



# DUTCH SOLUTIONS

All you need to know about contracting in the Netherlands >>>



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Business  
Partner



Secrétariat d'Etat  
à l'économie SECO

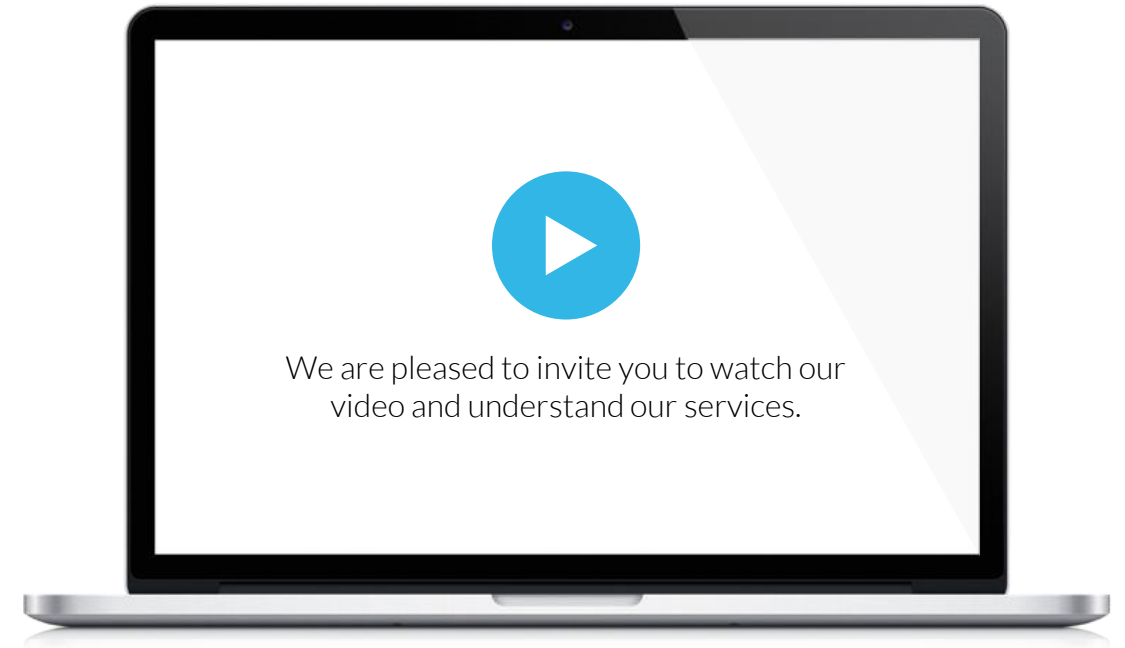
**NEN**  
4400-1

# About Access Financial

The purpose of Access Financial is to provide all our clients – contractors, recruitment businesses and corporates with the most efficient payroll, immigration, tax and social security solutions that are possible under law.

We are pleased to invite you to visit our company's website to learn more about our solutions.

Learn More



## Why Us?



### 100% Compliant

We have the necessary licences, proven experience and demonstrable track record to provide you with all the national and international payroll, contract management, tax and immigration services that you need.



### Global Presence

We have offices in the United Kingdom, Switzerland (Head Office), Germany, Luxembourg, Cyprus, China, India and Malaysia.



### Cost Efficient

We listen carefully to you, understand your personal requirements and needs, and then we collaborate with you to provide our services at reasonable prices.



### Unparalleled Support

When you need any help, our team of experts will work directly with you via live chat, phone or email to reach a quick and efficient solution.



### Proven Results

Thousands of contractors and recruitment businesses and their clients have benefited from our expertise and professionalism.



### Local Billing

We have nearly 30 internal companies for local billing and to mitigate withholding tax losses to you.



# Dutch Solutions



## Expatriate Tax Regime

The Netherlands has an expatriate tax regime which exempts 30% of income from Dutch Wages Tax and Social Security.



## Model Agreement

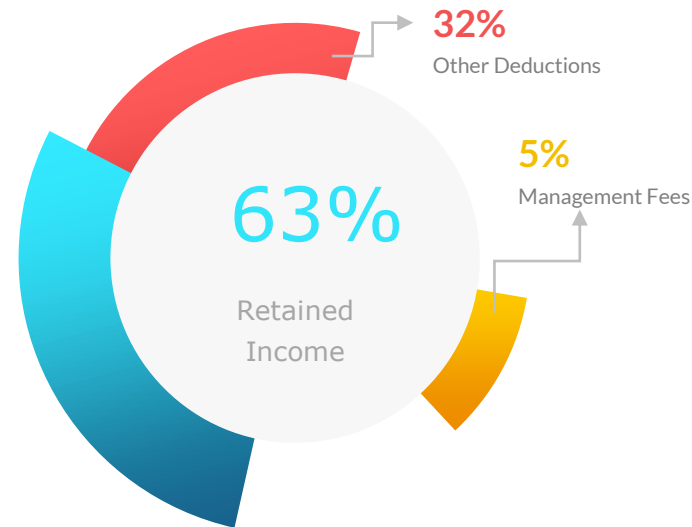
Following the abolition of VAR, those who wish to operate independently as self-employed or Limited company contractors must evidence independence from the client. We strongly advise that these individuals enter into a Model Agreement approved by the Dutch tax authorities.



