

KPMG Law

Advokatfirma

The Norwegian tax return

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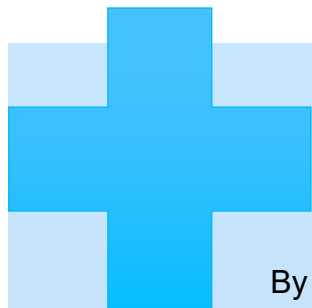
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Disclaimer & discounted fees

- This presentation is given as a general overview of how to fill in the most common sections in the digital tax return in Norway for 2023.
- We have not made any assessments on your particular tax liability, and cannot be held accountable for any missing information in your tax return, nor any errors committed by you or your advisor when filling in the tax return.
- This presentation reflects the digital tax return in Norway per March 2024.
- The digital tax return is constantly evolving, and the tax return items shown in this presentation may look different later during the tax season.
- 7,500 NOK (VAT excluded) for a 1 hour tax meeting with UiB employees.
- 8,500 NOK (VAT excluded) for Norwegian tax return assistance to UiB employees who are non tax residents in Norway.
- 13,500 NOK (VAT excluded) for Norwegian tax return assistance to UiB employees who are tax residents in Norway.
- Business income, stocks, bonds and funds outside of Norway, as well as crypto and NFTs are not included in this fee.
- All new clients are charged an onboarding fee (one off) of 5,000 NOK (VAT excluded).

Social security contributions

Your social security contributions obligations



By default you will have to pay social security contributions to Norway (7.9 % of gross pay in 2023) on salary from UiB, regardless of where you performed the work.

Paying contributions does NOT grant you any rights.

Rights are only granted to members in the Norwegian Social Security Scheme.

In order to avoid this obligation you have to obtain valid documentation of non-membership in Norwegian social security:

- Valid A1 from another EU/EEA country, or
- Certificate of Coverage from a country with which Norway has a social security treaty, or
- Decision from NAV confirming non-membership

The document has to be registered with NAV. A1s are registered automatically, but CoC's are not.

Once registered with NAV, you can apply for a tax deduction card without social security contributions, and you can mark all salary income as exempt from social security contributions in the tax return.

Remember to send a copy to UiB.

A1



Certificate concerning the social security legislation which applies to the holder

EU Regulations 883/2004 and 987/2009 (*)

INFORMATION FOR THE HOLDER

This certificate concerns the social security legislation which applies to you and confirms that you have no obligations to pay contributions in another State.

Before you leave the State where you are insured to go to another State to work, make sure you have the documents which entitle you to receive the necessary benefits in kind (e.g. medical care, treatment in hospital, and other) in the State where you are working.

- If you are staying temporarily in the State where you are working, ask your health care institution for the European Health Insurance Card (EHIC). You must show this card to your health care provider if you need benefits in kind during your stay.
- If you are going to be living in the State where you are working, ask your health care institution for the S1 document and submit it as soon as possible to the competent health care institution of the place you are going to work (**).

Provisionally the insurance institution in the State of stay will also provide special benefits in the event of an accident at work or an occupational disease.

1. PERSONAL DETAILS OF THE HOLDER

1.1 Personal Identification Number	<input type="checkbox"/> Female	<input type="checkbox"/> Male
1.2 Surname		
1.3 Forenames		
1.4 Surname at birth (***)		
1.5 Date of birth	1.6 Nationality	
1.7 Place of birth		
1.8 Address in the State of residence		
1.8.1 Street, N°	1.8.3 Post code	
1.8.2 Town	1.8.4 Country code	
1.9 Address in the State of stay		
1.9.1 Street, N°	1.9.3 Post code	
1.9.2 Town	1.9.4 Country code	

2. MEMBER STATE LEGISLATION WHICH APPLIES

2.1 Member State	2.3 Ending date
2.2 Starting date	
<input type="checkbox"/> 2.4 The certificate applies for the duration of the activity <input type="checkbox"/> 2.5 The determination is provisional <input type="checkbox"/> 2.6 Transitional rules apply as provided for by Regulation (EC) No 883/2004	

