

# Your Pay & Terms Assessment

Based on your form and the offer letter of 14 October 2026. The figures follow the 2026 tax rules and the market figures for this role in the Eindhoven region.

|                                     |                                 |                                                      |                                |
|-------------------------------------|---------------------------------|------------------------------------------------------|--------------------------------|
| Position<br>Data Analyst, Eindhoven | Type of assessment<br>New offer | Employer<br>Brinkhoven Services B.V. (Large company) | Prepared on<br>20 October 2026 |
|-------------------------------------|---------------------------------|------------------------------------------------------|--------------------------------|

**Please read first.** This assessment is information and preparation, based on the details you gave us. What you do with it is your own decision, taken at your own risk and responsibility. BetterTerms is not a law firm, tax adviser or immigration adviser, and accepts no liability for the outcome of any negotiation, decision or contract. The full terms are on the last page.

|                                                                                                                                  |                                                                                                                            |                                                                                                                                                |
|----------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>In your account each month</p> <p><b>€3,303</b></p> <p>+ €2,022 net holiday pay in May · without own pension contribution</p> | <p>Your offer in the Eindhoven market</p> <p>you €55,080</p> <p>€46,800      typical      €74,300</p> <p>below typical</p> | <p>Timing</p> <p><b>Deadline in the letter: Wednesday 28 October</b></p> <p>Suggestion: email Wednesday 21 October, call Friday 23 October</p> |
|----------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|

## Summary

- The salary is below typical for this role.** The offer is €4,250 gross a month for a 40-hour week. Dutch law requires an 8% holiday allowance (vakantiegeld), which is paid on top of the salary in May. The letter includes no thirteenth month. Together, salary and holiday allowance come to €55,080 gross a year. The typical figure for a data analyst at your level in the Eindhoven region is €60,500 a year, so the offer is about €5,400 a year below it.
- Your real net:** €3,303 a month would arrive in your account, plus €2,022 net holiday allowance in May. Dutch payslips show the twelve monthly payments and the holiday allowance separately, and this assessment does the same. Every €500 gross more per month adds €267 net, and every €100 gross more adds €53 net. Your own pension contribution is not stated, so it is not deducted here; once it is known, the amount in your account would be lower.
- The terms are mostly what a Dutch permanent contract usually contains, but the bonus and the pension are not clear.** The permanent contract, the two-month probation, the one-month notice period and the 26 holiday days are in order, and the letter contains no non-compete. The bonus of up to 8% is at the employer's discretion and has no criteria. The letter also says the employer pays 60% of the pension premium, but it does not say what that premium is.
- Worth raising:** a base salary of €4,650 a month, the bonus written in as an 8% target with criteria, and the employer's pension contribution in writing, in that order. Below €4,450 a month, on the numbers, the salary stays about €2,800 a year below typical for this role in Eindhoven. Whether to accept is your call.

5. **When:** Brinkhoven asked for a reply by Wednesday 28 October. Send the email on Wednesday 21 October and propose a call on Friday 23 October. That leaves time for a revised letter to reach you before the 28th.

### The three points worth raising

1

#### Base salary to €4,650 a month

This is +€400 gross a month, or €214 net. It brings the offer to €60,264 a year, close to the typical figure for this role in Eindhoven.

2

#### Bonus written in as an 8% target with criteria

A full payout would be €4,080 gross a year (€2,020 net). With written criteria, you know in advance what the payout depends on, and the change costs the employer nothing today.

3

#### Ask for the employer's pension contribution in writing

The letter gives the employer's share as 60% of a premium it does not state. Employer pension is pay outside the net that can differ by thousands of euros a year between employers.

**Reference point:** €4,450 a month base salary. Below that, on the numbers, the salary stays about €2,800 a year below typical for this role in Eindhoven. Whether to accept is your call.

