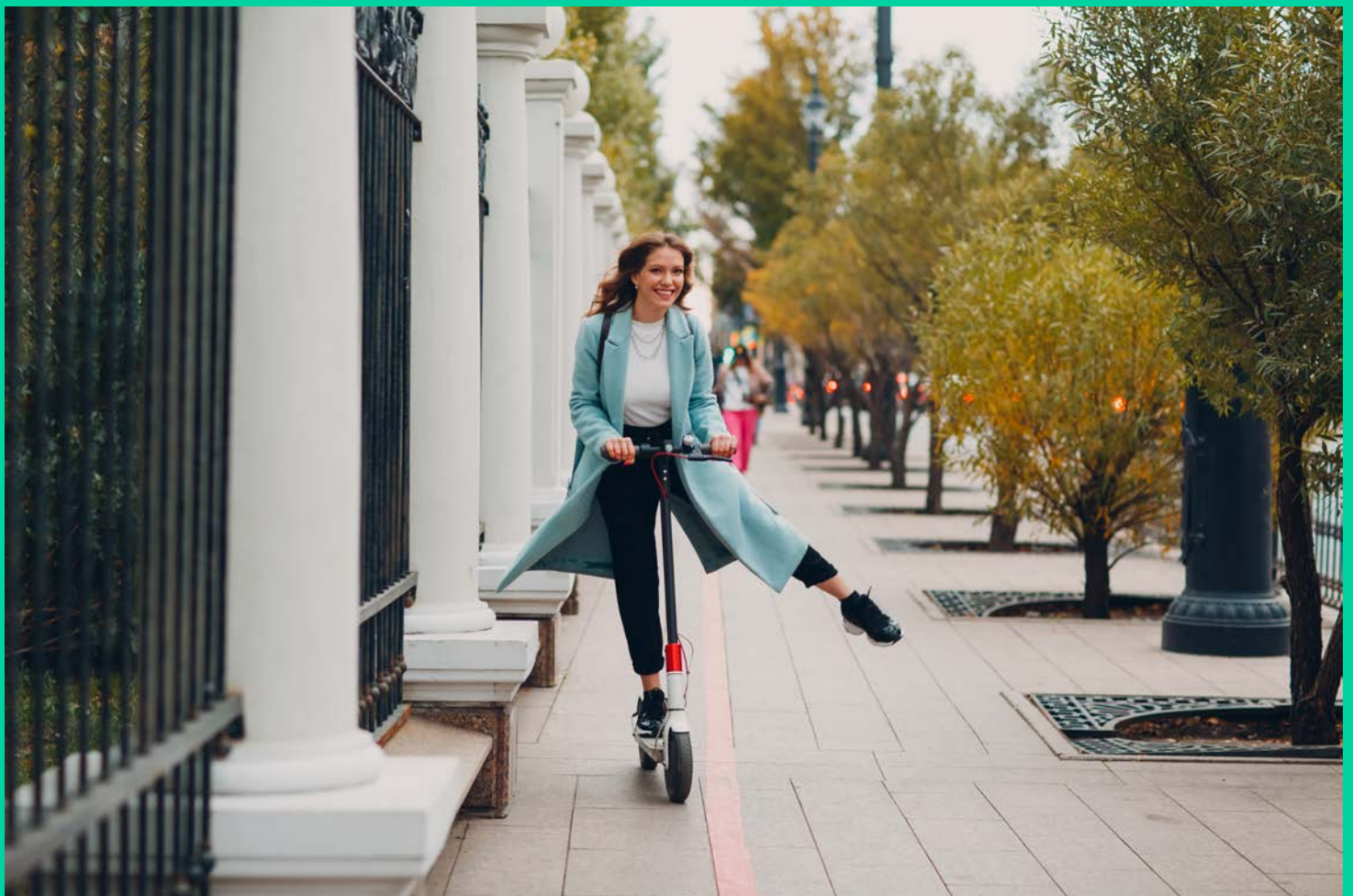


Everything you need to know about the **mobility budget!**

Guide 2022



Contents

Preface	1
What is the mobility budget?	2
What are the advantages of the mobility budget?	2
Who is eligible for a mobility budget?	3
How is the mobility budget calculated?	3
What can you spend the mobility budget on?	4
PILLAR 1: An environmentally friendly car	4
PILLAR 2: Mobility and housing costs	4
PILLAR 3: Payment at advantageous tax rates	5
Time for a concrete example	6
How to start with the mobility budget?	7
Good to know	8
Contact us!	8



Preface

Corporate mobility is no longer as we know it. The turbulent events of 2020 have accelerated change in ways we could never have anticipated.

As an employee, you have had to adapt to a new way of working which will have a lasting impact on your travels. We are also seeing an influx of new regulations that promote flexible and green mobility. For example, from 2026, all company cars will have to be electric. But there is more.

