



Leap

into carefree
entrepreneurship

How it works Tentoo Collective
Freelance & Flex

Freelancers & Flex workers

TENTOO

a brisker company

Welcome to Tentoo

To make it as easy as possible for you to work with Tentoo Collective Freelance & Flex, this brochure explains our service and how it works, and provides other relevant information.

TENTOO

Since going into business in 1992, we have been proving that Tentoo's services make life easier for entrepreneurs. Carefree, in other words. For us, this means eliminating the worries, risks and obstacles associated with salary payments and the role of employer. Tentoo operates in all sectors where there is a need for temporary work arrangements and flexible relationships between client and contractor. Tentoo's employees look after more than 20,000 freelancers and 10,000 companies each year. In addition to payrolling, we support business owners, freelancers and the self-employed with our HR and self-employed support services.

Payrolling

Payrolling means that, instead of your client's payroll, you join the payroll of Tentoo as an employee. Tentoo deducts the right contributions and taxes and arranges payment of your salary. You are insured through Tentoo under the Health Insurance Act (ZW), Unemployment Insurance Act (WW) and the Work and Income (Ability to Work) Act (WIA).

Tentoo Collective Freelance & Flex (CF&F)

Tentoo CF&F pays salaries on the basis of our own CF&F CLA: Collective Labour Agreement for CF&F B.V. Under this Collective Labour Agreement, we can pay you on a flexible basis for a period of 5,5 years – even if, before working through Tentoo, you previously had 3 fixed-term contracts.

Our partnership is based on a flexible working agreement between you and Tentoo. Each flexible working agreement is concluded for a fixed term and ends automatically once the agreed term (e.g. the duration of the project) has expired. After 78 worked weeks it is still possible to work via six fixed-term contracts in four years time. After this, you are eligible for an employment contract for undetermined time. We pay you within 7 days of receipt of the approved job sheet * – which means you receive your salary before your client has paid the invoice.

The following applies to Tentoo Collective Freelance & Flex:

- Payment is made under the terms of our own Tentoo Collective Freelance & Flex B.V. CLA;
- Accumulated entitlements (compensation for waiting days, holiday pay, holiday entitlement, brief leave of absence, public holidays) are settled with each payment;
- As the employer, Tentoo deducts payroll taxes and contributions for the duration of each payment;
- There is a compulsory pension scheme once you have worked for 26 weeks;
- During a period of 5,5 years it is possible to work on a flexible basis. The first 78 weeks an agency clause applies. After this period it is possible to work via six fixed-term contracts in four years time;
- Right are accrued under the Dutch Unemployment Insurance Act (WW), Work and Income (Ability to Work) Act (WIA) and Health Insurance Act (ZW).

Getting started

In order to work through Tentoo, you need to complete a registration form at my.tentoo.nl. Once you have registered, you can start submitting job sheets.

How to register

- Go to my.tentoo.nl ;
- Fill in the the registration form;
- You can sign the registration form online immediately;
- Upload a copy of your valid identity document in [my.tentoo](http://my.tentoo.nl). Go to 'Personal details' in the menu bar and then go to 'Agreements';
- You will receive your username and password for [my.tentoo](http://my.tentoo.nl) by e-mail.

Personal tax credit

One of the questions on your registration form is whether you want to apply personal tax credit via Tentoo. The general tax credit is a discount on income tax and national insurance contributions and can only be applied to one employer or benefits agency at the same time.

The personal tax credit consists of general tax credit and labour credit. There is an annual maximum amount linked to the general tax credit and labour credit. This amount is divided equally over the period worked and is applied as a discount.

When can you apply personal tax credit? You can do so when Tentoo is your only employer and you do not receive government benefits. Do you receive government benefits or do you have another employer where you earn more than at your client? Then it is not recommended to apply personal tax credit via Tentoo.

A valid identity document

To fulfil the requirement to prove your identity, you must send us a copy of your passport, ID card or residence permit. Your passport photo and signature must be clearly visible on the copy. You should send us a copy of the front and the reverse side of the plastic card from your passport, ID card or residence permit. A copy of your driver's license is not sufficient, because it does not show your nationality and residence status.

