



Nordic Solutions

Nordic Mobility Services ApS (NMS) are specialist providers of contract management solutions for contractors working in the Nordics. We want to be your partner of choice based on our competence, superlative service, choice of solutions, high retentions and fair pricing.

As part of a global contract management organisation we offer an international perspective to our local offerings. In other words, we are **glocal** – global yet local.

We ensure that contractors, recruitment businesses and

their corporate clients all stay within the law and that the immigration, tax, social security, employment and labour-leasing laws are all fully observed.

Our unique compliance portal provides the client with accurate real-time information on the compliance status of all our contractors.

For the contractor, he or she is assured of the very highest retentions possible under the law, excellent service and fees that are the best value for money obtainable.

“ The purpose of Nordic Mobility Services ApS is to provide all our clients – contractors, recruitment businesses and corporate clients with the most appropriate immigration, tax and social security solutions that are possible under law.

We aim to provide these solutions offering the highest level of service, surpassing the offerings of competitors and exceeding the expectations of our clients.

We aim to be regarded as the most highly reputed company in Nordic contract management. ”

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Danish Solution

Employed Solution

Retention (for a typical contractor)	59% (±6%)*
Eligibility	<ul style="list-style-type: none"> All nationals
Work Permits	<ul style="list-style-type: none"> NMS can sponsor work permits The cost is EUR 2,300 (including all government fees and accompanying for local residence registration)
Features	<ul style="list-style-type: none"> The contractor is employed by Nordic Mobility Services ApS (the Employer) The Employer runs a payroll and deducts the necessary tax and social security costs The employer and employee social costs are part of the contract value
Benefits	<ul style="list-style-type: none"> Easy to implement Open to non-EU/EEA nationals Eligibility for unemployment benefits Attractive to lenders Immigration services NMS is expert in Danish tax and social security
Registrations	<ul style="list-style-type: none"> NMS will ensure all required registrations are done in Denmark The contractor must register personally at the local municipality
Fees	<ul style="list-style-type: none"> 6% of the monthly invoice value

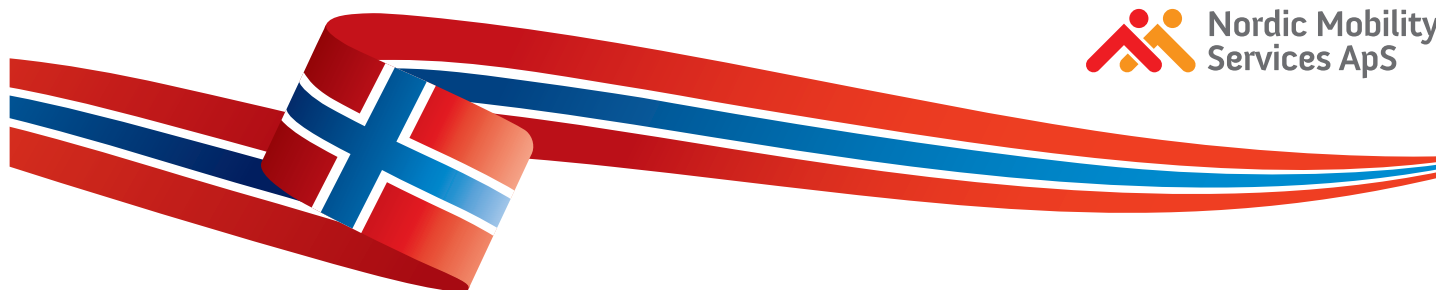
*Illustrated projections do not take into account any additional taxable income the contractor may have, other than for this assignment.



Swedish Solutions

	Employed	Personal Services Company (PSC)	Hybrid
Retention (for a typical contractor)	54% (±8%)*	71% (±6%)*	79% (±8%)*
Eligibility	<ul style="list-style-type: none"> All nationals 	<ul style="list-style-type: none"> EU/EEA nationals Working period in Sweden must be at least 6 months 	<ul style="list-style-type: none"> EU/EEA nationals Working period in Sweden must be at least 6 months
Work Permits	<ul style="list-style-type: none"> Access Financial can sponsor work permits The total work permit cost is EUR 1,500 		
Features	<ul style="list-style-type: none"> An Access Financial Group company (the Employer) employs the contractor The Employer runs a Swedish payroll and deducts the necessary tax and social security costs The employer and employee social costs are part of the contract value 	<ul style="list-style-type: none"> The contractor is registered in Sweden as a director of his company and is treated as self-employed We ensure compliance with foreign and local tax laws The level of retention depends on the salary level, the tax claimable expenses, the length of stay in Sweden, eligibility of the expatriate tax regime and whether the contractor is married or not Contractors are assisted by Access Tax and Accounting Ltd (ATA), a firm of accountants, expert in Swedish tax and social security The contractor needs a bank account for his company 	<ul style="list-style-type: none"> An Access Financial Group company (the Employer), registered in Sweden, employs the contractor The Employer will allocate and issue redeemable shares to the contractor The employer and employee social security costs are part of the contract value At the end of the employment contract, the contractor will redeem his shares and receive a capital gain
Benefits	<ul style="list-style-type: none"> Easy to implement Open to non-EU/EEA nationals Special tax regime can reduce the contractor's taxable income by 25% Eligibility for unemployment benefits Attractive to lenders Immigration services NMS is expert in Swedish tax and social security issues 	<ul style="list-style-type: none"> The director of his own PSC pays less social security in Sweden than does an employee Flexibility in choosing own salary and possibility of holding simultaneous contracts The PSC is a standalone solution The PSC can be used in future projects and elsewhere ATA does the accounting and prepares tax returns for the contractor and the PSC 	<ul style="list-style-type: none"> This is the solution with the highest retention There is no requirement to act as a director The Employer is expert in home and Swedish tax and social security
Registrations	<ul style="list-style-type: none"> NMS will ensure all required registrations are done in Sweden The contractor must register personally for his right to residency 	<ul style="list-style-type: none"> ATA will ensure all required registrations are done in Sweden The contractor must register personally for his right to residency 	<ul style="list-style-type: none"> The Employer will ensure all required registrations are done in Sweden The contractor must register personally for his right to residency
Fees	<ul style="list-style-type: none"> 6% of the monthly invoice value 	<ul style="list-style-type: none"> 7% of the monthly invoice value 	<ul style="list-style-type: none"> 9% of the monthly invoice value

