



Social status of translator-interpreters with the IO, CGRS and/or the CALL

Sources: National Institute for the Social Security of the Self-Employed (NISSE) and FPS Finance

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Disclaimer:

This booklet is intended to provide answers to the most frequently asked questions relating to the social status of translators/interpreters with the Immigration Office (IO), the Office of the Commissioner General for Refugees and Stateless Persons (CGRS), and the Council for Alien Law Litigation (CALL).

Although it aims to provide as full answers as possible, this booklet in no way constitutes a comprehensive overview of the regulations relating to the social status of self-employed persons.

The information in this booklet is purely informative and is published only to inform readers. The information in this booklet is of a general nature and is not customised to your personal or specific circumstances. The information provided in this booklet should therefore not be considered as personal, professional or legal advice, and should not be used as a basis for such.

This booklet assumes that your activities as a self-employed person are limited to the services which you perform as an interpreter/translator for the IO, CGRS or the CALL. If you carry out other activities (as a salaried employee or self-employed person), this will naturally have an impact on your social and tax status.

The Interpreters Service of the CGRS attaches great importance to the quality and accuracy of the information in this booklet. The information has been checked with the greatest care. The information in this booklet is deemed to be correct at the time of publication, but may become inaccurate or obsolete over time. The Interpreters Service makes every effort to keep this booklet as up-to-date and complete as possible. Despite such efforts, it is not impossible that some information may become obsolete, incomplete or otherwise incorrect. If you identify any inaccuracies in the information provided, please contact the Interpreters Service of the CGRS. The IO, CGRS and the CALL cannot accept any liability for incorrect and/or incomplete information contained in this booklet.

What is my social status as a translator and/or interpreter with the IO, CGRS and/or the CALL?

The interpretation and/or translation services which you provide for the IO, CGRS and the CALL, are commercial activities of a professional nature, and are thus considered as self-employed activity. Consequently, you are subject to the social status of a self-employed person (freelancer). You are not part of the IO, CGRS or CALL staff, and you are not bound by an employment contract (employee) or legal status (civil servant).

You receive a fee and travel costs for these services, as provided for by the Ministerial Decree of 9 May 2003.

The earnings from your interpretation and/or translation services on behalf of the IO, CGRS and CALL must be communicated every year by the FPS Home Affairs to the FPS Finances in the form of a tax form 281.50. In this way, the government can verify whether you, as a self-employed person, are in compliance with the relevant social and tax legislation.

ARE THERE ALTERNATIVES TO THE SELF-EMPLOYED STATUS?

From the moment that you perform multiple assignments per month or per year for the IO, CGRS and the CALL, these are considered as commercial activities of a professional nature, and thus as self-employed activity.

There are practically no alternatives.

The only possibility, which is extremely limited and comes with risk, relates to *occasional activity*.

If you only provide (highly) sporadic interpretation and/or translation services for the IO, CGRS and the CALL, regardless of your current social status (public official, employee, unemployed, receiving income support, etc.), these could be considered as an occasional or casual activity which is not of a professional nature.

For such activity, you are not VAT-liable and you are not required to pay social security contributions from your earnings. However you must declare them every year in your tax return under the section *Miscellaneous Income*, which can be found in *Part 2* of the tax return. Such earnings are taxed at around 33%.

The distinction between an occasional and a professional activity is not clear in practice, and is often debatable. There is no legislation which indicates where the line is drawn between an occasional activity and a professional activity. It is up to the appointed tax inspector and the National Institute for the Social Security of the Self-Employed¹ (RSVZ/INASTI) (www.rsvz.be), to assess this on the basis of your specific situation.

¹ NL: Rijksinstituut voor de Sociale Verzekering der Zelfstandigen (RSVZ); FR: Institut national d'Assurances sociales pour Travailleurs indépendants (INASTI)

It is therefore advisable to consult your regional tax office and/or your provincial RSVZ/INASTI branch before considering the services you perform for the IO, CGRS, and/or the CALL to be an occasional activity.

The FPS Finance and the RSVZ/INASTI are entitled to requalify what you consider to be an occasional activity as a professional activity. This can have serious (financial) consequences. For example, you may be required, with retroactive effect, to register as self-employed, whereby payable social security contributions, including fines and late-payment interest, can be claimed. In addition to a fine, failure to apply for a VAT number (in time) may also result in the reclamation of payable VAT amounts. Finally, an additional sum may be imposed on your personal income tax, given that earnings from a professional activity are taxed more heavily than those from an occasional activity.

What do I need to do to comply with my legal obligations as a self-employed person?

I AM A SALARY AND/OR WAGE EARNER (CIVIL SERVANT AND/OR EMPLOYEE)

To be officially fully in compliance as a self-employed person, you must:

- report to an Enterprise Counter² in order to register with the Crossroads Bank for Enterprises³ (BCE/KBO number) [A];
- have your BCE/KBO number activated as a VAT number [B];
- register with a social insurance fund [C], normally not as a self-employed person as main activity [A] but as a self-employed person as side activity [E]. From a financial perspective, the latter option is more advantageous under certain conditions (cf. social security contribution amounts).
- register with a health insurance fund [F].

I RECEIVE UNEMPLOYMENT BENEFITS

To be officially fully in compliance, you must:

- report to an Enterprise Counter² in order to register with the Crossroads Bank for Enterprises³ (BCE/KBO number [A]);
- have your BCE/KBO number activated as a VAT number [B];
- register with a social insurance fund [C], usually as a self-employed person as main activity [G], although, exceptionally, as side activity [H] is also possible. From a financial perspective, the latter option is more advantageous under certain conditions (cf. social security contribution amounts).

² NL: ondernemingsloket; FR: guichet-entreprise

³ NL: Kruispuntbank van Ondernemingen; FR: Banque-Carrefour des Entreprises

- register with a health insurance fund[F].

This means that you are no longer considered to be unemployed/job seeker, and consequently will no longer receive (full) unemployment benefits. In certain circumstances, it is possible to carry out a self-employed activity and retain (part of) your unemployment benefits. For more information on this subject, please contact your unemployment benefits payment office (unemployment fund), or the National Employment Office⁴ (RVA/ONEM).

If I stop my self-employed interpretation and/or translation services for the IO, CGRS and the CALL, am I entitled to receive unemployment benefit again?

That depends. It is advisable to contact your unemployment benefits payment office (unemployment fund), or the National Employment Office (RVA/ONEM), in this regard.

I RECEIVE INCOME SUPPORT

To be officially fully in compliance, you must:

- report to an Enterprise Counter² in order to register with the Crossroads Bank for Enterprises³ (BCE/KBO number [A]);
- have your BCE/KBO number activated as a VAT number [B];
- register with a social insurance fund [C], as a self-employed person as the main activity[G].
- register with a health insurance fund [F].

This means that you are no longer entitled to income support, and you will therefore no longer receive income support.