Fill in a job sheet

- Log in to [my.tentoo](http://my.tentoo.nl);
- Click on 'job sheets';
- Click on 'enter';
- Complete the job sheet in full;
- Your client will receive a request to approve the job sheet;
- Once we have received your client's approval, we will pay your salary within 7 days *;
- We will send you an e-mail once your net salary has

been paid;

- Your payslip will be available in my.tentoo one day after payment;
- At the start of the new year, your annual statement will be available in my.tentoo.

Terms of payment

Tentoo pays you an advance on your salary, which means we pay your salary before your client has paid the invoice. Because of this, your client has a credit limit with us. In the eventuality that your client reaches this credit limit, we would be temporarily unable to pay your job sheet(s). If this happens, we will contact your client immediately, to ensure that you still receive your salary within 7 days. Naturally, we will inform you if there is still a delay. Please note: exceeding the credit limit does not mean that your client is in arrears.

Your job sheet may be assigned the 'pre-pay' status, which means that Tentoo will not pay your salary until your client has paid the invoice. The pre-pay status applies in the following situations:

- all or some of the work was done more than 6 months ago;
- the total invoice amount, including VAT, for all job sheets submitted on one day for one client exceeds € 4,500;
- the work was done abroad.

Tentoo reserves the right at all times to ultimately not process job sheets if, for instance, your client does not make payment or is declared bankrupt. Needless to say, we do not want you to end up working for free. In such situations, or if you are in any doubt, please contact us so we can tell you what the options are. You can contact our Service Desk on telephone number +31 (0)20 420 20 70. More information about the terms of payment can be found in our General Terms and Conditions.

Working abroad

If you can execute an assignment abroad, always contact us at least one week in advance. For many countries, we must request documents before you can get started. Without these documents we cannot process your job sheet.

Costs of payrolling

Tentoo charges a fee for payrolling of 6% of the invoice total (including any expenses incurred), excluding VAT. We apply a minimum rate of € 9 per invoice. Who pays the commission depends on the agreements reached on your remuneration.

Different types of remuneration agreements

Excluding VAT, including Tentoo's commission

The agreed rate, less all employer's and employee's charges and Tentoo's commission, produces your net pay. Depending on previous payments and whether or not a tax credit applies, you will be left with a net amount of around 40% to 60% of your agreed remuneration. Your client will receive an invoice for the rate multiplied by the number of units worked (days, hours) and the expenses incurred. VAT is charged on this total.

Excluding VAT, excluding Tentoo's commission

The agreed rate, less all employer's and employee's charges, produces your net pay. Depending on previous payments and whether or not a tax credit applies, you will be left with a net amount of around 45% to 65% of your agreed remuneration. Your client will receive an invoice for the rate multiplied by the number of units worked (days, hours), the expenses incurred and the commission due to Tentoo. VAT is charged on this total.

Gross pay, excluding Tentoo's commission

The agreed rate, less employee's charges, produces your net pay. Depending on previous payments and whether or not a tax credit applies, you will be left with a net amount of around 50% to 75% of your agreed remuneration. Your client will receive an invoice for the rate multiplied by the number of units worked (days, hours), plus the employer's charges, the expenses incurred and the commission due to Tentoo. VAT is charged on this total.

Accumulated entitlements

Your gross pay exists out of salary. On top of that you receive compensation for waiting days, brief leave of absence, public holidays, holiday entitlements and holiday allowance. These allowances are paid directly with each payment.

Claiming for expenses

Expenses are broken down as follows:

1. Expenses for a specific assignment that are reimbursed by the client;
2. General expenses that are not reimbursed by the client.

