

# Reward in 2025

Annual reward event

14 November 2024 – KPMG Brussels

# Presenters

# #KPMGreward

## Olivier Vanneste

Partner  
Reward & Mobility, Tax



## Thomas Goemaere

Director  
Employment Tax, Reward



## Kathleen Veugelen

Director  
Reward & Mobility – Labour Law



## Carolien Van Echelpoel

Partner  
Pay Transparency team



## Freya Potoms

Senior Manager  
Pay Transparency Team



## Peter Lenaerts

Manager Reward  
Brussels Airport Company



# Presenters

## Pascal Borgoens

Director  
Reward & Mobility, Tax



## Megan Salembier

Manager  
Employment Tax & Reward



## Deborah Wyslanskyi

Manager  
Reward & Mobility, Tax



## Jonathan Bomal

Senior Adviser  
Employment Tax & Reward

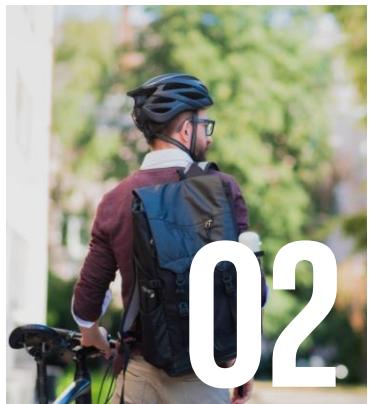


# Topics



**01**

**Reward Trends 2025**



**02**

**Flexible Reward &  
Mobility budget**



**03**

**Pay Transparency**



**04**

**Reward audits &  
Wage withholding tax  
incentives**



**05**

 brussels  
airport

**11h00: Break**

**13h00: Lunch**

# 2024: looking back

DE  
Tijd Mijn Tijd KRANT  
D | ANALYSE | BELASTINGEN

## Nieuwe regeling vereenvoudigt terugbetaling thuisladen elektrische bedrijfswagen



Minister van Financiën Van Peteghem heeft in antwoorden op parlementaire vragen meermaals bevestigd dat alleen een terugbetaling op basis van een werkelijk tarief mogelijk was.

KATHLEEN VEUGELEN  
KPMG

### Tot 3.500 euro vrijgestelde fietsvergoeding

**V**oor wie vaak met de fiets naar het werk gaat, was er afgelopen week ook goed nieuws. Om de maatregelen voor de fossiele brandstoffen te verminderen komt er een hoger fiscaal plafond voor de vrijgestelde fietsvergoeding.

De fiscaal vrijgestelde fietsvergoeding steeg dit jaar van 27 naar 35 eurocent. Tot dat bedrag moet u op de vergoeding geen belastingen en socialezekerheidsbijdragen betalen. Nieuw dit jaar is dat ook een fiscaal plafond werd ingevoerd, waardoor de vrijgestelde fietsvergoeding begrensd werd op maximaal 2.500 euro per kalenderjaar.

Dat bedrag wordt opgetrokken naar 3.500 euro per jaar. 'We willen werkneemers nog meer stimuleren de fiets te nemen naar het werk', zei minister van Financiën Vincent Van Peteghem (CVP).

Het maximumbedrag van 2.500 euro levert ongeveer 57.000 fietsliefhebbers per jaar (voor wie 35 eurocent krijgt). Met het optrekken van het plafond wordt dat 10.000 kilometer per jaar. Wie elke werkdag met de fiets naar kantoor gaat, kan nu tot 50 kilometer per dag belastingvrij rijden, als je rekening houdt met 200 dagen woon-werkeverkeer (220 dagen - 20 dagen verlof). Met het oude plafond was dat 35 kilometer per dag.

Fietst u meer dan 10.000 kilometer per jaar voor naar het werk? Op het bedrag dat u daar voor moet betalen moet u wel belastingen en socialezekerheidsbijdragen betalen. Voor alle duidelijkheid: dat geldt voor uw belastingaangifte van volgend jaar (over de inkomsten van dit jaar).

Volgens het kabinet-Van Peteghem kwamen duizenden fietsende pendelaars boven het plafond van 2.500 euro uit. Dat is niet onlogisch, gezien de populariteit van speedpedelecs waarmee grotere afstanden sneller worden overbrugd. Door dat bedrag op te trekken zullen minder werkneemers tegen het plafond bissen.

Het plafond van 3.500 euro zal niet op

elke fietsende werknemer een impact hebben. Sinds 1 mei vorig jaar is er een nieuwe cao over de fietsvergoeding, cao 164. Die bepaalt dat ook bedrijven waar op sectorbasis een vergoedingsniveau nog geen afspraken over een vrijgestelde fietsvergoeding zijn gemaakt zo'n vergoeding moeten aanbieden.

In cao 164 geldt al de beperking van maximaal 40 kilometer per dag, zegt Kathleen Veugelen van de consultant KPMG. Ook de vergoeding verschilt voor dit jaar bedraagt het geledenbedrag 28 cent per kilometer, en geen 35 cent.

'Een werkgever die de cao 164 volgt, komt bij 200 dagen woon-werkeverkeer maximaal uit op 2.240 euro fietsvergoeding (200 x 40km x 0,28), wat onder de drempel van 2.500 euro blijft. Alleen werkgevers die een vergoeding voor kleiner moet te geven dan wat wettelijk is voorzien, moeten conform hun sectoraanspraken van cao 164', zegt Veugelen.

Om voor de zo'n half miljoen bedrijven uit het populaire partaart comité 200 zal het plafond van 3,5 hebben als de werkgever toe te kennen dan sect in PC 200 geldt op sect beperking tot 40 kilometer per kilometer. bedraagt de vrijgestelde 27 cent', zegt Veugelen.

Deze regeling vereenvoudigt de terugbetaling thuisladen elektrische bedrijfswagen.

50

Wie elke werkdag naar kantoor gaat, kan in heen en terug tot 50 belastingvrij rijden, a houdt met 200 dagen verkeer.

## Nog één maand fiscaal voordelige laadstations

31 augustus 2024 is een belangrijke deadline voor zowel bedrijven als particulieren die investeren in laadinfrastructuur voor hun elektrische wagens. Snel zijn is de boodschap.

ROEL VAN ESPEN

**N**anneer een onderneming vandaag investeert in bedrijfswagens, dan zijn de bijbehorende autokosten - zoals afschrijvingen, huur, laadstrook, verzekeringsbelasting en onderhoud - tussen 0 en 100 procent aftrekbaar. Het precieze percentage is afhankelijk van de CO2-emissie:

- 0 procent aftrekbaarheid bij een CO2-uitstoot die hoger ligt dan 115 gram/km.
- Tussen 50 en 100 procent aftrekbaarheid bij een CO2-uitstoot die lager ligt dan 115 gram/km.

afhankelijk van het moment van de aankoop" (zie tabel).

• • •

**'Volledig elektrische wagens zijn volledig aftrekbaar en dat blijft zo voor elke aankoop, lease of huur vóór 1 januari 2027'**

KRIS LIEVENS, KPMG

STYLED KANAAL Z  
RECHTER

### Zeven praktische vragen over een particulier thuislaadstation beantwoord



Cette année encore, l'indemnité vélo exonérée fiscalement est bonifiée, passant de 0,27 à 0,35 euro par kilomètre parcouru. Mais ce n'est pas le seul paramètre qui change dans l'indemnité.

## En 2024, votre indemnité vélo passe à la vitesse supérieure

BONIA VERHUIZEN

**N**ouvelles normes de plus en plus strictes pour l'indemnité vélo sont entrées en vigueur au 1er juillet. Les entreprises qui ont jusqu'à maintenant été exonérées fiscalement de l'indemnité vélo doivent maintenant verser 0,35 euro par kilomètre parcouru.

Le plafond de 2.500 kilomètres a été étendu à 3.500 kilomètres, bénéficiant de l'indemnité vélo.

«De nombreux employeurs devraient relire l'indemnité vélo, et augmenter le montant pour maintenir l'attrait de l'indemnité salariale et de mobilité.»