If I stop my self-employed interpretation and/or translation services on behalf of the IO, CGRS and the CALL, am I entitled to receive income support again?

That depends. It is advisable to contact your Public Centre for Social Welfare (OCMW/CPAS).

I AM A STUDENT

To be officially fully in compliance, you must:

- report to an Enterprise Counter² in order to register with the Crossroads Bank for Enterprises³ (BCE/KBO number [A]);
- have your BCE/KBO number activated as a VAT number [B];

⁴ NL: Rijksdienst voor Arbeidsvoorziening (RVA); FR: Office national de l'Emploi (ONEM)

- register with a social insurance fund [C], normally as a student who is self-employed. Under certain conditions, this is more advantageous from a financial perspective than being self-employed as main activity (cf. social security contribution amounts).
- register with a health insurance fund [F].

If you are still entitled to child allowance, this will expire, unless you meet a number of conditions (for example, depending on the amount of hours of service, whether you perform this service during or outside the summer vacation months, and whether or not you will continue your studies after the summer vacation months). It is advisable to contact your provincial branch of the National Institute for the Social Security of the Self-Employed¹ (RSVZ/INASTI (www.rsvz.be), or your social insurance fund.

I HAVE TAKEN (EARLY) RETIREMENT OR RECEIVE A SURVIVOR'S PENSION

I am 65 or I have worked for at least 45 years

To be officially fully in compliance, you must:

- report to an Enterprise Counter² in order to register with the Crossroads Bank for Enterprises³ (BCE/KBO number [A]);
- have your BCE/KBO number activated as a VAT number [B];
- register with a social insurance fund [C].
- inform your pension payment office and the National Institute for the Social Security of the Self-Employed (RSVZ/INASTI (www.rsvz.be) as quickly as possible of the fact that you, as a pensioner, provide interpretation and/or translation services on a self-employed basis;
- register with a health insurance fund[F].

Regardless of your earnings from interpretation and/or translation services on behalf of the IO, CGRS and the CALL, you retain your full pension payment and pension rights.

I am younger than 65

To be officially fully in compliance, you must:

- report to an Enterprise Counter² in order to register with the Crossroads Bank for Enterprises³ (BCE/KBO number [A]);
- have your BCE/KBO number activated as a VAT number [B];
- register with a social insurance fund [C].
- inform your pension payment office and the National Institute for the Social Security of the Self-Employed (RSVZ/INASTI) (www.rsvz.be) as quickly as possible of the fact that you, as a pensioner, provide interpretation and/or translation services on a self-employed basis;
- register with a health insurance fund[F].

To retain your full pension payment and pension rights, your earnings from interpretation and/or translation services on behalf of the IO, CGRS and the CALL must not exceed a certain threshold. If this is the case, penalties will be imposed, varying from a temporary reduction in your pension payment to the temporary or full suspension of your pension. For more detailed information, it is advisable to contact your provincial branch of the National Institute for the Social Security of the Self-Employed (RSVZ/INASTI) (www.rsvz.be).

OTHER

To be officially fully in compliance as a self-employed person, you must:

- report to an Enterprise Counter² in order to register with the Crossroads Bank for Enterprises³ (BCE/KBO number [A]);
- have your BCE/KBO number activated as a VAT number [B];
- register with a social insurance fund [C].
- register with a health insurance fund [F].

In order to be certain that no additional conditions apply and to avoid losing any entitlements which you may have under your current social status, it is advisable to contact your provincial branch of the National Institute for the Social Security of the Self-Employed (RSVZ/INASTI) (www.rsvz.be), or the agency which handles your current social status.

What do I have to do to remain in compliance as a self-employed person?

PAY SOCIAL SECURITY CONTRIBUTIONS

Just like any employee or -civil servant, you are also obliged to pay social security contributions as a self-employed person. For salaried employees and civil servants, these contributions are automatically deducted from their gross monthly salary. As a self-employed person, you must pay these contributions yourself via your social insurance fund, which collects your social security contributions and immediately transfers them to the government.

You must pay these contributions every quarter (three months), by transferring the due amount to the account of your social insurance fund before the end of the quarter. You will receive a payment request from your fund.

If you do not pay your social contributions (in time/in full), you will receive a fine [I]. In addition, you will only have limited enjoyment of your rights related to your social status as a self-employed person, or even none at all (cf. what are my rights as a self-employed person).

For more information, it is advisable to contact your provincial branch of the National Institute for the Social Security of the Self-Employed (RSVZ/INASTI) (www.rsvz.be), or your social insurance fund.

You can also ask your accountant to take care of your social security contributions.

[What if I am unable to pay my social security contributions, or only with difficulty?](#)

As soon as you encounter difficulties in paying your contributions, you should contact your social insurance fund as quickly as possible. There are special regimes available for such situations.

For example, as a self-employed person as main activity with a limited income, you can ask your social insurance fund, under certain conditions, to bring your status in line with that of a self-employed person as side activity. You will then pay less social security contributions. Married persons and widows can also benefit from this measure.

Additionally, there is also the possibility to cancel fines [A] and be exempted from social security contributions [K]. However this regime does not constitute a right, but a special favour. You may therefore be refused this favour, as it is only granted in exceptional circumstances.

For more information, it is advisable to contact your provincial branch of the National Institute for the Social Security of the Self-Employed (RSVZ/INASTI) (www.rsvz.be), or your social insurance fund.

How much do I need to pay in social security contributions?

The calculation of your social security contributions is made within a minimum and maximum band, based on a certain percentage of your net professional earnings in the year in which you receive them.

For this calculation, account is also taken of the nature of your registration as a self-employed person. For example, your contributions as a student who is self-employed or as a self-employed person as side activity (e.g., pensioner) will be lower than those of a self-employed person as main activity, as long as your earnings from your interpretation and/or translation services for the IO, CGRS, or the CALL do not exceed a certain threshold amount.

Given that your earnings in the current year are not yet known by your social insurance fund, you will pay provisional contributions based on your earnings from three years prior, or based on a legally-defined fixed amount in the event that you are a starting self-employed person. You may request that the provisional contributions are increased or decreased, so that they are in line as much as possible with the earnings you think you will receive for the current year.

As soon as your social insurance fund receives your definitive earnings for a given year, it will regularise your provisional contributions to definitive contributions, calculated on the basis of the earnings of the same year. You will then either have to pay an additional contribution, or you will be reimbursed.

For more information, it is advisable to contact your provincial branch of the National Institute for the Social Security of the Self-Employed (RSVZ/INASTI) (www.rsvz.be), or your social insurance fund.

APPLYING VAT REGULATIONS

According to the Belgian VAT Code, interpretation and translation services for the IO, CGRS, and/or the CALL are subject to 21% VAT.

