



NORDIC SOLUTIONS

All you need to know about contracting in Denmark, Sweden, Finland and Norway >>>



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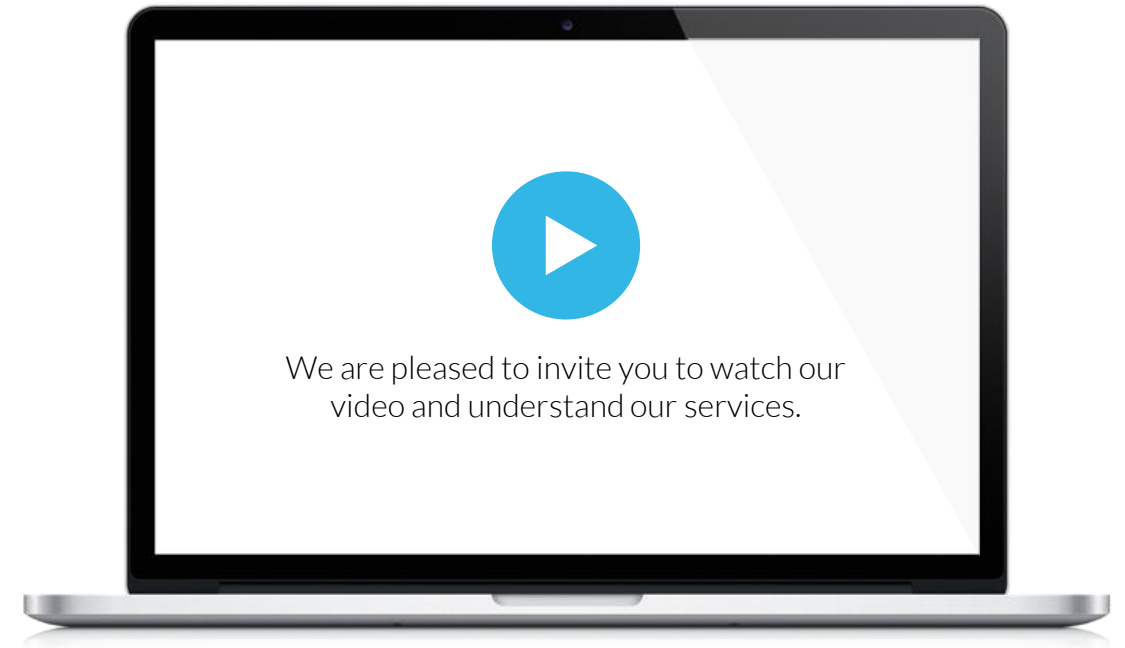


About Access Financial

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.



01 Danish Solutions

Contracting in Denmark >>>



Danish Solutions



Work Permits

We can sponsor work permits for our employed solution.



Expat Scheme

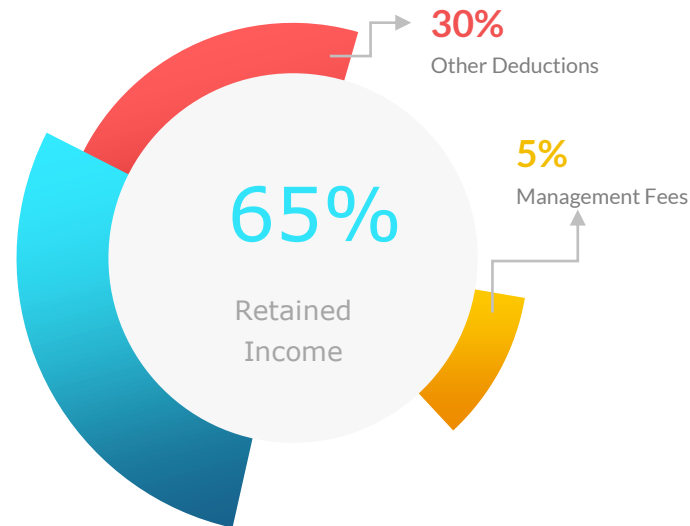
A special expat scheme exists in Denmark. The expat scheme means that employment income, cash allowances, value of free company car and value of free phone are taxed AT a flat rate of 27% for up to 7 years.



