

# › GUIDELINE WORKING INTERNATIONALLY

# Guideline working internationally

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**This guideline for working internationally consists of 3 topics:**

- **Explanation**
- **Section 1 – Impat policy**
- **Section 2 – Expat policy**
- **Section 3 – Cross-border commuters scheme**

# Explanation

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In this document, you will find the processes and regulations applicable to various international situations.

Where it concerns an employment condition, this will be indicated with an asterisk (\*).

For the remaining content, it is not considered an employment condition. Where TNO deems it necessary, textual or procedural changes may be made.

# Section 1. Impat Policy

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## What is it?

In this section, you will find all the information if you have a nationality other than the Dutch nationality and/or if you move to the Netherlands to work for TNO.

### Definitions

You are an impat if you are recruited by TNO from abroad and move to the Netherlands for TNO. TNO distinguishes the following groups of impats within the impat policy:

- You do not have the Dutch nationality and come to the Netherlands from abroad to join TNO;
- You do not have the Dutch nationality, you already live in the Netherlands, and you are joining TNO;
- You have Dutch the nationality, you live abroad and come to the Netherlands to join TNO.

The latter two groups are covered by the 'light version' of the impat policy, which is described later in this section.

This impat policy applies exclusively to TNO employees. It does not apply to trainees, contractors, or guests. The impat policy applies from the moment the employment contract is signed.

**Family member:** the person with whom you run a joint household on a long-term basis (marriage, cohabitation agreement, or registered partnership) and children who are minors or who live at home with you.

# Relocation, moving house, and accommodation

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## Move organisation and reimbursement\*

TNO will organise the move from your country of residence to the Netherlands in the most sustainable and efficient way, in consultation with you. TNO works with an international removal company for this purpose.

TNO will reimburse the following expenses, both for you and for any family members travelling with you:

- by train or ship: first-class travel, any supplements, and booking costs;
- by air: economy/tourist class;
- use of a hired vehicle or a taxi. You need your manager's prior approval for this option;
- costs of airport charges.

TNO books train or plane tickets directly with the transport operator. Copies and/or invoices are required for reimbursement of other travel expenses.

**Please note:** all import taxes, such as on antiques, alcohol, or tobacco, are for your own account.

If you use your own means of transport, you are entitled to reimbursement according to Domestic business travel; see the [My Mobility](#) section.

For safety reasons, you are not permitted to deviate from the planned route.

## Relocation\*

TNO organises and pays for moving your goods and those of any family members, as well as the cost of transport insurance. TNO works with an external party to organise the move.

TNO reimburses the costs of transport to the Netherlands up to a maximum of:

- 30m<sup>3</sup> (= 20 ft.) if you come to the Netherlands alone, or;
- 60m<sup>3</sup> (= 40 ft.) if you come to the Netherlands with your family.

When furnished accommodation is rented, a maximum of 2.5 m<sup>3</sup> per family member applies.

## Accommodation\*

With the help of an external party, TNO offers you support in finding suitable accommodation for at least one year. The deposit and the monthly rent will be for your own account and you will pay the lessor yourself. The same applies to utilities such as gas, electricity, and water, as well as local taxes.

## Temporary stay\*

Until permanent accommodation is available, TNO will arrange temporary accommodation for you. You may stay there for up to 1 month at TNO's expense. After this month, all costs related to the accommodation are for your own account.

# Reimbursement of various costs

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## Lump sum\*

With your first salary payment from TNO, you will receive a net amount (lump sum) intended to cover the following costs, among others:

- The real estate agent's commission (usually 1 month's rent);
- Replacement of electrical equipment that is no longer usable due to different mains voltage/plugs;
- Furnishing costs of your home.

The amount of the lump sum is:

- EUR 7,500 if you come to the Netherlands alone or with your partner or 1 other family member, or;
- EUR 10,000 if you come to the Netherlands with 3 or more people.

## Other costs

If you do not make use of the 30%-ruling (explanation later in this document), TNO will reimburse the necessary costs of obtaining or renewing required permits and visas, vaccinations, compulsory examinations, conversion of driving licences, and course costs approved in advance by your manager, upon submission of documentary evidence. In reimbursing costs, TNO aims to be as consistent as possible with the coverage provided by the tax-free 30%-ruling. TNO reimburses only your own costs and not those of your partner and/or family members.

## Costs for your own account

Costs that are for your own account, among others, are:

- passport(s);
- home contents insurance and liability insurance for private individuals (you must take out these policies yourself);
- the sale or management of your home abroad.

## Exclusion of reimbursement when applying the 30%-ruling

If you make use of the 30%-ruling, all extraterritorial costs<sup>1</sup> are excluded from reimbursement, such as those mentioned in the 'other costs' section above. This does not include the above-mentioned journey reimbursement or costs of temporary accommodation.

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<sup>1</sup> *Extraterritorial costs are the extra costs you incur due to your employment in the Netherlands. Examples are (double) accommodation costs and everything related to these costs; a higher cost of living in the Netherlands; costs for medical examinations and vaccinations; the cost of someone helping you to complete the income tax return in the Netherlands. For a list, see the website of the Dutch Tax and Customs Administration.*

# Support

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## Support for the impat

### Meet & Greet

TNO ensures that when you arrive in the Netherlands, you are welcomed and taken to your home or temporary accommodation. TNO works with an external party for this.

### Mentor

TNO provides you with a mentor. This is arranged through your manager. If you have any questions, you can always talk to your mentor. You and your mentor will speak to each other regularly. Your mentor will be familiar with the Netherlands and TNO, and will show you how things are done in the Netherlands, in Dutch culture, and at TNO. The responsibility for the guidance you receive in relation to your work sits with your manager.

### Language training\*

TNO offers you Dutch language training that you are required to follow to achieve level B1<sup>2</sup>.

### Intercultural training

TNO offers you intercultural training. Among other things, this training will give you information about a wide variety of Dutch customs. It also gives you an insight into Dutch norms and values, and the differences between cultures.

### Tax return\*

If you come to live in the Netherlands and join TNO, you will be liable to pay tax in the Netherlands under the Dutch Income Tax Act. TNO offers you (not your potential partner) help in preparing your income tax return for the year in which you arrive in the Netherlands.