VAT, or Value Added Tax, is an indirect sales tax which nonetheless has no impact on your earnings or profits. Only the amount exclusive of VAT counts, both with regard to your earnings (cf. what you receive from the IO, CGRS and/or the CALL), and your expenses (cf. what your suppliers invoice to you). On the one hand, it may be the case that you need to charge the IO, CGRS and/or the CALL 21% VAT on the total amount of the provided interpretation and/or translation services, before transferring that VAT amount to the FPS Finance. On the other hand, you can fully or partially reclaim the VAT amounts which you have paid as a self-employed person for goods and services procured for professional reasons, from the FPS Finance. You are therefore a conduit with regard to VAT. The VAT can be crossed off, as it were, from the comparison of your earnings and expenses.

Depending on the specific regime under which you fall, the application of the VAT regulations will vary.

Usually, you fall under the standard VAT regime.

If your (expected) annual turnover is less than €15,000 (excl. VAT), you may however opt for the exempted, small business regime (VAT exemption regime). Despite the fact that you must have a VAT number, you do not need to transfer any VAT. You therefore do not need to charge the IO, CGRS and/or the CALL 21% VAT on the total amount of the provided interpretation and/or translation services, and of course this VAT amount does not need to be transferred to the FPS Finance. On the other hand, this means that you can no longer recover from the FPS Finance the VAT which you as a self-employed person pay on purchases of goods and services for professional reasons.

If you wish to benefit from this regime, it is advisable to contact the VAT inspection service of your regional tax office.

As soon as you benefit from the VAT exemption regime, you must inform the CGRS and/or the CALL as quickly as possible, so that they can make the necessary adjustments in their invoicing and payment system. The IO does not need to be informed, as this service uses a different invoicing and payment system.

[I fall under the standard VAT regime](#)

DRAWING UP AN INVOICE WITH VAT

For every interpretation and/or translation service provided by you for the IO, CGRS and/or the CALL, a payment document or invoice must be made out to these agencies.

The invoice must contain the following details:

- the invoice date
- the serial number
- your details (name, address, VAT and bank account numbers)
- the details of the IO, CGRS and/or the CALL (name, address and the VAT number - BE 0308.356.862 - of the previously-mentioned agencies)
- the date of the service provided by you
- the description of the service provided by you

- the currency
- the amounts charged by you
 - cf. - the amount for the interpretation and/or translation service provided
 - any amounts relating to transport costs
 - the VAT amount and rate
 - the total amount to be paid
- your signature

With your approval, the CGRS and/or the CALL will draw up an individual cost statement in your name at the start of each new month, based on the details you provided, in which practically all the previously-mentioned details, and the interpretation and/or translation services provided by you from the previous month, are indicated.

You can use this cost statement as an invoice. To this end, you need to complete the following missing details:

- your signature
- the date of signature, which also counts as the invoice date
- the mention *invoice*, including a serial number

For the IO, you need to draw up an invoice yourself, but for this you can use the service sheet prepared by the IO every month, as a basis.

For more information, please contact the FPS Finance (02 57 275 57 or www.minfin.fgov.be), or the VAT inspection service of your regional tax office.

You can also ask your accountant to take care of drawing up invoices.

TRANSFERRING VAT

As a VAT-taxable person, you must transfer [M] to the FPS Finance, using the periodic VAT declarations [L].

The VAT amounts which you have paid as a self-employed person for goods and services procured for professional reasons, can be fully or partially recovered from the FPS Finance. This VAT deduction o occurs automatically, during the calculation of your periodic VAT declaration [L].

For more information, please contact the FPS Finance (02 57 275 57 or www.minfin.fgov.be), or the VAT inspection service of your regional tax office.

You can also ask your accountant to take care of VAT settlements.

WHAT IF I CANNOT PAY THE VAT DUE, OR ONLY WITH DIFFICULTY?

If you encounter difficulties in paying your VAT contributions, you should contact the VAT inspection service of your regional tax office as quickly as possible. There are special regimes for persons with (temporary) payment difficulties, which include the drawing up of a repayment plan, and an exemption from late-payment interest.

However this regime does not constitute a right, but a special favour. You may therefore be refused this favour, as it is only granted in exceptional circumstances.

For more information, please contact the FPS Finance (02 57 275 57 or www.minfin.fgov.be), or your regional tax office.

SUBMITTING AN ANNUAL LIST OF CUSTOMERS

A *list of customers* is a list with the Belgian VAT numbers of the customers for whom you have provided a total amount of more than €250.00 (excl. VAT) in interpretation and/or translation services in the previous calendar year. The list summarises the total amount of services for each customer, as well as the total amount of the VAT charged on top.

If you have not provided any interpretation or translation services during a given year, you do not need to submit a *list of customers*. However you must indicate this in the last periodic VAT declaration [L] of the current year.

For interpretation and translation services provided for the IO, CGRS and/or the CALL, you must indicate the following VAT number (from the FPS Home Affairs): BE 0308.356.862.

The *list of customers* must be submitted annually in the same manner as your periodic VAT declarations [L] (usually electronically, and in exceptional circumstances a hard copy), at the latest on 31 March of the year X for the services provided during the year X-1.

If you do not submit the annual *list of customers* (in time), you will receive a fine which can amount to (quite a lot) more than €1,000.

For more information, please contact the FPS Finance (02 57 275 57 or www.minfin.fgov.be), or the VAT inspection service of your regional tax office.

You can also ask your accountant to take care of submitting the annual *list of customers*.

MAINTAINING AND STORING LIMITED ACCOUNTS (BOOKKEEPING).

Bookkeeping is an administrative system to maintain and store the earnings and expenses from your self-employed activity as a translator-interpreter, so that you have an overview of your financial situation at any given moment.

As a VAT-taxable person, you must maintain and store the following elements for at least 10 years:

- a list/book of incoming operations, namely a breakdown of all invoices which you must pay for professional reasons within the scope of your self-employed activity (e.g. an invoice for the purchase of a dictionary);
- a list/book of outgoing operations, namely a breakdown of all invoices which you send to your customers (e.g. invoices made out to the IO, the CGRS and/or the CALL for interpretation and/or translation services provided by you);
- a list/book for daily revenues, in other words a summary of all income for which no invoice is required;
- all payable invoices;

These invoices must have a serial number which can also be identified in the list/book for incoming operations.

- all invoices issued;

These invoices must have a serial number which can also be identified in the list/book for outgoing operations.

If you do not maintain and/or store your accounts, you will receive a substantial fine (more than €1,000) for a first violation. In the event of multiple violations, the fine will rise accordingly.

For more information, please contact the FPS Finance (02 57 275 57 or www.minfin.fgov.be), or the VAT inspection service of your regional tax office.

You can also ask your accountant to take care of maintaining the accounts.

I fall under the regime of exempt small business (VAT exemption regime)

DRAWING UP AN INVOICE WITHOUT VAT

For every service provided by you for the IO, CGRS and/or the CALL, a payment document or invoice must be made out to these agencies.