## Pension contributions

From 1st of January 2021, employed individuals will need to contribute 14.6% of their emoluments to a pension scheme.

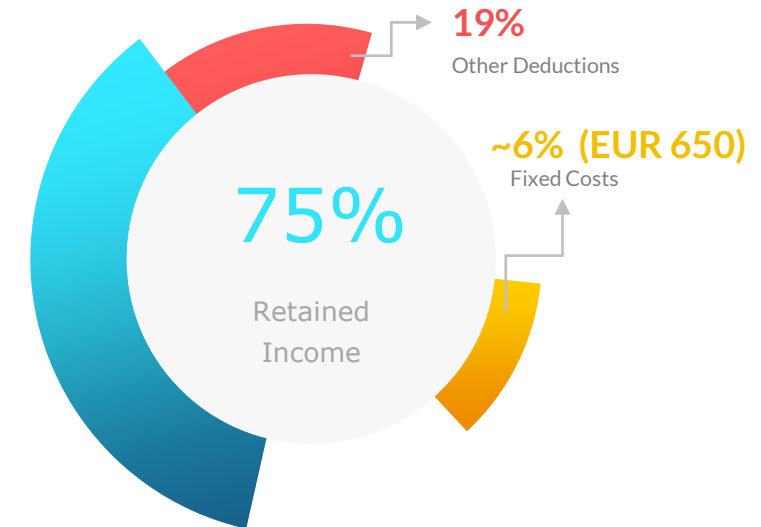
## Employed Solution



Open to all nationals and those who want continuous employment. This solution will appeal to non-EU citizens or British nationals after 01/01/2021, who will need a work permit to work. As shown in the chart, an employed individual should be able to retain approx. 63% of their emoluments.

*\*The above results are based on 2020 tax calculations prior to the implementation of the 14.6% pension contribution.*

## Limited Company (PSC) Solution



Where there is a degree of independence between the contractor and the client, then using a limited company is an attractive option for the contractor. This solution is for EU nationals or those having the right to work. An individual working through their own PSC may enjoy retention of approximately 75%.

# Summary Table (1/2)

	Employed	Limited Company ( PSC )
Retention (for a typical contractor)	<ul style="list-style-type: none"> <li>• 63% (±5%)*</li> </ul>	75% (±8%)*
Eligibility	<ul style="list-style-type: none"> <li>• EU/EEA nationals and non-EU nationals with work permit</li> </ul>	<ul style="list-style-type: none"> <li>• EU/EEA nationals</li> <li>• No diploma or degree is required</li> <li>• Working period in the Netherlands must be at least 6 months</li> </ul>
Work Permits	<ul style="list-style-type: none"> <li>• We can sponsor work permits</li> <li>• Highly skilled migrants conditions applicable</li> </ul>	<ul style="list-style-type: none"> <li>• Not required</li> </ul>
Registrations	<ul style="list-style-type: none"> <li>• We will ensure all required registrations are done in the Netherlands</li> <li>• The contractor shall proceed with the registration at the town hall</li> </ul>	<ul style="list-style-type: none"> <li>• We will ensure all required registrations are done in the Netherlands</li> <li>• The contractor shall proceed with the registration at the town hall</li> </ul>
Our Fees	<ul style="list-style-type: none"> <li>• 5% of the monthly invoice value (with a minimum EUR 550 per month)</li> </ul>	<ul style="list-style-type: none"> <li>• EUR 650 per month (fixed per month)</li> </ul>



# Summary Table (2/2)

## Employed


## Limited Company ( PSC )

### Features

- The contractor is employed by us
  - The employer (us) runs payroll and deducts the necessary tax and social security costs
  - The gross salary will arise after we deduct the management fees and employer's contributions from the contract value
  - We assist with operating a Dutch bank account and the completion of the Dutch income tax return
- The contractor is registered in the Netherlands as a director of their company
  - The level of retention depends on the salary level, the tax claimable expenses, the length of stay in the Netherlands and on the contractor's marital status

### Benefits

- Easy to implement
  - Open to non-EU/ EEA nationals and non-graduates
  - Immigration services
  - High retention through the use of the 30% ruling
  - Eligibility for unemployment benefits
- The director of their own PSC pays less social security in the Netherlands than an employee
  - Flexibility in choosing own salary and the possibility of holding simultaneous contracts
  - We will prepare the accounting and tax returns for both the contractor and the PSC
  - Following the increase in pension contributions, the Limited company should yield even higher retention rates compared to the employed solution

 Please note: We have based the information in this brochure on our understanding of the law at the time of writing. For the most current information and a personalised calculation in the Netherlands, contact us at [info@accessfinancial.com](mailto:info@accessfinancial.com).



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