U.S. — NORWEGIAN AGREEMENT ON SOCIAL SECURITY
CERTIFICATE OF COVERAGE UNDER ARTICLE 5

AVTALE OM SOSIAL TRYGD MELLOM U.S.A. — NORGE BEKREFTELSE
AV TRYGDEDEKNING ETTER ARTIKKEL 5

1 INFORMATION ABOUT THE WORKER/OPPLYSNINGER OM ARBEIDSTAKEREN		
a FULL NAME/FULLT NAVN		
b DATE OF BIRTH/FØDSELSDATO	c PLACE OF BIRTH/FØDESTED	
d CITIZENSHIP/STATSBORGERSKAP	e SOCIAL SECURITY NUMBER/SOSIALTRYGDNUMMER	
f ADDRESS IN NORWAY (if known)/ADRESSE NORGE (hvis kjent)	g NORWEGIAN PERSONAL NUMBER (if any)/NORSK PERSONNUMMER (hvis gitt)	
2 INFORMATION ABOUT ACCOMPANYING FAMILY MEMBERS/OPPLYSNINGER OM MEDFØLGENDE FAMILIEMEDLEMMER		
a SPOUSE (family name, first name) EKTEFELLE (etternavn, fornavn)	DATE OF BIRTH/ FØDSELSDATO	NORWEGIAN PERSONAL NUMBER (if any) NORSK PERSONNUMMER (hvis gitt)
b CHILDREN (family name, first name) BARN (etternavn, fornavn)	DATE OF BIRTH/ FØDSELSDATO	NORWEGIAN PERSONAL NUMBER (if any) NORSK PERSONNUMMER (hvis gitt)
3 INFORMATION ABOUT THE EMPLOYER IN THE U.S./OPPLYSNINGER OM ARBEIDSGIVEREN I U.S.A.		
a NAME OF EMPLOYER/ARBEIDSGIVERS NA	b ADDRESS/ADRESSE	
4 CERTIFICATION/BKREFTELSE		
The above worker meets the condition set forth in Article _____ of the Agreement and, with respect to retirement, survivors and disability insurance, remains subject to the laws of the United States. Ovennevnte arbeidstaker oppfyller vilkårene i artikkel _____ i Avtalen og forblir med hensyn til alders-, etterlevings- og uføretrykksforsikring underlagt amerikansk trygdlovgivning.		
BEGINNING/FRA		AND ENDING/OG TIL
5 INFORMATION ABOUT THE EMPLOYER'S AGENT IN NORWAY/OPPLYSNINGER OM ARBEIDSGIVERENS REPRESENTANT I NORGE		
a NAME/NAVN	b ADDRESS/ADRESSE	
6 COMPLETED BY-/UTFYLT AV: Social Security Administration		
SIGNATURE-/UNDERSKRIFT		DATE AND STAMP-/DATO OG STEMPEL

Form SSA-894-U4-NE (7-2003)

COPY 1 - Employee
COPY 2 - Employer

COPY 3 - SSA
COPY 4 - Norwegian Social Security System

How do I mark my salary as exempt from social security contributions in the tax return?

Add more information

See what information you can add, here "Salary and equivalent benefits".

Other information and characteristics (5)

- Income that entitles you to the special deduction for seafarers (seafarers' allowance)
- Currency
- National insurance and tax exemptions
- Method in the event of double taxation
- Does the information concern a child?



Salary and equivalent benefits

Fields marked with * are required

Country of earnings

Brazil

Paid by *

Universitetet i Norge

Salary

750,000

National insurance and tax exemptions

Select

Select

- Non-taxable with national insurance liability
- Non-taxable with national insurance liability on health component - USA/Canada
- Non-taxable with national insurance liability on health component (5,1 %)
- Non-taxable with national insurance liability on pension component (2,9 %)
- Non-taxable without national insurance contributions
- Taxable without national insurance liability
- Taxable without national insurance liability on health component (5,1 %)
- Taxable without national insurance liability on pension component (2,9 %)

Other similar benefits, such as benefit.

tell us why.