OLIVIER VANDEN  
CONSULTANT KPMG

agent pour la déduction fiscale. Les firmes qui choisissent de déclarer l'indemnité vélo au secteur doivent donc impôter sur le montant versé par leur employeur, dans la mesure où ce montant dépasse les montants de dépenses et de dépenses de transport.

Le plafond de 2.500 kilomètres a été étendu à 3.500 kilomètres, bénéficiant de l'indemnité vélo.

«Le montant ne sera pas adapté à l'indemnité vélo, mais à 0,35 euro par kilomètre parcouru. Ce n'est pas une décision à prendre au hasard, mais l'indemnité vélo devrait être maintenue pour attirer les meilleurs talents et pour faire face à la concurrence internationale.»

OLIVIER VANDEN  
CONSULTANT KPMG

Entre-temps, l'indemnité vélo a été étendue à 3.500 kilomètres. Les employeurs qui n'ont pas encore fait de changement doivent faire de l'indemnité vélo une indemnité de 0,35 euro par kilomètre parcouru.

La CCT sectorielle sur l'entreprise fait loi. La CCT sectorielle sur l'entreprise consolide l'indemnité vélo, et augmente le montant qui peut être versé à l'indemnité vélo.

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OLIVIER VANDEN  
CONSULTANT KPMG



Depuis le 1er mai 2023, chaque travailleur du secteur privé a droit à une indemnité vélo exonérée d'impôt et de cotisations sociales.

KPMG

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25 JULI 2024 WWW.TRENDS.BE

# Supernota 3.0?

Solidarity surcharge on **Warrants and Stock Options**

Legal framework for **Costs proper to the Employer**

Legal framework for **Salary Sacrifice (max. 33%)**

More legal certainty for **exemption R&D**



Example warrants	Cash bonus	Warrants (current)	Warrants (proposal)	Warrants (proposal - 50%)
<b>Total cost</b>	1.000,00	1.000,00	1.000,00	893,70
<b>Employer contributions (27%)</b>	212,60	0,00	0,00	0,00
<b>Costs</b>		29,13	29,13	26,03
<b>Gross bonus</b>	787,40	970,87	970,87	867,67
<b>Employee social security (13,07%)</b>	-102,91	0,00	<b>-126,89</b>	<b>-113,40</b>
<b>Taxable</b>	684,49	970,87	843,98	754,27
<b>Taxes</b>	-366,20	-519,42	-451,53	-403,53
<b>Net</b>	<b>318,29</b>	<b>451,46</b>	<b>392,45</b>	<b>350,73</b>
<b>Delta</b>		133,17	74,16	32,45
<b>Percentage</b>		41,84%	23,30%	10,19%

# Electric cars & charging



## Challenges of charging stations at home

- Via Flexible Reward Plan? Bring your own charging station?
- Only exempt in case of 'necessary' costs.



## Reimbursement of electricity

- Based on a specific **CREG rate** (temporary)?
- Also for charging stations not owned by employer



## Public charging

- Pay attention for additional costs (idle costs, foreign charging costs,...)



# Company cars: less is more



## Increased popularity of **mobility budget**

Becoming part of the benefit package

Benefits



### Company car or Mobility budget

You can choose between a regular company car or use the Federal Mobility Budget which includes, among other sustainable means of transportation, an ecological car or housing cost reimbursement



## Increased popularity of **Flex cars**

Retention / recruitment

Attention points

## Example

### *Electric car*

*766,53 EUR monthly lease price*

*TCO: 10.828,5 EUR (annual)*

***Monthly gross salary sacrifice: 645,32 EUR***

***Annual net benefit: 5.219,59 EUR***



# More pay & reward transparency

## EU Pay transparency directive Total Reward Statement

Congratulations! We are thrilled to make you an offer to join KPMG Belgium!

### How to access my offer?

Please follow the steps below to access your offer.

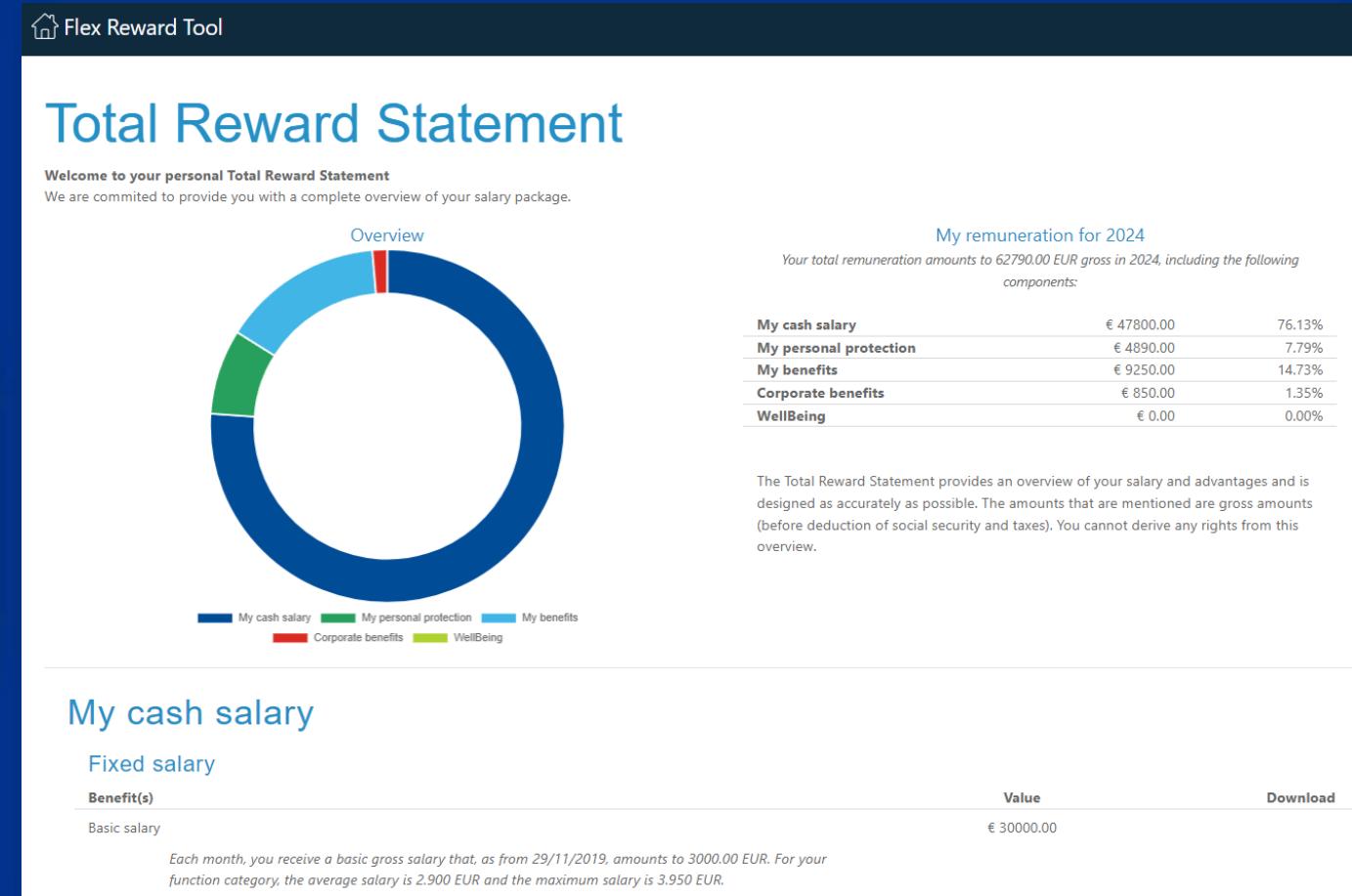
#### To get started

1. Visit the platform via the button below

### Benefit(s)

#### Basic salary

Each month, you receive a basic gross salary that, as from 01/01/2024, amounts to 3000.00 EUR. For your function category, the average salary is 2.900 EUR and the maximum salary is 3.950 EUR.



