

MODEL EMPLOYER'S STATEMENT

Employer's particulars	Employer's name: Employer's address: Postcode and town: Chamber of Commerce number:
Employee's particulars	Employee's name: Employee's address: Postcode and town: Date of birth: Commencement of employment: Position: <input type="checkbox"/> male <input type="checkbox"/> female(day, month, year)
Type of employment contract	The employee: Is there a trial period? Has a reorganization or measure been announced that may affect the employment or income, or is there any intention to terminate the employment in the near future? If so, please explain what the impact of this is on the employee's employment or income: Director / shareholder:	<input type="checkbox"/> is employed for an indefinite period / on a permanent basis <input type="checkbox"/> is employed for a fixed period / on a temporary basis until <input type="checkbox"/> is flexibly employed as:..... (e.g. stand-in worker, on-call worker or temporary agency worker (including phase) <input type="checkbox"/> no <input type="checkbox"/> yes If so, has the trial period expired ? <input type="checkbox"/> no <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> yes Explanation:..... <input type="checkbox"/> no <input type="checkbox"/> yes, share percentage%
Employment continuation statement (if applicable)	If the employee continues to perform as at present and business conditions remain the same, will the fixed-term contract be continued or renewed when that period expires? If the employment contract is renewed, will the employment conditions be amended, and if so, please explain how: Name of signatory:	<input type="checkbox"/> Yes, for a fixed period for a term of at least months <input type="checkbox"/> Yes, for an indefinite period <input type="checkbox"/> No, no continued or renewed employment contract <input type="checkbox"/> no <input type="checkbox"/> yes,.....(extra signature)
Income	1. Gross annual salary ¹ 2. Holiday allowance ² 3. 13 th month salary ³ 4. Christmas bonus / end-of-year bonus ³ 5. Irregular hours allowance ⁴ 6. Overtime allowance ⁴ 7. Commission ⁴ 8. 9.	€(basic salary excluding overtime etc.) € € € € € € € €
Loans / attachment of wages	Have you provided the employee with a private loan? Have the employee's wages been attached or has an assignment of those wages been imposed?	<input type="checkbox"/> no <input type="checkbox"/> yes If so, commencement date:..... principal €..... Term (months)..... monthly repayment €..... <input type="checkbox"/> no <input type="checkbox"/> yes If so, until..... €..... per month
1) The gross annual salary based on the usual number of working weeks in the sector. 2) In the case of holiday vouchers or a time savings fund, note 100% of the value of the holiday vouchers or time savings fund. 3) Unconditional income components laid down in the employment contract. 4) If there is a structural allowance for irregular hours, commission and/or overtime allowance, note the amount granted over the past 12 months.		
The signatory declares on behalf of the employer that this form was completed truthfully. Name of signatory: Signed inon..... Signature:.....		
Should you wish to verify this information, please contact: Name:..... Telephone:.....		

D U T C H MORTGAGE SPECIALIST

Dear Employer,

One of your employees intends to take out a mortgage. As a financial service provider, we will provide advice to your employee in the application process. In order to set this process in motion, your employee will need an employer's certificate. To simplify completion of the form, we ask you to please observe the following information. All items should be taken due note of in order to prevent rejection of the employer's certificate by the lender. The respective standards are particularly strict. An inaccurately completed employer's certificate delays the application process, which is not conducive to your employee.

General requirements:

- ✓ Please use the form we sent you. It meets the latest requirements of the lenders;
- ✓ This employer's certificate must be completed in euros;
- ✓ The certificate must be completed by one person only. Also, only one and the same pen must be used (The use of a correction pen and/or liquid will invalidate this official document for the bank!);
- ✓ Please ensure that you answer all questions and/or tick the appropriate boxes;
- ✓ The date of commencement of employment should correspond with the salary slips (explain where necessary);
- ✓ Please note that in case the fixed-term contract is to be changed into an open-ended contract, an additional signature and an additional company stamp must be placed; also the name of the signatory must be entered;
- ✓ The name of the 'signatory' and the name below the 'signature' must be entered;
- ✓ The employee must provide us with the original employer's certificate; a copy will not be accepted.

Income section of the certificate: (an explanation is provided for each numbered income section)

1. The total of the gross basic salary x the number of payment periods must be properly reflected in the items stated on the salary slips. In case of a difference, please explain this separately on your letterheaded paper;
2. The actual payable holiday-allowance amount;
3. Only the unconditional irregularity allowance specified in the employment contract;
4. Only the fixed unconditional 13th month's pay must be entered;
5. For this item, we ask you to state the last two years of the commission per year separately on your letterheaded paper;
6. The allowance must be a fixed, unconditional end-of-year bonus (not a profit bonus);
7. Please provide a statement of the overtime worked in the last two years, if necessary on your letterheaded paper;
8. This part can for instance be used for fixed unconditional income components that, although not yet mentioned, are payable (e.g. turnover bonus, branch bonus, performance bonus, provided that this is included in the employment contract/collective agreement).



D U T C H MORTGAGE SPECIALIST

Other items of particular attention:

- ✓ Participation in PC private or similar projects are to be entered as a granted private loan;
- ✓ The employer's certificate must at all times be fully signed and bear a company stamp. If this is not available, please confirm this on the employer's letterheaded paper;
- ✓ The VEB (military) and ZKO (sea and coastal research) allowance are not fixed income for the lender but an expense allowance. Please do not include these as income;
- ✓ No deletions or adjustments may be made to the certificate. Please use a new form in case of an error.

Thank you in anticipation for your cooperation, also on behalf of your employee.

Yours sincerely,

Dutch Mortgage Specialist