Cancel

OK



Tax



Where to find information about Norwegian taxes

Tax for individuals - The Norwegian Tax Administration ([skatteetaten.no](https://www.skatteetaten.no))

<https://www.skatteetaten.no/en/person/taxes/tax-return/>

A⁹

Help to get your taxes right

Useful topics and information about allowances and deductions that will help you make sure your tax return is correct.

- [The deduction wizard](#)
- [Shares and securities](#)
- [Employment, benefits and pensions](#)
- [Bank and loans](#)
- [Property and belongings](#)
- [Family and health](#)
- [Gift and inheritance](#)
- [Hobbies or self-employed?](#)
- [Young people, work and tax](#)
- [Tax when you have income and assets abroad. Tax when you move to or from Norway.](#)
- [Valuation discount in connection with assessment of wealth](#)

When your life changes, your tax will often also change

A change in family circumstances, place of residence, job and education affect both the allowances/deductions you are entitled to and the amount of tax to be deducted.

- [Tax when your life changes](#)

Tax dates and deadlines

Tax calendar for persons.

15 MAR	Advance tax for personal taxpayers – deadline for payment
20 MAR	Tax assessment starts
22 MAR	Tax returns - all personal tax returns are sent
30 APR	Shareholder's tax report – deadline for submission of statement

[Tax dates and deadlines](#)

Where can I find my tax return?

https://skatt.skatteetaten.no/web/minside/person

Contact us Change text size English Ragnhild Emilie Ganes

Person Business Rettskilder My page Search



Ragnhild Emilie Ganes

My page About me Inbox Notifications

Hello, Ragnhild!

What do you want to do?



Inbox

Letters from us



My tax

View and change taxes and tax deduction card



About me

View and change addresses, bank account numbers and contact details.



National Population Register

Change address, change your name and relationship status and order certificates.

RAGNHILD EMILIE GANES

Change person



Tax return 2023

View, change and submit tax return

Submission deadline: 30. April

When will my tax assessment notice arrive?



My tax documents

Here you will find, among other things, tax returns, tax assessments and tax deduction cards.

You can change your tax returns for the last 3 years.

Go to My tax documents

Tax return - Landing page

Your provisional tax

Provisional calculated tax and duties	577,924
Tax you will be refunded (in credit)	2,774

You can find a detailed calculation in the summary further down this page.

Check that your tax is correct

The tax return is pre-filled, but not fully completed. You are responsible for checking that the information below is correct before you submit the tax return.

I have checked, submit

Continue later



Remember to submit the tax return. We cannot see your changes before you have submitted the tax return.

^ New this year: Loans and interest will be divided equally between those who have joint loans

Check that loans and interest have been divided correctly. You can change this yourselves, but remember that together, your shares of the loan must make up a total of 100 percent. You will find your loans under the topic "Bank, loans and insurance" further down on this page.

✓ See who you are taxed jointly with



Employment, national insurance and pensions



Income

What should be included in the tax return

Lov om skatt av formue og inntekt (skatteloven) - Lovdata

Tax resident

= You have stayed in Norway for more than 183 days in a 12 month period, or more than 270 days in a 36 month period (tax act § 2-1).

Global wealth and income → «Everything»

Non-tax resident

= You have NOT stayed in Norway for more than 183 days in a 12 month period, or more than 270 days in a 36 month period (tax act § 2-1).

Non-exhaustive list of examples:


Salary earned in Norway, real estate in Norway, business income from business conducted in Norway, dividends from Norwegian stocks, board fees from Norwegian companies, salary from the Norwegian state (UiB and other public universities) regardless of place of earning (tax act § 2-3)