# Trends in Flexible Reward

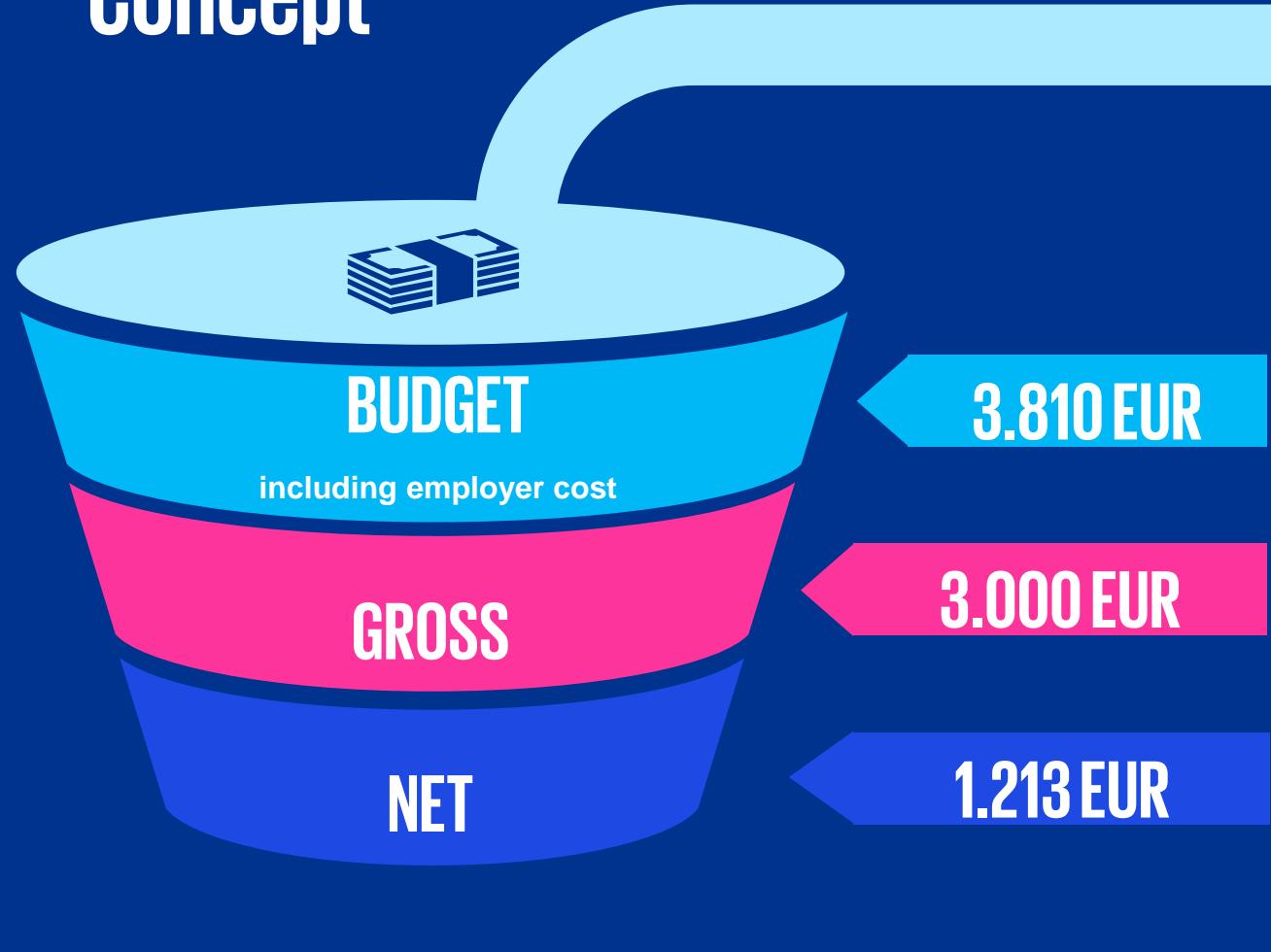
- ESG: second hand **devices, bikes and cars**
- **Increased offering and popularity of insurance**
- **Upgrade of company cars**
- **Business smartphones**