## 1 · Your real numbers

|                                                                                                               | Per year       | Per month     |
|---------------------------------------------------------------------------------------------------------------|----------------|---------------|
| Base salary (12 × €4,250)                                                                                     | €51,000        | €4,250        |
| Holiday allowance 8%, paid in May                                                                             | €4,080         |               |
| <b>Gross total</b>                                                                                            | <b>€55,080</b> |               |
| Pension, your own contribution (not stated, so not deducted)                                                  | €0             | €0            |
| Taxable wage                                                                                                  | €55,080        |               |
| Income tax (8.10% up to €38,883, 37.56% up to €78,426, 49.50% above)                                          | -€9,232        |               |
| National insurance contributions (27.65% up to €38,883)                                                       | -€10,751       |               |
| Tax and contributions together, before tax credits (35.75% up to €38,883, 37.56% up to €78,426, 49.50% above) | -€19,983       |               |
| General tax credit                                                                                            | +€1,494        |               |
| Labour tax credit                                                                                             | +€5,068        |               |
| Tax due (€19,983 - €1,494 - €5,068)                                                                           | -€13,421       |               |
| <b>Net per year</b>                                                                                           | <b>€41,659</b> |               |
| Net without holiday allowance                                                                                 | €39,637        |               |
| <b>Net, 12 monthly payments (€39,637 ÷ 12)</b>                                                                |                | <b>€3,303</b> |
| Net holiday allowance in May, on top (€41,659 - €39,637)                                                      | €2,022         |               |

A raise is worth less in your account than on paper. Of every extra €100 gross a month, €53 net reaches you, and €500 gross more a month adds €267 net. Every employee receives two tax credits, the general tax credit and the labour tax credit, which are amounts taken off the tax you owe. At your income, part of each extra euro goes to the 37.56% bracket, and both tax credits become smaller as income rises.

The net figures exclude the bonus. The letter offers a discretionary bonus of up to 8% of the annual gross salary, which means the employer decides each year whether to pay it and how much. At the full 8%, the bonus would be €4,080 gross, or €2,020 net, paid in one payment. The letter does not say in which month it is paid. A bonus written as "up to" a percentage and "at discretion" usually pays part of the maximum in a given year, so this assessment does not count it as fixed income.

### What a higher base salary does to the amount in your account

| Base salary per month | Extra gross per month | Extra net per month | In the market (per year, including holiday allowance) |
|-----------------------|-----------------------|---------------------|-------------------------------------------------------|
| €4,450                | +€200                 | €107                | €57,672                                               |
| €4,650                | +€400                 | €214                | €60,264                                               |
| €4,750                | +€500                 | €267                | €61,560                                               |

**Assumptions:** age 29; no own pension contribution deducted, because neither your form nor the letter states the premium; the letter says the employer pays 60% of the premium, which suggests you pay the remaining share of an amount that is not stated, so the amount in your account would be lower once that is known; the employer's pension contribution is unknown and not included; holiday allowance of 8% calculated on 12 x the base salary (€51,000); no thirteenth month, as the letter states; the bonus, travel allowance, training budget, laptop and phone left out of the figures; 40 hours a week, so no conversion for the market comparison; no collective agreement (cao); the 2026 tax rules used for a start on 4 January 2027, because the 2027 figures are not yet published; no other income. Where your form and the letter both state a term, they agree. If any of these is wrong, tell us before you act on the figures.

## 2 · Where you sit in the market

### Data Analyst, medior, Eindhoven / Brainport region, 2026

|                                                           | Lowest usual | Typical | Highest usual |
|-----------------------------------------------------------|--------------|---------|---------------|
| Eindhoven region, medior data analyst                     | €46,800      | €60,500 | €74,300       |
| <b>Your offer, in the same unit (40 hours)</b>            |              | €55,080 |               |
| Typical figure as a monthly base salary (€60,500 ÷ 12.96) |              | €4,668  |               |



Fewer comparable figures exist for this role and region, so treat the range as a guide.

**Below typical.** All market figures are per year, for a full working week, including the 8% holiday allowance and excluding any bonus. Your offer of €55,080 a year sits between the lowest usual figure of €46,800 and the typical figure of €60,500. The gap to typical is about €5,400 a year, which is about €420 a month on the base salary. The discretionary bonus is not part of this comparison; section 1 sets out what it would pay.

**What this means for the ask:** With three to five years of experience and a large employer, a salary near the typical figure is a reasonable expectation. A base of €4,650 a month would bring the offer to €60,264 a year, just under typical. That is about 9% above the offer, so it is a modest request with the market behind it.

All market figures: annual gross, full-time, including 8% holiday allowance, excluding bonus.