Salary income

Salary

PRACTICAL

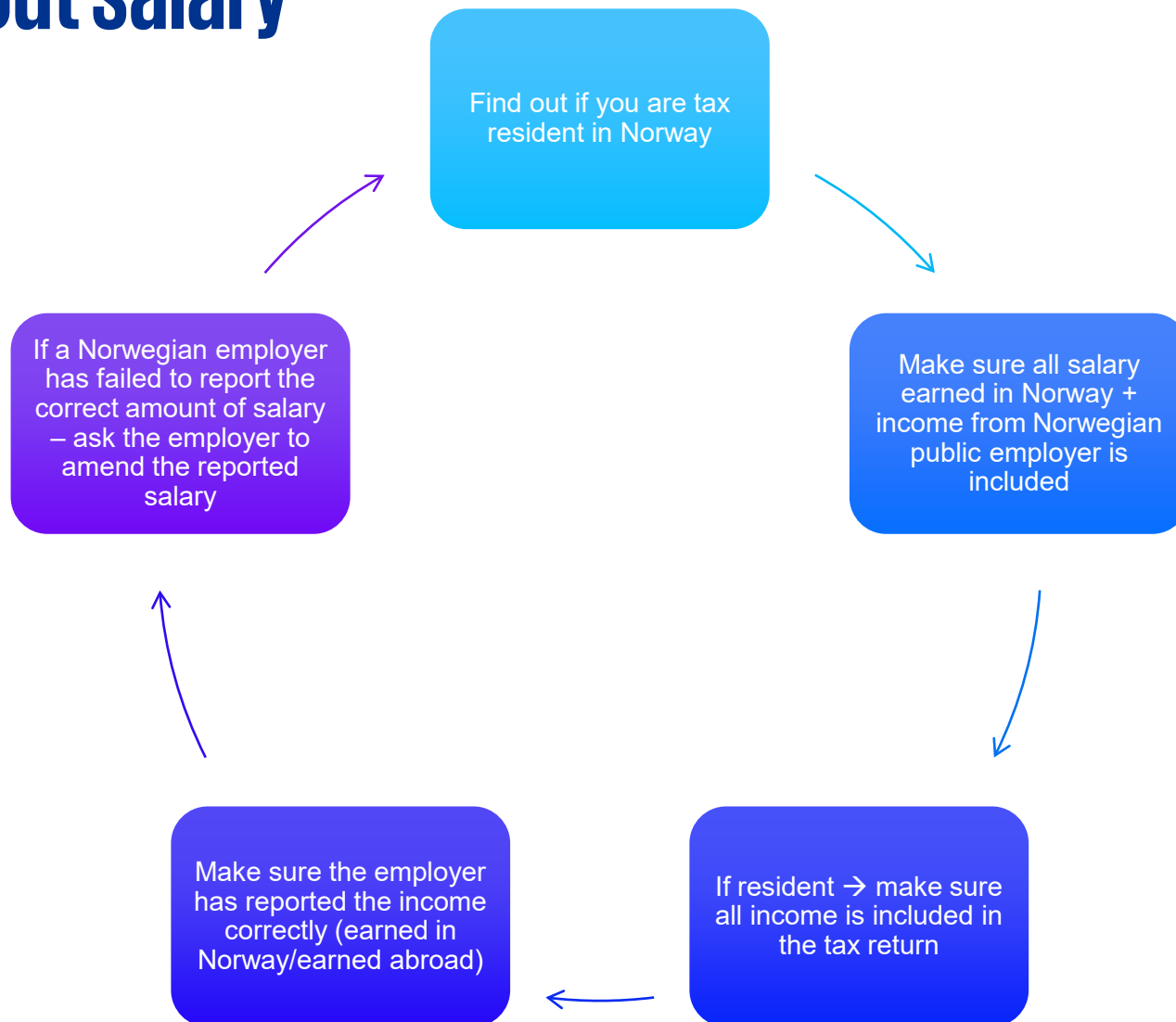
- Salary reported to the tax office by your employer will appear in  Employment, national insurance and pensions

- It may appear as split in two: One box for income reported as earned in Norway, and one box for income reported as earned abroad.
- You have to keep the employer informed of where you perform work, so the salary is reported correctly.
- If you don't, you risk that the tax office will not hear your claim for tax deduction on income earned (and taxed) abroad.
- Historically, you also risk being considered tax resident to Norway even if you have not spent the required days in Norway to reach tax domicil status, due to the erroneous reporting from the employer → The tax office has informed that they will amend this, but we will have to wait and see.