## Assistance for accompanying family members

### Seeking suitable education\*

Through an external party, TNO offers you guidance in seeking appropriate education for your accompanying children. The costs of education and child care are for your account.

### Guidance for partner\*

TNO provides guidance for your partner, with the aim of ensuring that he/she will soon feel at home in the Netherlands. Over a period of up to three months, your partner may attend four sessions of the following activities:

- detailed needs assessment;
- receiving advice about his/her CV and adjusting it;
- preparing for job interviews;
- introductions to volunteer networks;
- introductions to associations and expat groups.

It is largely up to you and your partner to decide the programme content, in consultation with the consultant assigned to you by the external party.

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<sup>2</sup> Level B1 is a European standard for understanding, speaking, and writing a foreign language at an advanced level.

# Taxes and social and other insurance schemes

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## Liability to pay tax and social insurance contributions

If you live in the Netherlands and join TNO, you will be liable to pay tax in the Netherlands under the Dutch Income Tax Act. You are also obliged to pay social insurance contributions. TNO takes care of the deductions and contributions for the national insurance schemes (state pension, known as the AOW, and the Surviving Dependents Act, known as the ANW); the employee insurance schemes (unemployment benefits, known as WW benefits, and work disability benefits, known as WIA benefits)<sup>3</sup>; and the employer's part of the Health and Social Care Insurance Act (Zvw)).

## Reimbursing extraterritorial costs<sup>4</sup> - Expat scheme (30%-ruling)

When you come to work in the Netherlands, you may be eligible for what is known as the 30%-ruling, depending on whether you meet certain conditions. This is an allowance for the extra costs involved in your stay in the Netherlands, the so-called 'extraterritorial costs'. This means that TNO can give you 30% of your salary including the allowance untaxed without further proof. More information about the expat scheme (30% ruling) can be found on the website of the [Dutch Tax and Customs Administration](#).

## Health insurance

Everyone who lives or works in the Netherlands is required by law to have 'basic insurance' for healthcare costs. 'Supplementary health insurance', as it is called, is not compulsory.

As long as you do not yet have a residence permit in the Netherlands<sup>5</sup>, you will be insured through the health insurance you had abroad. If you did not have any health insurance abroad, you can take out health insurance directly in the Netherlands.

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<sup>3</sup> Please note: for the Health and Social Care Insurance Act, you pay a nominal contribution yourself.

<sup>4</sup> All this is subject to current legislation and the employer's approval (TNO). No rights may be derived if tax legislation becomes stricter. Nor is there then any right to financial compensation and/or an allowance from TNO.

<sup>5</sup> A Regular Provisional Residence Permit ('MVV') does not count as a residence permit.



# Employment Terms and Conditions policy\*

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TNO's regular Employment Terms and Conditions apply to you, unless you and TNO have explicitly stated otherwise in writing. Some deviations and/or exceptions are covered below and in the section 'Impat policy "light version"'.

## Deviations from TNO Employment Terms and Conditions

### **Flexible Employment Terms and Conditions and 30%-ruling**

If you make use of the 30%-ruling, for tax reasons you are excluded from participating in FlexDirect, which is TNO's package of flexible Employment Terms and Conditions .

### **Leave**

You are entitled to statutory unpaid leave, such as unpaid parental leave and long-term compassionate leave.

If you have a residence permit, there are certain requirements you need to fulfil. When requesting unpaid leave, you must therefore always check **yourself** whether it is possible to take such leave in your situation.

Leave to go to your country of origin is considered by TNO as an ordinary holiday period, for which you have to take leave. The associated costs are also for your own account.

### **Relocation Costs Arrangement**

You cannot take advantage of the relocation costs arrangement, as included in [My Benefits](#), upon joining TNO.

# End of employment\*

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In the event that your employment agreement with TNO is terminated, this entire guideline (including the marked employment terms and conditions) will cease to apply.

As soon as you have stopped working for TNO and you are a specific residence/work permit holder, the organisation is obliged to report this to the Dutch Immigration and Naturalisation Service. This is because the end of employment cancels the guarantee document that applied under the knowledge migrant scheme, which may have implications for being allowed to stay in the Netherlands. If this applies to you, we always recommend consulting the IND website for the most up-to-date information.

## Lump sum repayment

TNO incurs significant costs before and at the start of your employment. In view of this, a repayment scheme is applicable in the first year. If the employment contract is terminated within 12 months of the start date at your own request (whether or not because you give notice yourself) or – at TNO's request – due to culpable acts or omissions attributable to you, you will be obliged to repay the entire lump sum to TNO.

## Costs of return move

If your employment contract ends within 12 months at TNO's request, TNO will reimburse the (previously approved) costs of the return move for you and your family members, along with the transport of luggage and household effects. If a rental agreement has been signed by TNO during the first year of your employment, TNO will bear any costs associated with early termination.

TNO will not reimburse the costs of the return journey if the employment contract is ended within 12 months at your own request (whether or not because you terminate the employment contract yourself) or – at TNO's request – due to culpable acts or omissions attributable to you, unless different arrangements have been made with you. If a rental agreement has been signed by TNO during the first year of your employment, you will be liable for any costs associated with early termination. If you want to take over the rental agreement yourself, you will have to pay the associated costs, if applicable.

# Impat policy 'light version'\*

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## Do you have a nationality other than Dutch and are you already living or residing in the Netherlands when you are recruited?

If you have a nationality other than Dutch and were already living in the Netherlands when you were recruited by TNO, the following sections from the impat policy apply to you:

- Permits and immigration for the Netherlands: because you already live here, immigration is not applicable. TNO does reimburse the conversion/renewal of your required residence permit, but not those of your family members.
- Tax return for the first year: if you have been in the Netherlands for less than a year, TNO pays the costs of a tax adviser chosen by TNO to help with the completion of your income tax return.
- Relocation, including transport insurance: not applicable unless you have to move within the Netherlands because of the distance of travel to TNO. In that case, the relocation costs arrangement section in [My Benefits](#) may apply.
- Language training: if your score on the language test puts you at a level below B1, you must do the language training, but at TNO's expense.
- Intercultural training: applicable if your manager thinks this will enable you to perform your work better for TNO.

