NSSO | OVERSEAS SOCIAL SECURITY

OVERSEAS CONTACT
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ADDRESS
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1060 Brussels

YOU ARE RECEIVING A PENSION AT THE NATIONAL SOCIAL SECURITY OFFICE (NSSO). WHAT DEDUCTIONS MAY BE APPLIED ?

When paying your pension, some specific amounts may be deducted by the NSSO:

1. the contribution in favour of the RIZIV (national institute for sickness and invalidity insurance)
2. the solidarity contribution
3. the withholding tax on professional income

These deductions are detailed in the reference of your pension payment.

Your contact at the NSSO:
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Useful contact addresses:

F.P.D. (Federal Pensions Service)
Social and fiscal deductions – 11th floor
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Direct tax department
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1. THE CONTRIBUTION IN FAVOUR OF THE RIZIV

Who can be exempted from the payment of the RIZIV contribution ?

You are exempted from the RIZIV contribution[1] if you meet the following two conditions:
- your place of residence is situated in a country of the European Economic Area but not in Belgium or Switzerland **AND**
- you are receiving a pension payable by this country.

In such a case you have to send a letter to the FPD (social and fiscal deductions), in which you ask to suspend the RIZIV contribution and to reimburse, if need be, the contributions already collected.
Indeed, the FPD has the power to grant this exemption.

You will have to add to this letter the following documents:
1. a certificate relating to the pension you are receiving from your country of residence, which has to mention the starting date of your pension;
2. a certificate of residence of this country.

Should you not be exempted from the aforesaid contribution, can you in that case benefit from the contribution rate «dependents at charge» ?

You may benefit from the contribution rate «dependents at charge» if you meet at least one of the following conditions:
- you are receiving a pension in another system which is calculated upon the tariff «with dependents at charge»;
- your husband/wife does not receive any social benefit by virtue of a Belgian or foreign legislation;
- the revenue of your husband/wife does not exceed the maximum amount authorized under the pension regime for salaried workers;
- you are living alone with one or more children. At least one of them is entitled to child allowances.

In case of doubt, you may contact the FPD.

The RIZIV contribution on 1 September 2026 (in Euro):

P = monthly gross amount of all pensions as a whole (legal pensions paid by a Belgian institution)

Contribution rate «single persons»		
Gross pension amount		Contribution
From	To	
0 €	2 120,08 €	0 €
2 120,09 €	2 198,08 €	P – 2 120,08 €
2 198,09 €	more	3,55 % de P

Contribution rate «dependents at charge»		
Gross pension amount		Contribution
From	To	
0 €	2 512,58 €	0 €
2 512,59 €	2 605,03 €	P – 2 512,58 €
2 605,04 €	more	3,55 % de P

These amounts are linked to the index.

You are the beneficiary of several pensions ?

In that case the amounts are cumulated by the FPD, which will ascertain whether you are subject to the contribution.

What is the purpose of this contribution ?

This contribution serves to fund the Belgian health care sector. The contribution does not replace at all the contributions you are paying to your health insurance fund and does not give you entitlement to the reimbursement of the health care costs.

[1] *The RIZIV contribution is deducted in application of the Belgian Acts of 9 August 1963 and 8 August 1980.*

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2. THE SOLIDARITY CONTRIBUTION

To whom does it apply ?

In Belgium a solidarity contribution[2] is deducted from the pensions.

Who can be exempted from the solidarity contribution ?

You are exempted from the solidarity contribution if your place of residence is situated in a country of the European Economic Area or Switzerland but not in Belgium. In that case you have to request the exemption to the NSSO and include a certificate of residence in this request.

Who can benefit from the contribution rate «dependents at charge» ?

You may benefit from the contribution rate «dependents at charge» if you meet at least one of the following conditions:

- you are receiving a pension in another system which is calculated upon the tariff «with dependents at charge»;
- your husband/wife does not receive any social benefit by virtue of a Belgian or foreign legislation;
- the revenue of your husband/wife does not exceed the maximum amount authorized under the pension regime for salaried workers;
- you are living alone with one or more children. At least one of them is entitled to child allowances.

