Time credit
living in the Netherlands and working in Belgium

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You live in the Netherlands and you are employed in Belgium. If you wish to take breaks from work or reduce your working hours, you have the possibility to take time credit and return to work later in the same or a similar position. In some situations or under certain circumstances, you can also reduce your working hours or take a break for a longer period of time.

**What is time credit?**

Time credit is an opportunity to work fewer hours or days a week for some time, or to take a break from work altogether. There are different types of time credit:
- time credit without a specific reason;
- time credit with a specific reason; and
- end-of-career time credit.

**How much time credit can you take without a specific reason?**

Each employee is entitled to a break from work of up to 12 months.

**What are the conditions for time credit without a specific reason?**

To qualify for time credit without a specific reason, you must have worked for your current employer for at least 2 years and have a work history of 5 years.

**What are the options for time credit without a specific reason?**

You can choose from the following options for time credit without a specific reason:
- 12 months of time credit on a full-time basis; or
- 24 months of time credit on a 50% time basis (if you had a 75% position in the 12 months preceding your application); or
- 60 months of time credit on a 20% time basis (if you worked full time in the 12 months preceding your application); or

Time credit on a 20% time basis must be taken up in periods of at least 3 or 6 months.

**What remuneration will you receive?**

You will receive a career interruption benefit *(onderbrekingsuitkering)* from the Belgian National Employment Office (RVA) which is related to the number of years you have worked. You can find the benefit rates on [www.rva.be](http://www.rva.be).
**How to apply for time credit**

You must inform your employer in writing of your wish to take time credit. You can do this either 3 months in advance (for employers with more than 20 employees) or 6 months in advance (for employers with fewer than 20 employees). You must submit the application for the benefit directly to the RVA.

**What if...**

- **... your employer refuses?**
  For businesses with more than 10 employees, time credit is a legal right. The employer may postpone time credit leave for up to 6 months for serious reasons. For businesses with fewer than 10 employees, the employer has to agree to time credit leave.

- **... you become unemployed?**
  Your employer cannot dismiss you, unless there are compelling reasons to do so, or reasons not related to time credit. This protection applies from your time credit application until 3 months after the date on which you resume your normal working hours. The amount of the (Dutch) unemployment benefit depends on the income details reported on the U1/E301 statement by the RVA.

**How much time credit can you take with a specific reason?**

You can take up to 3 years of additional time credit for raising children, providing assistance to a sick relative, giving palliative care or pursuing studies.

**What are the conditions for time credit with a specific reason?**

You must have worked for your current employer for at least 2 years.

**What are the options for time credit with a specific reason?**

You can choose from the following options for time credit with a specific reason:
- time credit on a full-time basis; or
- time credit on a 50% time basis; or
- time credit on a 20% time basis.

**What remuneration will you receive for time credit with a specific reason?**

You will get a career interruption benefit from the RVA. You can find the amounts on www.rva.be.

If you have a disabled child under 21 or a seriously ill child, you are entitled to a maximum of 4 years of time credit.
How much end-of-career time credit can you take?

If you are 55 or over, you will have an additional right to move to a position on an 80% or 50% time basis. You can take this opportunity indefinitely, until retirement if you wish.

What are the conditions for end-of-career time credit?

- You must be 55 or over; and
- you must have worked for your employer for at least 2 years; and
- you must have a work history of at least 25 years.

What income-replacement benefit will you receive for end-of-career time credit?

You will receive an increased career interruption benefit. You can find the benefit rates on www.rva.be.

How to stay informed

In this brochure, the Bureau for Belgian Affairs of the SVB has briefly explained the major elements of the time credit system. You should bear in mind that not all conditions and exceptions have been described in this brochure. Also, laws and schemes are liable to change. You should therefore look at our website www.svb.nl/bbz regularly for up-to-date information.

If you have any questions, please contact us. We will be happy to help you.

Bureau for Belgian Affairs (BBZ)
Rat Verleghstraat 2 Breda
Postbus 90151, 4800 RC Breda
+31 (0)76 548 58 40
bbz@svb.nl
www.svb.nl/bbz

Useful addresses

National Employment Office (RVA)
Marcel Broodthaersplein 4
B - 1060 Brussel
0031 (0)2 542 16 11
www.rva.be

Institute for Employee Benefit Schemes (UWV)
www.uwv.nl
0031 (0)20 6951029