your child stays with both parents on a regular basis for a total of at least 156 days per calendar year, which comes down to 3 days a week, for example. This also includes part-days. A condition for this is that the child regularly changes residence with one parent and the other (at least 4 changes per year). If there is co-parenting for at least 6 months but not for a whole calendar year, the 156-day requirement will be recalculated on a prorated basis. You can lay down this arrangement in advance in a (co-)parenting plan or in a divorce agreement. We may request these documents in order to assess whether you may be entitled to the income-related combination tax credit.
- You did not have a tax partner in 2022. Or you had a tax partner in 2022, 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.



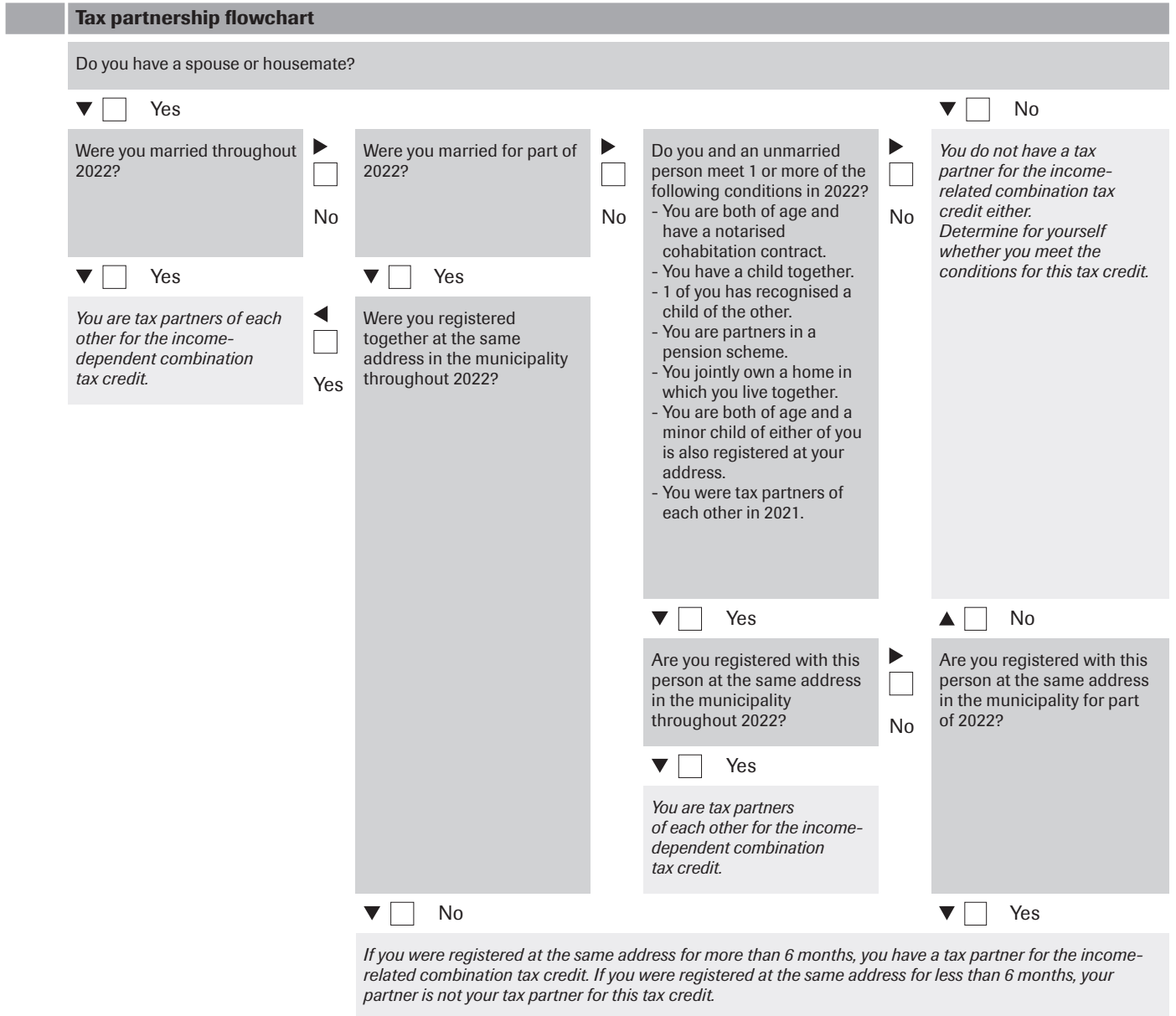
**Period your child was registered at your address**

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. If you do not meet the 6-month period because your child died, but you do meet the other conditions, you will still be entitled to this credit.

