



Meijburg & Co
Tax & Legal

Pro Memoria

Tax facts and figures at a glance

2025

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Pro Memoria 2025

Every year, business owners, managers and controllers are faced with **new rates, premiums, contributions, implementing measures and rules and regulations**. In our annual Pro Memoria, we have summarized the relevant changes for your convenience.

We have also included some frequently used variable data, such as the interest rate set by the European Central Bank (ECB), the statutory interest rate, interest on tax due, late payment interest and currency rates.

Pro Memoria is an **easy-to-use reference work** that will help businesses, institutions and organizations in their accounting practices. The volume and level of detail of the information that is provided in this summary make it a useful tool.

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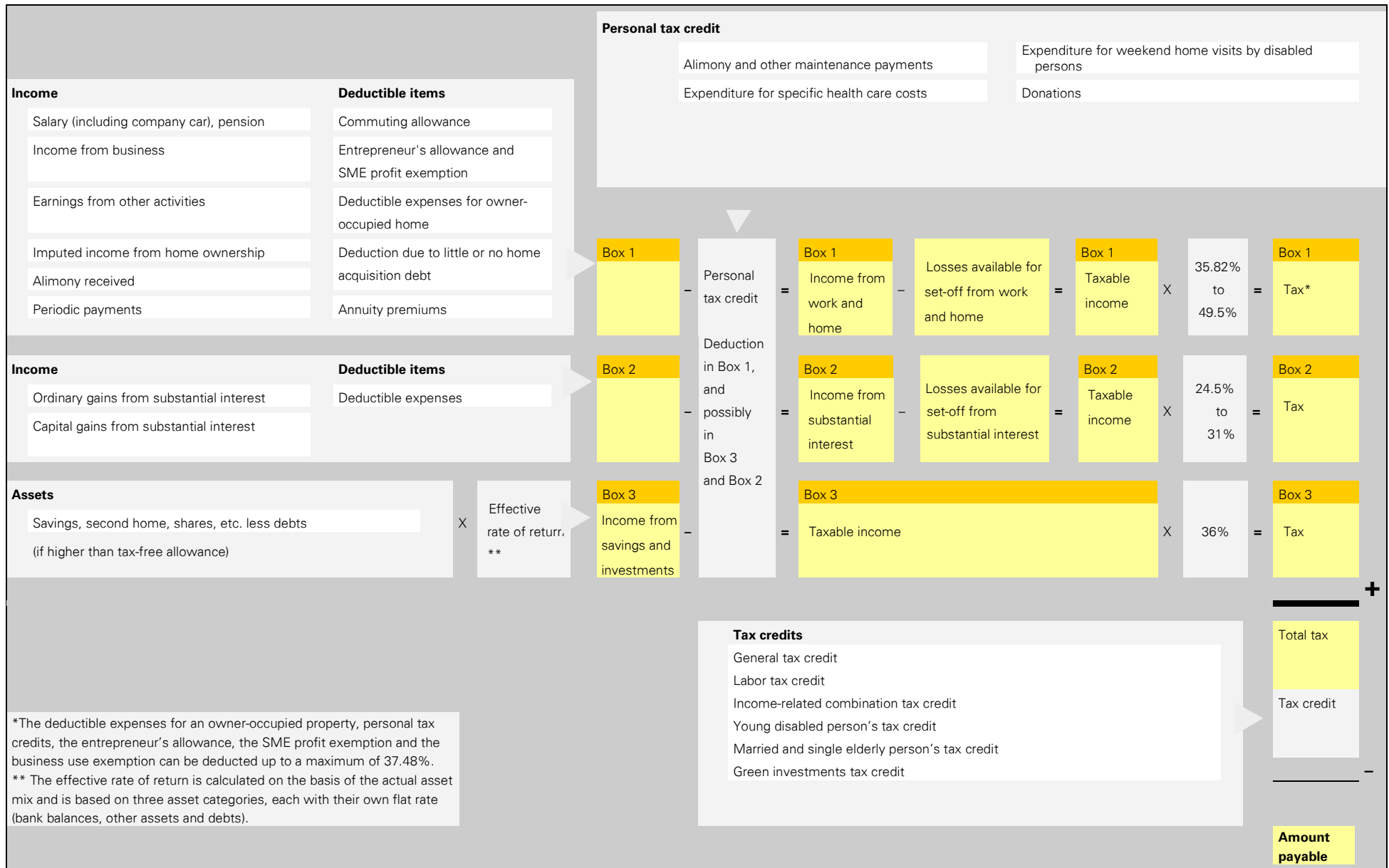
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1 Personal income tax



*The deductible expenses for an owner-occupied property, personal tax credits, the entrepreneur's allowance, the SME profit exemption and the business use exemption can be deducted up to a maximum of 37.48%.
 ** The effective rate of return is calculated on the basis of the actual asset mix and is based on three asset categories, each with their own flat rate (bank balances, other assets and debts).

1.1 Salary and addition to income for private use of company car or bicycle

The benefit derived from the private use of a company car, van or bicycle constitutes taxable income. Employers are expected to withhold payroll tax, national insurance contributions and income-related health care insurance contributions from this benefit. The benefit is also salary for the purposes of employee insurance schemes.

1.1.1 Annual addition to income

1.1.1.1 Addition to income for company car depending on CO₂ emissions

Addition to income ^{1, 2)}	2025 %	2024 %	2023 %
CO ₂ emissions 0 gram/km ³⁾	17	16	16
CO ₂ emissions > 0 gram/km	22	22	22
	EUR	EUR	EUR
Cap on list price of zero-emission cars ⁴⁾	30,000	30,000	30,000

- 1) The addition to income for the private use of a company car corresponds to the cataloged percentage of the car's list price (inclusive of VAT and motor vehicle tax) as a minimum. Depending on the actual private use, a higher percentage may apply. The addition to income for cars that were put into use more than 15 years ago is 35% of their fair market value.
- 2) No addition is required if the private use of a car is limited to 500 kilometers per year, which is to be demonstrated by means of a travel log in principle. Mileage clocked up for the commute qualifies as business mileage. The employee can also sign a Statement of No Private Use of Company Car so as to avoid the addition to income. The burden of proof then rests on the employee rather than the employer. Vans are subject to a number of specific rules, see 1.1.1.2.
- 3) Cars subject to a reduced addition-to-income percentage will continue to be subject to that reduced percentage for 60 months starting from the first day of the month following the motor vehicle registration date. At the end of that period, a review will take place to see whether the reduced addition-to-income percentage will be renewed for the car in question.
- 4) With effect from 2019, new zero-emission cars have been subject to the standard addition-to-income percentage of 22% where their list price, inclusive of VAT, exceeded the cap. The credit has thus been capped at EUR 1,500 (2024 and 2023: EUR 1,800). This does not apply to hydrogen-powered cars and solar-powered cars: they will continue to be fully subject to the reduced addition-to-income percentage without a cap being in effect. As of 2024 the definition of a solar-powered car has been narrowed.

1.1.1.2 Company van

An employee who uses a company van exclusively for business purposes (thus: 0 personal kilometers) may use the Statement of No Private Use of Van. In that case, there will be no addition to income for the private use of a company car and no travel log will have to be kept. This is an alternative to the option of using a travel log to demonstrate that their private use of the van does not exceed 500 kilometers

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per year. If there is continuous alternating use by two or more employees as a result of which it is difficult to determine the private use per employee, the employer may suffice with a final levy of EUR 438 (2024 and 2023: EUR 300) per van per year.

1.1.1.3 Addition to income for company bicycle

	2025	2024	2023
	%	%	%
Addition to income ¹⁾	7	7	7

¹⁾ Starting from 2020, the addition to income for the private use of a company bicycle, an e-bike or a high-speed e-bike (speed pedelec) is the listed percentage of its value (the recommended retail price published in the Netherlands by the manufacturer or the importer). The commute qualifies as private use. Before 2020, the actual private use of the bicycle qualified as taxable income.

1.1.2 Deduction of personal contribution for private use of car

	2025	2024	2023
	deductible	deductible	deductible
Payments to employer for private use ¹⁾			

¹⁾ Payments to the employer are not, on balance, supposed to result in a negative addition to income.

1.2 Income from business

1.2.1 Addition to income for private use of car or bicycle

For the addition to income as a result of a withdrawal due to the private use of a car or bicycle that qualifies as a business asset, see the tables in Section 1.1.1.

1.2.2 Addition for private use of residential property

The addition to income as a result of a withdrawal due to the private use of a residential property¹⁾ that qualifies as a business asset is determined based on the following table:

2025

Property value ²⁾ higher than EUR	but no more than EUR	Annual addition to income %
–	12,500	0.65
12,500	25,000	0.85
25,000	50,000	0.95
50,000	75,000	1.05
75,000	1,330,000	1.20
1,330,000	–	2.35 ³⁾

2024

Property value ²⁾ higher than EUR	but no more than EUR	Annual addition to income %
–	12,500	0.65
12,500	25,000	0.85
25,000	50,000	0.95
50,000	75,000	1.05
75,000	1,310,000	1.20
1,310,000	–	2.35 ³⁾

2023

Property value ²⁾ higher than EUR	but no more than EUR	Annual addition to income %
–	12,500	0.65
12,500	25,000	0.90
25,000	50,000	1.00
50,000	75,000	1.10
75,000	1,200,000	1.20
1,200,000	–	2.35 ³⁾

- 1) A ship or mobile home with a permanent berth or placed on a permanent foundation respectively also qualifies as a residential property. An office space is part of a residential property unless this space is commonly considered to constitute an independent part of the property (sufficiently separate from the property) and the income is earned mainly in or from that space.
- 2) The property value is the value that was set under the Dutch Valuation of Immovable Property Act (WOZ Act) for the property in question for the period covering the calendar year.
- 3) 2025: EUR 15,960 plus 2.35% of the property value above EUR 1,330,000.
2024: EUR 15,720 plus 2.35% of the property value above EUR 1,310,000.
2023: EUR 14,255 plus 2.35% of the property value above EUR 1,200,000.

1.2.3 Fixed profit in maritime shipping

	Profit from maritime shipping per day per 1,000 net tons		
	2025 EUR	2024 EUR	2023 EUR
Up to and including 1,000 net tons	9.08	9.08	9.08
From 1,001 net tons up to and including 10,000 net tons	6.81	6.81	6.81
From 10,001 net tons up to and including 25,000 net tons	4.54	4.54	4.54
From 25,001 net tons up to and including 50,000 net tons	2.27	2.27	2.27
Everything above 50,000 net tons	0.50 ¹⁾	0.50 ¹⁾	0.50 ¹⁾

- 1) The rate of EUR 0.50 per 1,000 net tons per day only applies to ships flagged after December 31, 2008 and that have since been subject to the tonnage regime, or to ships that were registered under the flag of a country that is not an EU or EEA Member State during the last five years before joining the tonnage regime.

1.2.4 Special accounting rules for valuations for tax purposes

1.2.4.1 Limitation of depreciation for tax purposes

Property ¹⁾		Goodwill ¹⁾	Miscellaneous operating assets ^{1, 3)}
Owner-occupied property	Investment property		
Can be depreciated up to 100% of the WOZ value ²⁾	Can be depreciated up to 100% of the WOZ value	No more than 10% of the purchase costs on an annual basis	No more than 20% of the purchase costs on an annual basis

- 1) Circumstances that were already known at the time of investing in the operating asset cannot be a reason for writing down to a lower value in use.
- 2) As of 2024, for personal income tax purposes this property can only be depreciated up to 100% of the WOZ value; this used to be up to 50% of the WOZ value. The depreciation rules for buildings are now the same for personal and for corporate income tax purposes. Transitional rules apply under which businesses that have not yet depreciated over three full financial years, may depreciate according to the old rules for the years still remaining out of those three financial years.
- 3) The production costs of intangible assets may be written off in one go in the calendar year in which they were produced.

1.2.4.2 Free depreciation ¹⁾

	Investment in calendar year		
	2025 %	2024 %	2023 %
• Environmental investments (VAMIL), maximum ²⁾	75	75	75
• Start-ups, maximum ³⁾	100	100	100
• Seagoing vessels, maximum per calendar year ⁴⁾	20	20	20
• Newly designated operating assets, maximum in year of investment ⁵⁾	n/a	n/a	50 ⁶⁾

- 1) Free depreciation is possible as soon as an investment obligation is entered into or production costs incurred in the relevant calendar year. The amount of the free depreciation before the operating asset was taken into use cannot exceed the amount that was paid in respect of the investment obligation or was incurred in production costs.
- 2) No more than EUR 25 million in total (2024 and 2023: EUR 50 million) can be freely depreciated.
- 3) No more than the maximum amount for which the small projects investment credit can be obtained, see 1.2.7.1.
- 4) Only insofar as the calculation of the profit from marine shipping without depreciation results in a positive amount.
- 5) Several assets are excluded. The most important exclusions are: buildings, land, road and hydraulic engineering works, ships, aircraft, animals, intangible assets (including software), mopeds, motorcycles and passenger cars. Also excluded are operating assets primarily intended to be made available to third parties. Taxis and zero-emission cars may be freely depreciated.
- 6) Applies to investments in new operating assets made in 2023 and if the operating asset is put into use before January 1, 2026.

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1.2.4.3 Accounting rules for valuation of work-in-progress/orders

The recognition of profit is not allowed to be postponed until the work is completed. Profit must be recognized on a rolling basis.

1.2.5 SME profit exemption

	2025 %	2024 %	2023 %
Deducted from the profit after application of the entrepreneur's allowance (see 1.2.8)	12.7	13.31	14
Business use exemption ¹⁾	12	12	12

¹⁾ For assets that are made available to the business of a related person or a company in which the entrepreneur or a related person has a substantial interest (result from other activities).

1.2.6 Costs for private vehicle that are deductible from the profit

If an entrepreneur uses a vehicle for their business which belongs to their private assets or which they lease privately, then these costs are deductible to a limited extent.

	2025 EUR	2024 EUR	2023 EUR
Deductible per kilometer ¹⁾	0.23	0.23	0.21

¹⁾ Commuting mileage qualifies as business mileage.

