

## REGISTER NOW

### **Investment taxation for expats living in Belgium**

*Nico Jaeken, Estate Planner Wealth Management, BNP Paribas Fortis*

Do you have a bank account and make financial investments as an expat in Belgium? We will offer you an insight into the tax consequences of those investments, depending on your fiscal status, in both Belgium and your country of citizenship. We will also help to ensure you are compliant with all tax regulations that might be involved.

### **Expatriates and their immovable property in Belgium**

*Lien Verdoodt, Estate Planner Wealth Management, BNP Paribas Fortis*

Buying a home is a monumental occasion, whether you're starting fresh in a new Belgian city or building your dream house in the town that you fell in love with.

While buying a home in Belgium is an exciting life decision, it is also an expensive one. Most people can't afford to purchase a home outright and need a bank's assistance. Once that hurdle is cleared, there are the many fiscal implications of dealing with a large financial decision that most people aren't equipped to handle.

BNP Paribas Fortis can help you understand the financial tax realities and challenges of being the proud owner of that dream home in Belgium. Our mission is to assist private banking clients with the legal and tax structure of their movable and immovable assets.

During this session you'll get an overview of the consequences of your future purchase. We'll also talk about foreign executives and their particular taxation system.

The day you decide to buy or maybe built a residence in Belgium, which kind of costs do you have to pay? And what taxes do you have to pay on your immovable property in Belgium? What is the registration tax? And what about the taxation of the revenue? You'll discover that the taxation of real estate has its own complex rules, which will be explained during this previous family residence? presentation. And what if you'll leave Belgium and sell your

If you want an answer to these pressing questions, come listen to this interesting session about expatriates and their immovable property in Belgium.

### **How to finance your future Belgian residence?**

*Daniel Hoste, Patrimonial Lending Officer, BNP Paribas Fortis*

During this workshop, you will get information regarding credit solutions for property purchase: rules, credit types, warranties, costs, tax advantages, etc.

### **Expat estate planning: the importance of the marital status and the impact of the EU succession regulation**

*Philipp Bollen, Head of Estate Planning, BNP Paribas Fortis*

Marriage in Belgium involves more than just love. Once you move to Belgium, your marital status will come into play when assessing your Belgian taxes and marriage tax benefits, Belgium-based assets, and the taxes you could potentially pass to your relatives if the inheritance law in Belgium applies.

Internationals need to particularly consider how their marriage contract – either from Belgium or abroad – can affect their assets, income, divorce, marriage tax credit, inheritance and succession tax in Belgium, and if they should consider changing their relationship status to benefit from laws regarding marriage in Belgium.

### **Trends and taxes in the Belgian housing market: an overview from an investment perspective.**

*Pol Robert Tansens - Head of Real Estate Investment Strategy, BNP Paribas Fortis*

This workshop will cover two sessions.

- What are the tax consequences of buying or building your immovable property in Belgium? What's the difference between a family residence or a residence for rent?

During this first session you'll get an overview of the tax consequences but also advantages of your purchase.

- Examining why the Belgian housing market is still reasonably performing, and whether we would head for a property crash if the real interest rates were to suddenly rise.

During this second session you'll get an overview of the current valuation yardsticks and overall return perspectives.

### **How to become a successful innovative start-up/scale-up in Belgium?**

*Patrick Schollaert - Community Manager Innovation Hubs, BNP Paribas Fortis*

The most important key elements to become a successful entrepreneur are finding an active partner, a community, a knowledge centre, a facilitator and a connector. During this session we will explain how innovation hubs, empowered by BNP Paribas Fortis, can offer you all of these skills. A personal advisor will not only give you pure financial advice but help you also expand your network, find the financing resources and contacts you need to succeed. Find out how to join our innovation hub community!

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