The invoice must contain the following details:

- the invoice date
- the serial number
- your details (name, address, VAT and bank account numbers)
- the details of the IO, CGRS and/or the CALL (name, address and the VAT number - BE 0308.356.862 - of the previously-mentioned agencies)
- the relevant customer
- the date of the service provided by you
- the description of the service provided by you
- the currency
- the amounts charged by you
 - cf. - the amount for the interpretation and/or translation service provided
 - any amounts relating to transport costs
 - the total amount to be paid
- your signature
- the reference "Special exemption regime small businesses. VAT not applicable."

With your approval, the CGRS and/or the CALL will draw up an individual cost statement in your name at the start of each new month, based on the details you provided, in which practically all the previously-mentioned details, and the interpretation and/or translation services provided by you from the previous month, are indicated.

You can use this cost statement as an invoice. To this end, you need to complete the following missing details:

- your signature
- the date of signature, which also counts as the invoice date
- the indication "invoice", including a serial number

For the IO, you need to draw up an invoice yourself, but for this you can use the service sheet prepared by the IO every month, as a basis.

For more information, please contact the FPS Finance (02 57 275 57 or www.minfin.fgov.be), or the VAT inspection service of your regional tax office.

You can also ask your accountant to take care of drawing up invoices.

SUBMITTING AN ANNUAL LIST OF CUSTOMERS

A *list of customers* is a list with the Belgian VAT numbers of the customers for whom you have provided a total amount of more than €250 (excl. VAT) in interpretation and/or translation services in the previous calendar year. The list summarises the total amount of earnings from your self-employed activity for each customer (cf. your interpretation and/or translation services on behalf of the IO, CGRS and/or the CALL) during the previous year.

If you have not provided any interpretation or translation services during a given year, you need to submit a *nil list of customers*. This is a *list of customers* for which you leave the requested details blank.

For interpretation and translation services provided for the IO, CGRS and/or the CALL, you must indicate the following VAT number (from the FPS Home Affairs): BE 0308.356.862.

The *list of customers* must be submitted annually in electronic format, at the latest on 31 March of the year X for the services provided during the year X-1.

If an electronic submission is not possible, you can, in exceptional circumstances, use a hard copy, which you can obtain from the VAT inspection service of your regional tax office, on the basis of a signed and justified declaration.

If you do not submit the annual *list of customers* (on time), you will receive a fine which can rise to (quite a lot) more than €1,000.

For more information, please contact the FPS Finance (02 57 275 57 or www.minfin.fgov.be), or the VAT inspection service of your regional tax office.

You can also ask your accountant to take care of submitting the annual *list of customers*.

KEEPING AND STORING LIMITED ACCOUNTS (BOOKKEEPING).

Bookkeeping is an administrative system to maintain and store the earnings and expenses from your self-employed activity as a translator-interpreter, so that you have an overview of your financial situation at any given moment.

Under the VAT exemption regime, you must maintain and store the following elements for at least 10 years:

- a list/book for daily revenues, (all income for which no invoice is required)
- all payable invoices, provided with a serial number

- all issued invoices, provided with a serial number

If you do not maintain and/or store your accounts, you will receive a substantial fine (more than €1,000) for a first violation. In the event of multiple violations, the fine will rise accordingly.

For more information, please contact the FPS Finance (02 57 275 57 or www.minfin.fgov.be), or the VAT inspection service of your regional tax office.

You can also ask your accountant to take care of maintaining the accounts.

WHAT IF I HAVE REQUESTED AND/OR OBTAINED THE VAT EXEMPTION REGIME, BUT MY ANNUAL TURNOVER LOOKS LIKE IT MIGHT BE MORE THAN €15,000 (EXCL. VAT)?

If you benefit from the exemption regime but your annual turnover looks like it will be more than €15,000 (excl. VAT), you must inform the VAT inspection service of your regional tax office as quickly as possible.

If your (expected) annual turnover exceptionally amounts to a maximum of €16,500 (excl. VAT), you will retain the benefit of the VAT exemption regime. Otherwise, the standard VAT regime will be applied as from the first operation for which the previously-mentioned threshold amount was exceeded.

As soon as you no longer benefit from the VAT exemption regime, you must inform the CGRS and/or the CALL as quickly as possible, so that they can make the necessary adjustments in their invoicing and payment system. The IO does not need to be informed, as this service uses a different invoicing and payment system.

For more information, please contact the FPS Finance (02 57 275 57 or www.minfin.fgov.be), or the VAT inspection service of your regional tax office.

What do I need to know about my taxes as a self-employed person?

Regardless of the size of your earnings from your interpretation and/or translation services for the IO, CGRS and/or the CALL, you must declare them annually under the *Income* section, which can be found in *Section 2* of the tax return.

The earnings from your interpretation and/or translation services on behalf of the IO, CGRS and CALL must be communicated every year by the FPS Home Affairs to the FPS Finances in the form of a tax form 281.50. In this way, the government can verify whether you, as a self-employed person, are in compliance with social and tax legislation.

Usually, when the FPS Home Affairs sends the tax form 281.50 to the FPS Finance, they will also send you a copy.

As a self-employed person, you are obliged, under penalty of a tax increase, to make pre-payments [O]. If you complete these pre-payments correctly and in time, you may be awarded a tax reduction.

How much tax you need to pay depends on your personal family situation, and is therefore not something you can simply calculate from this booklet.

However, bear in mind that the earnings from your interpretation and/or translation services for the IO, CGRS and the CALL are gross earnings. Unlike the net salary which salaried employees and

civil servants receive every month, no social and tax contributions will be deducted from the payment of your fees. Consequently, your final annual tax contribution will be higher than that of salaried employees and civil servants.

The basis for the calculation of your tax contribution is the net taxable income. These are all your received earnings minus the social contributions you have paid, and the deductible costs you have incurred in carrying out your self-employed activity as a translator-interpreter.

For more information, please contact the FPS Finance (02 57 275 57 or www.minfin.fgov.be), or your regional tax office.

You can also ask your accountant to take care of your tax return.

WHAT IF I AM UNABLE TO PAY MY TAXES, OR ONLY WITH DIFFICULTY?

If you encounter difficulties in paying your taxes, you should contact your regional tax office as quickly as possible. There are special regimes for persons with (temporary) payment difficulties, which include the drawing up of a repayment plan, exemption from late-payment interest and a (temporary) payment deferral.

However this regime does not constitute a right, but a special favour. You may therefore be refused this favour, as it is only granted in exceptional circumstances.

For more information, please contact the FPS Finance (02 57 275 57 or www.minfin.fgov.be), or your regional tax office.

You can also ask your accountant to take care of calculating and paying your taxes.

Can I (temporarily) stop my self-employed interpretation and/or translation services on behalf of the IO, CGRS and the CALL, and then resume them at a later date?