**Your partner is not your tax partner**

When answering question 2a in the form, you determined whether your partner is your tax partner. This is because in certain situations, your partner is not your tax partner. For example, if you are a qualifying non-resident taxpayer and your partner is not.

To determine who receives the income-related combination tax credit, you should check whether your partner is considered a tax partner for the sole purpose of answering this question. Do this using the flowchart below. Go through the chart and tick each box that applies to you.



## What is the amount of the income-related combination tax credit?

You had not yet reached state pension age in 2022

Income from work more than		no more than		Income-related combination tax credit
–	€	5,220	€ 0	
€	5,220	€	27,350	11.450% x (income from work - €5,220)
€	27,350	–	–	€2,534

You were of state pension age throughout 2022

Income from work more than		no more than		Income-related combination tax credit
–	€	5,220	€ 0	
€	5,220	€	27,350	5.921% x (income from work - €5,220)
€	27,350	–	–	€1,311

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

### Please note!

Were you a qualifying non-resident taxpayer in 2022? Or did you live in Belgium and did you have Dutch income? Or did you live in Suriname or Aruba? In that case, you reproduce the worldwide income you calculated at question 47.

If you were not a qualifying non-resident taxpayer, you should calculate the aggregate income using the *Calculation tool for the aggregate income*.

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

Did you reach state pension age? In that case, you are entitled to an old-age pension. In that case, you are entitled to the elderly person's tax credit and possibly the single elderly person's tax credit.

### Elderly person's tax credit

You are entitled to the elderly person's tax credit if you reached state pension age on 31 December 2022.

Aggregate income higher than	Aggregate income not higher than	Elderly person's tax credit
€ 0	€ 38,465	€ 1,726
€ 38,465	€ 49,972	€ 1,726 - 15% x (aggregate income - €38,465)
€ 49,972	–	€ 0

If you file a tax return, we will automatically calculate 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 for the aggregate income if you are not a qualifying non-resident taxpayer* below if you are not a qualifying non-resident taxpayer, or if you lived in Belgium and had income that was taxed in the Netherlands, or if you lived in Suriname or Aruba. You only do this calculation if you want to calculate the amount yourself and want to include it in the calculation tool at the back of these explanatory notes.

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

Reproduce from F in the overview on page 1.

Reproduce from L in the overview on page 1.

Reproduce from I in the overview on page 1.

Add. **Aggregate income**

### For question 60a

You are entitled to the single elderly person's tax credit if, in 2022, 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 outside the Netherlands 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 € 449.

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

## 61 Tax credit for young disabled persons

In 2022, 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? In that case, you are entitled to the tax credit for young disabled persons.

The tax credit for young disabled persons is € 771.

### For question 61a

Tick the box in the tax return if you received a Wajong benefit.

## 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 27). The amount is 0.7% of your exemption in box 3. We automatically calculate the tax credit when determining your assessment.

### For question 62a

At this question, you enter the total balance of the green investments. Reproduce this from the *Calculation tool for green investments* at question 29a.

### For question 62b

#### Exemption in box 3

If you had any green investments in 2022, an exemption up to a joint value of € 61,215 applies on 1 January 2022.

#### Tax partner

Did you opt to be tax partners for the whole of 2022? Or were you tax partners for the whole of 2022? In that case, the exemption will be no more than € 122,430.

At this question, you enter the exemption for the green investments. Reproduce this from the *Calculation tool for green investments* at question 29a.

### For question 62c

Do you and your tax partner want to (continue to) make use of income-related schemes? These include schemes via the Central Administration Office (Centraal Administratie Kantoor, CAK), the Legal Aid Board (Raad voor de Rechtsbijstand), the Education Executive Agency (Dienst Uitvoering Onderwijs) and Benefits (Toeslagen). In that case, you should look carefully at how you divide the exemption for green investments and which part you thus allocate to yourself and your tax partner. For no exemption for green investments apply to income-related schemes. Information can be found at [toeslagen.nl](https://toeslagen.nl), for example.

## 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 5.50% of the total of the income referred to above, but no more than on € 59,706.

#### *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 € 59,706? 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 2022. Enter this at question 63b.