## Do you have the Dutch nationality and have you been recruited from abroad?

If TNO has recruited you from abroad and you have the Dutch nationality, part of the impat policy applies to you:

- Organising the move, including reimbursement of travel expenses;
- The lump sum;
- Tax return for the first year: if you arrive in the Netherlands at any time except the start of the calendar year, help with your income tax return is applicable;
- Relocation, including transport insurance;
- Housing: seeking accommodation in the Netherlands;
- Education: seeking appropriate education in the Netherlands for your children; and
- Support for your partner.

Click [here](#) for an overview of the terms and conditions, and/or [reimbursements](#) for each group of impat.

## Section 2 Expat policy

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### What is it?

Here you will find the rules that apply if you are sent abroad for a short, medium, or long period. By "sent abroad," we mean that you temporarily work abroad for a client or partner of TNO, but remain employed by TNO.

### Definitions

You are an expat if you are posted abroad on behalf of TNO for a period longer than eight weeks and for a maximum of five years. TNO distinguishes between the following types of posting:

- Short-term posting: foreign posting for a period of between eight weeks and five months.
- Medium-term posting: foreign posting for a period of between five months and one year.
- Long-term posting: foreign posting for a period of between one and five years.

**Family member:** the person with whom you run a joint household on a long-term basis (marriage, cohabitation agreement, or registered partnership) and children who are minors or who live at home with you.

# Terms and conditions of posting

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## Introduction

It is your manager who has to approve a posting. To reach an agreement, you and your manager will go through the process steps below.

## Briefing with International Work Desk Coordinator

During this meeting, with your manager and the HR Business Partner, you will discuss the legal consequences of the posting and the consequences for your employment terms and conditions. The issues covered will include:

- Depending on the posting, it may be compulsory to draw up a secondment or collaboration agreement and/or further internal or external legal advice may need to be sought to assess whether a posting is possible.<sup>6</sup> The International Work Desk Coordinator will ensure that the appropriate colleague(s) and/or external consultant(s) are involved.
- You are personally responsible for having a valid passport for yourself and any family members who travel with you. The International Work Desk Coordinator finds out whether a visa is required for the country involved and, if so, will take care of the necessary visa applications. This also applies to any local registrations (following external advice). If you hold an EU nationality, you do not need a work or residence permit within the EEA and Switzerland. If you are going to work outside the EEA and Switzerland, you will probably need work and residence permits. If you do not have an EU nationality or a work permit for the Netherlands, the potential impact on this of a posting will be assessed.
- You will discuss the additional types of insurance that are appropriate due to the posting.
- An external tool will be used to check whether a notification for your posting is required under the Dutch Posted Workers in the European Union (Working Conditions) Act (WagwEU)<sup>7</sup>.

The practical consequences of the posting may also be addressed, such as a possible move. If relevant, you will receive an example calculation of your salary before and after tax and any additional payments, so that you can see the financial consequences of the posting.

Please note: The necessary permits, local registrations, immigration documents, and mandatory notifications are essential to ensuring that your stay and that of any family members is legal. The same may apply to a secondment or collaboration agreement yet to be drawn up and/or the seeking of internal or external advice. **Therefore, it is important that you and your manager contact the International Work Desk Coordinator at least three months before the posting.**

## Briefing with the tax advisor

During this meeting, the tax and social security consequences of your posting will be discussed. TNO has outsourced this meeting to an external agency. See also the section on Taxes and social and other insurance schemes.

## Assessment

Before the posting, your manager may determine that an assessment is needed in order to determine whether you wish to take up the posting and can do so.

The assessment is conducted online and provides both you and your manager with insight into

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<sup>6</sup> That advice usually deals with immigration rules and/or local legislation and regulations.

<sup>7</sup> The WagwEU is the Dutch implementation of the European Posted Workers Directive (PWD), which was introduced to safeguard the rights of employees working temporarily in another EU country. Its aim is to ensure that posted employees in another country operate under fair working conditions.

the factors that determine whether the posting will be a success. The outcome of this assessment will determine whether you take further development steps in this process.

If the assessment is positive for both parties, you will attend a number of briefings, if applicable.

## Security Briefing

Before you accept a posting to a country outside the European Economic Area (EEA),<sup>8</sup> you and, if applicable, your partner will always have a meeting with TNO's Security Manager. If you are travelling within the EEA and the country's security situation warrants it, you will also have this meeting<sup>9</sup>.

TNO works according to the principle that it will not let you travel to an unsafe country or area. In this respect, the travel advisories of the Ministry of Foreign Affairs are decisive. Moreover, TNO applies a '[Safety & Security Protocol for travel to high-risk countries](#)'.

Before your posting begins, the Security Manager will conduct a risk analysis of the country and area to which TNO is sending you. This risk analysis assesses your safety with regard to the following aspects:

- emergency situations (emergency plan and evacuation plan);
- political security (including the danger of espionage);
- safety related to natural disasters<sup>10</sup>.

The Security Manager may be of the opinion that the posting presents a too high security risk. In that case, the Security Manager will consult with the International Work Desk Coordinator and your manager, and decide on that basis whether you will be given permission for the posting.

In the event of an emergency, TNO uses the Dutch Ministry of Foreign Affairs' Evacuation Plan:

- a. The need for the trip should be weighed up carefully against the risks.
- b. Countries/regions with the colour code yellow or green: trips are permitted but, particularly if the colour code is yellow, pay attention to possible restrictions and precautions, as set out in the travel advice. Remain cautious when travelling abroad, as the situation can change quickly locally.

When travelling, you should always check the requirements in the current travel advice, for example relating to COVID, both when making the outward and return journey. Advice relating to travel to and from individual countries changes regularly, so continue to check it right up until you travel. If the travel advice so requires, self-isolate after arriving in the Netherlands or the country to which you have been posted, even if you have no symptoms. This applies regardless of the reason for the trip (business or private trip).

## Export Control

An export licence may be required to take a data carrier (such as your TNO laptop) into the country to which you are being posted. The Export Control department will inform you about this and advise you further if it is the case.

## Briefing about health and medical aspects

If it is necessary in your situation, an appointment will be made at a specialised medical institution for a meeting in which you (and possibly your partner) will discuss medical aspects, vaccinations, and other issues affecting your health.

The medical institution is responsible for:

- an annual medical examination conducted by an internist or specialist in tropical medicine;

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<sup>8</sup> EEA countries are: EU countries + Liechtenstein, Norway and Iceland.