1.2.7 Investment credit

1.2.7.1 Small projects investment credit (Kleinschaligheidsinvesteringsaftrek; KIA)¹⁾

2025

For the amount invested in a calendar year that:		the small projects investment credit is:
is higher than EUR	but no more than EUR	
–	2,900	–
2,900	70,602	28% of the amount invested
70,602	130,744	EUR 19,769
130,744	392,230	EUR 19,769 less 7.56% of the part of the amount invested exceeding EUR 130,744
392,230	–	–

2024

For the amount invested in a calendar year that:		the small projects investment credit is:
is higher than EUR	but no more than EUR	
–	2,800	–
2,800	69,765	28% of the amount invested
69,765	129,194	EUR 19,535
129,194	353,973	EUR 19,535 less 7.56% of the part of the amount invested exceeding EUR 129,194
387,580	–	–

2023

For the amount invested in a calendar year that:		the small projects investment credit is:
is higher than EUR	but no more than EUR	
–	2,600	–
2,600	63,716	28% of the amount invested
63,716	117,991	EUR 17,841
117,991	353,973	EUR 17,841 less 7.56% of the part of the amount invested exceeding EUR 117,991
353,973	–	–

- 1) If the taxpayer's business is part of a partnership with one or more other taxpayers receiving business profits or with corporate income taxpayers, then the investments they make for the partnership are added together for the purposes of determining the amount invested. Operating assets for which the amount invested is less than EUR 450 (2024 and 2023: also EUR 450) are not eligible for the investment credit.

1.2.7.2 Energy investment allowance: (Energie-investeringsaftrek; EIA)¹⁾

2025			2024			2023		
Higher than EUR	but no more than EUR	Energy investment allowance %	Higher than EUR	but no more than EUR	Energy investment allowance %	Higher than EUR	but no more than EUR	Energy investment allowance %
–	2,500	–	–	2,500	–	–	2,500	–
2,500	151,000,000	40	2,500	149,000,000	40	2,500	136,000,000	45.5

- 1) In the case of a partnership, the investments for the entire partnership are added together. Investments may be eligible for both the small projects investment credit and the energy investment allowance. If, with regard to an investment, the taxpayer opts for the energy investment allowance in the tax return, then the environmental investment allowance cannot be applied.

1.2.7.3 *Environmental investment allowance (milieu-investeringsaftrek; MIA)¹⁾*

Category I

2025			2024			2023		
Amount invested		Environmental investment allowance	Amount invested		Environmental investment allowance	Amount invested		Environmental investment allowance
Higher than EUR	but no more than EUR		Higher than EUR	but no more than EUR		Higher than EUR	but no more than EUR	
–	2,500	–	–	2,500	–	–	2,500	–
2,500	–	45	2,500	–	45	2,500	–	45

Category II

2025			2024			2023		
Amount invested		Environmental investment allowance	Amount invested		Environmental investment allowance	Amount invested		Environmental investment allowance
Higher than EUR	but no more than EUR		Higher than EUR	but no more than EUR		Higher than EUR	but no more than EUR	
–	2,500	–	–	2,500	–	–	2,500	–
2,500	–	36	2,500	–	36	2,500	–	36

¹⁾ Category III

2025			2024			2023		
Amount invested		Environmental investment allowance	Amount invested		Environmental investment allowance	Amount invested		Environmental investment allowance
Higher than EUR	but no more than EUR		Higher than EUR	but no more than EUR		Higher than EUR	but no more than EUR	
–	2,500	–	–	2,500	–	–	2,500	–
2,500	–	27	2,500	–	27	2,500	–	27

²⁾ The environmental investment allowance applies in addition to the small projects investment credit. If, with regard to an investment, the taxpayer opts for the energy investment allowance in the tax return, then the environmental investment allowance cannot be applied. No more than EUR 25 million (2024 and 2023: EUR 50 million) in total investments can be taken into account.

1.2.7.4 *Recapture of the investment allowance*

If operating assets to which the investment credit was applied are sold within five years of the beginning of the calendar year of investment, the investment allowance will be recaptured if the joint value of the operating assets exceeds EUR 2,900 (2024: EUR 2,800 and 2023: EUR 2,600).

1.2.8 Entrepreneur's allowance

1.2.8.1 Hours criterion

The hours criterion means that an entrepreneur must spend at least 1,225 hours working for one or more businesses from which profit is received. Moreover, of the total time available for business profits, taxable salary and taxable result from other activities, more than half must be spent on carrying on one or more businesses.

For an entrepreneur starting a business who was not an entrepreneur in one or more of the five preceding calendar years, only the requirement of a minimum of 1,225 hours applies. Pregnant entrepreneurs are regarded as not having interrupted their activities for the business during the period of their maternity leave.

1.2.8.2 Self-employed persons deduction, business start-up allowance and business start-up allowance in the case of occupational disability

The self-employed persons deduction for long-established businesses (*zelfstandigenaftrek voor niet-starters*) cannot be credited against other Box 1 income. The uncredited self-employed persons deduction can be carried forward for a maximum of nine years after which it can be credited against future profits.

	2025 EUR	2024 EUR	2023 EUR
Self-employed persons deduction ¹⁾	2,470	3,750	5,030
Business start-up allowance ²⁾	2,123	2,123	2,123
Business start-up allowance in the case of occupational disability: ³⁾			
• first year	12,000	12,000	12,000
• second year	8,000	8,000	8,000
• third year	4,000	4,000	4,000

- 1) The entrepreneur must meet the hours criterion (see 1.2.8.1). The self-employed persons deduction for entrepreneurs who have reached the state pension age at the beginning of the calendar year (see 1.10.4) is 50% of the self-employed persons deduction for entrepreneurs who have not yet reached the state pension age by then.
- 2) If the entrepreneur was not yet an entrepreneur in one or more of the five preceding calendar years and the self-employed persons deduction has not been applied to them more than twice, the self-employed persons deduction will be increased by the business start-up allowance. The business start-up allowance for entrepreneurs who have reached the state pension age at the beginning of the calendar year (see 1.10.4) is 50% of the business start-up allowance for entrepreneurs who have not yet reached the state pension age by then.
- 3) The entrepreneur must be entitled to an occupational disability benefit in the calendar year and must not have reached the state pension age at the beginning of the calendar year (see 1.10.4). In addition, they do not have to meet the hours criterion of 1,225 hours (see 1.2.8.1), but must meet a reduced hours criterion of 800 hours. The deduction is the stated amount, but must not exceed the profit. Profit is defined as the aggregate amount of the profit the taxpayer receives from one or more businesses in their capacity as an entrepreneur.

1.2.8.3 Deduction for research and development (R&D deduction)¹⁾

Number of hours spent on R&D	R&D deduction		
	2025 EUR	2024 EUR	2023 EUR
R&D deduction			
Less than 500 hours	0	0	0
At least 500 hours	15,738	15,551	14,202
Additional R&D deduction for business start-ups²⁾			
Less than 500 hours	0	0	0
At least 500 hours	7,875	7,781	7,106

- 1) The entrepreneur must meet the hours criterion (see 1.2.8.1). For the purposes of the R&D deduction, pregnant entrepreneurs are regarded as not having interrupted their activities during the period of their maternity leave. The activities must also be based on an R&D declaration from the Netherlands Enterprise Agency (*Rijksdienst voor Ondernemend Nederland*; www.rvo.nl).
- 2) If the entrepreneur was not yet an entrepreneur in one or more of the five preceding calendar years and the self-employed persons deduction has not been applied to them more than twice, the entrepreneur is entitled to the additional R&D deduction for business start-ups.

1.2.8.4 Working partner's abatement (meewerkaftrek)/partner remuneration

Working partner's abatement as percentage of the profit^{1, 2)}

Number of hours working in the business		2025 Working partner's abatement %	2024 Working partner's abatement %	2023 Working partner's abatement %
From	to			
–	525	–	–	–
525	875	1.25	1.25	1.25
875	1,225	2.00	2.00	2.00
1,225	1,750	3.00	3.00	3.00
1,750	–	4.00	4.00	4.00

- 1) The working partner's abatement applies to entrepreneurs who meet the hours criterion (see 1.2.8.1) and whose partner, without receiving any remuneration for this, works for a business from which the taxpayer, in their capacity as an entrepreneur, receives profit.
- 2) Profit is the aggregate amount of the profit that the taxpayer as entrepreneur receives from its businesses in which their partner works without receiving any remuneration for this, less expropriation profit, cessation profit and exit tax profit.

Partner remuneration

	2025 EUR	2024 EUR	2023 EUR
If the remuneration for a partner working in the business is at least ¹⁾	5,000	5,000	5,000

- 1) A lower remuneration is not deductible from the profit. In that case the partner receiving the remuneration does not have to declare anything.

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1.2.8.5 Cessation relief

	2025 EUR	2024 EUR	2023 EUR
Cessation relief ¹⁾	3,630	3,630	3,630

¹⁾ The cessation relief applies to entrepreneurs who realize a profit in a calendar year from or due to the cessation of one or more entire businesses from which they receive profit in their capacity as an entrepreneur. The cessation relief granted in preceding years is deducted from this.

1.3 Owner-occupied property

1.3.1 Imputed income from home ownership

2025

Value of owner-occupied property ¹⁾		Annual addition to income %
Higher than EUR	but no more than EUR	
–	12,500	nil
12,500	25,000	0.10
25,000	50,000	0.20
50,000	75,000	0.25
75,000	1,330,000	0.35
1,330,000	–	2.35 ²⁾

2024

Value of owner-occupied property ¹⁾		Annual addition to income %
Higher than EUR	but no more than EUR	
–	12,500	nil
12,500	25,000	0.10
25,000	50,000	0.20
50,000	75,000	0.25
75,000	1,310,000	0.35
1,310,000	–	2.35 ²⁾

2023

Value of owner-occupied property ¹⁾		Annual addition to income %
Higher than EUR	but no more than EUR	
–	12,500	nil
12,500	25,000	0.10
25,000	50,000	0.20
50,000	75,000	0.25
75,000	1,200,000	0.35
1,200,000	–	2.35 ²⁾

- 1) The property value is the value that was set under the Dutch Valuation of Immovable Property Act (WOZ Act) for the property in question for the calendar year covered by the period. The period between the WOZ value being used and the valuation reference date is one year. A home is also defined as a ship with a permanent berth or a mobile home placed on a permanent foundation.
- 2) 2025: EUR 4,655 plus 2.35% of the property value above EUR 1,330,000.
 2024: EUR 4,585 plus 2.35% of the property value above EUR 1,310,000.
 2023: EUR 4,200 plus 2.35% of the property value above EUR 1,200,000.

1.3.2 Deduction due to little or no home acquisition debt

	2025 %	2024 %	2023 %
Deduction ¹⁾	76.67	80	83.33

- 1) The deduction due to little or no home acquisition debt is granted if the balance of the imputed income from home ownership less any deductible costs, such as mortgage interest, is positive. As of 2019 this deduction will be phased out over a thirty-year period. The deduction is equal to the difference between the imputed income from home ownership and the deductible costs multiplied by the percentage listed in the table.

1.3.3 Exemption for letting out rooms

	2025 EUR	2024 EUR	2023 EUR
Maximum	6,324	5,998	5,881

1.3.4 Endowment insurance policy for owner-occupied property

	2025 EUR	2024 EUR	2023 EUR
Untaxed benefit payments from endowment insurance policies ^{1, 2)}	204,000	202,000	184,500

- 1) The following are untaxed: the interest benefit included in the benefit payments from an endowment insurance policy associated with home ownership and an owner-occupied home savings account and the return included in the benefit payment from an investment right associated with home ownership. The total exemption can never exceed EUR 204,000 (2024: EUR 202,000 and 2023: EUR 184,500) per taxpayer during their life.
- 2) The exemption for the endowment insurance policy and an investment account associated with home ownership and an owner-occupied home savings account has been canceled for people who did not have such a product on March 31, 2013. The tax regime for these endowment insurance policies, investment accounts and savings accounts will remain in place for existing cases. However, in those cases the policies, investment accounts and savings accounts can no longer be increased, unless the increase in the amount deposited follows from the contract that was in place on March 31, 2013.

1.4 Commuting allowance

Regular commuting by public transport

Commuting allowance ¹⁾		2025	2024	2023
If the commute by public transport is higher than km	but no more than km	EUR	EUR	EUR
–	10	–	–	–
10	15	565	558	509
15	20	750	741	676
20	30	1,248	1,233	1,126
30	40	1,548	1,529	1,396
40	50	2,016	1,992	1,819
50	60	2,244	2,217	2,024
60	70	2,488	2,458	2,244
70	80	2,574	2,543	2,322
80	–	2,609	2,578	2,354

- 1) The taxpayer must have a public transport statement or a commuting statement. The commuting allowance for commuting to the same work location one, two or three days per week is:
- if the commute is 90 kilometers or shorter: 25%, 50% or 75% respectively of the amount listed in the table;
 - if the commute is longer than 90 kilometers: EUR 0.29 (2024: EUR 0.28 and 2023: EUR 0.26) per kilometer multiplied by the number of commuting days, but not more than EUR 2,609 (2024: EUR 2,578 and 2023: EUR 2,354) per year.

If the commute is to different work locations, the table applies to each separate commute to these locations. The total commuting allowance is a maximum of EUR 2,609 (2024: EUR 2,578 and 2023: EUR 2,354) per annum. If the taxpayer commutes to different work locations on the same day, the foregoing only applies to the commute to the most frequented place of work. If the frequency of commuting to two workplace locations is the same, the longest distance applies. The amount of the allowance is always reduced by the travel allowance received for this transport.

1.5 Expenditure for income support schemes

1.5.1 Annuity premiums¹⁾

Deductible amounts ²⁾	2025 EUR	2024 EUR	2023 EUR
Annual margin (% of contribution base) ³⁾	30%	30%	13.3%
Annual margin (maximum) ³⁾	35,798	36,077	34,550
Reserve margin (maximum) ⁴⁾	42,108	41,608	38,000
Maximum premium base before deduction of the state pension offset	137,800	137,800	128,810
State pension offset	18,475	17,545	13,646
Maximum annual payment from terminable annuity	26,781	26,463	24,168
Maximum value annuity before surrender without interest on the commuted portion	5,429	5,364	4,898

- 1) Or equivalent amounts paid for an annuity savings account or annuity investment account.
- 2) Premiums are deductible insofar as there is a pension shortfall. How high the deductible amount will be, must be determined based on the annual margin or the reserve margin. A deduction is possible for individuals who have not yet reached the state pension age at the beginning of the calendar year (see 1.10.4).
- 3) The income and the pension entitlements accrued in the preceding calendar year are decisive when calculating the annual margin.
- 4) If fewer premiums for annuities were taken into account in the 10-year period (2024 and 2023: also 10 years) immediately preceding the calendar year than was possible on the basis of the annual margin, this shortfall can be made up in the reserve margin.