### For question 63a

If the total of question 52b and question 52c is higher than € 59,706, tick 'Ja'. You do not need to complete question 63 any further.

If you entered any non-Dutch wage and suchlike in question 52d, the following applies:

- Did your employer pay the income-related healthcare insurance contribution? Tick 'Ja' if the non-Dutch wage was more than € 59,706. Also tick 'Ja' if the income for question 52b, question 52c and question 52d together exceeded € 59,706. Did your employer pay no income-related healthcare insurance contribution? Tick 'Nee' and continue completing the questions. Enter the non-Dutch wage at question 63g.
- Did your employer pay no income-related healthcare insurance contribution? Tick 'Nee' and continue completing the questions. Enter the non-Dutch wage at question 63g.

### For question 63b

Were you on active military service in 2022? Or were you a member of the military on fully paid exceptional leave? In that case, the Ministry of Defence took care of your medical expenses. In that case, you do not have to pay any income-related healthcare insurance contribution. 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 2022? 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 2022? 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 complete question 31c? If so, you should also enter this amount at this question.

**For question 63f**

Did you complete question 31d? If so, you should also enter this amount at this question.

**For question 63g**

Did you have non-Dutch wage in 2022? 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 5.75% 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 63h**

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.

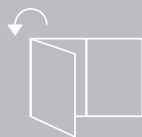
**For question 63i**

Were you compulsorily covered by healthcare insurance for part of 2022 in the Netherlands and for another part of 2022 abroad? In that case, state the part of the year in which you were insured in the Netherlands. You do this in question 1g.

Do you want to request a reduction of your contribution income? In that case, at this question, state the part of the contribution income you earned in the period in which you were not covered by healthcare insurance, because you were compulsorily covered by a statutory health insurance scheme in another country.

# ***CALCULATING TAX***

**In the *Overview of income and deductible items* on page 1, you can enter the income and deductible items for 2022. This gives you an overview of your taxable incomes in the 3 boxes. Open the fold-out page for the overview.**



# 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 2022.

## 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 2022, 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 55b
- had income for which you are requesting a reduction of the income-related healthcare insurance contribution in question 63I

In these cases, you cannot use the calculation tool at all in order to do the calculation. If the calculation tool states: 'Reproduce from (...) on page 1'? Then reproduce the amount from the overview on page 1 of these explanatory notes.

## Please note!

Round all amounts to whole euros. In doing so, you may round to your advantage.

## Box 1

Contribution base. Reproduce from question 54c from the tax return.

Reproduce from A, but enter no more than €35,472 (or €36,409 if you were born before 1 January 1946).

Rate for national insurance contributions

Amount of national insurance contributions. Calculate 27.65% of B (or 9.75% if you reached state pension age before 2022. Enter no more than €9,808 (or €3,458 if you reached state pension age before 2022. Were you born before 1 January 1946? Then calculate 9.75% of B, but enter no more than €3,549.

Taxable income from work and home. Reproduce from G on page 1.

Reproduce from C, but enter no more than €35,472 (or €36,409 if you were born before 1 January 1946).

Income tax rate for the 1st bracket

Income tax amount for the 1st bracket. Calculate 9.42% of D, but enter no more than €3,341 (or €3,429 if you were born before 1 January 1946).

Subtract: C minus D.

Reproduce from E, but enter no more than €33,926 (or €32,989 if you were born before 1 January 1946).

Income tax rate for the 2nd bracket

Income tax amount for the 2nd bracket. Calculate 37.07% of F, but enter no more than €12,576 (or €12,229 if you were born before 1 January 1946)..

Subtract: E minus F.

Income tax rate for the 3rd bracket

Income tax amount for the 3rd- bracket Calculate 49.50% of G.

Add.

Rate adjustment. Reproduce from W10 from the calculation tool on the next page.

Add up: **Income tax and national insurance contributions in box 1**

	A
	B
27.65% (or 9.75%)	x
	→
	C
	D
9.42%	x
	→
	E
	F
37.07%	x
	→
	G
49.50%	x
	→
	+
	+
	W10
	+
	H



### Calculation tool for the rate adjustment for deductible items

Taxable income from work and home (box 1). *Reproduce from G on page 1.*

W1

Provision exemption. *Reproduce from question 8c. If the answer to question 8c is negative, enter €0.*

W2

Entrepreneur's allowance. *Reproduce from question 18j.*

W3

SME profit exemption. *Reproduce from question 19a. If the answer to question 19a is negative, enter €0.*

W4

Your share in the deductible items for the owner-occupied home. *Reproduce from question 35k. If the answer to question 35k is negative, enter €0.*

W5

Personal deductible items. *Reproduce from E on page 1.*

W6

*Add: W2 through W6.*

+

W7

*Add: W1 plus W7. If the outcome is €69,398 or lower, there will be no rate adjustment. You need not complete the calculation tool any further.*

+

W8

Maximum for the third bracket.