### 3 · Your contract, read

The terms that matter are listed below, each with a verdict, the reason for it, and what to ask for instead. The letter is a summary of the terms; the employment contract follows once you accept, so the table reads the letter.

| Term in the letter                                                               | Verdict          | Why                                                                                                                                                                                                                                                                                               | Ask for instead                                                                                                                                                                             |
|----------------------------------------------------------------------------------|------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Base €4,250 gross a month, 8% holiday allowance paid in May, no thirteenth month | ✓ normal         | The holiday allowance is set out separately and meets the statutory minimum of 8%. Sections 2 and 4 cover the level of the salary.                                                                                                                                                                | The higher base salary (section 4).                                                                                                                                                         |
| Permanent (indefinite) contract, 40 hours a week                                 | ✓ normal         | This is an indefinite contract for a full working week.                                                                                                                                                                                                                                           | Nothing.                                                                                                                                                                                    |
| Probation period of 2 months                                                     | ✓ normal         | Two months is the maximum on a permanent contract (BW 7:652 lid 3). The period must be the same for both parties and agreed in writing (lid 1 and 2), so the contract will need to repeat it.                                                                                                     | Nothing. Check that the contract says the same as the letter.                                                                                                                               |
| Notice period of 1 month                                                         | ✓ normal         | The employee's statutory notice period is one month (BW 7:672 lid 4). Under five years of service, the employer's notice period is also one month (lid 2). Notice runs to the end of a month unless the parties agree otherwise in writing (lid 1).                                               | Nothing.                                                                                                                                                                                    |
| Bonus "discretionary, up to 8% of the annual gross salary"                       | 🕒 fix            | A discretionary bonus is allowed, but the employer must use that discretion as a good employer would (BW 7:611): consistently, not arbitrarily, and with reasons when nothing is paid. Without criteria, a measurement period and a payment date, the bonus is a possibility, not an entitlement. | An 8% target bonus with criteria, a measurement period and a payment month in writing, and a pro rata bonus after a full period. Ask also what the scheme paid out over the last two years. |
| Pension: "Employer pension scheme; the employer pays 60% of the premium"         | ✍ get in writing | The letter does not say what the premium is, which salary it is calculated on, or what you pay yourself. These figures decide what is deducted from your pay each month and how much the employer adds to your pension.                                                                           | The premium as a percentage, the pensionable base (the salary it is calculated on), the employer's contribution and your own contribution, in writing.                                      |
| 26 holiday days per year, full-time                                              | ✓ normal         | The statutory minimum is 20 days on a 40-hour week (4 × the weekly hours). 25 days is common, so 26 is above the usual level.                                                                                                                                                                     | Nothing to change.                                                                                                                                                                          |
| Hybrid: two days a week from home                                                | ✍ get in writing | The letter names two days. A letter is not the contract, and an arrangement that is not in the contract can change when you get a new manager.                                                                                                                                                    | The two home-working days in the employment contract.                                                                                                                                       |

| Term in the letter                                                            | Verdict                                                                                          | Why                                                                                                                                                                                                                                                                                                             | Ask for instead                                                                                |
|-------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|
| Training budget €1,500 per year                                               |  get in writing | Training that the employer must provide by law or regulation is free, and no repayment may be agreed for it (BW 7:611a lid 2 and 4). Voluntary training may carry a repayment rule if it is agreed in writing beforehand, with an amount and a declining scale. The letter states the budget but no conditions. | The conditions of the budget in writing, and whether any repayment rule is attached.           |
| Travel allowance €0.23 per kilometre for commuting; laptop and phone provided |  get in writing | The rate per kilometre is stated. The letter does not say which days or what distance the allowance covers, and that matters when you work from home two days a week.                                                                                                                                           | The travel arrangement in writing: which days, what distance, and how home-working days count. |
| Non-compete clause: none                                                      |  normal         | The letter states that there is no non-compete clause, as your form does. A non-compete is only valid if it is agreed in writing (BW 7:653 lid 1).                                                                                                                                                              | Check that the contract does not add one.                                                      |

Whether to accept is your decision; the assessment gives you the numbers and the words.

The assessment gives you arguments that are true; it does not give you ones that are not.

The letter does not mention a non-solicit clause, a side-activities clause or a repayment rule for training, and your form left these open. The employment contract follows once you accept, so these are the clauses to look for when it arrives.