<sup>9</sup> The website of the Dutch Ministry of Foreign Affairs uses four colour codes as travel advice. These range from Green = 'the security risks are comparable with the Netherlands' to Red = 'extremely serious security risks'. TNO's guideline is to hold a Security Briefing if the colour code is orange or red.

<sup>10</sup> Where a posting is concerned, medical safety is outsourced to the Travel Clinic.

- the assessment of your physical fitness in relation to your location and activities;
- providing advice about vaccinations and tropical diseases;
- maintaining a file;
- providing a remote consultation 24/7;
- coordinating medical help and support in the event of a request for medical assistance;
- immediate access to the tropical medicine outpatients' clinic upon return due to illness or a medical problem (TNO reimburses these costs).

If you or one or more of your family members is medically unsuitable for the posting, TNO will discuss with you whether the posting will go ahead.

### **Deregistration from the municipality (medium and long postings)**

For a foreign posting lasting eight months or more, you are required to inform your home municipality of your departure and must deregister, and you must do this within five days of departure (including the weekend). This is possible at the town hall, in writing, or sometimes online. You will receive proof of your deregistration. The municipality will automatically inform other government agencies, such as the Tax and Customs Administration, of your relocation abroad. The costs of deregistering will be borne by TNO and you can claim them back through the regular procedure.

### **Driving licence\***

Going abroad may have consequences for your driving licence. Your municipality can inform you about this. The costs of converting your driving licence will be borne by TNO.

### **Status Declaration on Educational Level\***

When abroad, you sometimes need to be able to provide evidence of your educational level. To do this, you can apply for a [status declaration](#) for educational courses recognised by the Dutch Ministry of Education, Culture and Science. The costs involved will be borne by TNO.

### **Recognition of diplomas\***

Many countries only recognise diplomas that have been legalised. This establishes that the diploma has been issued by an authorised body and that the signature on the diploma is genuine. This service is provided by [DUO](#) (the government agency responsible for running education). DUO can legalise only educational certificates that are recognised by the Dutch Ministry of Education, Culture and Science. The costs incurred will be borne by TNO.

# Taxes and social and other insurance schemes

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## Introduction

This section identifies some general statutory principles and possible implications for taxes as well as social security and other insurance schemes. This is included in this Handbook for information purposes only. You cannot derive any rights from this. Based partly on the briefings, the International Work Desk Coordinator will discuss with you and your manager the possible consequences of your posting and the applicable conditions.

## Tax treaties – 183-day rule

Under most tax treaties between the Netherlands and other countries, the country where you work is entitled to levy tax on your salary. In principle, there is an exception to this rule: the country where you reside is entitled to levy tax provided the following conditions are satisfied:

- you do not stay longer than 183 days in a period of 12 months in the country of employment,
- and;
- your salary is paid by or on behalf of TNO, established in the Netherlands, and;
- your salary is not paid by a permanent TNO establishment in the country of employment, such as a branch abroad. If you exceed this 183-day limit, you become liable for tax for the entire period in the country in which you are working.

**Please note:** all days of residence, including travel days, holidays, Saturdays and Sundays, and public holidays count towards the 183 days. Some treaties work with a calendar year, others with a tax year.

## National insurance and social security<sup>11</sup>

*Dutch national insurance (Volksverzekeringen)*

Dutch legislation determines who is covered by national insurance:

- A person who either does or does not live in the Netherlands, but who does work in the Netherlands;
- A person who is insured in the Netherlands under the EC Directive or a social security treaty.

### *Employee insurance*

An employee (usually the insured person) is a person in private or public sector employment.

- The 'Insured Members of Employee Insurance Schemes (Extension and Restriction) Decree 1990' is relevant in this regard. This decree contains certain extensions and restrictions.

A person does not qualify as an employee if the EC Directive or a social security treaty so provides.

- In this case, the 'Insured Members of Employee Insurance Schemes (Extension and Restriction) Decree 1990' is not relevant.

If you are not insured due to an exceptional situation, TNO will arrange and pay for a voluntary insurance for you.

## Tax equalisation

Changes in wage tax, income tax, and Dutch insurance contributions that arise from the TNO Employment Terms and Conditions, which have financial consequences for the employee in terms of income tax and wage tax, and which are directly related to the posting, will be for the benefit or account of TNO. This means that you will not pay any more or any less wage and/or income tax and social security contributions than you would pay in the Netherlands for the same salary and other employment terms and conditions.

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<sup>11</sup> For detailed information, see <https://www.svb.nl/en/>



Excepted from this 'tax equalisation' scheme are any private deductions or other fiscal and/or social security arrangements separate from the employment at TNO, such as mortgage interest rate deduction for your own home in the Netherlands, government supplementary payments, child benefit and/or deductions for maintenance/alimony.

If the posting did not start or end on 1 January, there is usually a tax benefit in that calendar year. This is caused by the progressive tax system, where payroll tax always assumes that a person works in the Netherlands for the whole year. As a result, this progression in payroll tax is usually overstated, resulting in a refund in income tax. This benefit is for the account of the employee.

*Example:*

- You are posted abroad for a period of two years.
- Your gross annual salary is EUR 75,000. Your net annual salary is EUR 45,000. During your posting, you continue to receive the same net annual salary (EUR 45,000 plus any applicable posting supplements), regardless of the actual tax rates in the country of the assignment.

If you are a home owner and you can normally offset EUR 8,000 against tax, this will generate a tax deduction of c. EUR 2,960 (deduction of around 37%). If you live abroad during the posting and retain ownership of your home in the Netherlands, the mortgage interest in the Netherlands can continue to be deducted under certain conditions. This will, however, incur a higher home ownership premium, resulting in a lower deduction. In this case, for instance, EUR 7,500 instead of EUR 8,000. Therefore, the amount you can deduct from tax is lower. Incidentally, renting out an owner-occupied property may be subject to Box 3 tax.

As your salary during the posting is not taxed in the Netherlands, there is no taxable income in the Netherlands in the respective year against which to offset the deduction. You can then potentially offset the deduction against other tax years. The example described above will then lead to a lower tax rebate since, on the one hand, the deduction is lower and in terms of offsetting this deduction with other tax years, you may not be able to deduct (fully) at the highest tax bracket applicable to you. Assuming that the deduction is offset in a different year at 40%, then the tax rebate will be EUR 3,000 instead of the normal EUR 4,000.