**69,398** -

*Subtract: W8 minus €69,398, but enter no more than W7.*

W9

*If W9 is positive, calculate 9.50% of W9. **Rate adjustment.***

W10

## Box 2

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

I

Income tax amount. *Calculate 26.90% of I.*

**26.90%** X

**Income tax in box 2**

J

## Box 3

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

K

Income tax amount. *Calculate 31% of K*

**31%** X

**Income tax in box 3**

L

## Total

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

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

Income tax in box 3. *Reproduce from L above.*

*Add. **Total income tax***

+

TT

# 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.

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 67.	
Income-related combination tax credit. See the explanation for question 59.	
Elderly person's tax credit. See the explanation for question 60.	
Single elderly person's tax credit. See the explanation for question 60a. Enter € 449.	
Young disabled person's tax credit. See the explanation for question 61. Enter € 771.	
Tax credit for green investments. See the explanation for question 62.	
<b>Add. Total of the tax credits</b>	<b>M</b>

## Calculation tool for reduction in general tax credit

Was your worldwide income in box 1 €21,317 or lower? <i>The worldwide income in box 1 is the total of the income for question 29b A through N minus R from the right column.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<p>Your general tax credit is € 2,888 if you reach state pension age after 2022 (or € 1,494 if you reached state pension age before 2022). You need not complete the calculation tool any further. Enter this amount in the Calculation tool for tax credits.</p>
Was your worldwide income in box 1 more than €21,317, but no more than €69,398?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<p>Continue with the Calculation of the general tax credit.</p>
Was your worldwide income in box 1 more than €69,398?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<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 €21,317, but no more than €69,398  
*The worldwide income in box 1 is the total of the income for question 29b A through N minus R from the right column.*

General tax credit before reduction. Enter € 2,888 if you reach state pension age after 2022 (or € 1,494 if you reached state pension age before 2022).

Enter: your worldwide income in box 1, but enter no more than € 69,398.

Subtract. Fixed amount

<b>21,317</b>	-
<b>V</b>	

Calculate: 6,007% of V if you reach state pension age after 2022 (or 3,106% if you reached state pension age before 2022). Enter no more than € 2,888 if you reach state pension age after 2022 (or no more than € 1,494 if you reached state pension age before 2022).

Subtract. **General tax credit after reduction**  
 Enter this amount in the Calculation tool for tax credits.

	-



# AMOUNT TO BE PAID OR TO BE REFUNDED: STEP 3

Below you calculate if you need to pay or will be refunded income tax if you were a qualifying non-resident taxpayer in 2022.

## Income tax payable

if you were a qualifying non-resident taxpayer in 2022

<p>Income tax in box 1. <i>Reproduce from H on page 64.</i></p>	<div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div> <span style="float: right; font-weight: bold;">H</span>
<p>Total of the tax credits. <i>Reproduce from M on page 66.</i></p>	<div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div> <span style="float: right; font-weight: bold;">M</span>
<p>Tax component of the tax credit. <i>Multiply: the amount you entered at question 56l by 25.41% (or 49.1% if you reached state pension age before 2022).</i></p>	<div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div> <div style="text-align: center; margin-bottom: 5px;"> <span style="font-weight: bold;">25.41%</span>  <small>(or 49.1%)</small> </div> <div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div> <span style="float: right; font-weight: bold;">X</span>
<p>Income tax in box 1. <i>Reproduce from H on page 64.</i></p>	<div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div> <span style="float: right; font-weight: bold;">H</span>
<p>Total income tax. <i>Reproduce from TT on page 65.</i></p>	<div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div> <span style="float: right; font-weight: bold;">TT</span>
<p>Divide H by TT.</p>	<div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div> <span style="float: right; font-weight: bold;">S</span>
<p>Multiply: the amount you entered at question 56l by S.</p>	<div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div> <span style="float: right; font-weight: bold;">X</span>
<p>Subtract: H minus T. <b>Income tax payable in box 1</b> <i>If the outcome is negative, enter 0.</i></p>	<div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div> <div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div> <span style="float: right; font-weight: bold;">T</span> <hr style="width: 100%;"/> <div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div> <span style="float: right; font-weight: bold;">BB</span>