1.5.2 Additional annuity premium deduction for entrepreneurs discontinuing their business

Additional margin for deduction of premiums for ¹⁾ :	2025 EUR	2024 EUR	2023 EUR
Business closures by entrepreneurs who are at most five years away from the state pension age, business closures by entrepreneurs who are 45% or more occupationally disabled, provided the annuity benefit payments commence within six months of the business closure, or the business closure as the result of the death of the entrepreneur.	566,197	559,483	510,970
Business closures by entrepreneurs who are between 15 and 5 years away from the state pension age, or business closures by entrepreneurs if the annuity benefit payments take effect immediately	283,110	279,752	255,495
In other cases	141,564	139,885	127,755

- 1) The income and the pension entitlements accrued in the preceding calendar year are decisive when calculating the margin for the annuity premium deduction. In the year in which entrepreneurs discontinue (part of) their business operations, they may, upon request, deviate from this and opt to use the data from the calendar year itself when calculating the annuity premium deduction. In the following calendar year, in which the data from the preceding calendar year must again be used, the cessation profit must not be taken into account again when calculating the margin for the annuity premium deduction.

1.6 Income from savings and investments

1.6.1 Calculation method

2025

	Flat rate return
Based on the effective rate of return with three asset categories: ^{1. 2)}	%
• Bank balances (including cash) ³⁾	1.44 ⁴⁾
• Other assets	5.88
• Debts	2.62 ⁴⁾

2024

	Flat rate return
Based on the effective rate of return with three asset categories: ^{1. 2)}	%
• Bank balances (including cash) ³⁾	1.03 ⁵⁾
• Other assets	6.04
• Debts	2.47 ⁵⁾

2023

	Flat rate return
Based on the effective rate of return with three asset categories: ^{1. 2)}	%
• Bank balances (including cash) ³⁾	0.92
• Other assets	6.17
• Debts	2.46

- 1) The effective rate of return is calculated on the basis of the actual asset mix and is based on three asset categories, each with their own flat rate (bank balances, other assets and debts). For the benefit from savings and investments, the effective rate of return is multiplied by the savings and investments tax base; that is the capital yield tax base (the value of the assets less the value of the debts) insofar as it exceeds the tax-free amount (see 1.7). The reference date for the capital yield tax base is January 1 of the calendar year.
- 2) Or, if more favorable, upon request on the basis of the actual return. In several judgments rendered on June 6 and December 20, 2024, the Dutch Supreme Court provided rules for calculating the actual return. The Dutch tax authorities will make the form 'Statement of Actual Return' available during the course of 2025.
- 3) This also includes a share in a homeowners' association or in a trust account of a civil-law notary or bailiff.
- 4) Provisional percentage. The final percentage will be announced in the course of 2026.
- 5) Provisional percentage. The final percentage will be announced in the course of 2025.

1.6.2 Capital yield tax base

Taxed	Exempt¹⁾
<ul style="list-style-type: none"> • Immovable property • Rights (indirectly) related to immovable property <i>For example, a ground lease, a right of superficies, an apartment right, a right of usufruct/use/habitation on an immovable property</i> 	<ul style="list-style-type: none"> • Owner-occupied property • Immovable property that is part of the business assets • Forests • Nature reserves • Undeveloped areas of designated country estates
<ul style="list-style-type: none"> • Movable property that is not used for personal purposes • Movable property that is used for personal purposes but is primarily an investment 	<ul style="list-style-type: none"> • Movable property that is used for personal purposes • Art and science objects <i>Unless they serve as an investment (burden of proof rests on the tax inspector)</i> <i>Being part of a collection does not automatically imply that there is an investment.</i>
<ul style="list-style-type: none"> • Rights to movable property <i>For example futures contracts or option contracts</i> 	<ul style="list-style-type: none"> • Rights to movable property under inheritance law, provided they are used for personal purposes and are not primarily an investment (burden of proof rests on the tax inspector)
<ul style="list-style-type: none"> • Rights not related to assets <i>For example, currency in circulation and overnight deposits, securities, warrants, options, receivables (including receivables in respect of inheritance tax, profit entitlements, endowment insurance policies)</i> 	<ul style="list-style-type: none"> • Rights to capital distributions solely with regard to disability/illness/accidents • Net annuities
<ul style="list-style-type: none"> • Other property rights <i>This is a miscellaneous category, which includes licenses that have not been commercially exploited. Separated private assets (for example assets placed in a trust) are directly allocated to the contributor. Those can be assets in Box 3, but also assets in Box 1 or 2.</i> 	<ul style="list-style-type: none"> • Rights to installments of the transfer price of a substantial interest, if the transfer price comprises one or more installments of which the number and size is not known at the date of disposal. • Other exemptions, see the Box 3 exemptions table (1.6.2.1)
Deductible	Non-deductible
<ul style="list-style-type: none"> • Debts <i>Liabilities with a fair market value, including debts of which the interest is non-deductible in Box 1 or Box 2, including debts in respect of inheritance tax but excluding other tax debts.</i> 	<ul style="list-style-type: none"> • Debt threshold, see the Box 3 debt threshold table (1.6.2.2) • Present value of liabilities, for example on the basis of periodic gifts or alimony, if these can be taken into account as personal tax credits

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- 1) Assets reported in Box 1 or Box 2 are not taken into account in Box 3 unless specific allocation rules dictate otherwise. Receivables and associated corresponding payables in respect of certain acquisitions under inheritance law have been made tax-exempt. The same applies as of 2023 to mutual receivables and payables between tax partners and (certain) mutual receivables and payables between parents and their minor children.

1.6.2.1 Box 3 exemptions

	2025 EUR	2024 EUR	2023 EUR
Rights to death benefits, provided they amount to no more than	8,769	8,665	7,913
Cash and similar property rights (for example chip cards, gift vouchers)			
Per taxpayer	661	653	596
Jointly with partner	1,322	1,306	1,192
Green investments ¹⁾			
Per taxpayer	26,312	71,251	65,072
Jointly with partner	52,624	142,502	130,144
Endowment insurance policies already in place on December 14, 1999, maximum ²⁾	123,428	123,428	123,428

- 1) As of 2023 a distinction is made between green investments in the form of one or more bank balances and green investments in the form of other assets. The exemption will be attributed to the other assets as much as possible.
- 2) When filing the tax return, partners may request that the (maximum) exemption be applied twice, regardless of the extent to which they are each entitled to the policy.

1.6.2.2 Box 3 debt threshold

	2025 EUR	2024 EUR	2023 EUR
Threshold for taxpayer without partner	3,800	3,700	3,400
Joint threshold for taxpayer with partner	7,600	7,400	6,800

1.6.2.3 Vacant possession ratio

Rental housing is sometimes worth less than non-rental housing. For the purposes of Box 3 and Inheritance and gift tax, the value of rental housing is determined by multiplying the WOZ value by the vacant possession ratio.

Ratio annual rent to WOZ value		2025 ¹⁾	2024 ¹⁾	2023 ¹⁾
is higher than %	but no more than %	Vacant possession ratio %	Vacant possession ratio %	Vacant possession ratio %
0	1	73	73	73
1	2	79	79	79
2	3	84	84	84
3	4	90	90	90
4	5	95	95	95
5	–	100	100	100

¹⁾ As of 2023, housing that is rented out via temporary tenancy contracts are excluded from the application of the vacant possession ratio. If there is non-market conform rental to affiliated parties, such as family members, a vacant possession of 100% applies (2024 and 2023: also 100%).

1.7 Tax-free assets

	2025 EUR	2024 EUR	2023 EUR
Per taxpayer	57,684	57,000	57,000
Jointly with partner	115,368	114,000	114,000

1.8 Personal tax credit

1.8.1 Expenditure for specific health care costs

Expenditure for specific health care costs is only eligible for deduction insofar as it exceeds a threshold amount that is dependent on the threshold income (aggregate income before applying the personal tax credit).

2025 threshold

Threshold income is higher than EUR	but no more than EUR	Threshold:
–	9,534	EUR 164
9,534	50,635	1.65% of the threshold income
50,635	–	1.65% of EUR 50,635 increased by 5.75% of the amount exceeding EUR 50,635

2024 threshold

Threshold income is higher than EUR	but no more than EUR	Threshold:
–	9,420	EUR 163
9,420	50,034	1.65% of the threshold income
50,034	–	1.65% of EUR 50,034 increased by 5.75% of the amount exceeding EUR 50,034

2023 threshold

Threshold income is higher than EUR	but no more than EUR	Threshold:
–	8,603	EUR 149
8,603	45,695	1.65% of the threshold income
45,695	–	1.65% of EUR 45,695 increased by 5.75% of the amount exceeding EUR 45,695

1.8.1.1 Multiplier

The scheme for expenditure for specific health care costs includes a multiplier for the deductible items, with the exception of expenditure for medical and surgical care and expenditure for travel costs for visits to sick persons. The multiplier applies when the threshold income does not exceed EUR 40,502 (2024: EUR 40,021 and 2023: EUR 38,703). The multiplier is 2.13 (2024 and 2023: also 2.13) for individuals who have reached the state pension age (see 1.10.4). It is 1.40 (2024 and 2023: also 1.40) for individuals who have not yet reached the state pension age.

1.8.2 Expenditure for weekend home visits by disabled persons

The following amounts are deductible:

- EUR 13 (2024: EUR 13 and 2023: EUR 12) per day for a taxpayer who cares for a disabled person;
- EUR 0.23 (2024: EUR 0.23 and 2023: EUR 0.21) per kilometer for a taxpayer who transports a disabled person by car between the place where the disabled person usually resides and the place where the taxpayer usually resides.

1.8.3 Deduction of gifts

Deductible gifts that do not come in the form of periodic benefits (i.e. which are referred to as "other gifts") are subject to the higher of a threshold of EUR 60 (2024 and 2023: also EUR 60) or 1% (2024 and 2023: also 1%) of the aggregate income before applying the personal tax credit. These other gifts are also subject to a maximum of 10% (2024 and 2023: also 10%) of that income. Partners are expected to combine their other gifts and their aggregate incomes.

Gifts in the form of a waiver of a car allowance, other than reimbursement of taxi fares, are taken into account at EUR 0.23 (2024: EUR 0.23 and 2023: EUR 0.21) per kilometer. The waiver of an expense allowance, for instance by a volunteer, qualifies as a deductible gift subject to conditions.

A gift to a public welfare institution (*algemeen nut beogende instelling*; ANBI) that qualifies as a cultural institution is deductible at 1.25 times the amount of the gift (2024 and 2023: 1.25). This additional deduction is applied to up to EUR 5,000 in gifts made to cultural institutions (2024 and 2023: also EUR 5,000).

Cash gifts are not eligible for deduction.

As of 2023 the deduction of periodic gifts has been capped at EUR 250,000 per year (for partners jointly). As of 2025, this cap has been increased to EUR 1,500,000. Periodic gifts made before 4:00 p.m. on October 4, 2022 will remain fully deductible until 2027.

As of 2024 gifts in kind with a value of more than EUR 10,000 will only be deductible if that value is apparent from an independent valuation report or from a recent invoice. The tax inspector may ask for a copy of that report or invoice.

1.9 Loss set-off

	2025 years	2024 years	2023 Year
Time limit for loss set-off for income from work and home (Box 1)			
Carry-forward	9	9	9
Carry-back	3	3	3
Time limit for loss set-off for income from substantial interest (Box 2)			
Carry-forward	6	6	6
Carry-back	1	1	1

1.9.1 Loss expiry

Box 1 losses from tax year	Box 2 losses from tax year	Year of expiry
2013 or earlier	2013 or earlier	2023 or earlier
2014	2014	2024
2015	2015	2025
2016	2019 or 2016	2026

1.10 Tax rates in boxes

1.10.1 Box 1: taxable income from work and home

2025

Taxable income in Box 1		Tax rate	National insurance contributions	Total rate	Tax on total of tax brackets
Higher than EUR	but no more than EUR	%	%	%	EUR
Under state pension age					
–	38,441	8.17	27.65	35.82	13,770
38,441	76,817	37.48	–	37.48	28,153
76,817		49.50	–	49.50	
State pension age and up					
Born on January 1, 1946 or later					
–	38,441	8.17	9.75	17.92	6,889
38,441	76,817	37.48	–	37.48	21,272
76,817		49.50	–	49.50	
Born before January 1, 1946 ¹⁾					
–	40,502	8.17	9.75	17.92	7,258
40,502	76,817	37.48	–	37.48	20,869
76,817		49.50	–	49.50	

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2024

Taxable income in Box 1	Tax rate	National insurance contributions	Total rate	Tax on total of tax brackets
Higher than EUR but no more than EUR	%	%	%	EUR
Under state pension age				
– 38,098	9.32	27.65	36.97	14,085
38,098 75,518	36.97	–	36.97	27,919
75,518	49.50	–	49.50	
State pension age and up				
Born on January 1, 1946 or later				
– 38,098	9.32	9.75	19.07	7,265
38,098 75,518	36.97	–	36.97	21,099
75,518	49.50	–	49.50	
Born before January 1, 1946 ¹⁾				
– 40,021	9.32	9.75	19.07	7,632
40,021 75,518	36.97	–	36.97	20,755
75,518	49.50	–	49.50	

2023

Taxable income in Box 1	Tax rate	National insurance contributions	Total rate	Tax on total of tax brackets
Higher than EUR but no more than EUR	%	%	%	EUR
Under state pension age				
– 37,149	9.28	27.65	36.93	13,719
37,149 73,031	36.93	–	36.93	26,970
73,031	49.50	–	49.50	
State pension age and up				
Born on January 1, 1946 or later				
– 37,149	9.28	9.75	19.03	7,069
37,149 73,031	36.93	–	36.93	20,321
73,031	49.50	–	49.50	
Born before January 1, 1946 ¹⁾				
– 38,703	9.28	9.75	19.03	7,365
38,703 73,031	36.93	–	36.93	20,043
73,031	49.50	–	49.50	

¹⁾ The first tax bracket is a little extended for persons born before January 1, 1946.

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1.10.2 Change in rate for specific tax-base reducing items

	2025 %	2024 %	2023 %
Maximum deduction rate ¹⁾	37.48	36.97	36.93

¹⁾ This is the maximum rate at which specific items in the highest tax bracket of Box 1 can be deducted. These are deductible expenses for an owner-occupied property, personal tax credits, the entrepreneur's allowance, the SME profit exemption and the business use exemption.