02

# Flexible reward

# Concept

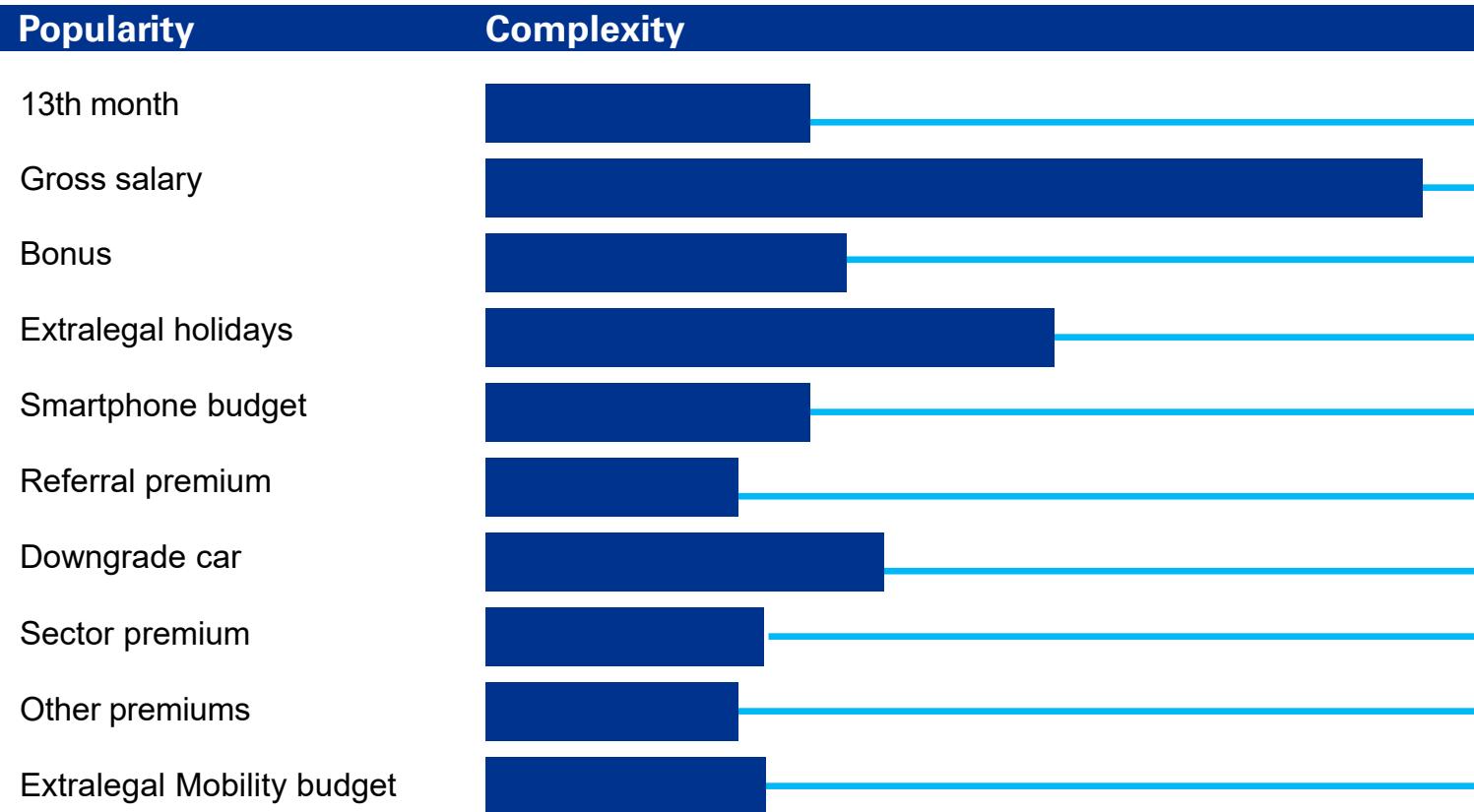


## BENEFITS

Cost      Net value

# Top 2024 Budgets & Benefits

## Budgets



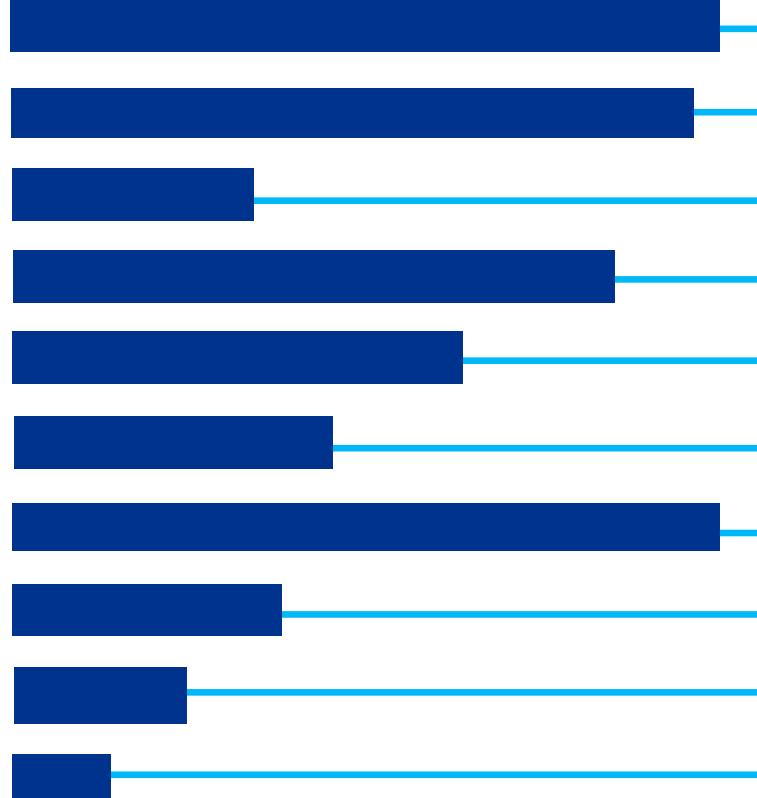
# Top 2024 Budgets & Benefits

## Benefits

### Popularity in offering

- Multimedia
- Reimbursement pension savings
- Bike lease
- Insurances
- Extra holidays
- New / upgrade company car
- Warrants
- Fuel card / Charging station at home
- Office @ Home
- Mobility app & public transport

### Popularity with employees



# Updates



## Flexible 13<sup>th</sup> month

JC 330 health care sector  
13<sup>th</sup> month flexible for bikes  
(CLA required)



## Reimbursement of childcare costs

Official position of the social security authorities:

- Proof of actual costs
- Max. 600 EUR/year/child

Exempt from social security contributions. Remains subject to withholding taxes.



## Company bike on tax form 281.10

Tax circular 2024  
Exempt insofar

- Partly used for commute
- Lump-sum deduction of professional expenses in personal income tax (max. 5,750 EUR)  
→ check is done via personal tax declaration



## Tax & Social security positions

**Remarkable**  
not accepted as a type of tablet (thus no BIK of 3 EUR)

**Spotify, Smart TV and airco in home office**  
Actual value is applicable

03

# Mobility

# Mobility budget

Employee is invited to order a new company car with a budget of 850 EUR / month

I'm used to it and it's practical

But...



My partner has a car

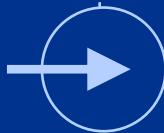
I live close to public transport & go to the office about 2 days a week

Maybe a smaller car?

Is there an interesting alternative?

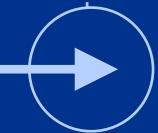


TCO 850 EUR / month



## Mobility budget

**10.200 EUR**



## Pillar 1 (optional)

A smaller – ecofriendly – car

## Pillar 2

Broad range of sustainable means of transport and housing costs.

- 1.000 EUR Bike
- 500 EUR rental car during the holidays
- 800 EUR public transport
- 6.500 EUR rent

## Pillar 3

Balance of 1.400 EUR paid out at the end of the year, only subjected to 38,07%

867 EUR cash payment

**Total net amount = 9.667 EUR**

# Practical tips



**01**

## Keep it simple

Determine the mobility strategy and keep it 'light'.



**02**

## TCO budgets

Consider the TCO budget calculation and additional costs related to the car (professional use, costs proper to the employer,...)



**03**

## Policy

Include all processes and exceptions in a specific policy.



**04**

## Communication

Clear communication is key and include this in the fleet and recruitment process



**05**

## Manage

Reduce administration (mobility apps,...) and provide the necessary checks



**06**

## Reward

Make sure that the mobility budget is aligned with the (possible) cafeteria plan and car policy

03

**Get ready for equal  
pay and pay  
transparency?**

## Het taboe over lonen brokkelt af: 'Bij ons weet elke werknemer hoeveel zijn collega verdient'



Binnenland Economie

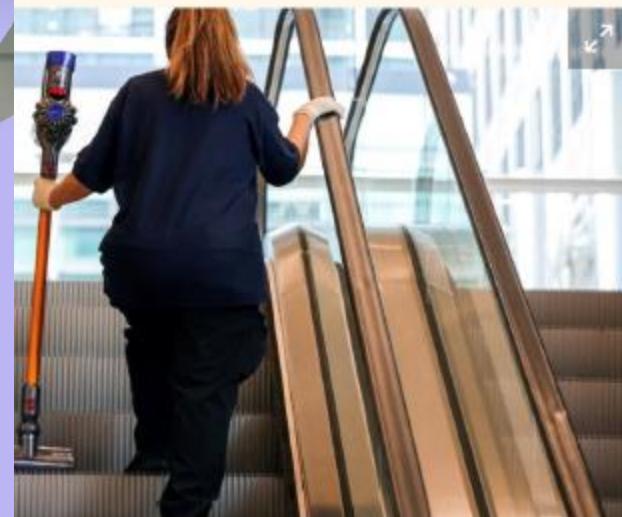
Ik krijg hier meer dan 2.100 euro netto per maand.



