



## **EXPLANATORY EMPLOYER'S STATEMENT**

**There are rules attached to the completion of an employer's statement. An employer's statement must be completed in accordance with the guidelines below. Banks, for example, are strict in checking these statements and require a new statement if something has not been filled in correctly or incomplete.**

### **General**

- The statement must be completed by one person. He or she is also the one who signs the form. We request that you complete the statement with the same blue pen. Another color other than blue, or two different colors of blue, is generally not accepted.
- Corrections, such as strikethroughs and correction fluid, are not allowed. If you made a mistake when filling in, there is unfortunately no other option than to ask and fill out a new form.
- All questions must be completed / ticked. An exception to this is the "Statement of continuation employment". You only enter this if applicable.
- Finally, you sign the employer's statement and provide it with a company stamp. If you do not have a company stamp, you must declare this on company letterhead. This one statement must be signed by the same person who also signs the employer's statement.

### **Employer data**

- At "employer name" you enter the full name of the organization with which the employee has the employment contract, so not any trade name. At 'address employer' you may enter the business address or a possible PO box number. The zip code must belong to the address or PO box number. The telephone number must be a fixed number. A mobile phone number is unfortunately not allowed.

### **Employee data**

- At "employee name" you also enter the maiden name if applicable.
- The date of commencement of employment must correspond with the date stated in the employment contract and on the pay slip.
- The position must correspond to the position stated on the salary slip.

### **Nature of the employment**

- If the employee has a fixed-term employment contract or a temporary employment contract, it is important that the stated start and end date on the employer's statement matches the dates in the employment contract.

### **Statement of continuation of employment**

- Complete this section if the employee has a fixed-term employment contract or a temporary employment contract.
- The section must be signed separately and provided with a company stamp. When you don't have a company stamp, you must declare this on company letterhead. This one statement must be signed by the same person who also signs the employer's statement.

## **Income**

- The gross annual salary must be equal to 12 times the monthly salary stated on the submitted pay slip, or 13 times in the case of a four-week salary.
- A common mistake is that the employer's statement has already taken a future salary increase into account. If this is the case, please declare on company letterhead when the increase starts and that the increase is irrevocable.
- The actual salary must be entered. For part-timers, you do not enter the salary based on full time salary, but the actual monthly salary.
- The holiday allowance is calculated as stated in the employment contract. For example as 8% of the gross annual salary. For holiday vouchers, the total value of the vouchers over the past 12 months have to be filled in.
- If there is a structural irregularity allowance, commission and / or overtime, please enter the total payment of the past 12 months. There are banks that allow a larger number of months to be counted. You can ask your employee or the mortgage adviser if this is the case.
- "Structural" means that it is generally known that irregularity allowance, commission and / or overtime are part of the nature of employment.
- A fixed benefit, such as a 13th month or end of year bonus, is fixed if it is unconditional agreed upon in the employment contract.
- If there is an irregularity allowance, bonus / profit distribution, VEB allowance, commission and / or overtime, then fill in the "Additional statement variable income".
- If there is a wage component that you cannot state under categories 1 to 7, we request that you state this component under category 8 and make a reference to point 3 or 4 of the legend.

## **Loans / Wage Attachment**

- Here you enter whether or not there is a private loan or wage garnishment.