1.10.3 National insurance contributions

	2025 %	2024 %	2023 %
Under state pension age (see 1.10.4)			
AOW	17.90	17.90	17.90
ANW	0.10	0.10	0.10
WLZ	9.65	9.65	9.65
Over state pension age (see 1.10.4)			
AOW	–	–	–
ANW	0.10	0.10	0.10
WLZ	9.65	9.65	9.65

1.10.4 State pension age

Year	State pension age
2028, 2029 and 2030	67 years and 3 months
2024, 2025 , 2026 and 2027	67 years old
2023	66 years and 10 months
2022	66 years and 7 months
2019, 2020 and 2021	66 years and 4 months
2018	66 years old
2017	65 years and 9 months
2016	65 years and 6 months
2015	65 years and 3 months
2014	65 years and 2 months
2013	65 years and 1 month
2012 or earlier	65 years old

1.10.5 Box 2: taxable income from substantial interest

2025			2024			2023
is higher than	but no more than	Rate	is higher than	but no more than	Rate	Rate
EUR	EUR	%	EUR	EUR	%	%
–	67,804	24.5	–	67,000	24.5	26.9
67,804	–	31	67,000	–	33	

1.10.6 Box 3: taxable income from savings and investments

	2025	2024	2023
	%	%	%
Rate	36	36	32

1.11 Tax credits

	2025		2024		2023	
	Under state pension age EUR	State pension age and up EUR	Under state pension age EUR	State pension age and up EUR	Under state pension age EUR	State pension age and up EUR
General tax credit (maximum) ^{1, 7)}	3,068	1,536	3,362	1,735	3,070	1,583
Labor tax credit (maximum) ^{2, 8)}	5,599	2,802	5,532	2,854	5,520	2,604
Income-related combination tax credit (maximum) ^{3, 8)}	2,986	1,494	2,950	1,522	2,694	1,388
Elderly person's tax credit (maximum) ⁴⁾		2,035		2,010		1,835
Single elderly person's tax credit ⁵⁾		531		524		478
Young disabled person's tax credit ⁶⁾	909		898		820	

- 1) This applies to all taxpayers. As of 2025 the amount of the general tax credit is no longer dependent on the income from work and home (the income in Box 1), but on the aggregate income (the combined income of Boxes 1, 2 and 3). For taxpayers earning an income of at least EUR 24,406 (2024: EUR 24,812 and 2023: EUR 22,660), the general tax credit will be reduced by 6.337% (2024: 6.630% and 2023: 6.095%)
- 2) This applies to all taxpayers with income from work (the aggregate amount of income from current employment, income from business activities and earnings from other activities). Once the maximum labor tax credit has been reached, it will be reduced by 6.51% (2024 and 2023: also 6.51%), starting from an income of EUR 43,071 (2024: EUR 39,957 and 2023: EUR 37,691).
- 3) This applies to second-income partners and single parents who, during at least six months of the calendar year, shared a household with a child who, at the start of that calendar, was below the age of 12 and is registered at the same address. The income-related combination tax credit is 11.45% (2024 and 2023: also 11.45%) of the income from work to the extent that this exceeds EUR 6,145 (2024: EUR 6,073 and 2023: EUR 5,547). This tax credit has been capped at the amount shown in the table. The cap is reached when the income from work amounts to EUR 32,224 (2024: EUR 31,837 and 2023: EUR 29,075).
- 4) This applies to taxpayers who have reached the state pension age at the end of the calendar year (see 1.10.4) and whose aggregate income is no higher than EUR 45,308 (2024: EUR 44,770 and 2023: EUR 40,888). If their aggregate income is higher, the elderly person's tax credit for any excess is reduced by 15% (2024 and 2023: also 15%).
- 5) This applies to persons who qualify for single person's state pension benefits in the calendar year.
- 6) This applies to taxpayers who, in the calendar year, qualify for young person's disability benefits (*Wet Arbeidsongeschiktheidsvoorziening Jonggehandicapten; Wajong*), unless they are eligible for the elderly person's tax credit.

- 7) For the second-income partner born before January 1, 1963 who is unable to cash in on the full general tax credit in their own personal income tax and national insurance contributions, this tax credit will be paid out insofar as the main-income partner pays an adequate amount in personal income tax and national insurance contributions.

1.11.1 Investment-related tax credits

	2025 EUR	2024 EUR	2023 EUR
Green investments tax credit (maximum) ¹⁾	26	499	456

- ¹⁾ This tax credit applies to green investments (i.e. investments in tax-approved green funds) only. The credit is 0.1% (2024 and 2023: 0.7%) of the relevant exempted amount in Box 3 (see 1.6.2.1).

1.12 Maximum amount borrowing from own company

	2025 EUR	2024 EUR	2023 EUR
Threshold amount for excessive borrowing ¹⁾	500,000	500,000	700,000

- ¹⁾ Since 2023 substantial interest holders must pay personal income tax in Box 2 on the amount borrowed from the own company insofar as that exceeds the threshold amount (with the exception of home acquisition debt) on December 31 of the year in question. The threshold amount applies to the taxpayer and their partner jointly.

1.13 Refund and tax threshold

	2025 EUR	2024 EUR	2023 EUR
Refund threshold – personal income tax	18	18	16
Tax threshold – personal income tax	57	56	51

2 Allowances

2.1 Care allowance

Maximum allowance per year	2025 ²⁾		2024 ²⁾		2023 ²⁾	
	Maximum income EUR	Maximum allowance EUR	Maximum income EUR	Maximum allowance EUR	Maximum income EUR	Maximum allowance EUR
Single person ¹⁾	39,719	1,573	37,496	1,483	38,520	1,858
Applicant with allowance partner ¹⁾	50,206	3,010	47,368	2,833	48,224	3,182

- 1) Higher-income earners are not eligible for a care allowance (see www.toeslagen.nl (in Dutch) for a calculation tool).
- 2) Taxpayers are not eligible for a care allowance if the value of their assets exceeds the amounts shown in Table 2.5.

2.2 Child-related budget

Maximum allowance per year	2025 EUR	2024 EUR	2023 EUR
Number of children under 18			
• Family with 1 child	2,511	2,436	1,653
• Family with 2 children	5,022	4,872	3,185
• Increase for families with 3 or more children	2,511	2,436	1,532
Increase for single-parent families	3,389	3,480	3,848
Increase child older than 12	703	694	267
Increase child older than 16	936	924	476
Maximum allowance for incomes up to and including			
Single parent	28,406 ¹⁾	26,819 ¹⁾	25,070 ¹⁾
Parent with allowance partner	37,545 ¹⁾	35,849 ¹⁾	43,397 ¹⁾

- 1) Starting from this income, the child-related budget is reduced by 7.10% (2024 and 2023: 6.75%) (see www.toeslagen.nl (in Dutch) for a calculation tool).

2.3 Childcare allowance

Childcare allowance ¹⁾	<p>Families with children are eligible for a childcare allowance. The level of the childcare allowance depends on:</p> <ul style="list-style-type: none"> • the taxpayer's income; • the type of childcare and the number of hours of childcare; • the hourly rate the taxpayer is charged for childcare (for maximum hourly rates, see Table 2.3.1); • the number of children in childcare.
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- 1) See also www.toeslagen.nl (in Dutch) for a calculation tool).

2.3.1 Maximum hourly rate for childcare

	2025 EUR	2024 EUR	2023 EUR
Day care	10.71	10.25	9.12
Out-of-school care	9.52	9.12	7.85
Childminder (day care and out-of-school care)	8.10	7.53	6.85

2.4 Rent allowance

	2025 EUR	2024 EUR	2023 EUR
Maximum rent limit			
Applicant is under 23	477.20	454.47	452.20
Applicant is 23 or older or under 23 with a child	900.07	879.66	808.06
Exempt income			
Exempt income – child under 23 living at home	6,042	5,970	5,432

2.5 Assets test for care/rent allowance and child-related budget

2025

Exempt assets	Care allowance EUR	Child-related budget EUR	Rent allowance EUR
Single person	141,896	141,896	37,395 ¹⁾
Applicant with allowance partner	179,429	179,429	74,790

¹⁾ A co-tenant's assets cannot exceed EUR 37,395.

2024

Exempt assets	Care allowance EUR	Child-related budget EUR	Rent allowance EUR
Single person	140,213	140,213	36,952 ¹⁾
Applicant with allowance partner	177,301	177,301	73,904

¹⁾ A co-tenant's assets cannot exceed EUR 36,952.

2023

Exempt assets	Care allowance EUR	Child-related budget EUR	Rent allowance EUR
Single person	127,582	127,582	33,748 ¹⁾
Applicant with allowance partner	161,329	161,329	67,496

¹⁾ A co-tenant's assets cannot exceed EUR 33,748.

3 Reimbursements, provisions and deductions

3.1 Limitation of deductions

	I Profit for personal income tax purposes: costs specific to self-employed persons and earnings from other activities	II Profit for personal/corporate income tax purposes: costs associated with every business
Commuting	Per kilometer: 2025: EUR 0.23 2024: EUR 0.23 2023: EUR 0.21	Deductible
Business use of privately owned car	Per kilometer: 2025: EUR 0.23 2024: EUR 0.23 2023: EUR 0.21	Deductible
Office space in private residence ¹⁾		
<i>There is no other office space and the taxpayer earns 70% or more of their income in or from the office space located in the private residence and spends 30% or more of their working hours in that space</i>	Deductible	Deductible
<i>There is other office space and the taxpayer earns 70% or more of their income in the office space located in the private residence</i>	Deductible	Deductible
Housing outside place of residence	Deductible for up to two years	Deductible
Clothing, excluding workwear, and personal care	Non-deductible	Deductible
Literature, excluding professional journals	Non-deductible	Deductible
Representation expenses, including receptions, parties and entertainment	2025: 80% deductible ²⁾ 2024: 80% deductible ²⁾ 2023: 80% deductible ²⁾	2025: 73.5% deductible ³⁾ 2024: 73.5% deductible ³⁾ 2023: 73.5% deductible ³⁾
Music instruments, sound equipment, tools, computers, audio-visual equipment and suchlike	Non-deductible ⁴⁾	Deductible

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	I Profit for personal income tax purposes: costs specific to self-employed persons and earnings from other activities	II Profit for personal/corporate income tax purposes: costs associated with every business
Moving expenses ⁵⁾	Deductible for up to: 2025: EUR 7,750 2024: EUR 7,750 2023: EUR 7,750	Deductible
Transport of household effects	Deductible	Deductible
Conferences, seminars, symposiums, excursions, study trips, etc., including travel and hotel expenses	2025: 80% deductible ^{2, 6)} 2024: 80% deductible ^{2, 6)} 2023: 80% deductible ^{2, 6)}	2025: 73.5% deductible ³⁾ 2024: 73.5% deductible ³⁾ 2023: 73.5% deductible ³⁾
Food, beverages and stimulants	2025: 80% deductible ²⁾ 2024: 80% deductible ²⁾ 2023: 80% deductible ²⁾	2025: 73.5% deductible ³⁾ 2024: 73.5% deductible ³⁾ 2023: 73.5% deductible ³⁾
Fines (including for criminal activities) ⁷⁾	Non-deductible	Non-deductible
Telephone and internet	Phone subscriptions for landlines in the residential space are non-deductible	Deductible

- 1) The office space must be commonly considered to form a separate area of the residence.
- 2) The taxpayer can choose between deducting the costs up to the percentage shown in the table or not deducting costs up to an amount of EUR 5,700 (2024: EUR 5,600 and 2023: EUR 5,100).
- 3) The deduction threshold for mixed costs for taxpayers subject to corporate income tax who have employees is 0.4% (2024 and 2023: also 0.4%) of the aggregate amount of taxable income of all employees, with a minimum of EUR 5,700 (2024: EUR 5,600 and 2023: EUR 5,100). Pay from previous employment to former employees can be disregarded at the taxpayer's discretion. There is also an option to deduct costs up to the percentage listed in the table rather than applying the deduction threshold. The comments made in footnote 2 and the percentage referred to there apply to businesses subject to personal income tax.
- 4) If they are part of the taxpayer's personal assets or are rented privately.
- 5) The entrepreneur or income recipient will have moved within the framework of their business in any event if they reduce the distance between their residence and the business's registered office by at least 60% within two years of the relocation of the business because of the move, while the distance between their residence and the business's registered office until that move was at least 25 kilometers.
- 6) Travel and hotel expenses incurred for courses and professional purposes, as well as for conferences, seminars, symposiums, excursions, study trips, etc. are taken into account for a maximum of EUR 1,500 (2024 and 2023: also EUR 1,500), unless the nature of the activities undertaken by the taxpayer dictate that they are in attendance.
- 7) Administrative penalties and amounts payable under penalty orders also qualify as fines.

3.2 Final levy on provisions to others than own employees

	2025 %	2024 %	2023 %
Provisions to others than own employees not exceeding EUR 136	45	45	45
Provisions to others than own employees exceeding EUR 136	75	75	75

3.3 Work-related costs rules

The work-related costs rules (WKR) are obligatory for all employers. Under these rules, employers have a discretionary margin for granting their employees tax-exempt reimbursements and provisions, provided that they duly designate them as part of the final levy. In addition, there are a number of specific exemptions, nil valuations and fixed valuations. Employers are taxable on the amount exceeding the discretionary margin in the form of a final levy.

The final levy of the work-related costs rules is determined for each employer separately. Subject to conditions, the final levy can be determined at group level as well. Employers are expected to pay the final levy and decide whether to apply the group regime for 2025 by the tax return for the second period for 2026 at the latest.

Reimbursements and provisions relating to, or in the form of, a company car, fines, a residential property and the interest benefit on staff loans for an owner-occupied property cannot be designated as part of the final levy. This also applies to administrative penalties and amounts due under penalty orders.

	2025 %	2024 %	2023 %
Discretionary margin at total payroll of up to EUR 400,000 ¹⁾	2	1.92	3
Discretionary margin insofar as total payroll exceeds EUR 400,000 ¹⁾	1.18	1.18	1.18
Specific exemptions, nil valuations and fixed valuations ²⁾	See table	See table	See table
Rate of final level when exceeding discretionary margin	80	80	80
Out-of-pocket expenses (reimbursements)	Untaxed, see table	Untaxed, see table	Untaxed, see table

¹⁾ The base for the discretionary margin is determined by the total taxable payroll per withholding agent (i.e. employer). Subject to conditions, the tax base may be determined at the group level.

²⁾ Over and above the discretionary margin, employers have the option to grant a number of other specific reimbursements or provisions. In addition, certain salary components are subject to a nil valuation or a fixed valuation.