Any disadvantage in respect of personal deductions will not be compensated by TNO.

## Health insurance

In most cases, you must continue to participate in a health insurance scheme in the Netherlands. Depending on the posting, its duration, and the country you are going to, it may be necessary to extend your health insurance in the Netherlands. The need for this will be assessed by the International Work Desk Coordinator. One option is for TNO to arrange international health insurance for you with Cigna. This will ensure that the costs of healthcare for you and, if required, your family members are well insured while you are abroad. You have access to the Customer Care Team of Cigna 24/7 and 365 days of the year should you need help with healthcare issues, both in an emergency and otherwise. In taking out this insurance, TNO has chosen the 'Executive Care' and 'Vision Extra' packages of cover. In addition, under the policy you will benefit from additional dental cover with the 'Dental Extra' package. The contribution will be paid by TNO. Accompanying family members are also covered under the same conditions.

**PLEASE NOTE:** It is possible that during your posting, you will have to pay an insurance contribution, based on the premium for the basic level of insurance without a deductible (and without additional insurance). The same applies to accompanying family members. This premium is deducted from your salary every month.

Policy terms and conditions are available through the International Work Desk Coordinator.

## Other insurance policies

Depending on the posting, its duration, and the country you are going to, TNO will take out an insurance package for you through Aon. The need for this will be assessed by the International Work Desk Coordinator.

Insurance	Cover
Liability insurance	EUR 2,500,000
Ongoing travel insurance	Yes
Extra ticket(s) insurance	EUR 4,000
Contents insurance	EUR 50,000
Valuables insurance	max. EUR 2,500
Legal assistance insurance	EUR 15,000
Accident insurance (in the event of death)	EUR 10,000
Accident insurance (in the event of permanent invalidity)	EUR 20,000

The package outlined above requires you to contribute EUR 20 net per month. This premium is deducted from your salary every month. If you wish to have more cover and/or other types of insurance, you can take out any policy of your own choosing and at your own expense via [www.aonexpatinsurance.com](http://www.aonexpatinsurance.com).

# Travel, reimbursements, and accommodation

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## Introduction

This section applies only to medium (5-12 months) and long (1-5 years) postings. For short postings, you will make appropriate arrangements with your manager regarding travel, reimbursements, and accommodation. The terms and conditions depend, among other things, on the duration, nature, and destination of the posting.

## Organising your travel

You should book your travel, make any hotel reservations, hire a car for use abroad, and apply for the travel visa<sup>12</sup>, if necessary, at [Travel@TNO](mailto:Travel@TNO) using the [digital travel application](#) form. You will receive a travel number that will mean you are automatically covered by the [TNO business travel insurance](#). In the event of an emergency, Travel@TNO will be able to trace you quickly using your travel number.

*Are you planning a short trip (less than 700 kilometres<sup>13</sup> and/or travel time of less than 6 hours one-way<sup>14</sup>)?*

If so, you are obliged to make this trip by train (or, if applicable, using your lease car). Exceptions are possible, provided that they are well substantiated and have been approved by the budget holder. First-class train travel is permitted. Where possible, TNO issues flexible or semi-flexible train tickets. For more information on international train travel, see the [Train Zone map](#).

*Are you planning a medium-length (700-2,500 kilometres) or a long trip (more than 2,500 kilometres)?*

If you travel, please try to make the trip as sustainable as possible, for example by taking the train. If you fly, you should take a direct flight wherever possible, even if this increases the cost. You should discuss this trade-off with the budget holder.

You are personally responsible for obtaining digital approval for your travel application. Submit the application as early as possible, as this results in lower prices. Travel@TNO determines the most efficient and sustainable journey.

For reasons of safety, you are not permitted to deviate from the planned route, except where circumstances arise that are beyond your control. If during your trip something unexpected happens that necessitates a rebooking, Travel@TNO can arrange this for you or, after office hours, the associated 24-hour service. You must submit extra costs for approval to the person who assessed your travel application. Any costs incurred that have not been arranged through Travel@TNO must be accounted for retrospectively.

Where a combination of business and personal travel is involved, any additional costs are your own responsibility. The selected personal travel itinerary should not lead to an increase in price of the business part of the trip.

The 'frequent flyer points' saved on business travel should be used for business travel. However, these points must not influence the choice of airline used.

## Reimbursement of travel expenses

TNO reimburses the following costs:

- when travel is by train or boat:
  - first-class travel (if this is not available, then second-class);
  - booking fees; supplements for special trains.
- when travel is by air:
  - economy class;
  - in special cases, for example, for flights exceeding nine hours, your budget holder

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<sup>12</sup>Please note: If you need a visa to work abroad, please apply to the International Work Desk Coordinator.

<sup>13</sup>Calculated as the crow flies from Utrecht to the destination.

<sup>14</sup>Calculated from Utrecht Central Station to the railway station closest to the destination.

- can give permission for a higher class;
- upgrade to economy comfort seat or equivalent, outside Europe, for a route taking longer than six hours, with prior permission from the budget holder.
- baggage supplement.
- if the nature of the journey justifies the use of your own transport, you will receive a reimbursement in accordance with the 'Reimbursement of travel expenses' section of [My Mobility](#);
- when using a rental car or taxi: the costs incurred. You need prior permission to use a rental car. The standard for a rental car is category B/C economy/compact. If you are travelling with more people, in consultation with the budget holder you may select a car in a higher category. The consequences of any additional tax liability related to personal-use kilometres driven by you in the rental car are your own responsibility. The same tax rules apply here as to a lease car that TNO makes available to you.
- airport taxes and porters;
- visa;
- second passport, after approval by the budget holder.

Costs not paid directly by TNO will be reimbursed to you once you have submitted proof of payment.

### **Allowances (long posting (1-5 years))\***

Depending on the circumstances of your work location, the extra cost of living, and the duration of your posting, you will receive allowances throughout your posting to cover the extra cost of living.

The amount of the allowances is related to your pre-tax salary, including the monthly amount of holiday pay, thirteenth month, and Flexbudget, as enjoyed by you in the Dutch situation before the posting (excluding incidental salary components or deductions).

#### **Posting allowance**

For long postings to countries within the EEA and Switzerland, this pre-tax allowance amounts to 10% of the pre-tax salary as mentioned above.