Social Life

Excellent work-life balance.

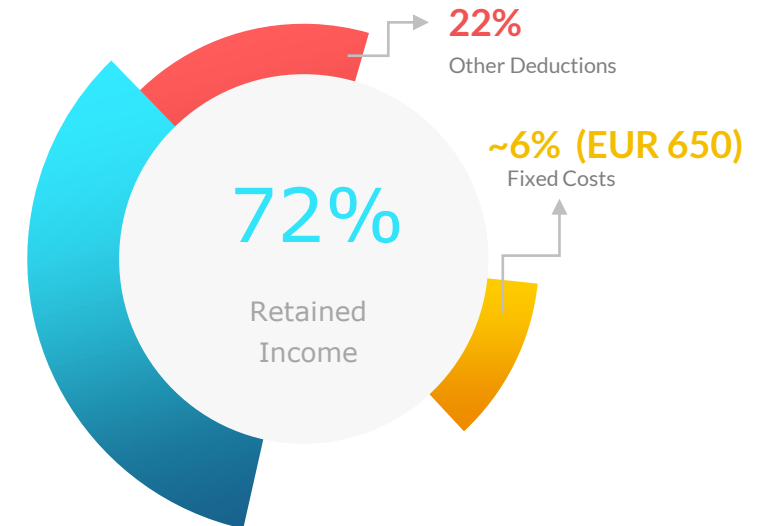
Employed Solution



Open to all nationals, and there is no requirement to hold a university or college diploma. 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 above, an employed individual should be able to retain around **65%** of their emoluments.

** Please note that for Danish nationals, the retention rate is around **48%**.*

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 around **72%**.

Summary Table (1/2)

	Employed	Limited Company (PSC)
Retention (for a typical contractor)	<ul style="list-style-type: none"> • 65% if qualifying for flat tax regime ($\pm 5\%$)* • 48% if not qualifying for flat tax regime ($\pm 5\%$)* 	72% ($\pm 5\%$)*
Eligibility	<ul style="list-style-type: none"> • EU/EEA nationals and non-EU nationals with work permit 	<ul style="list-style-type: none"> • EU / EEA nationals • Working period must be at least 6 months
Work Permits	<ul style="list-style-type: none"> • We can sponsor work permits 	<ul style="list-style-type: none"> • Not required
Registrations	<ul style="list-style-type: none"> • We will ensure all required registrations are done in Denmark • The contractor must register personally at the local municipality 	<ul style="list-style-type: none"> • We will ensure all required registrations are done in Denmark • The contractor must register personally at the local municipality
Our Fees	<ul style="list-style-type: none"> • 5% of the monthly invoice value (with a minimum EUR 550 per month) 	<ul style="list-style-type: none"> • EUR 650 per month (fixed per month)



Summary Table (2/2)

	Employed	Limited Company (PSC)
Features	<ul style="list-style-type: none">• The contractor is employed by Nordic Mobility Services ApS (the Employer)• The Employer runs the 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	<ul style="list-style-type: none">• The contractor is registered in Denmark as a director of their own company• We ensure compliance with foreign and local tax laws• The level of retention depends on the salary level, the tax claimable expenses and the length of stay in Denmark• A bank account is required
Benefits	<ul style="list-style-type: none">• Open to non-EU/ EEA nationals• Eligibility for unemployment benefits• We are experts in Danish tax and social security issues	<ul style="list-style-type: none">• Less social security deductions than an employee• Flexibility in choosing own salary and ability to hold simultaneous contracts• We will take over the accounting and preparation of tax returns for the contractor and the Limited company



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 Denmark, contact us at info@accessfinancial.com.



02 Swedish Solutions

Contracting in Sweden >>>



Swedish Solutions



Work Permits

We can sponsor work permits for our employed solution.