3.3.1 Table: specific exemptions

Reimbursement or provision ¹⁾	2025 EUR	2024 EUR	2023 EUR
Job-related transport and travel expenses: <ul style="list-style-type: none"> transit passes for travel by public transport business trips and commutes by private transport (not including taxis, aircraft, ships or employer-organized transport), per kilometer (maximum) individual tickets for business trips using public transport 	Exempt ²⁾ 0.23	Exempt ²⁾ 0.23	Exempt 0.21
Job-related costs for short stays	Exempt	Exempt	Exempt
Tools, computers, mobile devices and similar equipment ³⁾	Exempt	Exempt	Exempt
Upskilling, courses, conferences, professional journals, training, etc. where relevant to the employee's role (including costs of entry in a professional register)	Exempt	Exempt	Exempt
Tuition fees ⁴⁾	Exempt	Exempt	Exempt
Procedures for recognition of acquired competencies (<i>Erkenning Verworven Competencies</i> ; EVC) ⁴⁾	Exempt	Exempt	Exempt
Outplacement	Exempt	Exempt	Exempt
Meals consumed while working overtime, during evening opening hours and business trips, etc.	Exempt	Exempt	Exempt
Moving costs (maximum)	7,750	7,750	7,750
Cost of transporting household effects	Exempt	Exempt	Exempt
Extraterritorial expenses ⁵⁾	Exempt	Exempt	Exempt
Required health and safety provisions used fully or partially at the workplace ⁶⁾	Exempt	Exempt	Exempt
Tools that can be used outside the workplace, but are used for business purposes 90% of the time	Exempt	Exempt	Exempt
Discount of proprietary products (maximum per year) ⁷⁾	500	500	500
Statement of Good Conduct (<i>Verklaring Omtrent het Gedrag</i> ; VOG)	Exempt	Exempt	Exempt
Working from home (maximum per day worked from home)	2.40	2.35	2.15

1) The excess of the specific exemption comes under the discretionary margin.

2) As of January 1, 2025 the exemption for public transport passes and off-peak passes has been broadened. If the employer offers the employee the option to travel for free or with a discount (at the expense of the employer), these costs fall under the specific exemption in the work-related costs rules. This is subject to the condition that this is 'to some extent' also business travel. As of 2025, the exemption also applies to foreign public transport.

3) Reimbursements and provisions (including items made available) are specifically exempt if the necessity criterion is met.

4) Also for former employees.

5) Rather than reimbursing actual extraterritorial costs, employers can opt to pay, untaxed, a maximum of 30% (2024 and 2023: also 30%) of the salary (specific exemption) of highly-skilled workers whose expertise is unavailable or scarce on the Dutch labor market (the 'expat scheme'). The expat scheme can be applied for a period of up to five years (2024 and 2023: also five years). A decision from the Dutch tax authorities is required for this. Each year employers can opt to either apply the expat scheme or reimburse employees for the actual extraterritorial expenses incurred. As of January 1, 2027, the maximum percentage will be reduced from 30% to 27%. For

employees who, at the latest, were using the expat scheme in the last period of 2023, a percentage of 30% will apply throughout the entire term. The specific expertise is considered present if the annual salary of the employee in question is higher than EUR 46,660 (2024: EUR 46,107 and 2023: EUR 41,954). A lower salary limit applies to employees under the age of 30 who have a Dutch Master's degree or comparable degree; this limit is EUR 35,468 (2024: EUR 35,048 and 2023: EUR 31,891). As of January 1, 2027 the salary threshold will be increased even more for employees who start using the expat scheme as of 2025. As of January 1, 2024 the expat scheme has been capped at the public service pay cap, also referred to in Dutch as the *balkenendenorm*. This means that the expat scheme can only be applied to salary up to the public service pay cap of EUR 246,000 (2024: EUR 233,000). If the expat scheme is still being applied and the employee is still receiving the benefits of the scheme in the last salary period of 2022, the cap will only apply as of January 1, 2026. Lastly, the 'partial foreign taxpayer status' tax facility ended as of January 1, 2025. This means that employees who live in the Netherlands and use the expat scheme will no longer be treated as non-residents/foreign taxpayers for the purposes of Box 2 (income from a substantial interest) and Box 3 (income from savings and investment). Employees who were already receiving the 30% allowance in December 2023 can still benefit from the partial foreign taxpayer status through to 2026.

- 6) The concept of "workplace" is broader for health and safety purposes and also includes places beyond the workplace itself where the employer's health and safety policy is implemented.
- 7) The discount or reimbursement for purchasing proprietary products is specifically exempt subject to the following conditions:
 - The products are not unrelated to the sector.
 - The discount or reimbursement per product does not exceed 20% (2024 and 2023: also 20%) of the product's fair market value.
 - The total discount or reimbursement does not exceed the maximum specified in the table in a calendar year. Any unused portion of the exemption cannot be carried forward to the next year.
 - The exemption also applies if the employment contract has been terminated due to the employee retiring or becoming incapacitated for work.

3.3.2 Table: nil valuations

<p>The following types of salary in kind are subject to nil valuation:</p> <ul style="list-style-type: none"> • provisions in the workplace, such as company fitness, staff parties, tools, the desktop computer, the copy machine and the landline at work (not at the home office); • food and drink consumed at the workplace that are not meal-related; • clothing provided that is exclusively or nearly exclusively meant to be worn at work, such as uniforms and coveralls, workwear that stays at work and provided workwear with the employer's trademark or logo that measures at least 70 cm² per piece of clothing in total; • a low-interest or interest-free employee loan if an employee uses this loan to buy a bicycle, and electric bicycle or an electric scooter for their commute (including under a pick-and-mix scheme); • non-permanent housing at the workplace, where an employee cannot reasonably avoid such housing, e.g. on board seagoing vessels or when being on call at a fire station or in a hospital, on offshore platforms or when disability support workers are on sleepover duty; • provisions in the home office.

3.3.3 Table: fixed valuations

Salary in kind without nil valuation, standard amounts for:	2025	2024	2023
	EUR	EUR	EUR
Meals in the workplace	3.95	3.90	3.55
Housing and lodging, per day ¹⁾	6.80	6.70	6.10
Workplace childcare ²⁾	variable	variable	variable

¹⁾ Including energy, water and washing. This does not apply when the employee cannot reasonably avoid making use of this provision.

²⁾ The value of the childcare provided by the withholding agent for which the employee qualifies for a childcare allowance or an allowance from the local authority or Employee Insurance Agency (*Uitvoeringsinstituut Werknemersverzekeringen; UWW*) has been set at the number of childcare hours times the hourly rate set by the government.

3.3.4 Table: out-of-pocket expenses

Reimbursements of out-of-pocket expenses usually concern costs incurred by the employee on behalf of the employer for:
<ul style="list-style-type: none"> • items that will become part of the company assets; • items that are part of the company assets and that have been provided to the employee; • costs specifically related to operations rather than the performance of the employee, such as representation expenses incurred by the employee.

3.3.5 Standard practice criterion

Under the standard practice criterion, the amount of the reimbursements and provisions that have been designated as part of the final levy cannot significantly (i.e. by 30% or more) deviate from the amount of the reimbursements and provisions that are typically designated as part of the final levy in comparable circumstances. The point of the standard practice criterion is that it is standard practice for employers to pay any payroll tax and social security contributions on the reimbursements and provisions via the final levy. The Dutch Tax and Customs Administration considers reimbursements, provisions or items made available of no more than EUR 2,400 (2024 and 2023: EUR 2,400) in total per person per year as standard in any event. The deviation of 30% does not apply to this amount.

3.3.6 Working from home

A specific exemption for a working-from-home allowance was introduced on January 1, 2022; the allowance amounts to EUR 2.40 (2024: EUR 2.35 and 2023: EUR 2.15) per day if an employee works from home for part of the week. An employer and an employee can agree on the number of days that the employee will work from home. This will serve as a basis for the fixed allowance, which does not have to be adjusted if the employee occasionally works at the office on a usual working-from-home day or vice versa. If the employee works from home for half a day and from the office for the other half, the employer can choose to offer them a tax-free travel allowance or the tax-free working-from-home allowance. Providing both allowances free of tax is not an option. This also applies to other situations in which an employee travels to their regular workplace at the employer's expense, for instance when driving a company car, riding a company bicycle or using a public transport transit pass. If an employee works from home for half a day and makes a business trip on that same day other than to their regular workplace, the employer has the option to grant the employee both a tax-free commuting allowance and a tax-free working-from-home allowance.

4 Payroll tax and social security contributions

4.1 Payroll tax credit

There are five tax credits an employer or benefits agency can apply when withholding tax and social security contributions. In combination, these tax credits are referred to as the payroll tax credit. This tax credit, which can only be applied by one employer/benefits agency at the same time, has a tax component and a contribution component. Only residents of the Netherlands are fully entitled to the tax component of the payroll tax credit. Non-residents of the Netherlands are only entitled to the contribution component if they enjoy national insurance coverage in the Netherlands. They also have a limited right to the tax component of the labor tax credit if they qualify as a resident of the EU/EEA, Switzerland or the BES islands.

4.2 Payroll tax remittance reduction

To qualify for a remittance reduction, the withholding agent is required to meet specific requirements. The extent of the remittance reduction differs from one category to the next.

Maritime shipping	For employees of ships sailing under the Dutch flag Employees of certain ships do not qualify for the remittance reduction.
R&D activities ¹⁾	For employees who perform qualified R&D activities

¹⁾ The R&D remittance reduction not only applies to the wage costs of employees who perform R&D activities, but also to miscellaneous costs and expenditure incurred for R&D activities.

4.2.1 R&D remittance deduction

2025			2024			2023		
R&D costs ²⁾	Reduction		R&D costs ²⁾	Reduction		R&D costs ²⁾	Reduction	
More than EUR	but no more than EUR	%	More than EUR	but no more than EUR	%	Higher than EUR	but no more than EUR	on %
–	380,000	36/50 ¹⁾	–	350,000	32/40 ¹⁾	–	350,000	32/40 ¹⁾
380,000	–	16	350,000	–	16	350,000	–	16

¹⁾ The higher percentage applies to business start-ups.

²⁾ When determining the miscellaneous costs/expenditure (other than wage costs), employers can opt to apply a fixed amount of EUR 10 (2024 and 2023: also EUR 10) per R&D hour for the first 1,800 hours (2024 and 2023: also 1,800 hours) and EUR 4 (2024 and 2023: also EUR 4) per R&D hour above that.

4.3 Normative salary

4.3.1 Normative salary for substantial interest holders

	2025 EUR	2024 EUR	2023 EUR
Normative salary ¹⁾	56,000	56,000	51,000

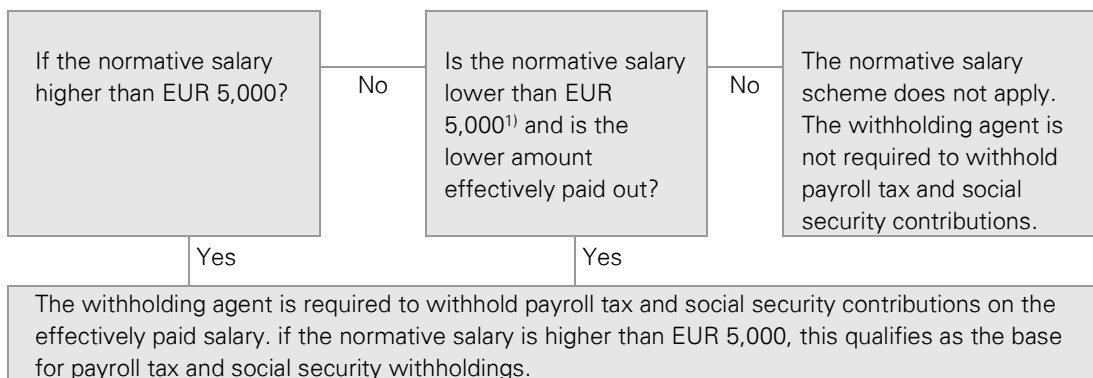
¹⁾ The salary of an employee who is gainfully employed by a company or cooperative in which they have or their partner has a substantial interest or to which they provide asset components, will at least be set at the amount specified in the table in a calendar year. A different salary may have to be taken into account.

4.3.2 Calculation of normative salary

Higher of the following amounts:	Lower if:
<ul style="list-style-type: none"> income from most comparable employment¹⁾; salary of your or a related entity' highest-earning employee; EUR 56,000. 	<ul style="list-style-type: none"> you can convincingly demonstrate that the salary from the most comparable employment is lower than EUR 56,000 and lower than the salary of your or a related entity's highest-earning employee. You are then expected to set the salary at the salary from the most comparable employment.

¹⁾ A substantial interest does not play a role in the concept of "most comparable employment". The most comparable employment may also include roles that do not involve the same activities.

4.3.3 Normative salary of EUR 5,000 and under



¹⁾ The limit of EUR 5,000 applies to the total of the activities of the substantial interest holder; the limit is not reviewed for each separate company.

4.4 Maximum pensionable salary

	2025 EUR	2024 EUR	2023 EUR
Pensionable salary (maximum) ¹⁾	137,800	137,800	128,810

¹⁾ If an employee works part-time, the amount is reduced by reference to the part-time factor.

4.5 Pseudo final levy

	2025 %	2024 %	2023 %
Early retirement scheme (RVU)	52	52	52
Excessive severance pay ¹⁾	75	75	75
	EUR	EUR	EUR
Early retirement scheme threshold exemption	2,273	2,182	2,037

¹⁾ Insofar as the excessive severance pay is higher than the indicative salary of EUR 680,000 (2024: EUR 672,000 and 2023: EUR 612,000).

4.6 Tax exemption for volunteers

Any reimbursement or provision given to a volunteer that is not gainfully employed by a public welfare institution, a sports organization or an entity not qualifying as such that is not subject to, or is exempt from, is tax-exempt.

An allowance or benefit is exempt if it has an aggregate value of:	2025	2024	2023
	EUR	EUR	EUR
Per month	210	210	190
Per calendar year	2,100	2,100	1,900
Maximum hourly volunteer allowance	5.60	5.50	5.00
Maximum hourly volunteer allowance for volunteers younger than 21	3.30	3.25	2.75

4.7 Sample table for payroll calculation 2025

	Payable by	Calculation of net salary EUR	Calculation of wage costs EUR	Calculation of base EUR
Gross salary	Employer	G	G	G
Pension contributions	Employer		+	
	Employee	-		-
Salary in kind	Employer		+	+
Addition to income for company car	Employer			+
Personal contribution for private use of company car	Employee	-	-	-
Uniform wage concept				U
Payroll tax and social security contributions, making allowance for the general tax credit and the labor tax credit, including phase-out percentage (if applicable)	Employee	-		
Final levy (see 3.2, 3.3 and 4.5)	Employer		+	
Unemployment insurance contributions WW-AWF (2.74%/7.74%) ¹⁾	Employer		+	
Basic occupational disability contributions WAO/WIA-AOF (8.14%/6.78%) ²⁾	Employer		+	
Differentiated contributions to Return to Work Fund (WHK) – variable per employer	Employer		+	
Income-related health insurance contributions (ZVW) – 6.51 %	Employer		+	
Employee's net salary		N		
Remittance reduction	Employer		-	
Employer's wage costs			C	

U = uniform wage concept (basis for payroll tax and social security contributions, national insurance contributions, employee insurance contributions and health insurance)

G = gross salary

N = employee's net salary

C = employer's wage costs

¹⁾ A low rate applies for permanent contracts and a high rate for flexible contracts.