For long postings to other countries, the pre-tax allowance amounts to 15% of the pre-tax salary as mentioned above.

These allowances are not pensionable and are intended to cover extra costs related to any special circumstances there may be in the country to which you are posted.

#### **Work location allowance**

The work location allowance is related to the living and working conditions at the destination, such as a different language and culture, climate, safety issues, healthcare provision, the necessity of domestic staff, and options for recreation. Moreover, the allowance provides for those situations in which you are faced with special expenses related to what is required of you in the foreign situation.

In this respect, TNO relies on a Quality of Living Index<sup>15</sup>. This compares the living situation in the posting country with the situation in the Netherlands in relation to a number of aspects. This comparison results in a point score that TNO uses to establish the amount of the allowance. TNO reviews the allowance annually on 1 May, based on the most recent information, and checks it again in November. If this check shows that the index has changed in such a way that the advisory percentage has been altered (up or down) by 2 percentage points or more, the allowance will also be revised with effect from November.

#### **Purchasing power correction (long posting)**

Based on the Cost of Living Index<sup>16</sup>, when the index figure is greater than 100, the net disposable income (according to the calculation tool) is indexed according to this Index. Example: the index figure is 116. The disposable income amounts to 40% of the net salary.

<sup>15</sup> From Mercer Human Resource Consulting

<sup>16</sup> From Mercer Human Resource Consulting

Net salary NL	3,000	
Disposable income (40% of net salary)	1,200	
Multiplied by 116%	1,392	
Net allowance (purchasing power correction)		192

TNO revises the purchasing power correction annually on 1 May, based on the most recent data, and checks it again in November. If this check shows that the index has risen or fallen by 2 or more, the purchasing power correction will also be revised with effect from November.

### Special clothing allowance

Climate conditions in the posting country sometimes necessitate the purchase of special clothing, such as tropical clothing or polar clothing. Per calendar year, the allowance per family member is a maximum of EUR 250 for areas recognised as having tropical heat and EUR 500 for areas recognised as having polar cold.

For a list of countries where the allowance applies, [see CAO Rijk](#). The allowance also applies to family members who are accompanying you. You will receive the allowance once your manager has given approval and you have submitted proof of purchase.

### Accommodation

For short and medium postings, requirements for accommodation and who is responsible for organising it will be considered on a case-by-case basis.

For long postings, TNO provides accommodation appropriate for the number of family members and local conditions. In principle, you will receive furnished accommodation. TNO instructs the external party to find suitable accommodation for you and your accompanying family members. The costs of the search are borne by TNO.

TNO pays the rental costs of the property abroad. For this, you pay TNO a contribution of 18% of your taxable salary<sup>17</sup>. This does not apply if one or more of your family members continue to live in the home in the Netherlands.

As long as you have no permanent accommodation, TNO will arrange and pay for temporary accommodation. In this situation, you also pay TNO a contribution of 18% of your taxable salary. If you stay in a hotel, you are entitled to a reimbursement for the extra costs of living. The reimbursement amounts per day to 40% of the reimbursement for the 'other costs' (see [My Mobility](#) / Foreign business trips / Accommodation expenses) for you, 40% for your partner, and 20% per child. Temporary accommodation lasts for a maximum of six months.

The costs of gas, water, electricity, and local taxes related to the accommodation abroad are for your own account.

The costs you incur in selling or renting your home in the Netherlands are not reimbursed by TNO.

<sup>17</sup>The 18% is based on a tax arrangement whereby for extraterritorial employees, the customary housing costs can be set at 18% of the taxable salary (without the additional tax liability for the accommodation). The rest of the actual housing costs then qualify as what are called extraterritorial costs (ET costs) and can in principle be reimbursed tax-free. Imagine that the taxable salary is EUR 5,000, then the taxable value of the accommodation is EUR 900. If the actual rent is EUR 1,300, then EUR 400 (ET costs) can remain tax-exempt.

## Moving house

TNO organises the removal of household goods. TNO reimburses the costs of transport by boat or truck from the Netherlands to the destination and back, up to a maximum amount of:

- 60 m<sup>3</sup> (= 40 Ft.) for the whole family and 30 m<sup>3</sup> (= 20 Ft.) for a single person when renting unfurnished accommodation;
- 2.5 m<sup>3</sup> per family member when renting furnished accommodation.

The costs of taking/relocating one or more family pets is at your own expense. TNO reimburses the costs of electrical equipment such as TV and audio if your own equipment cannot be used because the power supply is different. You must first submit proof of purchase. A maximum of EUR 2,000 applies to you and EUR 500 to each of your family members.

TNO reimburses the costs of storing and insuring your household goods in the Netherlands. The same maximum amounts apply for this as for transport (see above).

## Introduction

This section sets out the forms of support you will receive from TNO when you go on a posting.

## Accompanying family members

TNO assumes that your family members will not accompany you on a short posting. If you decide otherwise due to personal reasons, your family members will travel with you at your own expense and risk.

For a longer posting, TNO assumes that your family members will accompany you on your posting, unless security concerns or the local political situation do not permit it. TNO reimburses your family members' travel there and back, and their accommodation expenses in accordance with the provisions of this section.

## Intercultural training (medium and long postings)

For you and your partner, even if he or she is not accompanying you on your posting, TNO offers a cultural introduction course provided by an external organisation. In principle, this applies to any posting country. Further information and registration is through the International Work Desk Coordinator.

## Language training (medium and long postings)

A prerequisite for a posting abroad is that your written and spoken English is of a good standard. In some cases, it is necessary that you also speak the posting country's language well. TNO offers language training through an external language training agency. You can register for training through the International Work Desk Coordinator.

## Legal assistance\*

You and any of your family members who are accompanying you on a long posting are obliged to comply with the laws of the host country and to respect local morals and customs. Avoid taking unnecessary risks, both in public and in private.

Should you or one of your family members get into trouble and need legal assistance, TNO will reimburse the costs within the bounds of reasonableness, unless there is any question of intent or wilful recklessness.

## Pre-posting trip (long posting)\*

For a long posting you and your family members accompanying you are entitled to visit the city or region you will be moving to before the posting starts. This visit may last up to seven days. TNO reimburses the costs under the rules for [foreign business trips](#).