The solidarity contribution on 1 September 2026 (in Euro):

P = monthly gross amount of all pensions as a whole (legal pensions paid by a Belgian institution)

Contribution rate «single person»		
Gross pension amount		Contribution
From	To	
0,01 €	3 356,17 €	0 %
3 356,18 €	3 459,95 €	(P – 3 356,17 €): 2
3 459,96 €	3 717,23 €	1,50 %
3 717,24 €	3 755,96 €	(P – 3 605,72 €): 2
3 755,97 €	more	2 %

Contribution rate «dependents at charge»		
Gross pension amount		Contribution
From	To	
0,01 €	3 880,15 €	0 %
3 880,16 €	4 000,12 €	(P – 3 803,96 €): 2
4 000,13 €	4 252,44 €	1,50 %
4 252,45 €	4 296,74 €	(P – 4 124,87 €): 2
4 296,75 €	more	2 %

These amounts are linked to the index.

Who calculates this contribution ?

- You are receiving exclusively a pension from the NSSO: the **NSSO**.
- You are receiving a pension from the NSSO and the FPD: the **FPD**.
- In all other cases: the **FPD**.

In case of doubt, we advise you to contact the institution that has made the calculation.

Which institution deducts this contribution ?

This contribution is only deducted by the institutions that pay legal pensions.
The NSSO always deducts the amount of the solidarity contribution from the pension paid by the NSSO and if necessary from the extralegal benefits you are receiving.

[2] *The solidarity contribution is deducted in pursuance of article 68 of the Belgian Act of 30 March 1994.*

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3.THE WITHHOLDING TAX ON PROFESSIONAL INCOME

What does the withholding tax on professional income mean ?

The pensions or replacement income paid by the NSSO are subject to income tax.

The withholding tax on professional income is a tax advance deducted from every payment.

At the beginning of the year, the NSSO will send you each time a tax sheet including details about the payments made in the course of the preceding year. Please keep this sheet carefully. It will be useful for you in order to fill out your income tax return.

Is according to you the withholding tax deducted from your pension unsufficient ?

You wish to avoid that at the end of the assessment year you will have to pay a too large tax supplement. In that case, you are free to ask the NSSO to deduct a complementary withholding tax from you pension. You will have to send us a letter in which you specify the complementary amount wished for (by increments of 5 Euro). You may stop or change these deductions through a simple letter.

Who deducts the withholding tax on professional income ?

The NSSO applies this deduction.

Do you benefit from several pensions ?

The cumulation of your revenue will only be taken into account if, apart from the NSSO pension, you are receiving a pension borne by another institution. The NSSO will in that case apply the deduction on the basis of the guidelines of the FPD.

While waiting for these guidelines, the NSSO will deduct the withholding tax on the basis of the pension amounts at the NSSO.

Is your fiscal domicile not established in Belgium ?

The direct tax administration desbribes the notion 'resident' in the fiscal sense as follows: «the person who establishes his permanent home in the country in which he pays taxes as well as the centre of his vital interests and the place where he usually resides (in certain cases, the nationality may also play a role)».

Certain countries are linked to Belgium through a «fiscal agreement in order to avoid double taxation». Do you want to know whether this is the case for the country in which you are residing ? Please contact then the NSSO.

- If your tax domicile is established in one of these countries, it may be possible that the revenue you are receiving from the NSSO is taxable in your country of residence. In that case, you do not need to pay taxes on your NSSO pension in Belgium and as a result we shall not deduct any withholding tax on professional income. Of course, you are obliged to declare your revenue in your country of residence.
  Procedure: hand the NSSO a tax domicile certificate.
- If your tax domicile is not established in one of these countries, your revenue remains taxable in Belgium and the withholding tax on professional income has to be deducted.
  If you wish any complementary information, you can apply to the NSSO or to the direct tax administration.