LEGAL

- For **public employees** (employed by UiB), you are liable to tax to Norway on salary earned in Norway and abroad if you are tax resident (tax act § 2-1) and if you are non tax resident (tax act § 2-3), regardless of the place of earning.
- If you are **liable to pay taxes abroad** according to local legislation there, you have to look to the tax treaty between Norway and that country. Either the article on **public service** (present in all treaties) or the article on **professors/teaches** (present in some treaties).
- If the treaty dictates that the other country has the right to tax, you have to claim tax reduction (either credit for tax paid abroad or tax exemption on the income in Norway) **according to tax treaty** in the Norwegian tax return.

What to do about salary



Salary Example –


You started working for UiB from home office in your home country (Germany) before you came to Norway.

As a German citizen living in Germany working for the Norwegian state, you were a member in the Norwegian Social Security Scheme. You applied for and received the Norwegian A1 for the period in Germany. Social security contributions are to be paid in Norway.

The legal assessment

1. You are liable to pay tax to Norway on wages in Germany, as a civil servant to Norway. Tax act § 2-3 (1) g.
2. So you have to inform of the salary in the tax return.
3. If UiB reported all the salary as earned in Norway, you have to amend it.
4. You do this by calculating what part of the salary was earned in Germany, then reduce the total amount of salary reported in Norway with the amount earned in Germany. Then add this amount in a new box as earned abroad.
5. You may be liable to pay tax in Germany on this part of the income, according to the tax treaty article 19.
6. If so; claim tax reduction according to tax treaty:

Salary and equivalent benefits ⓘ

Universitetet i Norge	
Salary	500,000
 Open and change	

Salary and equivalent benefits

Fields marked with * are required

Paid by * ⓘ
Universitetet i Norge

Salary ⓘ
400,000

Do you wish to add more information?
You can add more information about salary and other similar benefits, such as bonuses, surpluses from travel and maternity benefit.
⊕ Add more information

Have you changed or added new information? Please tell us why.
✓ Reason for change/new information (0)

Delete Cancel OK

Add salary and equivalent benefits

Salary and equivalent benefits

Fields marked with * are required

Country of earnings ⓘ
Germany

Paid by * ⓘ
Universitetet i Norge

Salary ⓘ
100,000


Method in the event of double taxation ⓘ
Tax reduction pursuant to a tax treaty

Do you wish to add more information?
You can add more information about salary and other similar benefits, such as bonuses, surpluses from travel and maternity benefit.
⊕ Add more information

Have you changed or added new information? Please tell us why.
✓ Reason for change/new information (0)

Delete Cancel OK

Other circumstances

Necessary information when you claim a reduction of tax or national insurance contributions 

Remark

You have selected "Tax reduction pursuant to a tax treaty" as a method in the event of double taxation. For this reason, we require more information from you. Would you like to add it now?

Yes No


Add


Claim for tax reduction pursuant to a tax treaty

Fields marked with * are required


If you are a tax resident in Norway, you can claim a reduction of Norwegian tax on salary earned abroad. This applies to salary earned under a tax treaty between Norway and another country and for which the exemption method with progression reservations or the alternative distribution method is applied. Here you can provide information about the claim.


The tax reduction is only calculated if you add "Tax reduction pursuant to a tax treaty" under "Method in the event of double taxation" for the relevant amount.

Start date of stay abroad * 

mm/dd/yyyy 

 Start date of stay abroad: Fill in mandatory fields.

End date of stay abroad * 

mm/dd/yyyy 

 End date of stay abroad: Fill in mandatory fields.