<p>Income tax in box 2. <i>Reproduce from J on page 65.</i></p>	<div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div> <span style="float: right; font-weight: bold;">J</span>
<p>Tax component of the tax credit. <i>Reproduce the amount you entered at question 56l on this page.</i></p>	<div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div>
<p>Income tax in box 2. <i>Reproduce from J on page 65.</i></p>	<div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div> <span style="float: right; font-weight: bold;">J</span>
<p>Total income tax. <i>Reproduce from TT on page 65.</i></p>	<div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div> <span style="float: right; font-weight: bold;">TT</span>
<p>Divide J by TT.</p>	<div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div> <span style="float: right; font-weight: bold;">CC</span>
<p>Multiply the amount you entered at question 56l by CC.</p>	<div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div> <span style="float: right; font-weight: bold;">X</span>
<p>Subtract: J minus DD. <b>Income tax payable in box 2</b> <i>If the outcome is negative, enter 0.</i></p>	<div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div> <div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div> <span style="float: right; font-weight: bold;">DD</span> <hr style="width: 100%;"/> <div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div> <span style="float: right; font-weight: bold;">II</span>

<p>Income tax in box 3. <i>Reproduce from L on page 65.</i></p>	<div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div> <span style="float: right; font-weight: bold;">L</span>
<p>Tax component of the tax credit. <i>Reproduce the amount you entered at question 56l on this page.</i></p>	<div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div>
<p>Income tax in box 3. <i>Reproduce from L on page 65.</i></p>	<div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div> <span style="float: right; font-weight: bold;">L</span>
<p>Total income tax. <i>Reproduce from TT on page 65.</i></p>	<div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div> <span style="float: right; font-weight: bold;">TT</span>
<p>Divide N by TT.</p>	<div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div> <span style="float: right; font-weight: bold;">JJ</span>
<p>Multiply the amount you entered at question 56l by JJ.</p>	<div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div> <span style="float: right; font-weight: bold;">X</span>
<p>Subtract: N minus KK. <b>Income tax payable in box 3</b> <i>If the outcome is negative, enter 0.</i></p>	<div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div> <div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div> <span style="float: right; font-weight: bold;">KK</span> <hr style="width: 100%;"/> <div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div> <span style="float: right; font-weight: bold;">PP</span>

<p>Income tax payable in box 1. <i>Reproduce from BB on this page.</i></p>	<div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div>
<p>Income tax payable in box 2. <i>Reproduce from II on this page.</i></p>	<div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div>
<p>Income tax payable in box 3. <i>Reproduce from PP on this page.</i></p>	<div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div>
<p>Add. <b>Income tax payable</b></p>	<div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div> <div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div> <div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div> <hr style="width: 100%;"/> <div style="border: 1px solid black; width: 100px; height: 20px; margin-bottom: 5px;"></div> <span style="float: right; font-weight: bold;">QQ</span>

Continue with the National insurance contributions owed on page 69.

Below you calculate if you need to pay or will be refunded income tax if you were not a qualifying non-resident taxpayer in 2022.

**Income tax payable**

if you were **not** a qualifying non-resident taxpayer

Total income tax. *Reproduce from TT on page 65.*

Total of the tax credits. *Reproduce from M on page 66.*

25.41%  
(or 49.1%)

\_\_\_\_\_ x

**Please note!** If, in 2022, you did not live in Belgium and had income that was taxed in the Netherlands, or did not live in Suriname or Aruba in 2022, you are not entitled to the tax component of the tax credits. In that case, enter 0.

Tax component of the tax credit. *Multiply M by 25.41% (or 49.1% if you reached state pension age before 2022). If, in 2022, you lived in Belgium and had income that was taxed in the Netherlands, or lived in Suriname or Aruba in 2022, you are entitled to the tax component of a limited number of tax credits.*

Subtract: TT minus AAA. **Income tax payable**

**National insurance contributions owed**

Your contribution base. *If you completed question 52, you should reproduce the amount from question 54c. Enter no more than €35,472 (or €36,409 if you were born before 1 January 1946).*

27.65%  
(or 9.75%)

\_\_\_\_\_ x

Your national insurance contributions. *Multiply: RR by 27.65% (or 9.75% if you reached state pension age before 2022).*