The trip is intended to enable you to experience daily life in the host country and to become acquainted with the work situation. During the trip, you will be guided by a local employee of an external international relocation agency<sup>18</sup> for one-and-a-half days, so that you can discuss the initial formalities. You will also receive information about important amenities, such as medical facilities and banking matters, and you will view possible residential areas.

## Partner Support Programme (long posting)

Given that the success of the posting depends largely on the wellbeing of your partner, for long postings TNO offers the Partner Support Programme which is coordinated by the external international relocation agency.

Over a period of up to three months, your partner may attend four sessions under this programme. It is largely up to your partner to decide the programme content, together with the agency's consultant.

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<sup>18</sup>AGS KHZ has been engaged by TNO to help expats and their family members, if applicable, to look for a house and arrange the move, and to show employees the ropes in the host country.



The programme may consist of:

- assistance with setting up personal or business networks;
- access to business networks;
- help with compiling a CV;
- setting up a company.

### **Education abroad (long posting)\***

TNO offers you guidance in seeking appropriate education for your accompanying children. TNO has outsourced this to the aforementioned external party. TNO reimburses (in part) the costs of education for accompanying children aged up to 18 years.

The Partner Support Programme offered by TNO also includes reimbursement (in part) of the costs of child care.

TNO understands the costs of education and child care to be:

- the cost of attending day school (primary education from the age of four included);
- enrolment fees and other costs associated with admission to the educational establishment, such as exam fees and prescribed books and resources;
- the costs of (public) transport to school, for the part of the journey exceeding 10 km one-way;
- school trips, meals, uniform, school books and other materials, membership of clubs and associations related to the school, private tutors;
- day care for children under the age of four years;
- necessary after-school/out-of-school child care.

You personally pay a contribution towards the costs of education, up to the level that applies in the Netherlands. Any sum in addition to this, necessary to give school-going children access to good quality education by Dutch standards, is payable by TNO. Before any school is chosen, you must discuss the matter with TNO.

For child care, you pay a contribution towards the costs, up to the level that applies in the Netherlands. Any sum in addition to this, necessary to provide good quality and safe child care by Dutch standards, is payable by TNO following consultation. Before any child care provision is chosen, you must discuss the matter with TNO.

What constitutes 'good quality education' or 'good quality and safe child care' in the posting country is determined by the external international relocation agency, which is also charged with finding suitable education and/or child care.



# Employment Terms and Conditions policy\*

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The [TNO Employment Terms and Conditions](#) continue to apply in full throughout the different types of posting, unless established otherwise in this section or agreed otherwise and confirmed in writing between the employee and TNO, with the exception of the choice available under Flexible Employment Terms and Conditions .

Any deviation from the Employment Terms and Conditions as described in this section must be set out in writing and supporting arguments must be provided. The Managing Director of your unit or staff unit will decide on this. The decision rests with the Executive Board if it concerns an employee in the first or second echelon.

The maximum term of a posting is five years.

## Working hours

In principle, your working hours will be those of the organisation with which you are collaborating abroad. This also applies to the days off and public holidays.

If you are not working with an organisation, the country's nationally recognised days off and public holidays apply. If you clock up considerably more working hours than you usually do when working for TNO, you may receive compensation in the form of time or money, depending on your job level, provided you have discussed this first with your manager. See [My Time](#), Overtime section.

## Salary

During the posting, your pre-tax salary as it was on the day before the posting started remains the basis on which the following are calculated: holiday pay, thirteenth month, Flexbudget, and pensionable salary. General salary measures and the individual salary review at TNO remain in force. TNO understands net salary to mean the wage before wage tax minus the wage tax, excluding incidental net deductions and allowances.

## Pension

In principle, you will continue to participate in the pension scheme run by the TNO Pension Fund. If this is not possible, TNO will make comparable arrangements whereby your contribution and the pension rights you accrue during the posting are as similar as possible to the situation prior to the posting. You will continue to contribute to your pension according to the rules of the TNO Pension Fund.

## Holiday pay, thirteenth month, and Flexbudget

During the posting, holiday pay, the thirteenth month, and the Flexbudget will be paid to you every month together with your salary. Holiday pay, thirteenth month, and Flexbudget you have accrued prior to the posting will be paid to you with the salary payment preceding the first month in which the posting starts.

## Interim leave

After every six months spent abroad, you are entitled to five days of paid interim leave spent in the Netherlands. You will spend at least two days of this leave working for TNO, for example conducting an Empower conversation or giving a presentation to colleagues about your work abroad.

You and, if applicable, your family members are entitled to the reimbursement of the costs of a return trip to the Netherlands, provided the posting continues for at least five months upon your return abroad. If your family members, your children, for example, remain in the Netherlands during your posting, you are entitled to have them travel to and from the posting country, at TNO's expense, every three months of your posting. This right lapses if you travel to the Netherlands during that three-month period.

If your entire family (partner and children) has stayed behind in the Netherlands, you are entitled to the reimbursement of the costs of a return trip to the Netherlands every two months during your posting. TNO reimburses these travel costs at the lowest class of travel.

## Rest and recreation leave

If you are posted to a country where the living conditions are difficult, you can take a week's extra leave per year. This is considered 'paid special leave'. Whether the living conditions are deemed 'difficult' depends on the size of the work location allowance (see above under Allowances Toelagen). If the allowance is more than 25% of your gross annual salary, *rest and recreation leave* applies.

## Transport abroad

Every month, you will receive from TNO a pre-tax mobility budget, depending on the special circumstances prevailing in the posting country. If a country's transport or journey distances are very different from what is customary in the Netherlands, TNO will work with you to find a tailor-made solution.<sup>19</sup> Your manager will establish the amount of the budget per posting in consultation with the International Work Desk Coordinator. The budget is intended for commuting expenses. It is a pre-tax allowance that you are free to spend as you wish, within reason.

For the reimbursement of business kilometres, the provisions apply as stated in [My Mobility](#), Domestic Business Travel section. In special circumstances,<sup>20</sup> a different amount, either higher or lower, may apply.

## Empower

During your posting, you will continue the Empower conversations with your manager.

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<sup>19</sup> In this matter, the opinion of the international relocation agency hired by TNO carries the greatest weight.

<sup>20</sup> A special circumstance is, for example, a domestic flight, or transport that is very cheap in the posting country.