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Norwegian Solutions

	Employed	Personal Services Company (PSC)	Hybrid
Retention (for a typical contractor)	54% (±3%)*	71% (±3%)*	79% (±8%)*
Eligibility	<ul style="list-style-type: none"> All nationals 	<ul style="list-style-type: none"> EU/EEA nationals Working period in Norway must be at least 6 months 	<ul style="list-style-type: none"> EU/EEA nationals Working period in Norway must be at least 6 months
Work Permits	<ul style="list-style-type: none"> With the cooperation of Norwegian end client a work permit is possible The total work permit cost is EUR 2,600 		
Features	<ul style="list-style-type: none"> An Access Financial Group company (the Employer), registered as a staffing agency in Norway, employs the contractor The Employer runs a payroll and deducts the necessary tax and social security costs The employer and employee social costs are part of the contract value 	<ul style="list-style-type: none"> The contractor is registered in Norway as a director of his company and is treated as self-employed We ensure the compliance with foreign and local tax laws The level of retention depends on the salary level, the tax claimable expenses, the length of stay in Norway, and whether the contractor is married or not Contractors are assisted by Access Tax and Accounting Ltd (ATA), a firm of accountants, expert in Norwegian tax and social security The contractor needs a bank account for his company 	<ul style="list-style-type: none"> An Access Financial Group company (the Employer), registered as a staffing agency in Norway, employs the contractor The Employer will allocate and issue redeemable shares to the contractor The Employer and employee social security costs are part of the contract value At the end of the employment contract, the contractor will redeem his shares and receive a capital gain
Benefits	<ul style="list-style-type: none"> Easy to implement Various deductions and allowances reduce the contractor's taxable income Eligibility for unemployment benefits Attractive to lenders NMS is expert in Norwegian tax and social security issues 	<ul style="list-style-type: none"> The director of his own PSC pays less social security in Norway than does an employee Flexibility in choosing own salary and possibility of holding simultaneous contracts The PSC is a standalone solution The PSC can be used in future projects and elsewhere ATA does the accounting and prepares tax returns for the contractor and the PSC 	<ul style="list-style-type: none"> This is the solution with the highest retention There is no requirement to act as a director The Employer is expert in home and Norwegian tax and social security
Registrations	<ul style="list-style-type: none"> NMS will ensure all required registrations are done in Norway The contractor must register personally at the local police station 	<ul style="list-style-type: none"> ATA will ensure all required registrations are done in Norway The contractor must register personally at the local police station 	<ul style="list-style-type: none"> The Employer will ensure all required registrations are done in Norway The contractor must register personally at the local police station
Fees	<ul style="list-style-type: none"> 6% of the monthly invoice value 	<ul style="list-style-type: none"> 7% of the monthly invoice value 	<ul style="list-style-type: none"> 9% of the monthly invoice value

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Finnish Solutions

Self-Employed

Hybrid

Retention (for a typical contractor)	69% (±5%)*	79% (±8%)*
Eligibility	<ul style="list-style-type: none"> • EU/EEA nationals 	<ul style="list-style-type: none"> • EU/EEA nationals • Working period in Finland must be at least 6 months
Features	<ul style="list-style-type: none"> • The contractor works in Finland as a self-employed person • The contractor will establish a fixed base in Finland from the start and will be liable to pay taxes in Finland • NMS registers the self-employed contractor • Self-employed contractors may claim business expenses which reduce the tax charge 	<ul style="list-style-type: none"> • An Access Financial Group company (the Employer), registered in Finland, employs the contractor • The Employer will allocate and issue redeemable shares to the contractor • The employer and employee social security costs are part of the contract value • At the end of the employment contract, the contractor will redeem his shares and receive a capital gain
Benefits	<ul style="list-style-type: none"> • Higher retention due to low rate of social security contributions • Flexibility in choosing own working hours and place, and a possibility of holding simultaneous contracts • NMS does the accounting and prepares tax returns for the contractor • NMS is expert in Finnish tax and social security 	<ul style="list-style-type: none"> • This is the solution with the highest retention • The Employer is expert in Finnish tax and social security
Registrations	<ul style="list-style-type: none"> • NMS will ensure all required registrations are done in Finland • The contractor must register personally at the local police station 	<ul style="list-style-type: none"> • The Employer will ensure all required registrations are done in Finland • The contractor must register personally at the local police station
Fees	<ul style="list-style-type: none"> • 6% of the monthly invoice value 	<ul style="list-style-type: none"> • 9% of the monthly invoice value

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