## 4 · What to ask for, in this order

| # | Point to raise                                                          | Ask for                                                               | Reference point                                          | Gain if agreed                                                                                                                 |
|---|-------------------------------------------------------------------------|-----------------------------------------------------------------------|----------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|
| 1 | Base salary to €4,650 a month                                           | €4,650 a month                                                        | €4,450 a month                                           | +€400 gross a month (€214 net)                                                                                                 |
| 2 | Bonus written in as an 8% target with criteria                          | 8% target with criteria, a measurement period and a payment month     | n/a: the bonus has no fixed amount today to compare with | up to €340 gross a month if paid in full, paid once a year (€4,080 gross a year, €2,020 net)                                   |
| 3 | Ask for the employer's pension contribution in writing                  | the premium, the pensionable base and the employer's contribution     | n/a: this is a request for information                   | no direct amount a month (employer pension is pay outside the net that differs by thousands of euros a year between employers) |
| 4 | Home-working days, training budget and travel allowance in the contract | two days a week; the budget conditions; the days the allowance covers | n/a: these are wording points, not pay                   | no amount a month (keeps the flexibility in the letter and the €1,500 a year budget clear)                                     |

**Why this order.** The base salary comes first, because that is where the most money is, and a higher base also raises the holiday allowance and a bonus set as a percentage. The bonus comes second: €4,080 gross a year at full payout, and writing it as a target costs the employer nothing today. The pension contribution comes third, because

employer pension is pay outside the net that differs by thousands of euros a year between employers, and the letter gives no amount. Working from home is already in the letter at two days a week, so it sits below the points above it; the only task is to get it into the contract.

**Two things that usually do not help.** The first is presenting the typical figure of €60,500 as a demand: it is a market figure, not an entitlement, and the gap to it is the stronger argument. The second is naming your current salary. You do not need to, and it is not the measure for this role.

## 5 · When and how

- **Deadline:** Brinkhoven asked for a reply by **Wednesday 28 October**. Send the email on **Wednesday 21 October** and propose a call on **Friday 23 October**. That leaves Monday and Tuesday for a revised letter.
- **Channel:** email Marloes Bakker, the HR Manager, first. The figures are then on paper, and she can pass them on without retelling them. The call is for making the agreement.
- **Tone:** you are pleased with the offer and you want to join in January. Your points are about the package matching the role.
- **If they say no to €4,650:** a reasonable outcome is a smaller step now, with the bonus written as an 8% target with criteria. Add a written salary review six months after your start on 4 January 2027, with the step to €4,650 tied to goals you agree.
- **The contract:** the letter says the employment contract follows once you accept. Ask for the agreed points in a revised letter, and compare the contract with it when it arrives.

## 6 · The words

These are examples of how the points can be raised. Use your own words where they fit better; the order and the substance are what matter.

### Example email

To Marloes Bakker, HR Manager · Wednesday 21 October  
Subject **Data Analyst offer: a few points**

Hi Marloes,

Thank you for the offer. I'm keen to join the Eindhoven team in January, and I'd like to make this work.

On salary, I'd propose **€4,650 a month**, which is closer to the usual level for a data analyst with my experience in the Eindhoven region. I'd also like the bonus **written in** as an **8% target** with clear criteria, a measurement period and a payment month, rather than at discretion. And could you tell me what the pension premium is, what it's calculated on, and what your **60% share** comes to?

A few smaller things for the contract: the two home-working days, the conditions of the training budget and whether any repayment is attached, and which days the travel allowance covers.

Could we talk it through on Friday 23 October? I'd like to give you an answer well before the 28th.

Best regards,  
[your first name]

### Example call script

**Opening.** "Thanks for making time. I'm keen to start in January, so I want to get the letter right rather than rush it. Shall we start with the salary?"

**The ask.** "I'd propose €4,650 a month. That's closer to the usual level for this role in Eindhoven with my experience. Can we get there?" Then leave a pause.

**If they say "the band is fixed":** "I understand there's a band. My question is where in it someone with three to five years' experience sits. If €4,650 isn't possible now, I'd like the 8% target bonus in writing and a salary review six months after I start, with the step to €4,650 tied to goals we agree now."

**If they say "what do you earn now?":** "I'd rather talk about what this role is worth than what my current job pays. The Eindhoven market for this role is what I'm going by." Say it once, warmly, and go back to the figure.

**If they say "the bonus is always at discretion here":** "I understand. I'm not asking for a guarantee. I'd like to know in advance what the outcome depends on: a percentage, a few criteria and a payment month. Could you also tell me what the scheme paid out over the last two years?"

**If they say "the pension scheme is the same for everyone":** "I'm not asking to change it. I'd only like to know the premium and what it's calculated on, so I can see the whole package."

**The close.** "So we have: [repeat what you agreed]. If you send me a revised letter with those points, I'll reply the same day."