1. Expenses for a specific assignment that are reimbursed by the client

All expenses listed on the job sheet and approved by your client will be reimbursed by Tentoo. These expenses often relate to a specific assignment (job sheet). Send digital copies of the original expense receipts with the job sheet to which the costs

apply in order to receive a tax-free reimbursement. This can easily be done via my.tentoo. Without original expense receipts the expenses are remunerated, so your net amount is lower.

Car: all itemised kilometres at a maximum rate of € 0.19 are reimbursed tax-free, provided this is allowable for tax purposes.

Public transport: the costs are reimbursed tax-free if the original transport tickets or a transaction overview of a personalized public transport card (in Dutch : OV = openbaar vervoer) are submitted.

Our expense claims scheme contains a full list of the expenses for which you can claim. A copy of the scheme rules can be requested from the Service Desk on tel. +31 (0)20 420 20 70.

2. General expenses that are not reimbursed by the client

Freelancers who incur relatively large expenses but cannot attribute those expenses to a specific assignment or client can use Tentoo's expense claims scheme. However, this scheme is subject to a number of conditions:

1. The freelancer has worked through Tentoo on a fairly regular basis for at least 3 months;
2. The scheme can be applied once a one-of addendum to the agreement you have concluded with Tentoo has been signed.

Note: for artists applies that they can only get their travel expenses tax-free reimbursed when the original transportation tickets are handed in. For further information about the expense claim scheme, please contact the Service Desk: +31 (0)20 420 20 70.

Investments

As a freelancer, you may apply depreciation to investments in your work through Tentoo, using Equipment Services. An investment denotes the acquisition of a (capital) asset which will be used for more than one year and will therefore be depreciated over several years (usually 5) and cannot be deemed an expense. Some examples are the purchase of a computer, camera or instrument. This investment must total at least € 500 (excl. VAT). If you make use of the scheme, in addition to the VAT amount you can also claim back the depreciation total each year, tax-free (in the same way as an expense). This amount is spread over a period of 5 years, 12 months of each year. This scheme can only be applied if you are regularly paid for assignments through Tentoo, over an

extended period of time. Tentoo charges a 5% administrative fee over the total investment, incl. VAT.

Pension

If you are paid through Tentoo CF&F, you start building up a pension once you have worked 26 weeks (not necessarily consecutively). The government has stipulated that everyone aged over 21 who works longer than 26 weeks under a temporary employment contract or flexible working agreement must join the basic pension scheme. Once you have worked those 26 weeks, we automatically sign you up to the scheme. Neither you nor your client have to take any action. ABN AMRO implements the pension scheme on Tentoo CF&F's behalf. After working 78 weeks (not necessarily consecutively), the Plus pension scheme takes effect. You will then start building up a supplementary pension. For detailed information about building up a pension at Tentoo, please visit our website: tentoo.nl.

Illness

If you are ill, please report this on the first day of your illness to Tentoo on telephone number + 31 (0)20 420 20 70. In addition, inform your client. Report sick in time, because sickness notifications that are received late, cannot be retroactively processed. More information can be found in the sickness absence regulations of Tentoo. You will receive an e-mail confirmation of your sickness notification from Tentoo and a case manager will contact you as soon as possible.

Notifying your recovery

Once you have recovered, you report this to Tentoo on telephone number +31 (0)20 420 20 70 and, of course, also to your client. Tentoo sends your recovery notification to the UWV (the body responsible for implementing employee insurance schemes).

Income in case of illness

Your sickness benefit is 70% of your daily rate of pay. The first 2 days are waiting days, for which you will not receive any income. More information can be found in the sickness absence regulations of Tentoo.

Work and Income (Ability to Work) Act

If you have been ill for 2 years and are no longer able to work, or are only partially able to work, you may apply for a WIA benefit (WIA = Work and Income (Ability to Work) Act). For more information about the WIA, please visit the website of the UWV: www.uwv.nl/wia.