You are free to decide if and when you want to stop your self-employed activity as a translator-interpreter. Bear in mind that the cessation of activity can only take effect at the start of a new quarter. For example if you stop your activity in February, you need to pay social contributions and any VAT until the end of March.

In order to stop your activity, submitting a request to your Enterprise Counter will be sufficient.

You must also inform the VAT inspection service of your regional tax office and your social insurance fund of the cessation of your activity within a given period.

You can stop your self-employed activity for an indefinite period of time and resume it at a later date.

If there is an interruption of at least a quarter between the end of your current activity and the start of your new activity, you will be considered as a starting self-employed person again. If you stop your activity several times during one or two quarters, before subsequently resuming the same activity, it is possible that the National Institute for the Social Security of the Self-employed (RSVZ/INASTI) will not consider you to be a starting self-employed person each time. The RSVZ/INASTI may decide that your activity has a continuous nature, and that you consequently must bring your administration with the social insurance fund into compliance for the entire period.

For more information, it is advisable to contact your provincial RSVZ/INASTI branch (www.rsvz.be), or your social insurance fund.

What do I need to do if I am already providing interpretation and/or translation services for the IO, CGRS and/or the CALL, but I do not have a VAT number yet?

I DO NOT HAVE A BCE/KBO NUMBER YET, NOR A VAT NUMBER

You must regularise your situation as quickly as possible so as to comply with your legal obligations as a self-employed person.

To this end, you must:

- report to an Enterprise Counter² as quickly as possible to register with the Crossroads Bank for Enterprises³ (BCE/KBO number [\[A\]](#));
- activate your BCE/KBO number as a [VAT number \[B\]](#).

Given that you are currently not in compliance with tax regulations, you may receive a fine in the event of an inspection, for not having requested a VAT number. Additionally, all payable VAT contributions for previously provided interpretation and/or translation services for the IO, CGRS and/or the CALL may be reclaimed.

If you fail to regularise your situation, the IO, CGRS and/or the CALL may decide to no longer use your services for interpretation and/or translation.

For more information, please contact the FPS Finance (02 57 275 57 or www.minfin.fgov.be), or your regional tax office.

I HAVE A BCE/KBO NUMBER, BUT I DO NOT HAVE A VAT NUMBER YET

You must regularise your situation as quickly as possible so as to comply with your legal obligations as a self-employed person.

To this end, you must activate your BCE/KBO number as a [VAT number \[B\]](#).

Given that you are currently not in compliance with tax regulations, you may receive a fine in the event of an inspection, for not having requested a VAT number. Additionally, all payable VAT contributions for previously provided interpretation and/or translation services for the IO, CGRS and/or the CALL may be reclaimed.

If you fail to regularise your situation, the IO, CGRS and/or the CALL may decide to no longer use your services for interpretation and/or translation.

For more information, please contact the FPS Finance (02 57 275 57 or www.minfin.fgov.be), or your regional tax office.

What do I need to do if I am already providing interpretation and/or translation services for the IO, CGRS and/or the CALL, but I am not yet registered with a social insurance fund?

You must regularise your situation as quickly as possible so as to comply with your legal obligations as a self-employed person.

To this end, you must register with a social insurance fund [C].

Given that you are currently not in compliance with social regulations, you may be obliged, in the event of an inspection, to register with a social insurance fund, with retroactive effect. Additionally, all payable social security contributions, including fines and late-payment interest, may be reclaimed for the entire period in which you have provided interpretation and/or translation services for the IO, CGRS, and/or the CALL.

If you fail to regularise your situation, the IO, CGRS and/or the CALL may decide to no longer use your services for interpretation and/or translation.

For more information, it is advisable to contact your provincial branch of the National Institute for the Social Security of the Self-Employed (RSVZ/INASTI) (www.rsvz.be).

What if I provide interpretation and/or translation services for the IO, CGRS and/or the CALL, but I do not comply with my obligations as a self-employed person?

Given that you are not in compliance with social and tax regulations, you will be obliged, in the event of an inspection, to comply with your obligations as a self-employed person, with retroactive effect. You may then be obliged to:

- register, with retroactive effect, with a social insurance fund, whereby all payable social security contributions, including fines and late-payment interest, may be reclaimed for the entire period in which you have provided interpretation and/or translation services for the IO, CGRS, and/or the CALL.
- not only pay a fine for not requesting a VAT number (on time), but also pay all payable VAT contributions on your previous interpretation and/or translation services for the IO, CGRS and/or the CALL;
- pay a supplementary amount in personal income tax, given that in your tax return, your earnings from your interpretation and/or translation services for the IO, CGRS and/or the CALL were not taxed, or insufficiently taxed.

If you are not yet (fully) in compliance with your status as a self-employed person, the IO, CGRS and/or the CALL will assume that you will remedy this as quickly as possible by regularising your situation. If you fail to do so, the previously-mentioned agencies may decide to no longer use your interpretation and/or translation services.

For more information, it is advisable to contact the FPS Finance (02 57 275 57 or www.minfin.fgov.be), your regional tax office, and your provincial branch of the National Institute for the Social Security of the Self-Employed (RSVZ/INASTI) (www.rsvz.be).

Do I need to be in compliance as a self-employed person if I only provide interpretation services for the IO, CGRS and/or the CALL (very) sporadically?

This is usually the case. From the moment that you perform multiple assignments per month for the IO, CGRS and the CALL, these are considered as commercial activities of a professional nature, and thus as self-employed activity.

There are practically no alternatives.

The only possibility, which is extremely limited and comes with a risk, relates to *occasional activity*.

If you only provide (very) sporadic interpretation and/or translation services for the IO, CGRS and the CALL, regardless of your current social status (public official, employee, unemployed, receiving income support, etc.), these could be considered as an occasional or casual activity which is not of a professional nature.

For such activity, you are not VAT-liable and you are not required to pay social security contributions from your earnings. However you must declare them every year in your tax return under the section *Miscellaneous Income*, which can be found in *Part 2* of the tax return. Such earnings are taxed at around 33%.

The distinction between an occasional and a professional activity is not clear in practice, and is often debatable. There is no legislation which indicates where the line is drawn between an occasional activity and a professional activity. It is up to the appointed tax inspector and the National Institute for the Social Security of the Self-Employed (RSVZ/INASTI) (www.rsvz.be), to assess this on the basis of your specific situation.

It is therefore advisable to consult your regional tax office and/or your provincial RSVZ/INASTI branch before considering your services performed on behalf of the IO, CGRS, and/or the CALL to be an occasional activity.

The FPS Finance and the RSVZ/INASTI are entitled to requalify what you consider to be an occasional activity as a professional activity. This can have serious (financial) consequences. For example, you may be required, with retroactive effect, to register as self-employed, whereby payable social security contributions, including fines and late-payment interest, can be claimed. In addition to a fine, failure to apply for a VAT number (in time) may also result in the reclamation of payable VAT amounts. Finally, an additional sum may be imposed on your personal income tax, given that earnings from a professional activity are taxed more heavily than those from an occasional activity.

