If you live in the Netherlands and work in Belgium, and you become involuntarily unemployed, you can get an unemployment benefit from Belgium or the Netherlands.

**When can you get an unemployment benefit?**

You will only be entitled to an unemployment benefit, either from the Netherlands or Belgium, if you become unemployed through no fault of your own. If you become unemployed and it is your own fault, you will be regarded as ‘voluntarily unemployed’, in which case you will not get an unemployment benefit. If you resign, in most cases you will not get a benefit either.

**What type of unemployment benefit can you get?**

Whether you will get an unemployment benefit from Belgium or from the Netherlands depends on whether you are a frontier worker and on whether you are partly or fully unemployed. You are considered a frontier worker if you return to the Netherlands at least once a week.

Three situations may apply:
- you are a frontier worker and become 100% unemployed. In this case, you will receive a Dutch unemployment benefit;
- you are a frontier worker and become partly or temporarily unemployed. In this case, you will receive a Belgian unemployment benefit;
- you are not a frontier worker, i.e. you do not return to the Netherlands at least once a week. In this case, you can choose to receive an unemployment benefit from either Belgium or the Netherlands. Depending on your choice, you must register with UWV WERKbedrijf (UWV) in the Netherlands or the Flemish Public Employment Service (VDAB) in Belgium.

To qualify for a Dutch unemployment benefit, you must meet the following conditions:
- you must have worked at least 26 weeks in the 36 weeks before your dismissal, and
- due to your dismissal, you work at least 5 hours less per week. (If you worked 10 hours or less per week, you must now work at least 50% less due to your dismissal.)
You can get a Belgian unemployment benefit if you worked a certain number of days before you became unemployed. The following conditions apply:
- people under 36 must have worked 312 days in the 21 months before the unemployment;
- people aged 36 to 49 must have worked 468 days in the 33 months before the unemployment;
- people aged 50 or over must have worked 624 days in the 42 months before the unemployment.
There are different qualifying periods for each age group. For more information, go to the website of the Belgian National Employment Office (RVA).

NB: in both countries, exceptions are possible with respect to these conditions and the required employment periods.

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### How much unemployment benefit will you get?

**Dutch unemployment benefit**
This benefit is based on your daily wage: your average wage per work day over a certain period. For the first two months, you will receive 75% of your daily wage. After that, you will receive 70%. The daily wage is subject to a maximum. See the “Figures” appendix for the amounts.

How long you will receive a Dutch unemployment benefit depends on the number of years you have worked. Every year of work as from 1998 will entitle you to one month’s benefit. The years between your 18th birthday and 1998 also count, even if you did not work in those years. Your Dutch unemployment benefit may last from 3 months up to 3 years and 2 months.

**Belgian unemployment benefit**
The amount of your Belgian benefit depends on your wages and your personal situation, and on how long the benefit will be paid. See the “Figures” appendix for the amounts. You can find more information on the website of the National Employment Office (RVA): www.rva.be.

Belgian unemployment benefits are lower than Dutch unemployment benefits. The benefit can be paid until your 65th birthday, but the amount will be reduced in the course of time.
How to claim an unemployment benefit

In the Netherlands you need to register as a jobseeker at the UWV WERKbedrijf. You can claim unemployment benefit via www.werk.nl or at the WERKbedrijf in your area. The branch offices are listed on werk.nl. Make sure that you can provide a letter of dismissal from your employer.

Time limits for claiming a Dutch unemployment benefit:
claims can be submitted from a month before until two days after the termination date of your employment.
The benefit must be claimed using a DigiD personal access code for online public services. If you do not have a DigiD code, you should request one at the DigiD website. After receipt of your DigiD code, you have two days to register with UWV Werkbedrijf and claim an unemployment benefit.

For a Belgian unemployment benefit, you must apply to the Auxiliary Unemployment Benefits Fund (HVW) of the municipality where your employer or former employer is located or to the Auxiliary Fund of your Belgian union. Submit your benefit claim as early as possible. Be sure to register with the VDAB or the employment services in your area within eight days of the termination date of your employment. The contact details of the Belgian employment services are listed under ‘Other useful addresses’.

In which country will you be covered by social insurance if you receive an unemployment benefit?

If you are 100% unemployed and you receive a Dutch unemployment benefit, you will be covered by social insurance in the Netherlands and be liable to pay tax in the Netherlands.
If you receive a Belgian unemployment benefit, you will be covered by social insurance in Belgium.

For the assessment of your entitlement to benefit, your periods of work in other EU Member States are also taken into account, provided that you were insured during those periods. To show that you also worked in Belgium or the Netherlands, you can apply to the RVA or UWV for a U1 form. This form is not mandatory. The UWV and RVA can also exchange employment information directly.

SWT top-up (bedrijfstoeslag SWT, formerly brugpensioen)
If you are under 60 and you lose your job in Belgium, you may be able to claim an SWT top-up. Your collective agreement will state the minimum age for entitlement to this top-up. It is paid by your employer on top of your unemployment benefit and will stop when you turn 65. When you receive a Dutch unemployment benefit, different rules apply. If you receive an SWT top-up, you cannot claim an early retirement pension (rustpensioen). For more information, contact the Bureau for Belgian Affairs.
What if …

… you reach pensionable age?
Your unemployment benefit will stop and be replaced by an old age pension.

… you have income from work?
You must report this income to the UWV or the RVA.

… you want to go on holiday?
You can go on holiday for up to 4 weeks without losing your benefit. This applies to both Dutch and Belgian unemployment benefits. However, you need to ask permission from the agency paying your benefit.

Stay informed

This leaflet contains general information. Additional conditions and exceptions may apply to your situation, and rules and regulations are subject to change. We therefore advise you to check our website regularly (www.svb.nl/bbz).

If you have any questions, feel free to get in touch with the Bureau for Belgian Affairs. We will be happy to assist you.

Bureau for Belgian Affairs
Rat Verleghstraat 2  Breda
+31 (0)76 5485840
email: bbz@svb.nl
www.svb.nl/bbz
Other useful addresses

UWV WERKbedrijf (UWV)
0900-9492
www.uwv.nl/werkloos
www.werk.nl

Flemish Public Employment Service (VDAB)
Vlaamse Dienst voor Arbeidsbemiddeling
Keizerslaan 11
B-1000 Brussel
+32 (0)2 5083811
www.vdab.be

Brussels Region Public Employment Service:
Actiris
www.actiris.be

Walloon Public Employment Service
Forem
www.leforem.be

German Language Community Public Employment Service
(Arbeitsambr der DG)
www.adg.be

National Employment Office (RVA)
Rijksdienst voor Arbeidsvoorziening
Keizerslaan 7
B-1000 Brussel
+32 (0)2 5154111
www.rva.be

Auxiliary Unemployment Benefits Fund (HVV)
Hulpkas voor Werkloosheidsuitkeringen
Brabantstraat 62
B-1210 Brussel
+32 (0)2 2091313
www.hvw.fgov.be

DigiD website
www.digid.nl