 Attach documentation

Cancel

OK



Capital income

Rental income

Add new information

Select topic

Housing and property

12 elementer

- Cash
- Forest property
- Gain or loss from the sale of property
- Home contents and movable property (including pleasure craft with a re-purchase value of less than NOK 50,000)
- Housing and property
- Leasehold plots for residential and holiday property
- Other wealth
- Pleasure craft (sales value of NOK 50,000 or more)
- **Renting out home or property**
- Shares in jointly owned properties, housing associations and housing cooperatives
- Vehicles (cars, motorbikes, caravan, etc.)
- Wealth in the form of active hunting rights, the renting out of rights and income and expenses linked to a forest property

SEARCH

Cancel

Renting out home or property

Fields marked with * are required

- Rental income**
Renting out property ✎ Open and change
- Norway, abroad or Svalbard?**
The housing or property is located abroad ✎ Open and change
- Which home or property?**
Germany street 1 - Example, Germany ✎ Open and change
- What type of rental agreement do you have?**
No, I have not used the home or property and myself. ✎ Open and change
- Details**
Income ?
10,000 EUR
Currency ?
Euro
Amount in NOK ?
114,248
Exchange rate ?
11.4248

Deduction for expenses (in foreign currency)

Total amount for maintenance ?

Currency ?

Select currency

Attach documentation

Rent and common expenses ?

Currency ?

Norwegian Krone

Other expenses ?

Currency ?

Norwegian Krone

Attach documentation

Municipal taxes (incl. property tax) ?

Currency ?

Norwegian Krone

Insurance ?

Renting out fully furnished?

Depreciations

[+ Add depreciation](#)

Total depreciations
0

My share of the income (in percent) ⓘ

Rental profit before transfer to spouse, registered partner or spouse-equivalent cohabitant ⓘ
114,248

Profit from letting of property ⓘ
114,248

[+ Add more information](#)

Have you changed or added new information? Please tell us why.
[Reason for change/new information \(0\)](#)

[Cancel](#) [OK](#)

Depreciation ✕

Fields marked with * are required

What do you want to depreciate? *

Inventory ▼

I rent out fully furnished for 3 years or less, and I used the furniture myself before and will use them after the rental period. I want to depreciate the inventory with 15 percent of the gross rental income.

Calculated depreciation
17,137

15%

[Cancel](#) [OK](#)

Capital gains from sale of real estate

Add new information ✕

Select topic

Housing and property ▾

12 elementer

- Cash
- Forest property
- **Gain or loss from the sale of property**
- Home contents and movable property (including pleasure craft with a re-purchase value of less than NOK 50,000)
- Housing and property
- Leasehold plots for residential and holiday property
- Other wealth
- Pleasure craft (sales value of NOK 50,000 or more)
- Renting out home or property
- Shares in jointly owned properties, housing associations and housing cooperatives
- Vehicles (cars, motorbikes, caravan, etc.)
- Wealth in the form of active hunting rights, the renting out of rights and income and expenses linked to a forest property

Gain or loss from the sale of property ✕

Fields marked with * are required

- Norway, abroad or Svalbard?**

The housing or property is located abroad
- Which home or property?**

Example street, Austria
- Details**

The sale or other realisation of a property can result in a taxable gain or a deductible loss. This also applies if you have inherited the property or received it as a gift. Other realisation can be sale at a reduced price (gift in the guise of a sale), a required sale, for example, expropriation or a forced sale, or complete destruction (for example, a fire).

If the sale is taxable, you must submit information about the sale in your tax return.

If the sale is tax free, you must not add information about the sale in the tax return.

Taxable sale
If you **have not** used the property as your own home, holiday home or commuter accommodation, the sale is **taxable**. The same applies if your spouse has not used it either. If this is a residential property or commuter accommodation that you had specific intention to use yourself, but were prevented from moving to, the sale may in some cases be tax free.

Tax-free sale
These properties can be sold tax free as a rule:

 - **Residential property/commuter accommodation** - if you have owned the property for more than a year and have used the property as your own home for at least one of the last two years previous to the time of sale.
 - **Holiday home** - if you have owned the holiday property

years previous to the time of sale.

If you are not sure if the sale is taxable, you can find out by answering some questions

Sale of several properties
If you have sold more than one property, you must enter them all individually.

Several owners
If you owned the property jointly with others, you must enter the total amount for the entire property in each field. Finally you enter your share of the gain/loss in the field "Allocation of gain/loss (my share in percent)" If you **paid a different share** of the expenses, read the help text in the field "Allocation of gain/loss (my share in percent)" for more explanation.