²⁾ Including childcare surcharge (0.50%). A differentiated basic contribution will be in effect from 2022. Small employers (with a payroll of up to 25 times the average wage subject to social security contributions per employee per year) play a lower rate than medium-sized and large employers.

4.8 Employee insurance schemes

4.8.1 Contributions

	2025	2024	2023
Age limit			
Unemployment insurance (WW) and occupational disability insurance (WIA)	State pension age	State pension age	State pension age
Health insurance (ZVW; covered from age 18)	None	None	None
Pay subject to social security contributions	EUR	EUR	EUR
Maximum per workday:			
ZVW	291.78	275.49	257.52
Unemployment insurance (WW) and occupational disability insurance (WIA/WAO)	291.78	275.49	257.52
Pay subject to social security contributions per year			
Maximum number of workdays:	260	260	260
For health insurance purposes (ZVW)	75,864	71,628	66,956
For unemployment insurance purposes (WW-AWF)	75,864	71,628	66,956
For occupational disability insurance purposes (WIA)	75,864	71,628	66,956
Maximum income-related health insurance contributions			
- compulsory employer's contribution to Health Insurance Fund	4,939	4,706	4,473
- no compulsory employer's contribution	3,990	3,811	3,636
Contributions payable by employer	%	%	%
Total contributions:			
- Income-related health insurance contributions (ZVW)	6.51	6.57	6.68
- Income-related health insurance contributions (ZVW), low rate ⁴⁾	5.26	5.32	5.43
- Return to Work Fund (WHK) – self-funding contributions	1.33	1.22	1.53
- Redundancy pay insurance ¹⁾	Variable	Variable	Variable
- Childcare surcharge	0.50	0.50	0.50
- AWF contributions (WW) ²⁾	2.74/7.74	2.64/7.64	2.64/7.64
- Public Sector Social Security Implementation Fund (UFO) contributions	0,68	0,68	0,68
- AOF contributions (WIA/WAO) ³⁾	8.14/6.78	8.04/6.68	7.61/6.32

1) The contributions will differ from one employer to the next.

2) Instead of sector contributions, a low rate applies for permanent contracts and a high rate for flexible contracts.

3) Including childcare surcharge. A differentiated basic contribution will be in effect from 2022. Small employers (with a payroll of up to 25 times the average wage subject to social security contributions per employee per year) play a lower rate than medium-sized and large employers.

4) Director-major shareholders who are not covered by employee insurance, entrepreneurs and retired persons are subject to the lower rate of income-related health insurance contributions.

4.8.2 Sickness (ZW), unemployment (WW) and occupational disability (WIA) benefits

	2025 EUR	2024 EUR	2023 EUR
Maximum daily wage	290.67	274.44	256.54
Benefit as a percentage of daily wage	%	%	%
Sickness benefits (ZW) ¹⁾	70	70	70
Maternity + childbirth	100	100	100
WIA			
- Return to work (partially disabled persons) benefits (WGA) – income loss of at least 35% to 80% or income loss of at least 80%, perspective of recovery	Pay-related benefit	Pay-related benefit	Pay-related benefit
- Fully disabled persons benefit (IVA) – income loss of at least 80%, no perspective of recovery	75	75	75
WW	75/70 ²⁾	75/70 ²⁾	75/70 ²⁾
Maximum duration of benefits			
Sickness benefits (ZW)	104 weeks	104 weeks	104 weeks
Occupational disability benefits (WIA, formerly WAO)	Until state pension age	Until state pension age	Until state pension age
WW	Depending on employment history	Depending on employment history	Depending on employment history

¹⁾ The employer is expected to pay up to 170% of the employee’s last-earned salary for two years of illness combined.

²⁾ 75% in the first two months; 70% after that.

4.9 Salary Costs (Incentive Allowances) Act

The Salary Costs (Incentive Allowances) Act (*Wet tegemoetkomingen loondomein*; WTL) was originally made up of three schemes for employers with the objective being to provide an incentive for employing individuals with a vulnerable position in the labor market or retaining such vulnerable employees: the wage cost benefit (*loonkostenvoordeel*; LKV), the low income benefit (*lage-inkomensvoordeel*; LIV) and the youth LIV (ended as of 2024). More information can be found on the [UWV](#) website.

4.9.1 Wage cost benefit (LKV)

The LKV is an annual compensatory payment for employers who employ one or more individuals from target groups that often have difficulty finding employment. This mainly concerns:

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- older employees on a benefit (the LKV for this group will end as of 2026);
- employees on an occupational disability benefit;
- employees with an occupational disability.

There is also an LKV for employers who reassign employees to new or modified positions if they have become unfit for work.

2025

LKV amount per employee	LKV per remunerated hour EUR	Maximum on an annual basis EUR	Maximum duration years
Older employees (56 years and older)	1.35	2,600	3 ¹⁾
Newly employed occupationally disabled employees	3.05	6,000	3
Employees in the job scheme's targeted group and educationally-challenged employees	1.01	2,000	3
Occupationally disabled employees reassigned to new positions	3.05	6,000	1

2024

LKV amount per employee	LKV per remunerated hour EUR	Maximum on an annual basis EUR	Maximum duration years
Older employees (56 years and older)	3.05	6,000	3 ¹⁾
Newly employed occupationally disabled employees	3.05	6,000	3
Employees in the job scheme's targeted group and educationally-challenged employees	1.01	2,000	3
Occupationally disabled employees reassigned to new positions	3.05	6,000	1

2023

LKV amount per employee	LKV per remunerated hour EUR	Maximum on an annual basis EUR	Maximum duration years
Older employees (56 years and older)	3.05 ²⁾	6,000	3 ²⁾
Newly employed occupationally disabled employees	3.05	6,000	3
Employees in the job scheme's targeted group and educationally-challenged employees	1.01	2,000	3
Occupationally disabled employees reassigned to new positions	3.05	6,000	1

¹⁾ The LKV for older employees is not paid for periods falling after December 31, 2025.

²⁾ This amount and the maximum term continue to apply to employment that began before January 1, 2024.

4.9.2 Low income benefit (*Lage-inkomensvoordeel*; LIV through to 2024)

The LIV took effect on January 1, 2017 and was an annual compensatory payment for employers who employ individuals 21 years and older on a low salary. The right to and the amount of the LIV is determined in the year after the calendar year for which the LIV is calculated. The LIV ended as of 2025.

2024

LIV amount per employee	LIV per remunerated hour	Maximum on an annual basis
Average hourly wage	EUR	EUR
EUR 14,33 up to and including EUR 14,91	0.49	960

2023

LIV amount per employee	LIV per remunerated hour	Maximum on an annual basis
Average hourly wage	EUR	EUR
EUR 12,04 up to and including EUR 15,06	0.49	960

4.9.3 Youth LIV (through to 2023)

The compensation for the increase in the minimum youth wage (Youth LIV) took effect on January 1, 2018 and was an annual compensatory payment for employers because the minimum youth wage for 18 - 21 year olds was increased as of July 1, 2017. As of 2020, the Youth-LIV was abolished for 21 year olds. As of 2024, the Youth-LIV was abolished for everyone. In 2024 the Youth-LIV was still paid out for the remunerated hours in 2023.

2023

Youth-LIV amount per employee	Youth-LIV per remunerated hour	Maximum on an annual basis
Age on December 31 of the preceding year	EUR	EUR
18 years old	0.07	135.20
19 years old	0.08	166.40
20 years old	0.30	613.60

5 Corporate income tax

5.1 Tax relief and valuation rules

The tax relief and valuation rules referred to in [1.2.3](#), [1.2.4](#) and [1.2.7](#) also apply to the profit determination for corporate income tax purposes.

5.2 Loss set-off

Loss set-off periods	2025 years	2024 years	2023 years
Carry-forward ¹⁾	Indefinitely	Indefinitely	Indefinitely
Carry-back	1	1	1

¹⁾ With effect from 2022, any losses from years as of 2013 that have still not been set off can be carried-forward indefinitely. However, losses can only be fully carried-forward or carried-back up to an amount of EUR 1 million in taxable profit. If the profit exceeds this amount, the losses will only be able to be set off up to 50% of that higher taxable profit.

5.3 Tax rates

5.3.1 Normal corporate income tax rates

2025			2024			2023		
Taxable amount of is higher than	but no more than	Rate	Taxable amount of is higher than	but no more than	Rate	Taxable amount of is higher than	but no more than	Rate
EUR	EUR	%	EUR	EUR	%	EUR	EUR	%
–	200,000	19	–	200,000	19	–	200,000	19
200,000	–	25.8	200,000	–	25.8	200,000	–	25.8

5.3.2 Innovation Box rate

	2025	2024	2023
Innovation Box rate ¹⁾	% 9	% 9	% 9

¹⁾ If the taxpayer elects in the tax return to do so, a 9/H part (2024 and 2023: also a 9/H part) of the qualifying benefits derived from a self-developed qualifying asset will be taken into account as of the commencement of the year for which the election to do so was made in the tax return. In this fraction, H stands for the percentage of the highest corporate income tax rate in the year in which the qualifying benefit was received.

6 Dividend tax

	2025 %	2024 %	2023 %
Tax for the account of the beneficiary ¹⁾	15	15	15
Tax for the account of the withholding agent ¹⁾	$(100/85) \times 15$	$(100/85) \times 15$	$(100/85) \times 15$
Redistribution discount ²⁾	3	3	3

- 1) Dividend distributions to legal entities established in EU Member States may fall under a zero rate if all the requirements for the exemption are met.
- 2) If certain conditions are met, a discount may be applied to dividend tax remitted upon the 'redistribution' of foreign participation dividends.

7 Withholding Tax

	2025 ¹⁾ %	2024 ¹⁾ %	2023 ²⁾ %
Tax for the account of the beneficiary	25.8	25.8	25.8
Tax for the account of the withholding agent	$(100/74.2) \times 25.8$	$(100/74.2) \times 25.8$	$(100/74.2) \times 25.8$

- 1) Withholding tax on interest, royalties and dividends.
- 2) Withholding tax on interest and royalties.

8 VAT

8.1 Rates and rules

	2025	2024	2023
	%	%	%
Tax rates	0/9/21	0/9/21	0/9/21
Company restaurants ¹⁾	9	9	9
Sport club canteens if flat-rate method is applied	13.0	13.0	13.0
	EUR	EUR	EUR
Small business scheme (<i>Kleine-ondernemersregeling</i> ; KOR)			
Optional no VAT payable if maximum annual turnover is ²⁾	20,000	20,000	20,000
Maximum total annual turnover within the EU ³⁾	100,000	n/a	n/a
Optional registration threshold for businesses that are not obliged to register with the Chamber of Commerce and have an annual maximum turnover of	2,200	1,800	1,800
DED threshold amount per beneficiary per annum ⁴⁾	227	227	227

¹⁾ If DED applied.

²⁾ The KOR is an exemption without an entitlement to a deduction. Both individuals and legal entities can opt for the KOR.

³⁾ As of January 1, 2025 it is possible throughout the entire EU to use the KOR in another EU Member State than the one where the entrepreneur is established. Besides the maximum total annual turnover within the EU, the annual turnover must also not exceed the turnover threshold set by the relevant EU Member State.

⁴⁾ For more information about this see our [DED memorandum](#).

8.2 Adjustment for private use of company car

8.2.1 General rule adjustment for private use of company car

	2025	2024	2023
Adjustment entrepreneurs/employees with private kilometers ¹⁾	Actual private use	Actual private use	Actual private use
Tax base	VAT on incurred expenses	VAT on incurred expenses	VAT on incurred expenses

¹⁾ Commuting is regarded as private. In principle, the addition to income for the private use of a company car or van must be adjusted on the basis of actual private use. Subject to conditions, it is possible to opt to adjust the private use on a flat-rate basis (see 8.2.2). The text and percentages included in these sections does not provide for the situation where an employee pays a contribution for the private use.

8.2.2 Flat-rate adjustment for addition to income for private use of company car

	2025 %	2024 %	2023 %
Adjustment entrepreneurs/employees with private kilometers ¹⁾			
• Flat rate	2.7		
• Reduced flat rate ¹⁾	1.5	2.7 1.5	2.7 1.5
Tax base	List price, including VAT and private motor vehicle and motorcycle tax	List price, including VAT and private motor vehicle and motorcycle tax	List price, including VAT and private motor vehicle and motorcycle tax

¹⁾ As of the fifth year after the year of first use, the flat-rate tax is not 2.7% but 1.5%. Questions have been raised as to whether this reduced flat rate applies to lease cars. The tax is also 1.5% if no VAT was deducted when the company car was purchased, and for margin scheme cars. For more information about this see our [DED memorandum](#).

9 Transaction tax and tax on games of chance

	2025 %	2024 %	2023 %
Real estate transfer tax:			
• residential homes	0/2/10.4 ¹⁾	0/2/10.4 ¹⁾	0/2/10.4 ¹⁾
• other immovable property	10.4	10.4	10.4
Insurance premium tax	21	21	21
Tax on games of chance	34.2	30.5	29.5

¹⁾ If the acquirer is a natural person and the residential home serves as a principal residence, the rate is 2% (2024 and 2023: also 2%) instead of 10.4% (2024 and 2023: also 10.4%). If the acquirer is an adult and younger than 35 years (a first-time home buyer), a one-time exemption applies. The exemption only applies to residential homes up to EUR 525,000 (2024: EUR 510,000 and 2023: EUR 440,000). As of January 1, 2026 the home value limit for the first-time buyers' exemption will be increased to EUR 555,000. The rate for acquiring a residential home that will not be the principal residence will be reduced to 8%.

10 Inheritance and gift tax

10.1 Gift tax exemptions¹⁾

	2025 EUR	2024 EUR	2023 EUR
Recipient:			
Child	6,713	6,633	6,035
Child between the ages of 18 and 40 years (one-off) option:			
• spending as desired	32,195	31,813	28,947
• for education	67,064	66,268	60,298
• for owner-occupied property	–	–	28,947
Other recipients			
• spending as desired	2690	2658	2,418
• for owner-occupied property ²⁾	–	–	28,947
Deemed as public welfare institutions (<i>algemeen nut beogende instellingen</i> ; ANBIs) by the Dutch tax authorities	Full amount	Full amount	Full amount
Amateur sport organizations and non-commercial village halls, hobby clubs, personnel associations, youth groups and neighborhood associations (<i>sociaal belang behartigende instellingen</i> ; SBBIs)	Full amount	Full amount	Full amount

¹⁾ For the purposes of the exemptions and the rate, gifts made within the same calendar year are added together.