The legal mobility budget, for example. This initiative allows you to exchange your company car for a budget. You can freely spend this budget on an almost unlimited number of alternative and more environmentally friendly mobility options.

This does not only concern shared mobility (such as bicycles or shared cars), but also the leasing of environmentally friendly cars. Associated with the strong ambition of the Belgian government to have a green fleet by 2026, this theme is more topical than ever.

In this brochure, we walk you through the principles of the mobility budget and give concrete examples on how to use this mobility budget.

Good reading!

Amaury Gerard;
CEO Mbrella

1. What is the mobility budget?



A Belgian incentive that allows employees to exchange their company car or their right to a company car for a mobility budget. Employees can use this budget to spend on alternative and sustainable mobility options without paying taxes on it. No taxes? In Belgium? And yes, it is possible!

This budget may never be less than €3,000 with a maximum limit of €16,000.

2. What are the advantages of the mobility budget for you?

By using the mobility budget you:



Optimise your salary package



Reduce your ecological footprint,
your CO2 emissions



Have access to 100+ mobility
providers to spend your budget on



3. Who is eligible for a mobility budget?

As an employee, you can only benefit from the mobility budget if you already have a company car or if you are entitled to one. This last detail is important: as an employee, you can also opt for a mobility budget, even if you do not yet have a company car, you only need to be eligible for this benefit!

4. How is the mobility budget calculated?

Very easy. Your mobility budget is equal to the Total Cost of Ownership or TCO of your company car. The TCO includes all the costs of a car such as leasing, maintenance, insurance costs, fuel, etc.

Example

A company car with a TCO of €500/month represents an annual mobility budget of €6,000 (12 x €500). This means that the more expensive the current car, the greater the mobility budget.

5. What can you spend the mobility budget on?

Believe it or not, the number of options you can spend your budget on is nearly endless. The only conditions are that there is a link with mobility and that the mobility option is sustainable. The options are officially divided into 3 pillars:

PILLAR 1: An environmentally friendly car

A mobility budget can always include a car, as long as it is an electric car or a car that scores better than your current company car in terms of CO2 emissions (max. 95g/km), atmospheric pollutants and energy capacity (min. 0.5kWh/ 100kg) or the weight of the car (for hybrids). From January 1, 2026, only fully electric cars will be considered environmentally friendly. The possibility of choosing a car emitting CO2 below a certain ceiling will be removed. It is not an obligation for the employer to offer Pillar 1.

PILLAR 2: Mobility and housing costs

1. Personal transportation

You can choose to spend your budget on the purchase, rental, leasing and maintenance of a bicycle (electric, motorized or not), a scooter, a hoverboard and much more. Some examples: ordinary bicycles, folding bicycles, racing bicycles, electric bicycles, speed pedelec, kick scooters, mono-wheels, hoverboards, one-wheel, mopeds...

You can also use your budget for financing costs (for example, loans for bicycles), garage costs and equipment costs for the protection of the driver and his passengers and the improvement of your visibility. The purchase can be for you or for the members of your family living under the same roof.

2. Public transport

Tickets and subscriptions to public transport can be covered by the mobility budget for you and the members of your family living under the same roof. Whether purchased through official or unofficial public transport providers. Plane tickets cannot be financed with the mobility budget, because flying is not so environmentally friendly...



Some examples of what is allowed: SNCB subscription, De Lijn subscription, TEC subscription, Thalys tickets, TGV tickets, public transport tickets and subscriptions for family members...

3. Organized public transport

We speak of organized public transport when you share transport with employees in a vehicle that can accommodate at least 2 people, organized by the employer, a group of employers or a third party. For example: carpool or an office bus.

4. Shared mobility

By shared mobility, we mean shared personal vehicles, rental cars without drivers and taxis or rental cars with drivers. For examples, shared cars (Poppy, Cambio...), shared bikes (JUMP, Villo...), shared scooters (Bird, Lime...), taxi rides, Uber and rental cars (maximum 30 days per year).

5. Housing costs

The rent for housing and the capital as well as the interest on mortgages can be financed with the mobility budget if you live within a radius of 10 kilometres from your usual place of work.



If employees work from home at least 50% of the time, their home counts as their normal workplace and they can therefore also use the mobility budget for accommodation costs! The normal place of work can be redefined every month.

PILLAR 3: Payment at advantageous tax rates

If you have a budget left at the end of the year, you will receive a surplus in cash. This amount is reduced by a special employee contribution of 38.07%, which is used for social rights, such as your pension.