## 7 · Before you sign / after the meeting

- ☐ Revised letter states the agreed base salary as gross per month and "excluding 8% holiday allowance"
- ☐ Bonus: target percentage, criteria, measurement period and payment month in the contract text, not only agreed verbally
- ☐ Pension: the employer's pension contribution in writing, with the premium, the pensionable base and your own contribution
- ☐ Probation: 2 months at most, the same for both parties, written in the contract
- ☐ Notice: 1 month, as in the letter
- ☐ Two home-working days written in the contract
- ☐ Training budget: the conditions, and any repayment rule with an amount and a declining scale
- ☐ Travel allowance: which days and what distance the €0.23 per kilometre covers
- ☐ Contract: check for a non-solicit, side-activities or non-compete clause that the letter does not mention
- ☐ Start date 4 January 2027 confirmed in the contract
- ☐ Don't sign a version that differs from the email trail; ask for the differences in writing

## What these terms mean

**Holiday allowance (vakantiegeld).** A payment that Dutch law requires every employer to make on top of the salary: at least 8% of the yearly gross salary, usually paid once, in May. When a Dutch offer states a monthly salary, the holiday allowance is normally on top of it unless the letter says it is included.

**Employee pension contribution.** Most Dutch employers offer a pension scheme to which both employer and employee contribute. The employee's share, often between 4% and 8% of the pensionable salary, is deducted from the gross salary before tax, which lowers the taxable income and therefore the tax.

**Taxable wage and tax credits.** Dutch income tax is calculated on the taxable wage: the gross salary after the pension contribution and after any tax-free part under the 30% ruling. Two tax credits then reduce the tax for everyone who works: the general tax credit and the labour tax credit. Both become smaller as income rises, which is why an extra euro of salary is taxed more heavily than the bracket rate alone suggests.

**Net per month, two ways of counting.** Dutch payslips show the net of the twelve monthly payments; the holiday allowance is paid and taxed separately in May. This assessment shows the monthly figure the same way and states the May payment next to it, so that the monthly figure can be compared with a payslip.

**Probation period (proeftijd).** A period at the start of the contract during which either side may end it at once, without notice or reasons. Dutch law limits it to one month on a fixed-term contract shorter than two years and to two months on a permanent contract or a contract of two years or longer; a longer probation than the law allows does not count at all.

**Notice period (opzegtermijn).** The time between giving notice and the last working day. By law the employee's notice is one month and the employer's depends on length of service, starting at one month. The contract may lengthen the employee's period, but then the employer's must be at least twice as long.

**Discretionary bonus.** A bonus that the employer decides on each year, as opposed to a bonus that is paid when agreed targets are met. "Up to 10% at the discretion of management" is a possibility, not an entitlement; in practice such bonuses pay a fraction of the maximum.

**Thirteenth month and year-end payment.** An extra month's salary, or a fixed percentage of the yearly salary, paid once a year, usually in December. It is fixed pay, unlike a bonus, and some employers fold it together with the holiday allowance into one "flexible budget".

**Comparable figures.** The note under the market range in section 2 says how many comparable figures exist for your role and region. Where fewer figures exist, the range is a guide rather than a firm figure, and individual employers can differ more from the typical figure.

## Sources

This assessment is based on the official Dutch tax and payroll rules for the year, public wage statistics, Dutch employment law and our own market model. The data, its weighting and the method are proprietary to BetterTerms.

## The small print

**What this assessment is.** A written analysis prepared for you personally, with the help of an AI model and our own data and methods, from the information you entered in our form and the documents you attached, using Dutch tax rules, public wage statistics and Dutch employment law as we understand them on the date of preparation. It is general information and preparation for a conversation with your employer. It is not legal, tax, financial or immigration advice, it does not create an adviser-client relationship, and it is not updated after delivery.

**Your information and your decisions.** Every figure depends on the accuracy and completeness of what you provided. You confirmed in the form that the information was correct; if any input was wrong or incomplete, the results are wrong. Whether to negotiate, what to ask, what to accept and whether to sign are your decisions alone, taken at your own risk and responsibility. Nothing in this assessment tells you to sign or not to sign, and nothing in it is a promise that any employer will agree to anything.

**No guarantee.** No outcome is guaranteed: not a higher salary, not a changed clause, not a renewed contract, not a permit or tax ruling. Market ranges are estimates and can differ from what a specific employer pays. Legal observations describe how we read the law and common practice on the date of preparation; a court, an employer or a lawyer may read a clause differently, and rules change.

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