²⁾ To be eligible for this exemption the acquirer must be between 18 and 40 years old.

10.2 Inheritance tax exemptions

	2025 EUR	2024 EUR	2023 EUR
Partner ¹⁾ and children/grandchildren			
Recipient:			
Partner			
• Maximum	804,668	795,156	723,526
• Minimum (after imputation of pension)	207,886	205,420	186,915
Child			
• Sick/handicapped	76,453	75,546	68,740
• Other	25,490	25,187	22,918
Grandchild	25,490	25,187	22,918
Parents	60,359	59,643	54,270
Other recipients	2,690	2,658	2,418
Deemed as public welfare institutions (<i>algemeen nut beogende instellingen</i> ; ANBIs) by the Dutch tax authorities	Full amount	Full amount	Full amount
Amateur sport organizations and non-commercial village halls, hobby clubs, personnel associations, youth groups and neighborhood associations (<i>sociaal belang behartigende instellingen</i> ; SBBIs)	Full amount	Full amount	Full amount

¹⁾ The term 'partner' is described in footnote 1 to table 10.4.

10.3 Exemption for business succession

Recipient of business assets from testator or grantor ¹⁾	2025 EUR	2024 EUR	2023 EUR
Threshold value of business assets	1,500,000	1,325,253	1,205,871
	%	%	%
• Exemption up to and including threshold value	100	100	100
• Exemption to the extent threshold value exceeded ²⁾	75	83	83

¹⁾ Both the testator and the grantor are subject to conditions under which they may apply the exemption when transferring business assets. In addition, there are requirements that the person continuing the business must comply with. As of January 1, 2024 property leased to third parties is no longer eligible for the exemption. Agricultural land with a cultivation lease agreement does not fall under this change. As of January 1, 2025 operating assets with a value of EUR 100,000 or more that are subject to mixed use will only qualify for the exemption insofar as they are used for business purposes. The same applies for the substantial interest transfer facility for personal income tax purposes.

²⁾ It is possible to defer the payment of the inheritance and gift tax due for a period of 10 years. However, late payment interest is then payable.

10.4 Tax rates

2025

Taxed bequest		I. Partners and children ¹⁾		II. Grandchildren		III. Other recipients	
(1)	(2)	A	B	A	B	A	B
EUR	EUR	EUR	%	EUR	%	EUR	%
–	154,197	–	10	–	18	–	30
154,197	and higher	15,419	20	27,755	36	46,259	40

2024

Taxed bequest		I. Partners and children ¹⁾		II. Grandchildren		III. Other recipients	
(1)	(2)	A	B	A	B	A	B
EUR	EUR	EUR	%	EUR	%	EUR	%
–	152,368	–	10	–	18	–	30
152,368	and higher	15,236	20	27,426	36	45,710	40

2023

Taxed bequest		I. Partners and children ¹⁾		II. Grandchildren		III. Other recipients	
(1)	(2)	A	B	A	B	A	B
EUR	EUR	EUR	%	EUR	%	EUR	%
–	138,642	–	10	–	18	–	30
138,642	and higher	13,864	20	24,955	36	41,592	40

A: The tax on the amount listed in column (1).

B: The tax rate on the part of the (taxed) bequested assets lying between columns (1) and column (2).

¹⁾ The following individuals qualify as partners:

- a) married persons and registered partners deemed to have the same status as a married couple (persons who are legally separated are regarded to be single);
- b) unmarried persons who meet the following conditions for at least six months (inheritance tax) or two years (gift tax):
 - 1) Both are adults.
 - 2) The unmarried persons are registered at the same residential address in the Personal Records database.
 - 3) There is a mutual duty of care for which a notarial deed has been drawn up (this condition does not have to be met, provided the individuals have cohabited for five years).
 - 4) The unmarried persons are not blood relatives in the ascending or descending line.
 - 5) There is no common household run by two or more people.

11 Benefit payments under social security laws

11.1 State pension benefits (AOW)

	2025		2024		2023	
	Gross per month	Vacation allowance per month	Gross per month	Vacation allowance per month	Gross per month	Vacation allowance per month
	EUR	EUR	EUR	EUR	EUR	EUR
Married ¹⁾	1,081.50	73.18	1,042.10	54.44	968.86	51.25
Married ¹⁾ with maximum allowance (partner younger than state pension age)	2,163.00	146.36	2,084.20	108.88	1,937.72	102.50
Maximum allowance	1,081.50	73.18	1,042.10	54.44	968.86	51.25
Single	1,580.92	102.46	1,536.03	76.20	1,425.80	71.77
State pension claimed before February 1, 1994						
Married ¹⁾	1,081.50	73.18	1,042.10	54.44	968.86	51.25
Married ¹⁾ with partner younger than state pension age (without partner allowance)	1,580.92	102.46	1,536.03	76.20	1,425.80	71.77
Single	1,580.92	102.46	1,536.03	76.20	1,425.80	71.77

¹⁾ Or cohabiting.

11.2 Surviving dependant's benefit (ANW)

	2025		2024		2023	
	Gross per month	Vacation allowance per month	Gross per month	Vacation allowance per month	Gross per month	Vacation allowance per month
	EUR	EUR	EUR	EUR	EUR	EUR
Surviving dependant's benefit	1,573.58	122.64	1,493.51	96.51	1,398.11	90.20
Surviving dependant's benefit for those receiving AWW before July 1, 1996	657.54	52.61	620.82	49.67	580.32	46.43
Care allowance	1,010.15	87.59	939.41	68.93	881.58	64.42
Shared living costs standard ¹⁾	1,010.15	87.59	939.41	68.93	881.58	64.42
Orphan's benefit up to 10 years old	503.55	39.24	477.92	30.88	447.40	28.86
Orphan's benefit 10 to 16 years old	755.32	58.87	716.88	46.32	671.09	43.30
Orphan's benefit 16 to 21 years old	1,007.09	78.46	955.85	61.77	894.79	57.73
Allowances						
ANW allowance	21.16		20.91		19.03	

¹⁾ As of 2023, only co-tenants 27 years or older count as cost sharer.

11.3 Welfare benefits and standard amounts

11.3.1 IOAW and IOAZ benefit payments per month

The IOAW is intended for older, long-term unemployed persons who were born before January 1, 1965 and were 50 years or older at the time they became unemployed; under certain conditions it is also available to the partially occupationally disabled unemployed. The IOAZ is intended for former self-employed persons 55 years and older who were forced to stop with their business or profession; under certain conditions it is also available to partially occupationally disabled self-employed persons.

	2025 EUR ¹⁾ (exclusive of 8% vacation allowance)	2024 EUR ¹⁾ (exclusive of 8% vacation allowance)	2023 EUR ¹⁾ (exclusive of 8% vacation allowance)
Married and unmarried partners, both from the age of 21	2,031.76	1,868.18	1,752.64
Single persons without children and single parents without adult co-tenants	1,571.59	1,473.37	1,378.76
Single persons without children and single parents with one or more adult co-tenants (shared living costs standard) ²⁾	1,015.88	934.09	876.32

¹⁾ The gross income of the beneficiary and their partner is deducted from these amounts.

²⁾ As of 2023, only co-tenants 27 years or older count as cost sharer.

11.3.2 Participation Act

Net standard amounts per month for people with a benefit under the Participation Act (before 2015: Work and Social Assistance Act).

	2025 EUR (exclusive of 5% vacation allowance)	2024 EUR (exclusive of 5% vacation allowance)	2023 EUR (exclusive of 5% vacation allowance)
From the age of 21 up to the state pension age			
Married/Co-habiting	1,825.97	1,742.34	1,622.68
Single persons without children and single parents	1,278.18	1,219.64	1,135.88
State pension age or older			
Married/Co-habiting	1,950.81	1,835.70	1,716.84
Single persons without children and single parents	1,426.02	1,354.47	1,264.14
Institutionalized/in nursing home			
Married/Co-habiting	629.56	600.69	559.48
Single persons without children and single parents	404.73	386.18	359.69
Maximum equity			
Married/Co-habiting and single parents	15,540	15,150	15,210
Single	7,700	7,575	7,605
Exempt equity tied to owner-occupied home	65,500	63,900	64,100

Under the shared living costs standard, a lower amount applies to married and single persons 21 years or older who are living together with one or more adults with whom living costs can be shared. As of January 1, 2023 the shared living costs standard has been changed so that only co-tenants 27 years or older count as cost sharers for the benefits paid to flatmates.

11.4 Minimum wage

	2025 EUR Per hour ¹⁾ (exclusive of 8% vacation allowance)	2024 EUR Per hour ¹⁾ (exclusive of 8% vacation allowance)	2023 EUR Per month (exclusive of 8% vacation allowance)
21 years and older	14.06	13.27	1,934.40
20 years old	11.25	10.62	1,547.50
19 years old	8.44	7.96	1,160.65
18 years old	7.03	6.64	967.20
17 years old	5.55	5.24	764.10
16 years old	4.85	4.58	667.35
15 years old	4.22	3.98	580.30

¹⁾ As of January 1, 2024 a statutory minimum wage at hourly rates applies.

11.5 Child benefit (AKW)

Benefits per quarter per child	2025 EUR	2024 EUR	2023 EUR
Age			
0 through to 5 years	286.45	279.49	269.76
6 through to 11 years	347.83	339.38	327.56
12 through to 17 years	409.21	399.27	385.37

12 Healthcare Insurance Act

Those who do not work in salaried employment, such as a self-employed entrepreneur, freelancer or home help, must pay the income-dependent contribution themselves.

	2025 EUR	2024 EUR	2023 EUR
ZWV income threshold for the income-dependent contribution	75,864	71,628	66,956
	%	%	%
Contribution	5.26	5.32	5.50
	EUR	EUR	EUR
Maximum contribution ¹⁾	3,990	3,811	3,284

¹⁾ In addition to the income-dependent contribution, the insured must pay a nominal contribution to the health insurer.

13 Bank tax

	2025 %	2024 %	2023 %
Tax rate current liabilities	0.058	0.058	0.044
Tax rate long-term liabilities	0.029	0.029	0.022
	EUR	EUR	EUR
Threshold amount	23.5 billion	23.5 billion	23.5 billion

14 Environmental taxes

14.1 Waste tax

	per 1,000 kilogram	2025 EUR	2024 EUR	2023 EUR
Waste materials:				
• disposed of at landfill or incinerated ¹⁾	(exclusive of VAT)	39.70	39.23	35.70
• exported for landfill or incineration	(exclusive of VAT)	39.70	39.23	35.70
• recycled	(exclusive of VAT)	nil	nil	nil

¹⁾ Also applies to foreign waste.

14.2 Tax on tap water

Use	per m ³	2025 EUR	2024 EUR	2023 EUR
Tap water (m ³)				
0 - 300	(exclusive of VAT)	0.425	0.420	0.382
> 300		–	–	–

14.3 Coal tax

Use	per 1,000 kilogram	2025 EUR	2024 EUR	2023 EUR
Coal ¹⁾	(exclusive of VAT)	18.32	18.10	16.47

¹⁾ Since 2016 coal used in coal-fired power stations to generate electricity has been exempt from coal tax.

14.4 CO₂ tax on industrial emissions

	2025 EUR	2024 EUR	2023 EUR
Rate per ton CO ₂ -equivalent	87.90	74.17	55.94
Forward rate greenhouse gas emissions per ton CO ₂ -equivalent (to be deducted from the rate for greenhouse gas installations, but does not reduce this further than nil)	66.76	86.32	73.27
Carbon tax glasshouse horticulture per ton CO ₂ equivalent	9.61	n/a	n/a

14.5 Minimum CO₂ price for electricity generation

	2025 EUR	2024 EUR	2023 EUR
Rate per ton CO ₂ equivalent	0	0	0

14.6 Energy tax

14.6.1 Natural gas (per m³)

Rates (exclusive of VAT)	2025 EUR	2024 EUR	2023 EUR
Natural gas (per m ³)			
0 - 1,000 ¹⁾	0.57816	0.58301	0.48980
1,000 - 170,000 ¹⁾	0.57816	0.58301	0.48980
170,000 - 1,000,000 ²⁾	0.31573	0.22378	0.09621
1,000,000 - 10,000,000	0.20347	0.12855	0.05109
> 10,000,000	0.05385	0.04886	0.03919
Natural gas for CNG filling station	0.20338	0.18287	0.17203
Natural gas for district heating	0.57816	0.48980	0.36322

¹⁾ Discount glasshouse horticulture: 77% (2024 and 2023: 83.9%).

²⁾ Discount glasshouse horticulture: 57% (2024 and 2023: 62.3%).

14.6.2 Electricity (per kWh)

Rates (exclusive of VAT) ^{1, 2)}	2025 EUR	2024 EUR	2023 EUR
Electricity (per kWh)			
0 - 2,900	0.10154	0.10880	0.12599
2,900 - 10,000	0.10154	0.10880	0.12599
10,000 - 50,000	0.06937	0.09037	0.10046
50,000 - 10,000,000	0.03868	0.03943	0.03942
> 10,000,000 Non-commercial	0.00388	0.00254	0.00175
> 10,000,000 Commercial	0.00321	0.00188	0.00115
Shore power plant	0.00774	0.00394	0.00050

¹⁾ A tax rebate of EUR 524.95 (2024: EUR 521.78 and 2023: EUR 493.27) per 12-month energy use period is applied to the energy tax calculated on the basis of these rates, for each electricity connection with a residential function (e.g. a connection in a family home).

²⁾ From 2017 through to 2024 a different rate structure applied for electricity supplied to charging stations for electric vehicles.