What are my rights as a self-employed person?

As long as you are registered with a social insurance fund, and you pay your social security contributions on time and in full, you are entitled to:

FAMILY ALLOWANCE

A family allowance is a monthly or annual amount paid out by your social insurance fund for every child which is part of your family.

This gives you entitlement to:

- a one-off allowance for the birth or adoption of a child (birth allowance or adoption allowance)
- a monthly pay-out for every dependent child (child allowance)
- an annual allowance for every dependent, school-age child (school allowance).

For more information, it is advisable to contact your provincial branch of the National Institute for the Social Security of the Self-Employed (RSVZ/INASTI) (www.rsvz.be), or your social insurance fund.

A NUMBER OF INSURANCE POLICIES

Insurance for medical health care

This insurance, which can be extended to your partner and children, covers the partial reimbursement [P] of expenses related to medical treatment, including prescription medicines, visits to the doctor, hospital admission, etc.

The reimbursement is arranged after you submit a 'receipt for care provided', which is issued by a doctor or hospital, with your health insurance fund.

For more information, please contact your health care fund.

Incapacity insurance

If you need to (temporarily) stop your interpretation and/or translation services for the IO, CGRS and/or the CALL for medical reasons, this insurance ensures that you receive a flat-rate daily subsistence allowance.

You will receive the daily allowance after you provide proof of work incapacity to your health insurance fund, within a given period. You may be summoned for an examination to verify your claim. If you do not respond to this request, your right to a daily allowance may be (temporarily) refused.

You are not covered against work-related illnesses through this insurance.

For more information, please contact your health care fund.

Bankruptcy insurance

Under certain conditions, this insurance gives you entitlement to:

- retain your family allowance and insurance for medical care for a maximum of four quarters, without being required to pay social security contributions, and
- a monthly pay-out for a maximum of 12 months, in the event of bankruptcy, inability to settle debts due to e.g. insolvency or involuntarily having to interrupt or stop your interpretation and/or translation services for the IO, CGRS and/or the CALL (= forced interruption/cessation), e.g. due to events beyond your control (cf. a natural disaster, fire, destruction of your company premises or equipment, or an

allergy recognised by your health insurance fund, caused by the carrying out of your interpretation and/or translation services for the IO, CGRS and/or the CALL).

The conditions for being entitled to bankruptcy insurance are the following:

- you are a self-employed person as main activity
- your main domicile is in Belgium
- you have been active as a self-employed person for at least one year
- you no longer carry out a professional activity
- you are not entitled to a replacement income or other pay-out.

In order to benefit from this insurance, you must submit an application to your social insurance fund following your bankruptcy, inability to settle debts, or forced interruption/cessation of your interpretation and/or translation services for the IO, CGRS and/or the CALL.

For more information, it is advisable to contact your provincial branch of the National Institute for the Social Security of the Self-Employed (RSVZ/INASTI) (www.rsvz.be), or your social insurance fund.

Continued insurance

If you voluntarily and fully stop your interpretation and/or translation services for the IO, CGRS and/or the CALL, this insurance will enable you to retain your rights under the social status of a self-employed person for a maximum period of 2 years, pending your commencement of another professional activity.

The conditions for entitlement to this insurance are that you were a self-employed person as main activity, were active for at least one year as a self-employed person, and that you submitted an application with your social insurance fund following the voluntary and full cessation of your interpretation and/or translation services for the IO, CGRS and/or the CALL.

For more information, it is advisable to contact your provincial branch of the National Institute for the Social Security of the Self-Employed (RSVZ/INASTI) (www.rsvz.be), or your social insurance fund.

CERTAIN FORMS OF SUPPORT AND/OR LEAVE

Maternity assistance

Maternity assistance includes the right to a period of paid leave [Q] and to a number of free service cheques [R] during and after pregnancy.

For more information, it is advisable to contact your provincial branch of the National Institute for the Social Security of the Self-Employed (RSVZ/INASTI) (www.rsvz.be), or your social insurance fund, or health insurance fund.

Adoption leave

If you adopt a child, you are entitled to a period of paid leave, on condition of providing the adoption certificate to your health insurance fund.

For more information, please contact your health care fund.

Palliative leave

If you wish or need to interrupt your interpretation and/or translation services for the IO, CGRS and/or the CALL in order to care for a terminally sick child, spouse and/or partner, you are entitled to a period of paid leave or exemption from social security contributions, on condition of providing a medical certificate for palliative care to your social insurance fund.

In order to benefit from this right, your interpretation and/or translation services for the IO, CGRS and/or the CALL must be interrupted for at least four consecutive weeks, and the sick person must be your dependent (child) and/or live with you (child and spouse/partner).

For more information, it is advisable to contact your provincial branch of the National Institute for the Social Security of the Self-Employed (RSVZ/INASTI) (www.rsvz.be), or your social insurance fund.

RETIREMENT PENSION

As soon as you reach the age of 65, you are entitled to a monthly pension as a self-employed person as main activity [S], following a request [T] for this pension, and on condition that you do not receive any other pay-out.

The amount of the pension varies, depending on your professional earnings and career duration. The pension calculation only takes account of the quarters in which you have actually provided services, for which you have paid your social security contributions in full. Upon request and possibly against payment, some periods of inactivity may also be considered as periods of activity.

If the previously-mentioned amount is lower than the pension which is calculated on the basis of the guaranteed minimum pension for self-employed persons, it may be increased to the level of this minimum pension, on condition that you can prove you have had a career lasting at least two thirds of a full career of 45 years.

For more information, it is advisable to contact your provincial branch of the National Institute for the Social Security of the Self-Employed (RSVZ/INASTI) (www.rsvz.be), or your social insurance fund.

Can I retire early?

This is possible if, cumulatively, you meet the minimum conditions in terms of age and career duration. Your pension will then be reduced by a certain percentage for every year of early retirement.

For more information, it is advisable to contact your provincial branch of the National Institute for the Social Security of the Self-Employed (RSVZ/INASTI) (www.rsvz.be), or your social insurance fund.

Besides the statutory pension, is there a possibility to benefit from a supplementary pension?

As a self-employed person as main activity or assisting spouse, you can benefit from a supplementary pension on condition that you have made the relevant contribution to your pension fund or your social insurance fund during your active career, in the form of a percentage of your professional earnings. This is only possible for the quarters for which you have paid your social security contributions in full.

The supplementary pension is paid out as soon as the statutory pension commences.

For more information, it is advisable to contact your provincial branch of the National Institute for the Social Security of the Self-Employed (RSVZ/INASTI) (www.rsvz.be), or your social insurance fund.

After retiring, can I continue to provide interpretation and/or translation services for the IO, CGRS and/or the CALL?

In principle, to benefit from your pension, you can no longer carry out any professional activity.