Total of the tax credits. *Reproduce from M on page 66.*

74.59%  
(or 50.9%)

\_\_\_\_\_ x

National insurance component of your tax credits. *Multiply M by 74.59% (or 50.9% if you reached state pension age before 2022).*

Subtract: SS minus UU. **National insurance contributions owed**

**Tax and contributions already paid**

Payroll tax withheld. *Reproduce from questions 4a, 5a, 5b, 7d and 19c or from question 54d.*

Withheld dividend tax and tax on games of chance. *Reproduce from question 49a.*

Paid by means of the provisional assessment for income tax and national insurance contributions for 2022

Add. **Total tax and contributions already paid**

**Payment or refund?**

Income tax payable. *Reproduce from QQ. If QQ is negative, enter 0.*

National insurance contributions owed. *Reproduce from WW.*

Refunded by means of the provisional assessment for income tax and national insurance contributions for 2022.

Add.

Total tax and contributions already paid *Reproduce from YY.*

Subtract. **Amount to be paid or to be refunded**

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. Use the answer to question 4a plus question 5a. Reduce this by the answer to question 65a.

	A
--	---

**Income on which no income-related healthcare insurance contribution has been paid**

Taxable profits from business activities. Reproduce the total amount from question 52a.

--

Foreign income from employment on which the employer did not pay any employer's levy under the Healthcare Insurance Act. Reproduce the amount from question 63h.

--

Foreign pension and benefits. Reproduce the amount from question 52e.

--

Results from other work. Reproduce the amount from question 52f.

--

Spousal maintenance. Reproduce the amount from question 52g.

--

Regular payments not subject to payroll tax. Reproduce the amount from question 52h.

	+
--	---

**Add. Provisional contribution income for the assessment for the income-related healthcare insurance contribution**

	B
--	---

Conversion of tax-deferred retirement reserve into an annuity not as a result of a discontinuation of business activities. Reproduce the amount from question 31c.

--

Conversion of tax-deferred retirement reserve into an annuity in connection with a discontinuation of business activities. Reproduce the amount from question 31d.

	C
--	---

**Add. Reduction of contribution income under the Healthcare Insurance Act**

	+
--	---

**Subtract. B - C. Contribution income for the assessment for the income-related healthcare insurance contribution**

	-
--	---

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 Healthcare Insurance Act will be returned 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

	59,706
--	--------

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 need not complete the calculation tool any further. No assessment for the income-related healthcare insurance contribution will be imposed on you. A provisional assessment for the income-related healthcare insurance contribution will be refunded or settled.

**Amount of the assessment**

If C is higher than or equal to B, enter 5.50% of B here.  
If C is lower than B, enter 5.50% of C.

	D
--	---

Paid provisional assessment for the income-related healthcare insurance contribution for 2022

	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**

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 41 and/or question 42)? In that case, the amount of this deduction is limited by the pro-rata facility. This means that the part of the expenses you may deduct in the Netherlands must be proportionate to the part of your income that is taxed in the Netherlands.

You calculate the maximum part of your personal allowance as follows:

- Enter your income details in this calculation tool.
- Divide your Dutch income by your income from the Netherlands and abroad combined.
- The outcome (the multiplier) should be multiplied by the personal allowance for which you are eligible.

a Taxable profits from business activities. *Place a minus sign before a negative amount.*

b Wages and sickness benefits

c Tips and other income

d Pension and benefits (old-age pension (AOW), pension or other benefits, for example)

e Results from other work. *Place a minus sign before a negative amount.*

f Results from providing assets. *Place a minus sign before a negative amount.*

g Balance of income from and deductible items for the owner-occupied home. *Place a minus sign before a negative amount.*

h Spousal maintenance and related lump sum payments

i Regular payments and suchlike

j Gains from a substantial interest. *Place a minus sign before a negative amount.*

k Gains from savings and investments

*You can find the calculation in the explanatory notes for question 27 '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.*

l Public transport commuting allowance in the Netherlands

*Subtract.*

m Deduction due to little or no home acquisition debt

*Subtract.*

n *Divide A by B. **Multiplier***

*Multiply this factor by the personal allowance for which you are eligible.*

**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 taxed in the Netherlands		Income from the Netherlands and abroad combined (worldwide income)
19b		
4a		
4b		
5a		
7c		
8d		
35		
20e		
23		
K	+	K
6c	-	
36b	-	
A		B