Sales price *

Estate agent expenses

Other sales expenses

Purchase price/acquisition value *

Upgrades

Other purchase and acquisition expenses

Allocation of gain/loss (my share in percent)


Interest income


If you are **tax resident to Norway according to the Norwegian tax act**, interest income must be included in the tax return regardless of place of earnings.


If you are **tax treaty resident abroad**, you may claim reduced taxation or tax exemption depending on the applicable tax treaty.


If you are **tax treaty resident in Norway** and you paid taxes abroad, you may claim a tax credit in the Norwegian tax return for taxes rightfully paid on the interest income abroad.


Add bank and account details


Country 



Name of bank * 



 Name of bank: Fill in mandatory fields.



Account number * 



 Account number: Fill in mandatory fields.



 Deposits



 Deposits 

 Currency 

 Interest income 

 Currency 

 Reversed interest 

 Currency 

Loans

Do you wish to add more information?

You can add more information about banks and accounts, such as currency and which country the account is held in.

 [Add more information](#)



Add more information



See what information you can add, here "Bank and account details".

Other information and characteristics (4)

- Total amount for defaulted interest paid
- **Method in the event of double taxation**
- National insurance and tax exemptions
- Does the information concern a child?

Interest income

 **Currency** 

 **Method in the event of double taxation** 



Method in the event of double taxation

Credit deduction / tax paid abroad ?

? Remark

We do not have enough information to calculate the credit deduction.

To receive the credit deduction, you must also enter the tax you have paid abroad. Would you like to do that now?

Yes No

Add tax paid abroad



Claim for credit deduction for foreign tax

You can claim a credit deduction in Norway for tax you have paid abroad if you have income or wealth abroad that is taxed both in Norway and abroad.

You also have to select "Credit deduction" in cards with income or wealth that you have paid tax on abroad (for example, cards with salary earned abroad, or income from renting out a property abroad). After clicking on "Open and change", you can click on "Add information" and then select "Method in the event of double taxation".

[Here you can see how to enter deductions for paid tax abroad - credit deductions.](#)

Country * ?

Select country ▼

! Country: Fill in mandatory fields.

Wealth tax ?

Attach documentation

Income tax ?

Attach documentation

Gross share dividend ?

Of which tax on gross share dividend ?

+ Add more information

Cancel

OK

Dividend & Capital gains from sale of stocks etc.



Dividend and capital gains from the sale of stocks etc. must be included in the Norwegian tax return if:

1. You are tax resident in Norway according to the Norwegian tax act, or
2. You are non tax resident, but receive dividend from stocks in a Norwegian company

Add new information

Select topic

Finance

8 elementer

- Bonds
- Deduction for investment in start-up companies
- Loss due to fraud in connection with investments
- Management costs
- Other financial products and virtual assets/cryptocurrency
- **Securities funds**
- Share savings accounts
- Shares

SEARCH Cancel

Add more information

See what information you can add, here "Securities funds".

Other information and characteristics (5)

- **Country**
- **Currency**
- National insurance and tax exemptions
- **Method in the event of double taxation**
- Does the information concern a child?

Cancel

Example of how we would include an Australian securities fund

Securities funds

Fields marked with * are required

Country ?
Australia

Account manager/bank ?
Example

Name of the fund * ?
Example 2

ISIN no. ?

Wealth, share component ?
20,000

Wealth, interest component ?
1,000

Gains on sales, share component ?
2,000

[Attach documentation](#)

Losses on sales, share component ?

[Attach documentation](#)

Gains on sales, interest component ?
10

Taxable dividend ?
200

[Attach documentation](#)

Interest income ?
100

[Attach documentation](#)

Commission payment ?
50

Management costs ?
50

Number of shares as of 31 December ?
10

Risk-free return applied to realisation ?
|

Risk-free return applied to dividends ?

[Add more information](#)

Have you changed or added new information? Please tell us why.
[Reason for change/new information \(0\)](#)

[Cancel](#) [OK](#)

10

Risk-free return applied to realisation ?