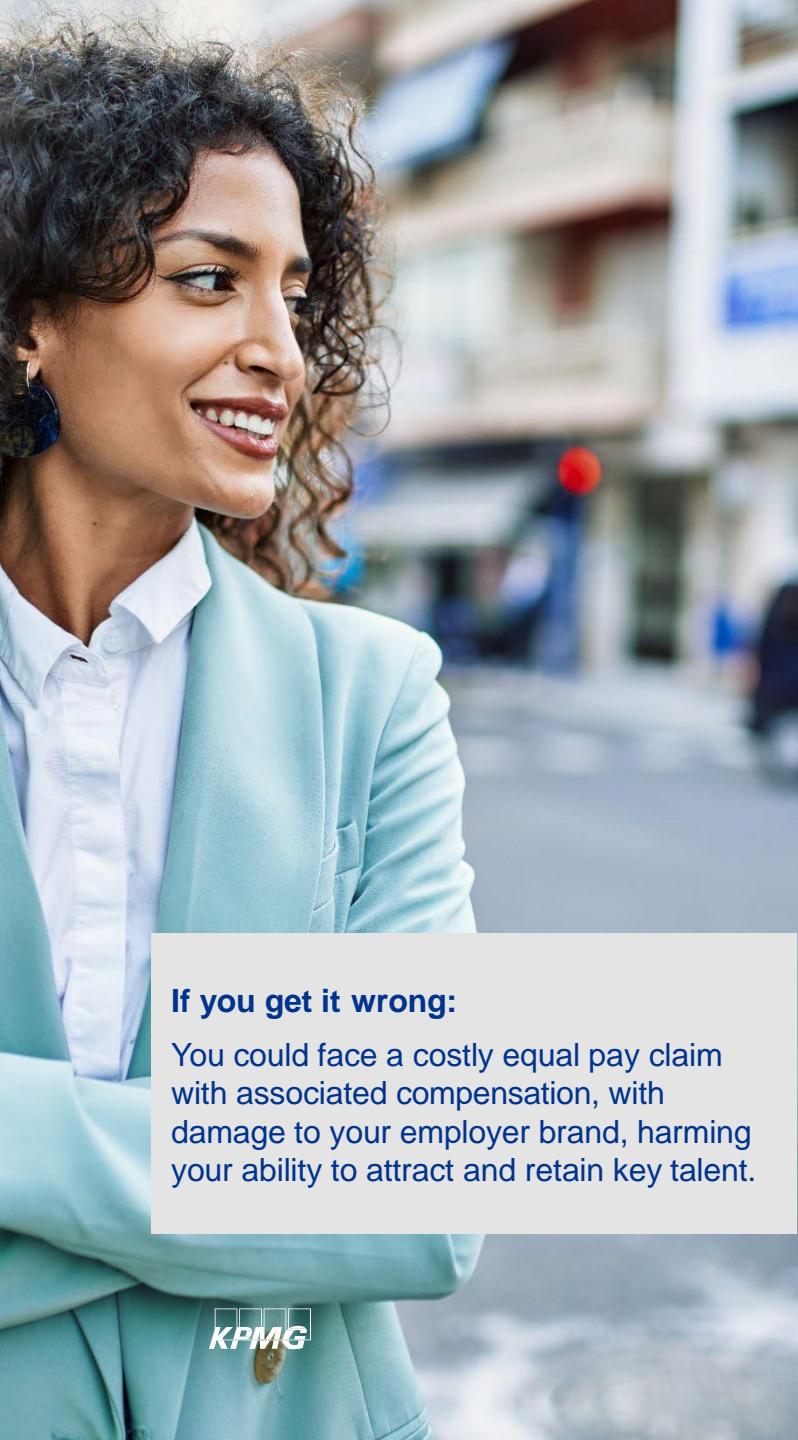
**Vanaf 2026 moet je baas rapporteren over loon van collega's: waarom wordt dat verplicht? En moet iedereen dan exact evenveel verdienen?**



**De ene loonkloof is de andere niet**



oor werken vooral vrouwen. ©REUTERS



#### If you get it wrong:

You could face a costly equal pay claim with associated compensation, with damage to your employer brand, harming your ability to attract and retain key talent.



# The case for pay transparency



## Legal Compliance

In an increasing number of jurisdictions organisations are or will be required to comply with local and international pay transparency laws.



## Employee experience

Having a transparent and trust-based culture helps drive employee productivity and engagement.



## Competitive recruitment

Having pay transparency can give you access to a larger and more appropriate talent pool and reduce candidate screening time.



## Responsible reward

Apart from helping the organization align with its ESG agenda, pay transparency helps close the pay gaps and promotes pay equity.

# Pay Transparency - The evolving landscape

## EU Directive changes:



Pay transparency before employment



Pay setting and career progression



Right to information for employees



Reporting on gender pay gap



Joint pay assessment



# Timeline



**Adoption Directive**  
10 May 2023



First publishing date  
**7 June 2027**  
**Every year**



**Country per country implementation**



First publishing date  
**7 June 2027**  
**Every three year**



**Deadline to transpose in national law**  
7 June 2026



First publishing date  
**7 June 2031**  
**Every three year**

# What do you need for effective and transparent pay?

01

## An effective underpinning structure

- A structural system for job architecture
- A pay structure underpinned by robust pay data (example: total reward)

02

## A strong governance process

- A process to manage your (future) reward and align with company strategy
- Appropriate sign-off levels

03

## An understanding of your current position

- Are your grading and pay structures fit for purpose
- Analysis of equal pay position
- Analysis of over and underpay

04

## Good communication

- Develop a communication plan to spread the word
- Share the compensation strategy with both existing and prospective employees

05

## Effective use of technology

- Utilise data and analytics to stay on top of pay position
- Invest in technology that enables real-time data modelling

# How can we help

PHASE

**Assess**

PHASE

**Design**

PHASE

**Deploy**

PHASE

**Protect**

## Identify requirements and assess readiness

*Understand the current workforce structures in place*

*Identify areas impacted by the regulation*

*Analysis of equal pay position in relevant jurisdictions*

*Highlight areas of good practice/lessons learned*

*Check the effectiveness of your budget and communications*

*Help build the business case with relevant stakeholders*

## Design/review policies and procedures

*Redesign of the job evaluation system where needed to reach agreement with work council or due to legal requirements*

*How to optimize your HR systems for data collection*

*Consider which policies and processes need to be changes to be compliant towards regulations*

*Design information access for employees and job applicants*

## Implementation and reporting

*Structuring of the employee database*

*Implementation of tool*

*Data quality review*

*Payroll item mapping*

*Pay gap reporting*

*Roll-out communication to internal and external stakeholders*

## Legal support and monitoring

*Legal advice on pay transparency and any issues uncovered in your pay practices*

*Evaluate, monitor and provide recommendations for the future*

## KPMG People Insights

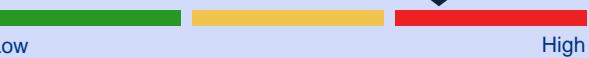
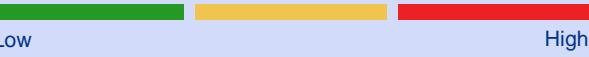
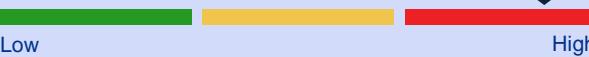
### Adjusted Pay Gap



04

# Reward audit: findings

# Reward Scan: general findings

	Potential	Risks
<b>Cost Allowances</b>	● ● ● ○ ○	 Low High
<b>Withholding tax exemptions</b>		 Low High
<b>Bonusses (CLA 90)</b>	● ● ● ● ○	 Low High
<b>Flexibility - Flexibel reward plan</b>	● ● ● ● ○	
<b>Mobility</b>	● ● ● ● ○	 Low High
<b>Other topics</b>	Cheques, Insurance package, Days off, Multimedia, Premiums (Innovation premium profit premium), etc.	

# Reward Scan: cost allowances



## Car allowances / garage allowances

**Representation allowances / daily allowances:** lower allowances + discrimination  
new vs old rulings + need for policy

## Value and Timing ruling and total amounts

Cost Allowances

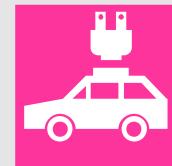
# Reward Scan: mobility

Wht Incentives

GLA 90



**Need for future proof car policy (more flexibility, more transparency,...)**



**Attention points relating to charging stations (out of service,...)**



**Non compliance with Federal Mobility Budget rules**

Mobility

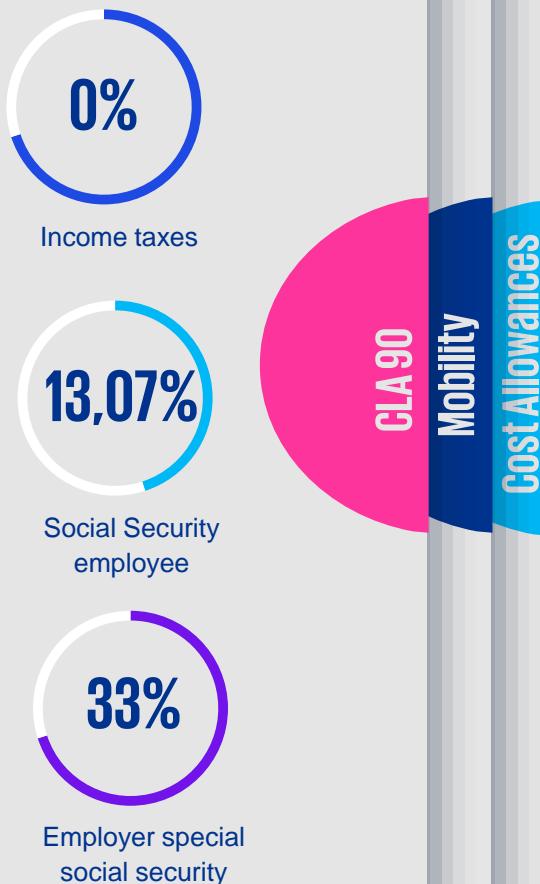
Cost Allowances

# Reward Scan: CLA90

A collective bonus scheme that allows the employer to reward its employees in a **tax favourable way** (within limits) for achieving **a collective objective**.