There are however exceptions to this general rule.

If you are 65, or have had a career of 45 years, you can continue your interpretation and/or translation services for the IO, CGRS and/or the CALL without restriction, and without losing your full pension and associated rights. You must inform the National Institute for the Social Security of the Self-employed (RSVZ/INASTI) as quickly as possible.

If you are younger than 65, you can continue your interpretation and/or translation services for the IO, CGRS and/or the CALL on condition that you inform the National Institute for the Social Security of the Self-employed (RSVZ/INASTI) as quickly as possible, and that your earnings from these interpretation and/or translation services do not exceed a given threshold amount. If this is the case, penalties will be imposed, varying from a temporary reduction in your pension payment to the temporary or full suspension of your pension.

For more information, it is advisable to contact your provincial branch of the National Institute for the Social Security of the Self-Employed (RSVZ/INASTI) (www.rsvz.be), or your social insurance fund.

If you are not registered with a social insurance fund, or if you have not paid your social security contributions (in time and/or in full), you will only benefit from your rights pertaining to your social status as a self-employed person to a limited extent, or not at all.



Where can I find more information regarding self-employed status and everything it involves?

The National Institute for the Social Security of the Self-employed

Willebroekkaai 35
1000 BRUSSELS
Tel.: 02 546 42 11
Fax: 02 511 21 53
E-mail: info@rsvz-inasti.fgov.be
Website: www.rsvz.be

FPS Finance

North Galaxy
Koning Albert II-laan 33
1030 BRUSSELS
Tel.: 0257 257 57
Website: www.minfin.fgov.be

Your regional tax office

Appendix

[A]. BCE/KBO number

- An enterprise number, or BCE/KBO number, is the unique identification number for your self-employed activity as a translator-interpreter with the Crossroads Bank for Enterprises³ (BCE/KBO). Every self-employed person is obliged to register with the BCE/KBO, and automatically receives their BCE/KBO number. This number is also used for your VAT number.
- In order to register with the BCE/KBO, it is sufficient to report to the Enterprise Counter² of your choice. At the latest, this must be on the day you start your self-employed activity.
- It may be the case that you also need to provide a business management qualification. You can obtain such a qualification, if need be via a fast-track procedure (i.e., within one month), by following a business management course via a daytime, evening, or distance educational course.
- You can find a list of recognised Enterprise Counters on the website of the FPS Economy (www.economie.fgov.be).

[B]. VAT number

- According to the Belgian VAT Code, interpretation and translation services for the IO, CGRS, and/or the CALL are subject to 21% VAT. You are therefore VAT-liable for these services.
- As a VAT-taxable person, you must activate your BCE/KBO number as a VAT number by completing the relevant standard form from the VAT inspection service of your regional tax office. This can be done as soon as you have received your BCE/KBO number, and at the latest on the day you start your self-employed activity.
- For more information, please contact the FPS Finance (02 57 275 57 or www.minfin.fgov.be), or the VAT inspection service of your regional tax office.

[C]. Social insurance fund

- Just like any employee or a civil servant, you are also obliged to pay social security contributions as a self-employed person. For salaried employees and civil servants, these contributions are automatically deducted from their gross monthly salary. As a self-employed person, you must pay these contributions yourself via a social insurance fund, which collects your social security contributions and immediately transfers them to the government.
- In order to register, it is sufficient to complete and sign a declaration with the social insurance fund of your choice. At the latest, this must be on the day you start your self-employed activity. Otherwise, you risk incurring an administrative fine which can rise to €2,000, and you may be obliged to register automatically with the National Fund.
- You can find a list of recognised social insurance funds on the website of the National Institute for the Social Security of the Self-employed (RSVZ/INASTI) (www.rsvz.be).
- For more information, it is advisable to contact your provincial RSVZ/INASTI branch (www.rsvz.be), or your Enterprise Counter.

[D]. Main activity for a salary/wage earner

- You must register as a self-employed person as main activity if you work less than half time as an employee or public official. Given that you do not work a sufficient amount of time as an employee or civil servant, your self-employed activity as a translator-interpreter will be considered as your main professional activity.

[E]. Side activity for a salary/wage earner

- You must register as a self-employed person as side activity if you work at least half time as an employee or civil servant. This activity will then be considered as your main professional activity, and your self-employed activity as a translator-interpreter will be considered as a side activity.

[F]. Health insurance fund

- Registration with a health insurance fund is required in order to pay you health insurance. Among other things, this includes reimbursement of expenses for medical care and a pay-out in the event of work incapacity.
- If you are already registered with a health insurance fund, you do not need to take any further action. If you are not yet registered, it is sufficient to complete and sign a declaration with the health insurance fund of your choice. This must be done at the same time as your registration with a [social insurance fund \[C\]](#).
- You can find a list of recognised health insurance funds on the website of the National Institute for the Social Security of the Self-employed (RSVZ/INASTI) (www.rsvz.be).
- For more information, it is advisable to contact your provincial RSVZ/INASTI branch (www.rsvz.be), or your Enterprise Counter.

[G]. Main activity for unemployed/beneficiary of income support

- You need to register as a self-employed person as main activity since, besides your self-employed activity as a translator-interpreter, you do not carry out any other professional activities, so this self-employed activity is considered as your main professional activity.

[H]. Side activity for unemployed

- Under certain strict conditions, and with the explicit approval of the National Employment Office⁴ (RVA/ONEM), you may carry out your self-employed activity as side activity, whilst retaining (part of) your unemployment benefit. For more detailed information, it is advisable to contact your unemployment benefit payment office (unemployment fund) and your provincial branch of the National Institute for the Social Security of the Self-Employed (RSVZ/INASTI) (www.rsvz.be).

[I]. Fines for not paying social security contributions (in full and/or on time)

- If you have not paid at the end of a quarter, you must pay an increase of a given percentage on top of your standard contribution.
- If you have not paid your contributions for a whole year, a one-off additional increase of a given percentage will be added to the previously mentioned increase per quarter.
- For more information, it is advisable to contact your provincial RSVZ/INASTI branch (www.rsvz.be), or your Enterprise Counter.

[J]. Cancellation of fines for social security contributions

If one or more fines were issued to you for not paying your social security contributions (in time), you can submit a request to cancel these fines.

- You must justify your request and send it via registered post to your social insurance fund. The fund will send your request to the National Institute for the Social Security of the Self-employed (RSVZ/INASTI). The RSVZ/INASTI will decide whether or not the fine(s) can be cancelled.
- For more information, it is advisable to contact your provincial RSVZ/INASTI branch (www.rsvz.be), or your Enterprise Counter.