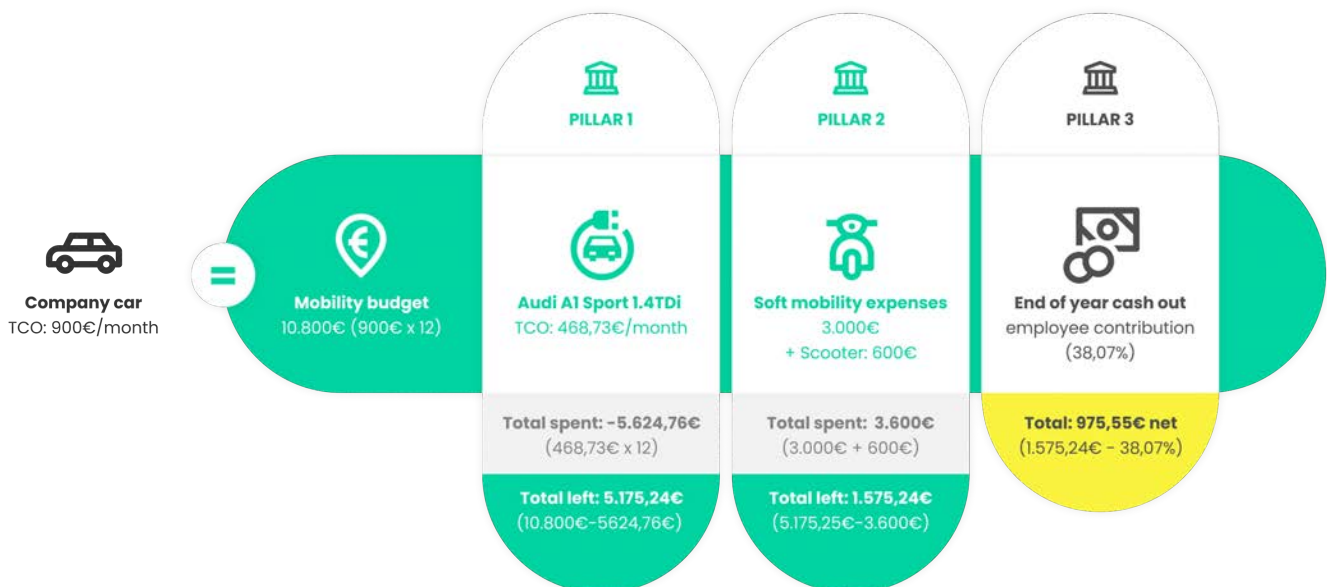
From cars to scooters, all about the mobility budget!

6. It's time for a concrete example.

Let's take an example! Below is a practical example of Lisa who had a company car with a TCO of €900 per month. Lisa decides to exchange her company car for a mobility budget of €10,800 (€900 x 12).

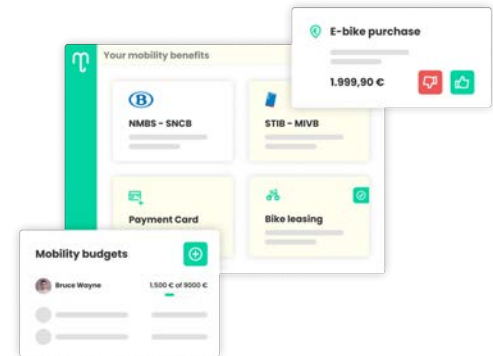
She chooses a car that meets the Pillar 1 conditions. Her new car has a TCO of €468.73 per month. This amount will be deducted from the budget, leaving 5175.24 euros.

Lisa spends 3000 euros on soft mobility, such as public transport tickets and shared mobility fees, and decides to buy an electric scooter for 600 euros. The remaining amount of 1575.24 euros will be paid at the end of the year (minus 38.07% employee contribution). She thus has an additional net amount of €975.55 in her bank account. Now this is what we call flexible mobility!



7. How to start with the mobility budget?

Your employer offers the mobility budget in your company and you would like to choose for it? It's really simple. Follow the steps below and you can get started in no time!



1

Send a written request

Do you want to switch to the mobility budget? Great! The regulation requires a written request from the employee, for example by email.

2

Sign a contract addendum

Your employer will then take care of the administrative part: you have to sign an addendum to your contract. This document contains your agreement as an employee to exchange your traditional car for a budget, defines the size of your budget and the conditions.

3

Managing your budget

As soon as you start using the mobility budget, your employer will send you an invitation to Mbrella. Choose a password and start adding your expenses! Your expenses will be checked once a month by your HR manager and processed with the payroll processing. You will receive a reimbursement of your expenses with your salary.

8. Good to know

It's up to your employer to decide which mobility benefits he offers, taking into account his mobility policy and the mobility needs of his employees. If you are unsure whether you can finance a particular expense with your mobility budget, always check your company's mobility policy first or ask your HR team!

You are not obliged to spend your mobility budget in each of the three pillars. As an employee, you are free to choose in which pillar(s) you want to use your mobility budget within the employer's offer.

9. Contact us

Do you have a question about the mobility budget or the use of Mbrella? Do not hesitate to reach out to us through the chat in the Mbrella tool!