14.7 Air passenger tax

	2025 EUR	2024 EUR	2023 EUR
Rate per departing passenger	29.40	29.05	26.43

14.8 Packaging Waste Management Contribution¹⁾

Rates (exclusive of VAT) ²⁾	2025 EUR	2024 EUR	2023 EUR
Type of material:			
Glass	0.100	0.100	0.060
Paper and cardboard	0.017	0.017	0.012
Plastic normal rate ³⁾	–	–	1.050
Plastic low rate	–	–	0.790
Shape retaining plastic ³⁾	1.220	1.220	–
Flexible plastic/not specified ³⁾	1.320	1.320	–
Aluminum	0.300	0.200	0.160
Other metals	0.360	0.330	0.250
Wood	0.015	0.015	0.010
Drink cartons	0.880	0.840	0.700
Reusable packaging ⁴⁾	0.015	0.015	0.010
Reusable cups	0.28	0.28	–
Other types of material	0.015	0.015	0.010
Surcharge SUP packaging component ⁵⁾	2.300	2.300	2.300

- 1) The Packaging Waste Management Contribution (www.verpact.nl, previously: the Packaging Waste Fund) replaces the packaging charge that was canceled as of January 1, 2023.
- 2) Rate per kilogram packaging material. A tax-free threshold of 50,000 kilogram (2024 and 2023: also 50,000 kilogram) applies.
- 3) For indirect export: EUR 0.87 (2024: EUR 0.87 and 2023: EUR 1.01).
- 4) System rate (as of 2023) for first time marketing of packaging.
- 5) Surcharge per 1,000 bottles. SUP stands for 'single-use plastic'.

14.8.1 Rates for packaging companies

Rates (exclusive of VAT) ¹⁾	2025 EUR	2024 EUR	2023 EUR
Type of material:			
Glass	0.0303	0.0303	0.0190
Paper and cardboard	0.0154	0.0154	0.0104
Plastic	–	–	0.1972
Shape retaining plastic	0.2319	0.2319	–
Flexible plastic/not specified	0.2499	0.2499	–
Aluminum	0.0663	0.0483	0.0370
Other metals	0.0771	0.0717	0.0532
Wood	0.0150	0.0150	0.0100
Other types of material	0.0150	0.0150	0.0100

- 1) Rate per kilogram packaging material.

15 Excises

15.1 Excise duty on tobacco¹⁾

	2025 EUR	2024 EUR	2023 EUR
Cigarettes (per 1,000 cigarettes, exclusive of VAT)			
• Minimum excise duty amount	390.42	390.42	293.58
• Ad valorem excise duty	5%	5%	5%
• Specific excise duty	362.12	362.12	271.07
Ordinary tobacco (per kilo, exclusive of VAT)	346.98	346.98	216.64
Cigarettes (ad valorem)	11%	11%	10%

¹⁾ Rate as of April each year.

15.2 Alcohol excise duty and consumption tax

	2025 EUR	2024 EUR	2023 EUR
Alcohol excise duty rate per 100 liters			
Beer (degrees plato 0-7%)	–	–	8.83
Beer (degrees plato 7-11%)	–	–	28.49
Beer (degrees plato 11-15%)	–	–	37.96
Beer (degrees plato 15+ %)	–	–	47.48
Beer (minimum excise duty amount)	26.13	26.13	–
Beer (alcohol per volume percentage)	8.12	8.12	–
the same for small breweries	7.51	7.51	–
Wine (not more than 8.5% alcohol)	47.95	47.95	44.24
Wine (more than 8.5% alcohol)	95.69	95.69	88.30
Distilled (alcohol per volume percentage)	18.27	18.27	16.86
Consumption tax per 100 liters			
Juice, soft drinks, low-alcohol drinks ¹⁾	26.13	26.13	8.83

¹⁾ As of January 1, 2024 mineral water is excluded from consumption tax.

15.3 Excise duty on fuel

Excise duty per liter, exclusive of VAT and levy on stocks of petroleum products	2025 EUR	2024 EUR	2023 ¹⁾ EUR
Petrol (Euro lead-free)	0.78910	0.78910	0.78910
Diesel	0.51625	0.51625	0.51625
LPG (1 liter = 0.54 kg)	0.18616	0.18616	0.18616

¹⁾ The 2023 rate is as of July.

16 Motor vehicle taxes

16.1 Rates private motor vehicle and motorcycle tax (BPM)

2025

For CO ₂ emissions from	to	the tax on a private motor vehicle is the amount listed in column III increased by the result of multiplying the amount listed in column IV by the number of gr/km CO ₂ emissions exceeding the emissions in column I. ¹⁾	
I gr/km	II gr/km	III EUR	IV EUR
0	79	667	2
79	101	825	79
101	141	2,563	173
141	157	9,483	284
157	–	14,027	568

2024

For CO ₂ emissions from	to	the tax on a private motor vehicle is the amount listed in column III increased by the result of multiplying the amount listed in column IV by the number of gr/km CO ₂ emissions exceeding the emissions in column I. ¹⁾	
I gr/km	II gr/km	III EUR	IV EUR
0	80	440	2
80	104	600	76
104	145	2,424	167
145	161	9,271	274
161	–	13,655	549
Separate rates apply to plug-in hybrid cars			
0	34	0	28
34	60	952	100
60	–	3,552	239

2023

For CO ₂ emissions from	to	the tax on a private motor vehicle is the amount listed in column III increased by the result of multiplying the amount listed in column IV by the number of gr/km CO ₂ emissions exceeding the emissions in column I. ¹⁾	
I gr/km	II gr/km	III EUR	IV EUR
0	82	400	2
82	106	564	68
106	148	2,196	149
148	165	8,454	244
165	–	12,602	488
Separate rates apply to plug-in hybrid cars			
0	34	0	26
34	60	884	91
60	–	3,250	217

¹⁾ Vehicles with CO₂ emissions of 0 gr/km are exempt. For private motor vehicles with a diesel engine, the surcharge is EUR 109.87 (2024: EUR 106.07 and 2023: EUR 89.5) per gram CO₂ emissions exceeding 70 (2024: 71 and 2023: 73) gram CO₂ emissions per km.

16.2 Motor vehicle tax rates (MRB)

Rates in EUR per quarter, exclusive of surcharges	2025	2024	2023
	EUR	EUR	EUR
Private motor vehicle running on petrol 900 kg ¹⁾	62.43	61.69	56.13
Private motor vehicle running on petrol per 100 kg above 900 kg ¹⁾	16.78	16.58	15.09
Private motor vehicle running on diesel 900 kg ¹⁾	211.12	208.62	189.82
Private motor vehicle running on diesel per 100 kg above 900 kg ¹⁾	32.88	32.49	29.57
CO ₂ emissions 0 gr/km	a quarter of the usual rate	exempt	exempt
CO ₂ emissions 1-50 gr/km	three-quarters of the usual rate	half the usual rate	half the usual rate

¹⁾ Own mass rounded off to the nearest hundred kilograms, with 50 kg rounded downward. Separate rates apply to private motor vehicles with an own mass of (rounded-off) 800kg or less, or (rounded off) 3,300 kg and more.

17 Interest rates, U return

17.1 Interest on tax due, late payment interest and statutory interest

	Interest on tax due corporate income tax %	Interest on tax due other taxes %	Late payment interest %	Non-commercial transactions %	Commercial transactions %
As of January 1, 2012	2.85	2.85	2.85	4	8
As of April 1, 2012	2.30	2.30	2.30	4	8
As of July 1, 2012	2.50	2.50	2.50	3	8
As of October 1, 2012	2.25	2.25	2.25	3	8
As of January 1, 2013	3	3	3	3	7.75
As of March 16, 2013	3	3	3	3	8.75
As of July 1, 2013	3	3	3	3	8.50
As of January 1, 2014	3	3	3	3	8.25
As of April 1, 2014	8.25	4	4	3	8.25
As of July 1, 2014	8.25	4	4	3	8.15
As of September 1, 2014	8.15	4	4	3	8.15
As of January 1, 2015	8.15	4	4	2	8.05
As of March 1, 2015	8.05	4	4	2	8.05
As of July 1, 2016	8.05	4	4	2	8
As of September 1, 2016	8	4	4	2	8
As of March 23, 2020	8	4	0.01	2	8
As of June 1, 2020	0.01	0.01 ²⁾	0.01	2	8
As of October 1, 2020	4	4	0.01	2	8
As of January 1, 2022	8	4	0.01	2	8
As of July 1, 2022	8	4	1	2	8
As of January 1, 2023	8 ³⁾	4	2	4	10.5
As of July 1, 2023	8 ³⁾	6	3	6	12
As of January 1, 2024	10	7.5	4	7	12.5
As of July 1, 2024	10	7.5	4	7	12.25
As of January 1, 2025	10	7.5	4	6	11.15

1) As of 2021 also withholding tax.

2) For personal income tax purposes as of July 1, 2020.

3) From March 1, 2023 through to August 31, 2023 10.5% for reimbursable interest on tax due.

Source: www.belastingdienst.nl and www.wettelijkere.nl

17.2 ECB interest rates

	Deposit facility rate %	Main refinancing rate %	Marginal lending rate %
As of May 8, 2013	0.00	0.50	1.00
As of November 13, 2013	0.00	0.25	0.75
As of June 11, 2014	-0.10	0.15	0.40
As of September 10, 2014	-0.20	0.05	0.30
As of December 09, 2015	-0.30	0.05	0.30
As of March 16, 2016	-0.40	0.00	0.25
As of September 18, 2019	-0.50	0.00	0.25
As of July 27, 2022	0.00	0.50	0.75
As of September 14, 2022	0.75	1.25	1.50
As of November 02, 2022	1.50	2.00	2.25
As of December 21, 2022	2.00	2.50	2.75
As of February 08, 2023	2.50	3.00	3.25
As of March 22, 2023	3.00	3.50	3.75
As of May 10, 2023	3.25	3.75	4.00
As of June 21, 2023	3.50	4.00	4.25
As of August 2, 2023	3.75	4.25	4.50
As of September 20, 2023	4.00	4.50	4.75
As of June 12, 2024	3.75	4.25	4.50
As of September 18, 2024	3.50	3.65	3.90
As of October 23, 2024	3.25	3.40	3.65
As of December 18, 2024	3.00	3.15	3.40

Source: The Dutch Central Bank (www.dnb.nl) and the European Central Bank (www.ecb.europa.eu)

17.3 U return

	2025 %	2024 %	2023 %	2022 %	2021 %	2020 %
January	2.42	2.85	2.24	-0.26	-0.55	-0.35
February	2.48	2.59	2.33	-0.25	-0.57	-0.27
March		2.43	2.43	-0.17	-0.56	-0.29
April		2.48	2.62	0.00	-0.47	-0.38
May		2.58	2.64	0.25	-0.40	-0.39
June		2.66	2.67	0.48	-0.31	-0.40
July		2.72	2.66	0.84	-0.29	-0.33
August		2.75	2.72	1.12	-0.29	-0.38
September		2.68	2.79	1.24	-0.37	-0.40
October		2.56	2.85	1.38	-0.42	-0.43
November		2.46	2.95	1.68	-0.39	-0.46
December		2.46	2.98	2.08	-0.30	-0.50
Annual average	2.45	2.60	2.66	0.70	-0.41	-0.38

Source: www.pensioenperspectief.nl

18 Foreign exchange rates

				December 31, 2024	December 29, 2023	December 30, 2022
Canada	per	EUR 1	CAD	1.4951	1.4652	1.4440
Denmark	per	EUR 1	DKK	7.4570	7.4523	7.4350
Japan	per	EUR 1	JPY	163.2800	156.6400	140.7400
Norway	per	EUR 1	NOK	11.7825	11.2446	10.5134
United Kingdom	per	EUR 1	GBP	0.8298	0.8692	0.8855
United States	per	EUR 1	USD	1.0409	1.1052	1.0667
Sweden	per	EUR 1	SEK	11.4552	11.1003	11.1335
Switzerland	per	EUR 1	CHF	0.9412	0.9273	0.9832

Source: ABN AMRO

19 List of abbreviations

AKW	General Child Benefit Act (<i>Algemene Kinderbijslagwet</i>)
ANW	Surviving dependant's benefit (<i>Algemene nabestaandenwet</i>)
AOW	General Old Age Pensions Act (<i>Algemene Ouderdomswet</i>)
AOF	Invalidity Insurance Fund (<i>Arbeidsongeschiktheidsfonds</i>)
AWF	General Unemployment Fund (<i>Algemeen werkloosheidsfonds</i>)
AWW	General Widows' and Orphans' Act (<i>Algemene Weduwen- en Wezenwet</i>)
BPM	Private motor vehicle and motorcycle tax (<i>Belasting van personenauto's en motorrijwielen</i>)
CIT	Corporate income tax
DED	VAT Deduction Exclusion Decree 1968 (<i>Besluit uitsluiting aftrek omzetbelasting</i>)
ECB	European Central Bank
EEA	European Economic Area
EIA	Energy investment tax credit
EU	European Union
ECHR	European Convention on Human Rights
IOAW	Older and Partially Disabled Unemployed Workers Income Scheme Act (<i>Wet inkomensvoorziening oudere en gedeeltelijk arbeidsongeschikte werkloze werknemers</i>)
IOAZ	Older and Partially Disabled Former Self-Employed Persons Income Scheme Act (<i>Wet inkomensvoorziening oudere en gedeeltelijk arbeidsongeschikte gewezen zelfstandigen</i>)
IVA	Fully Disabled Persons Income Scheme (<i>Inkomensvoorziening Volledig Arbeidsongeschikten</i>)
KIA	Small projects investment credit (<i>Kleinschaligheidsinvesteringsaftrek</i>)

pro memoria

LIV	Low income benefit (<i>Lage-inkomensvoordeel</i>)
LKV	Wage cost benefit (<i>Loonkostenvoordeel</i>)
KOR	Small business scheme (<i>Kleine-ondernemersregeling</i>)
MIA	Environmental investment tax allowance (<i>Milieu-investeringsaftrek</i>)
MRB	Motor vehicle tax (<i>Motorrijtuigenbelasting</i>)
PIT	Personal income tax
RVU	Early retirement scheme (<i>Regeling voor vervroegd uittreden</i>)
R&D	Research & Development
UFO	Public Sector Social Security Implementation Fund (<i>Uitvoeringsfonds voor de overheid</i>)
VAT	Value added tax
WAO	Invalidity Insurance Act (<i>Wet op de arbeidsongeschiktheidsverzekering</i>)
WGA	Return to Work (Partially Disabled Persons) (<i>Werkhervatting gedeeltelijk arbeidsgeschikten</i>)
WHK	Return to Work Fund (<i>Werkhervattingskas</i>)
WIA	Work and Income (Capacity for Work) Act (<i>Wet werk en inkomen naar arbeidsvermogen</i>)
WKR	Work-related costs rules
WLZ	Long-term Care Act (<i>Wet langdurige zorg</i>)
WOZ	Valuation of Immovable Property Act (<i>Wet waardering onroerende zaken</i>)
WTL	Salary Costs (Incentive Allowances) Act (<i>Wet tegemoetkomingen loondomein</i>)
WW	Unemployment Insurance Act (<i>Werkloosheidswet</i>)
ZVW	Healthcare Insurance Act
ZW	Sickness Benefits Act (<i>Ziektewet</i>)



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