What Incentives

<b>Employer cost</b>	<b>5.250,84 EUR</b>
Employer special social security contribution (33%)	1.302,84 EUR
<b>Gross Bonus</b>	<b>4.020,00 EUR</b>
Minus: Employee social security (13,07%)	<b>524,00 EUR</b>
Subtotal: taxable income	<b>3.496,00 EUR</b>
Minus: Income taxes	/
<b>Total net employee</b>	<b>3.496,00 EUR</b>



# Reward Scan: CLA90



**The objective = collective results, not collective performance**  
(the distinction can be subtle for non-financial goals).



**The objective not part of employees' regular tasks.**

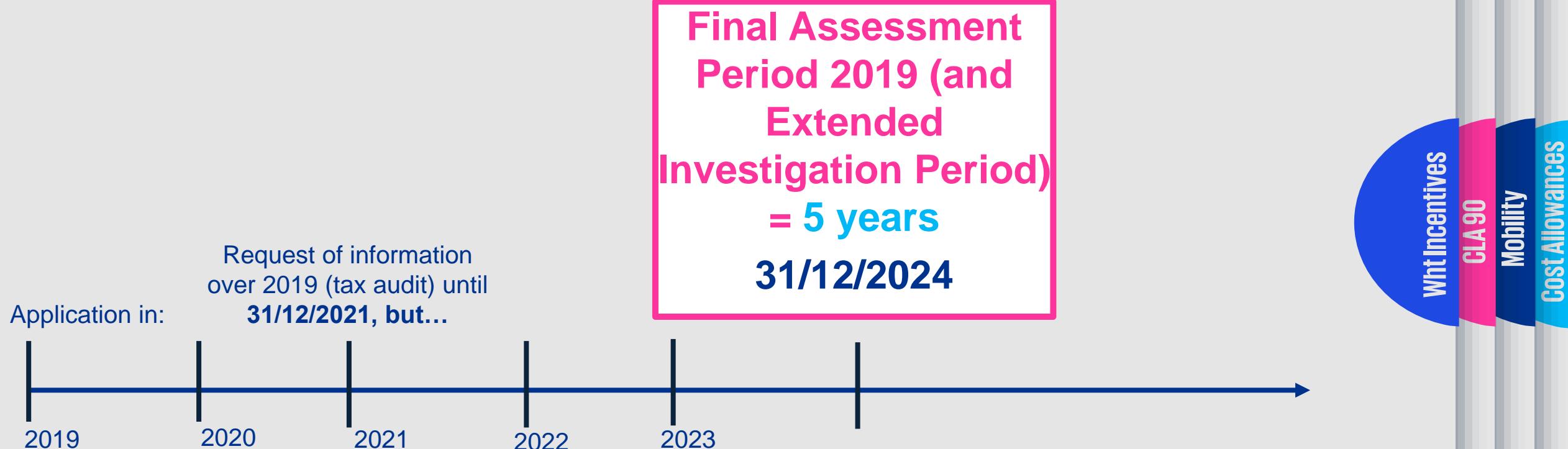
**If an objective is disapproved = full plan rejected**

## Example

**Objective:** *The employee must complete timesheets for 70% of their time so that this time can be allocated to both internal and external projects.*

**Reason rejection:** When awarding the benefit, only the realization of collective results should be considered, and not the collective performances of the employees. The employees' performances are merely the efforts needed to achieve the collective results but do not constitute collective results (objectives) in themselves.

# WhT incentives: extended investigation period



# WhIncentives: R&D



## Strict tax audits

- Extended investigation period**

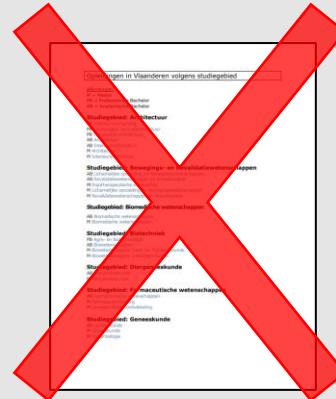


## Belspo notification / end date

- Program vs Project**
- Realistic end date?**

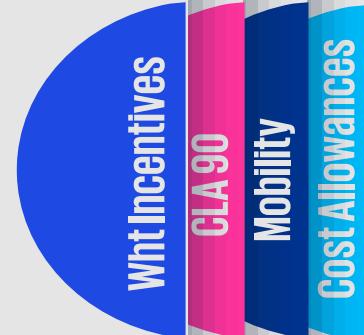


## Qualifying degrees



## Time registration

- Dynamic and substantiated percentages**



# WhT-incentives: Night and shift labor



Strict tax audits

**Extended investigation period**



Attention points shift premium

- Shift premium only for shift labour!
- Lump sum premium white-collar workers
- Linked to **working hours**