# End of posting\*

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## Early return

TNO can terminate your posting prematurely if TNO or the Dutch representation in that country considers it necessary, or at the request of the local authorities. The costs incurred due to this premature return will be borne by TNO.

The same applies if you have to end your posting early due to a prolonged illness or if one of your family members is so gravely ill that return to the Netherlands is necessary. It also applies if it concerns a family member who has stayed at home in the Netherlands.

If the return is due to culpable actions on your part, or is at your request, the extra costs are borne by TNO only insofar as agreements have been made on this point between you and TNO. This also applies to the costs of family members' return travel and to the costs of transporting your baggage and household goods.

## Recuperation leave

When you return at the end of your posting from a country with a time difference with the Netherlands of eight or more hours, you will receive a day's recuperation leave (paid special leave). You will take this leave immediately upon your return. The allocation or use of recuperation leave does not therefore apply to interim periods of leave.

## Return clause

In principle, at the end of your posting you will return to the job you held before your posting.

Your manager is responsible for ensuring that all goes well with your return to the organisation. If necessary, you will consult with your manager and the HR Business Partner. In any event, at some point in the six months before your posting ends, there will be a discussion with you regarding what your job will involve when you return.

When you return from a long posting, TNO offers you the necessary guidance via your manager and with advisory input from the HR Business Partner.

This may involve:

- professional career guidance;
- debriefing and knowledge transfer sessions;
- refresher training in your job;
- mentor programme;
- financial guidance;
- networking activities.

## Refurbishing a home in the Netherlands

If you did not keep your house during your posting, once your posting has ended you will receive an allowance for refurbishment. This amounts to 0.67% of your annual salary (excluding holiday pay, thirteenth month, flexbudget, and any other supplements or allowances) for each full month that you spent abroad after an initial period of six months, up to a maximum of EUR 7,487 (2024). This amount is indexed annually on the basis of the Consumer Price Index (CPI). However, the amount may never exceed the tax-exempt amount. The calculation is based on your salary at the end of your posting.

## Section 3 Cross-border commuters scheme

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### What is it?

The purpose of this scheme is to set out the conditions under which employees can qualify as cross-border commuters. The scheme takes into account both tax and social insurance rules, and is designed to provide clarity for both employees and TNO.

This cross-border commuters scheme sets clear conditions for TNO employees who:

- 1) do not live in the Netherlands, but in another EU country, and;
- 2) want to work partly from their country of residence.

By making clear agreements on working hours, social security, and tax implications, both TNO and employees can limit potential risks and comply with current legislation.

### Definitions

For the purpose of this scheme, the following definitions apply:

- **Cross-border commuter:** you are an employee working for TNO in the Netherlands, but you live in another EU country and work/telework partly from the country of residence.
- **Teleworking:** remote working, for which you are not present at a TNO location in the Netherlands, but perform work from your country of residence.
- **A1 declaration:** a declaration showing that you are covered by the social security of the country of employment, in this case the Netherlands, even if you work partly in another country.

# Conditions for qualifying as a cross-border commuter

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To enter TNO's employment as a cross-border commuters, the following conditions apply:

- **Employment with TNO in the Netherlands**  
You must be employed by TNO in the Netherlands and your work must be primarily focused on performing your duties within the Netherlands.
- **Residence in another EU country**  
You must have your permanent residence in another EU country. This means you must be able to provide proof of residency for the country in question. You must also have a valid travel document (e.g. passport or identity card) and possibly a valid residence permit for the country of residence.
- **Maximum working time from home**  
There are limits to the amount of time you are permitted to telework from your country of residence. This depends on the agreements between the Netherlands and the country of residence:
  - a. Teleworking from the country of residence is permitted up to a maximum of 25% of working time if the country concerned *has not* signed the European Framework Agreement on Cross-border Telework.
  - b. If the country of residence *has* signed the European Framework Agreement, you are permitted to telework from the country of residence for up to 49% of your working hours.

The above percentages are measured on an annual basis and are calculated on the basis of the total number of days worked per calendar year.
- **Maintaining a record**  
You are required to keep an accurate record of each day. This record should show for each day which country you worked in and whether you had that day off. Such a log is necessary for both tax and social insurance purposes. TNO will make a timetable available to you to fill in and may request it on a regular basis for verification purposes.
- **Permission from the manager**  
Before you can become a cross-border commuter, your line manager must agree to the arrangement. The manager assesses whether the work involved is suitable for teleworking from the country of residence, and whether or not TNO's organisational interests are harmed by the cross-border worker arrangement. An employee only needs to obtain permission once, at the start of employment as a cross-border commuter.

## Social security

HR Services will apply on your behalf for an A1 declaration from the Social Insurance Bank (Sociale Verzekeringsbank, SVB) in the Netherlands. The validity of this declaration can be 1 or more years. This declaration shows that you are covered by Dutch social security, even if you work partly in another EU country. It is compulsory to apply for this declaration for every cross-border worker at TNO and the costs are borne by TNO.

If the SVB does not issue an A1 declaration, you will not be able to continue working as a cross-border commuter. In that case, TNO will not grant permission for you to continue working from the country of residence. This is to avoid TNO incurring risks or obligations arising from legislation relating to cross-border work.

## Taxes

You are responsible for any tax and social insurance consequences of being a cross-border commuter. This means that any advantages or disadvantages, such as lower social security contributions or a higher tax burden, are for your account. TNO will not offer any compensation in this regard. In addition, cross-border commuters are responsible for filing a correct tax return in both the Netherlands and their country of residence.

## Travel and accommodation costs

TNO will not provide additional financial support to cross-border commuters compared to regular employees. This also applies to reimbursement of commuting costs. Therefore, you will not receive any additional allowance for travel from the country of residence to the workplace in the Netherlands, compared to the commuting allowance that other TNO employees who live in the Netherlands receive. In addition, no expenses can be claimed for hotels, for example, during the stay in the Netherlands.

## Other provisions

- **Risks and obligations**

If there are any new laws or regulations that create additional risks or obligations for TNO in relation to cross-border work, TNO reserves the right to revise or withdraw this cross-border commuters scheme. This also applies to cases in which you do not fulfil the required conditions, such as obtaining an A1 declaration.

- **Evaluation and adjustments**

This scheme will be evaluated periodically and may be amended based on new statutory or organisational developments. Employees will be informed of any changes in a timely manner.