## Unemployment

**Living in Belgium and working in the Netherlands**

### Contents

<table>
<thead>
<tr>
<th>Topic</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>When can you get an unemployment benefit?</td>
<td>2</td>
</tr>
<tr>
<td>Which country will pay your unemployment benefit?</td>
<td>2</td>
</tr>
<tr>
<td>How much unemployment benefit will you get?</td>
<td>3</td>
</tr>
<tr>
<td>How to claim an unemployment benefit</td>
<td>4</td>
</tr>
<tr>
<td>In which country will you be covered by social insurance if you receive an unemployment benefit?</td>
<td>4</td>
</tr>
<tr>
<td>What if…</td>
<td>4</td>
</tr>
<tr>
<td>Stay informed</td>
<td>4</td>
</tr>
<tr>
<td>Other useful addresses</td>
<td>5</td>
</tr>
</tbody>
</table>
This leaflet is meant for people living in Belgium and working in the Netherlands who are dismissed by their employer through no fault of their own.

**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.

If you and your employer come to a mutual agreement to terminate your employment contract (this is called “dismissal by mutual consent”), you will be entitled to an unemployment benefit and your employer will not have to ask permission from UWV or the court to dismiss you. By agreeing on dismissal by mutual consent you can avoid being regarded as voluntarily unemployed and therefore not eligible for an unemployment benefit.

You will get a benefit if your employer stops paying your wages. You must also register as a jobseeker with the Flemish Public Employment Service (VDAB) within eight days. In addition, you are free to register as a jobseeker with UWV in the Netherlands.

**Termination agreement**

“Dismissal by mutual consent” must take place according to fixed rules. For example, the employer must take the initiative and all agreements (such as about severance pay) must be laid down in a termination agreement. You should never sign a termination agreement before having looked at the information at www.uwv.nl.

**Which country will pay your unemployment benefit?**

Three situations may apply:
- you are a frontier worker and you become 100% unemployed. (You are considered a frontier worker if you return home at least once a week.) In this case, you will receive a Belgian unemployment benefit;
- you are a frontier worker and you become partly or temporarily unemployed. In this case, you will receive a Dutch unemployment benefit;
- you are not a frontier worker, i.e. you do not return home to Belgium 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 in the Netherlands or the Flemish Public Employment Service (VDAB) in Belgium.
Partial or temporary unemployment
If your employment contract remains in force but you cannot work due to weather conditions or a temporary reduction in working hours, or if you permanently lose at least five working hours (or at least 50% of your working hours if your working week is less than 10 hours), you will be considered temporarily or partially unemployed.

You can only get a benefit if it was not your fault that you were dismissed. In addition, to get a Belgian unemployment benefit, you must have worked a minimum 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).

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.)

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).

Dutch unemployment benefit
This benefit is based on your daily base wage: your average wage per working day over a certain period. For the first two months, you will receive 75% of your daily base wage. After that, you will receive 70%. The daily base 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.
How to claim an unemployment benefit

You must apply to your local Auxiliary Unemployment Benefits Fund (HVW) or to your Belgian trade union for a Belgian unemployment benefit. They will forward your application to the National Employment Office (RVA) for assessment. When you apply, you will need to show a notice of dismissal from your employer.

For a Dutch benefit, you must apply to the UWV in your employer’s or former employer’s region. You can find a list of addresses at www.werk.nl.

**U1 form**
To show that you worked in the Netherlands or Belgium and that you were covered by social insurance, you need a U1 form. You can request this form from UWV or RVA 4 weeks before the termination of your employment.

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

- If you receive a Dutch unemployment benefit, you will be covered by social insurance in the Netherlands. You will have to pay tax in Belgium.
- If you receive a Belgian unemployment benefit, you will be covered by social insurance in Belgium and you will be liable to pay tax in Belgium.

What if...

... you are entitled to a tax allowance for mortgage interest in the Netherlands?
Your unemployment will probably affect your tax allowance. For more information, contact the Cross-Border Employment and Enterprise Team (GWO Team) of the Dutch Tax Administration (belastingdienst) in Maastricht.

... you want to go on holiday?
If you receive a Belgian or Dutch unemployment benefit, you can go on holiday for up to 4 weeks without losing your benefit. However, in both countries, 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  
Postbus 90151, 4800 RC  Breda  
+31 (0)76 548 58 40  
email: bbz@svb.nl  
www.svb.nl/bbz

**Other useful addresses**  

**Institute for Employee Benefit Schemes (UWV)**  
0900-94 92  
aanvragen U1: +31 (0)88 898 20 01  
www.uwv.nl/werkloos

**Flemish Public Employment Service (VDAB)**  
Vlaamse Dienst voor Arbeidsbemiddeling  
Keizerslaan 11  
B-1000  Brussel  
+32 (0)2 508 38 11  
www.vdab.be

**National Employment Office (RVA)**  
Rijksdienst voor Arbeidsvoorziening  
Keizerslaan 7  
B-1000  Brussel  
+32 (0)2 51541 11  
www.rva.be

**Auxiliary Unemployment Benefits Fund (HVW)**  
Hulpkas voor Werkloosheidsuitkeringen  
Brabantstraat  62  
B-1210  Brussel  
+32 (0)2 209 13 13  
www.hvw.fgov.be

**Belastingdienst: Cross-Border Employment and Enterprise Team (GWO Team)**  
Team Grensoverschrijdend Werken en Ondernemen (GWO) 0800-90220 (from Belgium, without international code 00 and country code 31) or 0800-024 12 12 (from within the Netherlands)  
www.belastingdienst.nl  
www.toeslagen.nl  
International Tax Help Line: +31 (0)55 538 53 85