Agreement with employment agency

**Action required before / as from 1 January 2025!**



Importance data analysis

**Bis-variant**



# Client testimonial



**Peter Lenaerts**  
Reward Manager





Flexible reward @ Brussels Airport Company

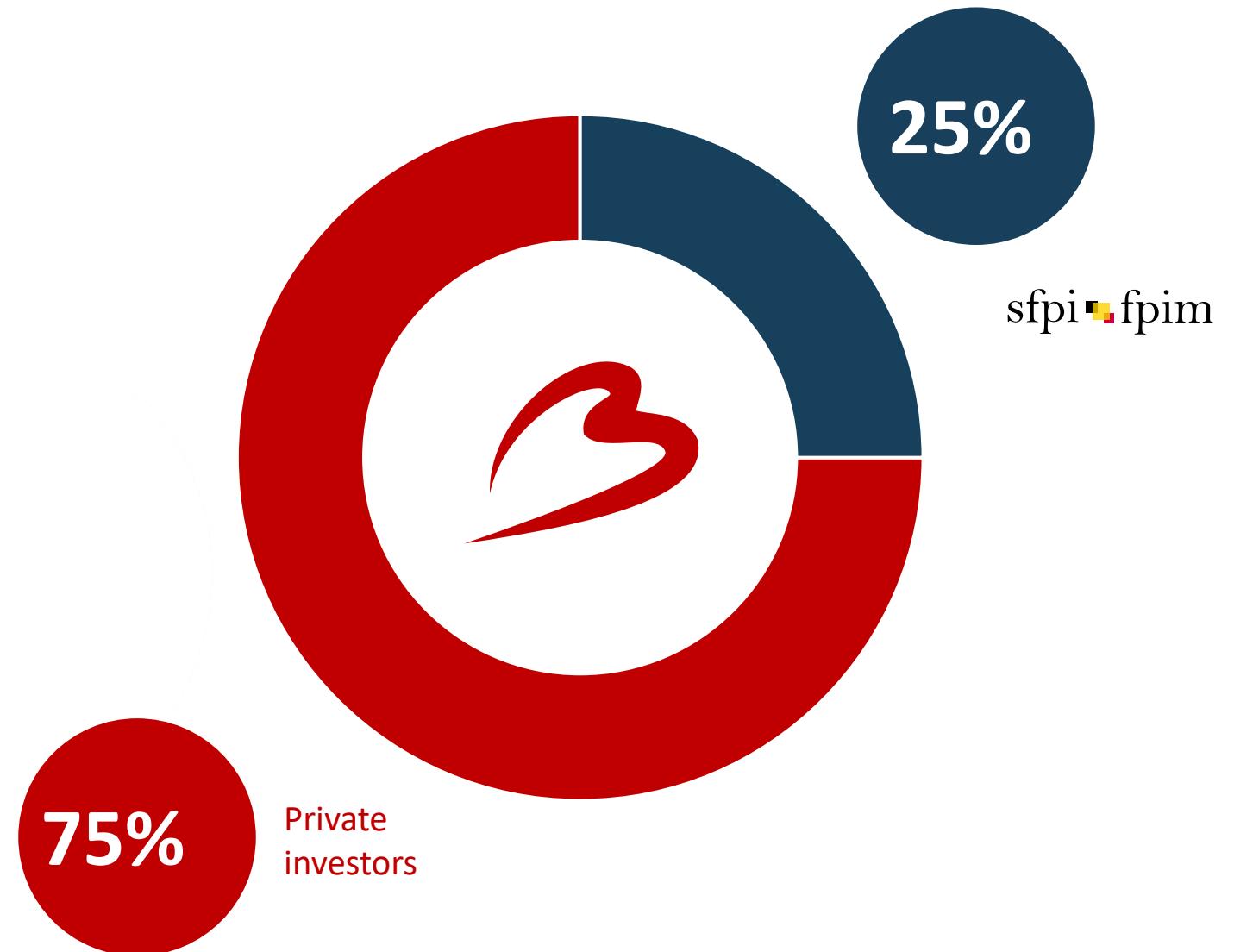


## Context Brussels Airport Company

- 1.259 employees
  - Diverse population
  - Statutory employees #119
  - Contractors #118
- Strong union delegation



A private company  
with stable  
shareholders



# Top player in the European airport industry



22 million passengers



72 airlines  
3 home carriers:  
Brussels Airlines, DHL, TUI



701 K tonnes of cargo



220 destinations  
86 countries



Data: 2023



**2,787** Glasses of beer  
served/day



**9,198** Cups of coffee  
served/day



**4,670** Pastries  
served/day



**1.1 kg** of Chocolate  
sold every minute



**521,419** Bottles of perfume  
sold/year

Fun facts & figures





# myFL€X plan

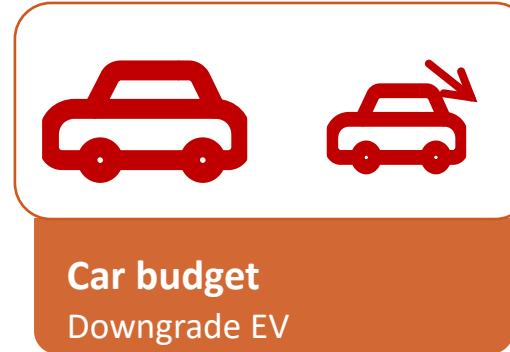
## 2024

# Approach flexible reward plan

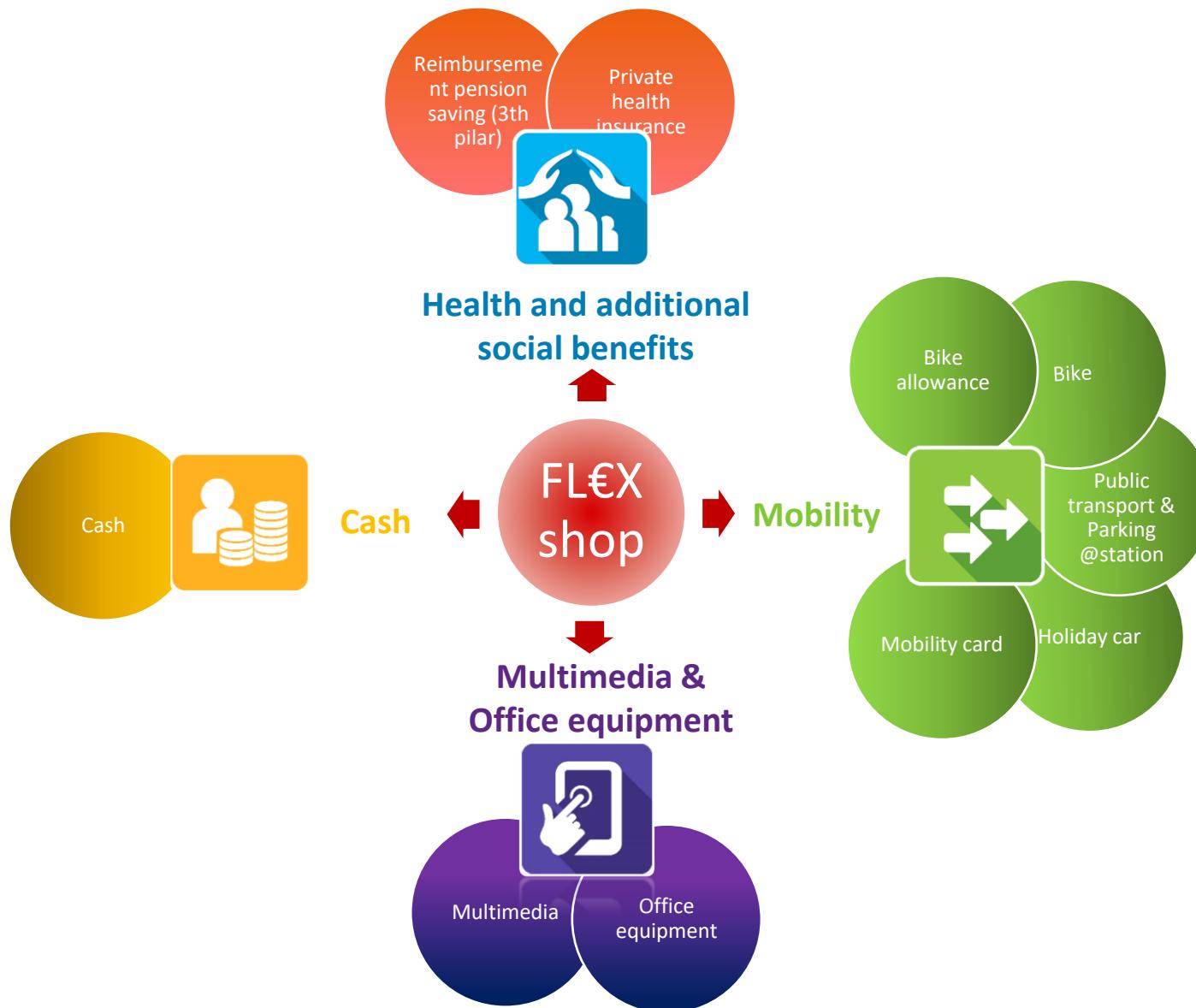
- Optimising C&B package
  - Employee satisfaction
  - Flexibility
  - Employer branding
- Starting point: Budget neutrality



# Budget creation



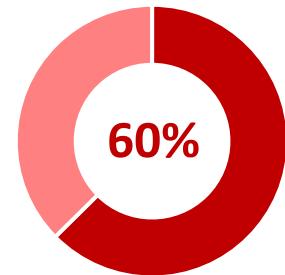
# Which alternative benefits in our plan?