Unemployment Insurance Act

If there is little or no work available with your client(s), you may apply for benefit under the WW (Unemployment Insurance Act), provided you satisfy a number of conditions. For instance, you must have been in salaried employment before you became unemployed. This is the case if social security contributions have been deducted (Tentoo does this for you if you are paid through us). Other relevant factors when determining eligibility for unemployment benefit are the period of time for which you worked, whether you are available for work and the reason why you became unemployed. For more information about the amount of the benefit and the conditions, please visit the website of the UWV: www.uwv.nl. The UWV determines whether you are entitled to unemployment benefit.

Applying for unemployment benefit

You can apply for an unemployment benefit via werk.nl as soon as you know that you are at high risk of becoming unemployed. You then first register as a jobseeker with WERKbedrijf (formerly known as the CWI).

Cyclical work

Sometimes, unemployment benefit may not be awarded, or you may not receive the full amount. This might happen in the case of cyclical work. If a client always has no work in certain months and you always apply for unemployment benefit during those months, the UWV may take the view that you are doing cyclical work. In the UWV's perception, the client is 'abusing' the Unemployment Insurance Act in order to avoid having to continue paying its workers in quiet months. There are as yet no concrete rules on assessing such situations.

For more information, please visit the website of the UWV: www.uwv.nl.

Continued payment of salary in the event of pregnancy

If you fall pregnant, you are entitled to at least 16 weeks of maternity leave. Maternity leave may be taken on a flexible basis: employees may choose to start maternity leave at any point between 6 and 4 weeks ahead of their due date. The UWV pays maternity benefit during that period.

Since 1 June 2013, maternity benefit has been calculated on the basis of average annual salary at the last employer. Tentoo applies for maternity benefit on your behalf. To enable us to do this, you must send us a maternity certificate from your gynaecologist or midwife, together with the date on which your leave will commence.

To ensure that we apply for the benefit on time, we need the form 4 weeks before your leave commences. We also ask you to confirm to us that your leave has commenced on the first working day of your leave.

Students and pupils scheme

Special arrangements apply to students and school pupils who are eligible for payroll tax credit: the students and pupils scheme. If the scheme is applied, the amount of payroll tax and national insurance contributions is reduced. This is done by basing the payroll tax bill on a full calendar quarter instead of the actual pay period agreed with the student or pupil. In many cases, this reduces or completely eliminates payroll tax and national insurance contributions. If you would like to make use of this scheme, please contact our Service Desk on tel. +31 (0)20 420 20 70.

Employees who have reached statutory retirement age

Employees who have reached statutory retirement age no longer have to pay social security contributions for the purposes of the Unemployment Insurance Act (WW), the Health Insurance Act (ZV) and the Work and Income (Ability to Work) Act (WIA). If they are ill, unable to work or unemployed, they can no longer claim benefits under the WIA, ZV or WW but they will generally receive benefits under the General Old Age Pensions Act (AOW).

Fringe benefits

Various fringe benefits are available to everyone registered with Tentoo, including:

- Health insurance(s);
- Training;
- Pension;
- Mortgages;
- Secondary liability insurance(s);
- Group occupational disability insurance.

Tentoo Insurances also offers everyone registered with Tentoo attractive group premiums for various insurance policies such as (basic) medical expenses insurance, buildings insurance, household contents insurance, liability insurance, multi-trip travel insurance, and car and caravan insurance.

For more information and to discuss the options, please call Tentoo Insurances on tel. +31 (0)20 422 12 70. Or send an e-mail to info@jenh.eu.

Questions or more information?

Do not hesitate to contact us. The Service Desk can be contacted on working days from 8.30 a.m. to 5.30 p.m. on tel. +31 (0)20 420 20 70 and info@tentoo.nl.

Leap

into carefree
entrepreneurship

Tentoo visitors address:

Maassluisstraat 2 | 1062 GD Amsterdam

T +31 (0)20 420 20 70 (Servicedesk)

F +31 (0)20 625 16 55

www.tentoo.nl | info@tentoo.nl

Postal address:

P.O. box 2642 | 1000 CP Amsterdam

Media Park Hilversum visitors address:

Joop van den Endelaan 15 | 1217 WJ Hilversum

TENTOO

a **brisker** company