Flat Tax Rate

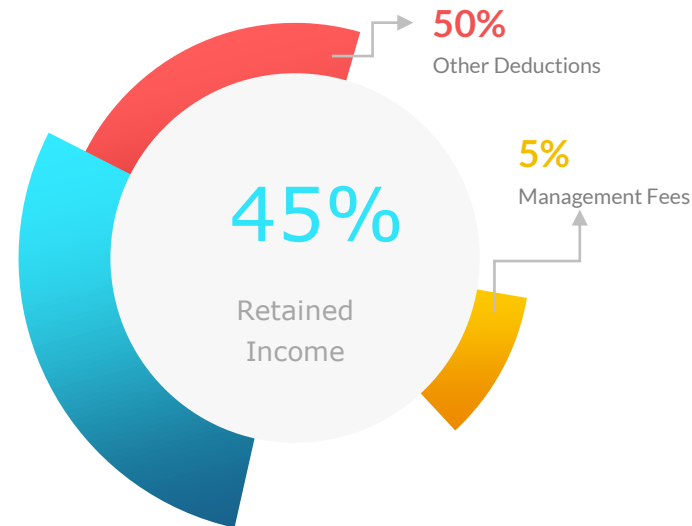
Non-Swedish residents who are going to work in Sweden for less than 6 months, are eligible for a 25% flat tax rate (SINK tax).



Non-Resident Experts

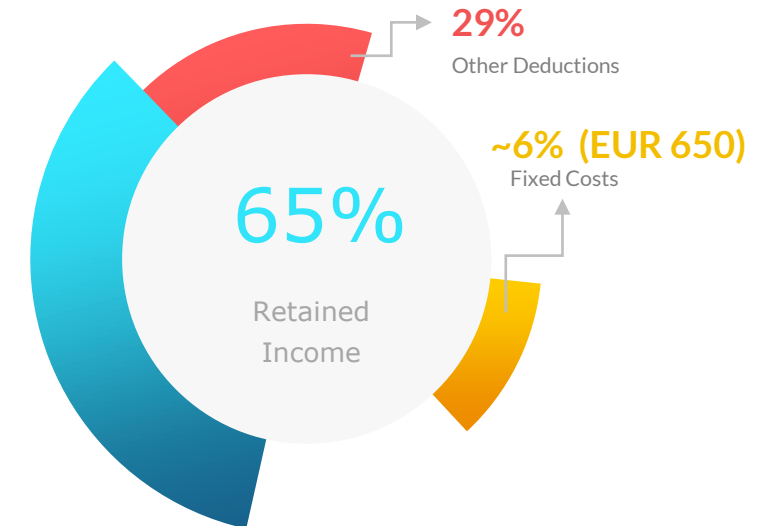
An expatriate regime exists for non-resident experts, scientists or other key personnel, where the 25% of the taxable salary is exempt from income tax.

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 not eligible for SINK tax or expatriate regime should be able to retain approximately 45% of their emoluments.

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.


Summary Table (1/2)

	Employed	Limited Company (PSC)
Retention (for a typical contractor)	<ul style="list-style-type: none"> • 45% (±5%)* for normal employment • 50% (±5%)* if under SINK or expatriate regime 	65% (±5%)*
Eligibility	<ul style="list-style-type: none"> • EU/EEA nationals and non-EU nationals with work permit • No degree required 	<ul style="list-style-type: none"> • EU/EEA nationals • No diploma or degree is required • Working period in Sweden must be at least 6 months
Work Permits	<ul style="list-style-type: none"> • We can sponsor work permits 	<ul style="list-style-type: none"> • Not required
Registrations	<ul style="list-style-type: none"> • We will ensure all required registrations are done in Sweden • The contractor shall proceed with the registration at the town hall 	<ul style="list-style-type: none"> • We will ensure all required registrations are done in Sweden • The contractor shall proceed with the registration at the town hall
Our Fees	<ul style="list-style-type: none"> • 5% of the monthly invoice value (with a minimum EUR 550 per month) 	<ul style="list-style-type: none"> • 650 EUR per month (fixed per month)



Summary Table (2/2)