# # Participants 2023

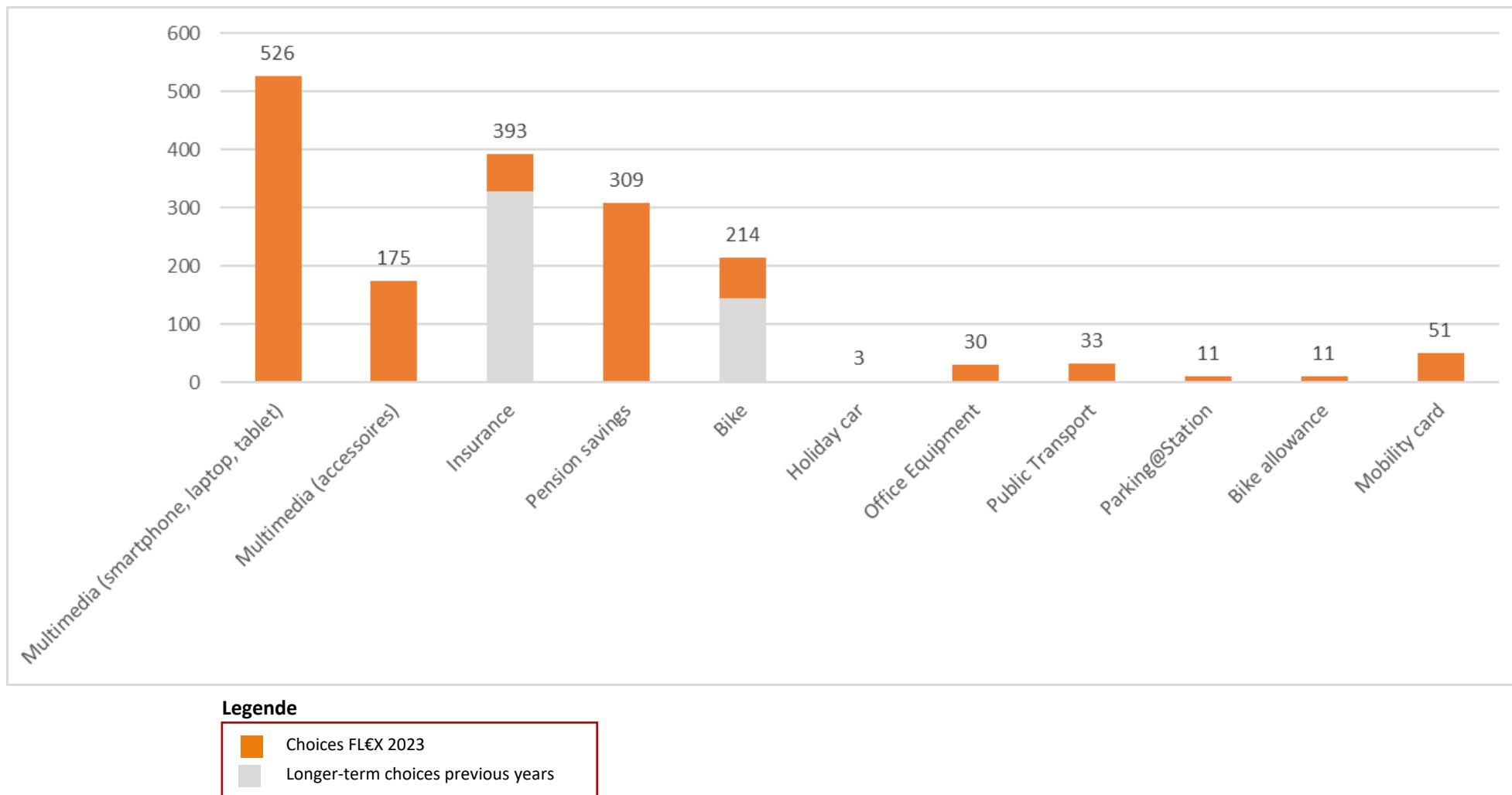


# 1013 users tool (↑+84)

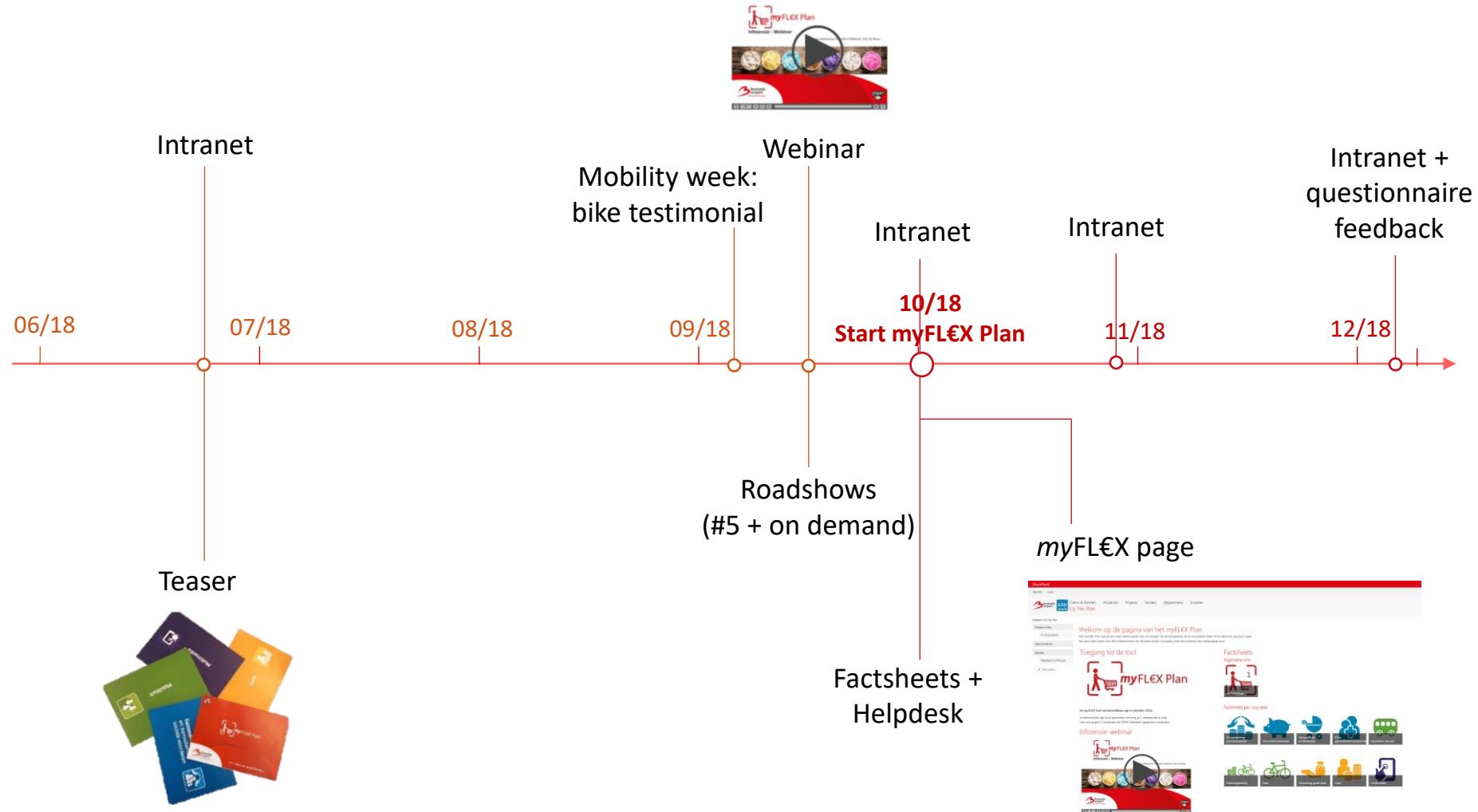


# 610 achieve participants (+65)↑

# Choices 2023 incl. longer-term choices



# Communication is key!



# Lessons learned



## Do not underestimate complexity

- “Jip en Janneke” language
- Dry-run
- Prepare on a lot of questions



## Invest in communication

- Marketing
- Repetition and different channels
- Clear, simple



## Do not underestimate time investment first year



## Timely involvement other departments (payroll, IT, finance, legal, data protection...) and unions

# Tips & Tricks

-  Upload 75% of the 13th month in January (reserve)
-  Organize a working Group with the unions on Flex (f.e. considering impact on statutory pension)
-  Open tool for a specified period (capacity)
-  Partners/Suppliers are key!
-  Payroll/Finance Flow-through





Questions?



# KPMG reward practice

*[www.kpmg.com/be/flexrewardtool](http://www.kpmg.com/be/flexrewardtool)*

The KPMG logo is displayed in a large, bold, white sans-serif font. The letters are partially overlaid by a vibrant sunset scene of a beach and ocean. The sky is filled with pink, orange, and purple clouds, and the water reflects these colors. Four blue rectangular boxes are positioned above the letters K, P, M, and G, each containing a portion of the sunset image.