[K]. Exemption from social security contributions

- The exemption from social security contributions means that, with the exception of your pension rights, you can continue to benefit from the rights relating to your social status as a self-employed person, however without having to pay the due social security contributions for a given period.
- You can apply for this exemption by completing and signing an application form which you can obtain via your social insurance fund.
- This is only possible if you are self-employed as main activity, and if you can demonstrate that you are (practically) in financial difficulty, in other words you can no longer maintain your livelihood because your expenses are much higher than your earnings.
- The Neutral Contribution Exemption Commission⁵, and not your social insurance fund, is competent to decide whether or not to grant you an exemption from contributions. In its assessment of your state of financial difficulty, this commission will take into account your earnings, expenses, debts, family composition, etc., and either refuse the exemption or fully or partially grant it.
- For more information, it is advisable to contact your provincial RSVZ/INASTI branch (www.rsvz.be), or your Enterprise Counter.

[L]. VAT declarations

- Via your VAT declarations, you inform the tax authority with regard to
 - outgoing operations (the amount of interpretation and/or translation services provided for the IO, CGRS and/or the CALL, and the VAT payable on top of this amount)
 - incoming operations (the amount of goods and/or services purchased from suppliers by you as a self-employed person for professional reasons, and the corresponding deductible VAT amount)
- In this way, the difference between the payable and deductible VAT can be ascertained.

⁵ NL: Commissie voor Vrijstelling van Bijdragen; FR: Commission neutre des dispenses de cotisations

- Even if you have not provided any services for a given period, you must nonetheless submit a VAT declaration for this period, the so-called nil-declaration. You must input the figure 0 for all requested details.
- You must submit your VAT declaration electronically every quarter, in other words every three months, at the latest on the 20th of the month following the quarter in which the interpretation and/or translation services were provided, in this case at the latest:
 - 20 April year X for the first quarter of year X
 - 20 July year X for the second quarter of year X
 - 20 October year X for the third quarter of year X
 - 20 January year X+1 for the fourth quarter of year X
- If an electronic submission is not possible, you can, in exceptional circumstances, use a hard copy of the declaration form, which you can obtain from the VAT inspection service of your regional tax office, on the basis of a signed and justified declaration.
- If you do not submit your periodic VAT declaration (in time), you will automatically receive a fine which can rise to €1,000.
- For more information, please contact the FPS Finance (02 57 275 57 or www.minfin.fgov.be), or the VAT inspection service of your regional tax office.

[M]. Transferring VAT

- You must transfer the payable VAT (i.e. the VAT which is indicated in your periodic VAT declaration [L], in other words the difference between the payable and deductible VAT), on the basis of mandatory advance payments.
- As long as the deductible VAT, with regards to the previous quarter, is a larger amount than the payable VAT, you will benefit from a tax credit (this amount can be found in your periodic VAT declaration [L][L]) and you do not need to make any advance payment. If you do not benefit from a tax credit, the amount to be paid of each of the two advance payments per quarter is equal to one third of the difference, with regard to the previous quarter, between the payable and deductible VAT (this amount can be found in your periodic VAT declaration [L][L]).
- You must transfer the advance payments to account number BE22 6792 0030 0047 (BIC: PCHQBEBB) of the FPS Finance, using the pre-printed transfer forms which you automatically receive, and where the structured communication to be included is indicated.
- This must be done by the latest on the 20th of the second and third month of each quarter, in this case at the latest on:
 - 20 February and 20 March for the first quarter
 - 20 May and 20 June for the second quarter
 - 20 August and 20 September for the third quarter
 - 20 November and 20 December for the fourth quarter
- If you do not transfer the payable VAT (on time) to the FPS Finance, you will be charged a late-payment interest of a given percentage per month's delay.

- For more information, please contact the FPS Finance (02 57 275 57 or www.minfin.fgov.be), or the VAT inspection service of your regional tax office.

[N].VAT deduction or reclamation

- You can reclaim VAT from the FPS Finance by explicitly requesting it in your periodic VAT declaration [L]. Otherwise, any tax credit will be carried forward to the next quarter.
- To this end, you must meet a number of conditions:
 - all your details (cf. name, address, bank account number, etc.) must be up-to-date and registered with your regional VAT inspection service
 - your tax credit cannot be lower than a certain minimum amount, which you can obtain from the VAT inspection service of your regional tax office
 - you cannot have any outstanding debts with the FPS Finance.
- The reclaimed amount will be transferred to your account at the latest on:
 - 31 March (for the 4th quarter of year X-1)
 - 30 June (for the first quarter of year X)
 - 30 September (for the second quarter of year X)
 - 31 December (for the third quarter of year X)
- For more information, please contact the FPS Finance (02 57 275 57 or www.minfin.fgov.be), or the VAT inspection service of your regional tax office.

[O].Tax pre-payments

- In order to make your first pre-payment, you should enquire with your regional tax office.
- In principle, you decide the amount of the pre-payment yourself. In order to be entitled to a tax reduction, the total amount of pre-payments must be sufficiently high each year. That way you can avoid any unpleasant surprises when you receive your tax assessment.
- Usually, you will receive a payment request from the Pre-payments Department of the FPS Finance four times per year. You must pay these by transferring the due amount to the indicated account number of the Pre-payments Department before the date in April, July, October and December which is determined every year by the Pre-payments Department.
- For more information, please contact the FPS Finance (02 57 275 57 or www.minfin.fgov.be), or your regional tax office.

[P]. Partial reimbursement of medical expenses

- Not all of your expenses for medical care will be reimbursed. You must pay a limited, personal portion yourself (co-payment). As soon as it exceeds a given threshold amount, which depends on your household income, the co-payment will also be reimbursed (maximum invoice).
- For more information, please contact your health care fund.

[Q]. Maternity leave

- In order to benefit from maternity leave, you must submit a request with your health insurance fund. You are then entitled to a number of weeks of paid leave before and after childbirth, which may or may not be used up. During this leave, you may not provide any interpretation and/or translation services for the IO, CGRS and/or the CALL, nor carry out any other professional activity.
- For more information, it is advisable to contact your provincial branch of the National Institute for the Social Security of the Self-Employed (RSVZ/INASTI) (www.rsvz.be), or your health insurance fund.

[R]. Maternity service cheques

- You must request service cheques from your social insurance fund. They have limited validity and may only be used to pay for domestic help.
- For more information, it is advisable to contact your provincial branch of the National Institute for the Social Security of the Self-Employed (RSVZ/INASTI) (www.rsvz.be), or your social insurance fund.

[S]. Main activity retired

- As a self-employed translator-interpreter as a side activity, you are only entitled, for this self-employed activity, to a pension as long as you have paid the minimum amount in social security contributions for a self-employed person as main activity, and not the reduced contributions for a self-employed person as side activity.
- For more information, it is advisable to contact your provincial branch of the National Institute for the Social Security of the Self-Employed (RSVZ/INASTI) (www.rsvz.be), or your social insurance fund.

[T]. Pension request

- You must submit your pension request with your municipality, with the National Institute for the Social Security of the Self-employed (RSVZ/INASTI), or via www.pensioenaanvraag.be.