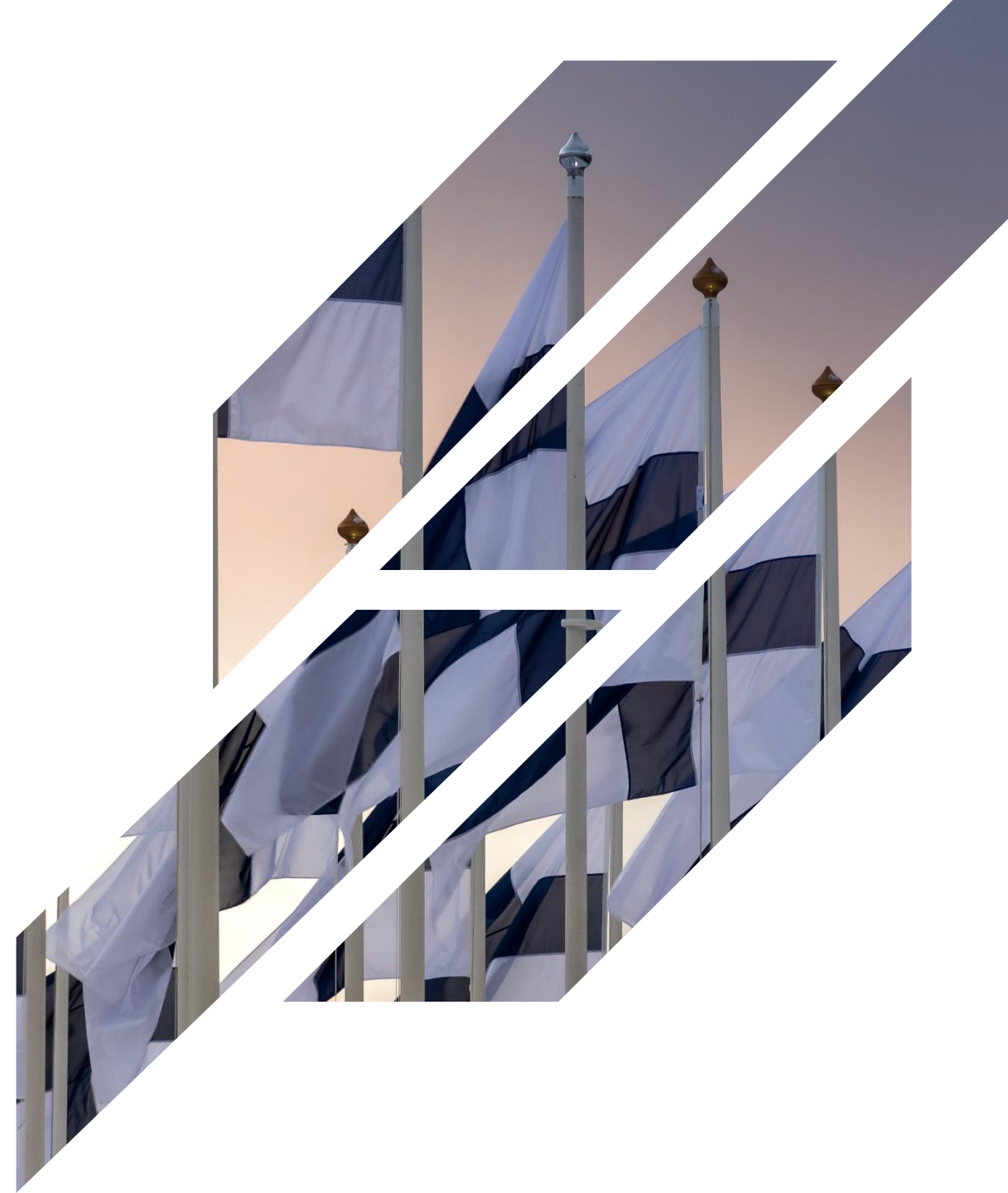
	Employed	Limited Company (PSC)
Features	<ul style="list-style-type: none">• The contractor is employed by I-Contracts Ltd (the employer)• The employer runs payroll and deducts the necessary tax and social security costs• The gross salary will arise after we deduct the management fees and employer's contributions from the contract value	<ul style="list-style-type: none">• The contractor is registered in Sweden as a director of their company• The level of retention depends on the salary level, the tax claimable expenses, the length of stay in Sweden and on the contractor's marital status
Benefits	<ul style="list-style-type: none">• Easy to implement• Open to non-EU/ EEA nationals and non-graduates• Eligibility for unemployment benefits• Monthly payslips will be provided, and reconciliation will be done at the time of exit payroll	<ul style="list-style-type: none">• The director of their own PSC pays less social security in Sweden 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

 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 Sweden, contact us at info@accessfinancial.com.



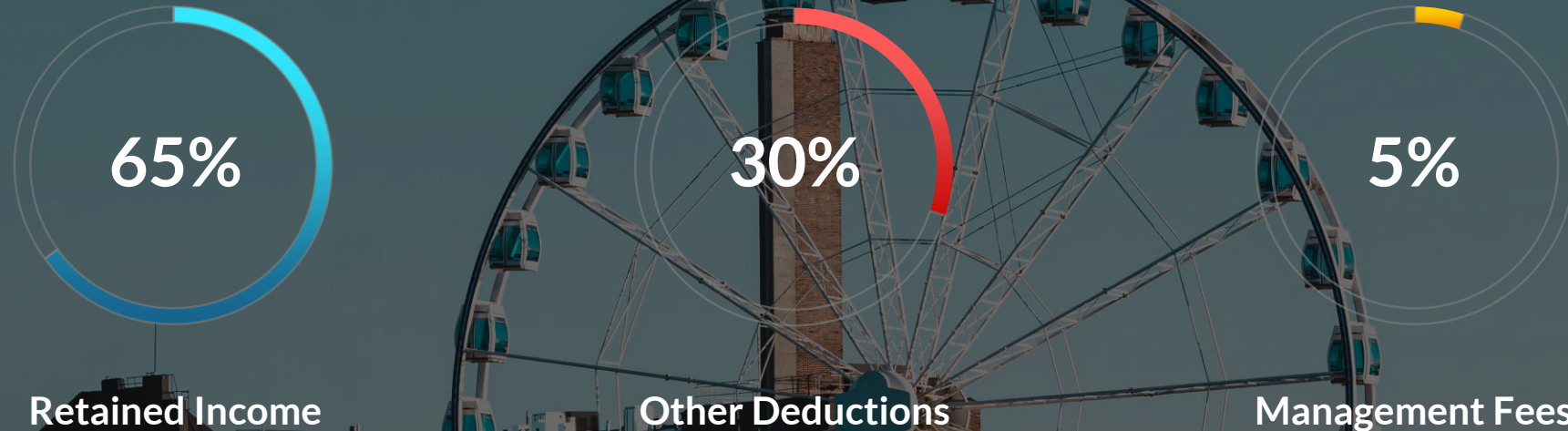
03 Finnish Solution

Contracting in Finland >>>



Self-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 approximately 65% of their emoluments.



Tax Deduction

Self-employed contractors receive a flat 5% deduction on their taxable income.



High Retention Rate

Finland offers a high retention rate for self-employed individuals.



Tax System

Advantageous tax system.

Summary Table (1/2)

Self-Employed

**Retention
(for a
typical
contractor)**

65% ($\pm 5\%$)*

Eligibility

- EU/EEA nationals and non-EU nationals with work permit

**Work
Permits**

- Non-EU/EEA nationals must obtain a work permit themselves

Registrations

- We will ensure all required registrations are done in Finland
- The contractor shall proceed with the registration at the town hall

Our Fees

- 5% of the monthly invoice value (with a minimum EUR 550 per month)



Summary Table (2/2)

Self-Employed

Features

- A self-employed contractor may claim various business expenses which reduce the tax charge
- The contractor will be liable to pay his social security from day 1 in Finland except if he has a self-employed A1 certificate from his home country

Benefits

- Flexibility in choosing own working hours and place; possibility of holding simultaneous contracts
- Possibility of holding simultaneous contracts
- Lower social security contributions, if the contractor can obtain an A1 from their home country
- We will prepare the accounting and tax returns



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 Finland contact us at info@accessfinancial.com.



04 Norwegian Solutions

Contracting in Norway >>>



Norwegian Solutions



Work Permits

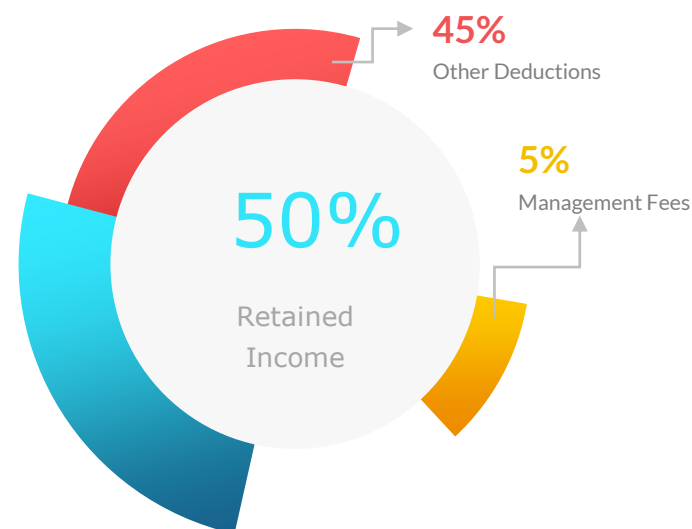
We can sponsor work permits for our employed solution.



Flat Tax Rate

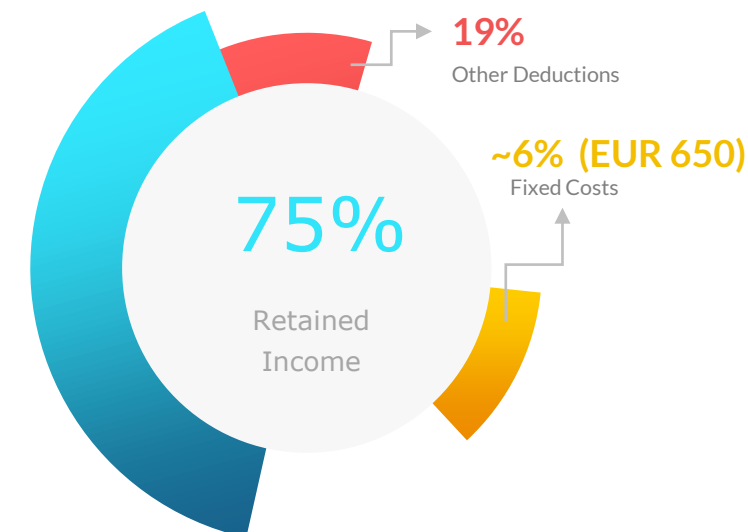
Non-Norwegian residents who are going to work in Sweden for less than 6 months, are eligible for a 25% flat tax rate.

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 approximately 50% of their emoluments.

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">• 50% (±5%)* for normal employment• 55% (±5%)* if under expatriate regime	<ul style="list-style-type: none">• 75% (±5%)*
Eligibility	<ul style="list-style-type: none">• EU/EEA nationals and non-EU nationals with work permit	<ul style="list-style-type: none">• EU/EEA nationals• No diploma or degree is required• Working period in Norway must be at least 6 months
Work Permits	<ul style="list-style-type: none">• We can sponsor work permits	<ul style="list-style-type: none">• Not required
Registrations	<ul style="list-style-type: none">• We will ensure all required registrations are done in Norway• The contractor shall proceed with the registration at the town hall	<ul style="list-style-type: none">• We will ensure all required registrations are done in Norway• The contractor shall proceed with the registration at the town hall
Our Fees	<ul style="list-style-type: none">• 5% of the monthly invoice value (with a minimum EUR 550 per month)	<ul style="list-style-type: none">• 650 EUR per month (fixed per month)



Summary Table (2/2)

Employed

Limited Company (PSC)

Features

- The contractor is employed by I-Contracts
- The employer 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

- The contractor is registered in Norway as a director of their company
- The level of retention depends on the salary level, the tax claimable expenses, the length of stay in Norway and on the contractor's marital status

Benefits

- Easy to implement
- Open to non-EU/ EEA nationals and non-graduates
- Eligibility for unemployment benefits
- Monthly payslips will be provided, and reconciliation will be done at the time of exit payroll

- 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



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 Norway, contact us at info@accessfinancial.com.



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