A deduction for risk-free return is a deduction that reduces your taxable share income and means that you pay less tax. Here you can see the deduction for risk-free return that reduced your taxable gains. [Find out more about deductions for risk-free return here.](#)

Risk-free return applied to dividends ?

A deduction for risk-free return is a deduction that reduces your taxable share income and means that you pay less tax. Here you can see the deduction for risk-free return that reduced your taxable dividends from the fund. [Find out more about deductions for risk-free return here.](#)

[Add more information](#)

Have you changed or added new information? Please tell us why.
[Reason for change/new information \(0\)](#)

[Cancel](#) [OK](#)

Avoiding double taxation on dividend

Do you wish to add more information?

You can add more information about banks and accounts, such as currency and which country the account is held in.

[+ Add more information](#)

Add more information ×


See what information you can add, here "Bank and account details".

Other information and characteristics (4)

- Total amount for defaulted interest paid
- **Method in the event of double taxation**
- National insurance and tax exemptions
- Does the information concern a child?

[Cancel](#)

Method in the event of double taxation

Credit deduction / tax paid abroad 

Remark


We do not have enough information to calculate the credit deduction.

To receive the credit deduction, you must also enter the tax you have paid abroad. Would you like to do that now?

Yes No

[Add tax paid abroad](#)

[Here you can see how to enter deductions for paid tax abroad - credit deductions.](#)


Country * 

Select country 


 Country: Fill in mandatory fields.

Wealth tax 

 [Attach documentation](#)


Income tax 

 [Attach documentation](#)

Gross share dividend 

×

Enter share dividend from abroad before deduction of tax. The gross share dividend is the share dividend before deduction for risk-free return.

Of which tax on gross share dividend 

×

Enter the amount of tax you have paid on your share dividend. This amount must also be included in the income tax field.

[+ Add more information](#)

Crypto and NFT's

Tax regulations - virtual assets - The Norwegian Tax Administration (skatteetaten.no)



Finance

Add new information

Select topic

Finance

8 elementer

- Bonds
- Deduction for investment in start-up companies
- Loss due to fraud in connection with investments
- Management costs
- **Other financial products and virtual assets/cryptocurrency**
- Securities funds
- Share savings accounts
- Shares

SEARCH Cancel

Virtual assets/cryptocurrency

Fields marked with * are required

Virtual assets/cryptocurrency

I want to add information for each individual virtual asset/cryptocurrency.

I want to add summarised information for several virtual assets/cryptocurrencies and must upload attachments that show the details.

Attach documentation

Name of virtual assets/cryptocurrency

Quantity as at 31 December in the income year

Taxable value

Taxable gain

Deductible loss

Income from mining

Expenses of mining

Other income from virtual assets/cryptocurrency

Other income from virtual assets/cryptocurrency

Management expenses for virtual assets / cryptocurrency

Wallet/wallet address used for this virtual asset/cryptocurrency

Add wallet/wallet address

Name of exchange

Add exchange

Add more information

Have you changed or added new information? Please tell us why.

Reason for change/new information (0)

Cancel OK

Costs (deductions)

Minimum standard deduction


Standard deduction meant to cover your work related expenses, not covered by your employer.

If actual documented costs are higher than the standard amount, you can choose to claim the actual deductions instead of the minimum standard deduction.

Examples of expenses covered by the standard deduction:

- working from home
- work clothing and tools
- legal expenses, for example, for a lawyer in the case of a disagreement with your employer
- relocation due to new position
- overtime meals
- board for business travel without any overnight stays
- education/courses to stay updated in your field of work
- expenses in connection with your thesis disputation

Minimum standard deduction and other dedu

Your costs	
Minimum standard deduction	104,450
 Open and change	

12-parts

If you are non-tax resident, or became tax resident in Norway during the year, you are not entitled to full thresholds for bracket tax, nor full standard minimum deduction.


Examples:

- You arrived in April 2023 and stayed in Norway since (9 months in Norway) → 9/12 deductions.
- You arrived in December 2023 → 1/12 deductions
- You arrived in Norway for work in January (14 days), the left and came back in October same year → 4/12 deductions.

- You should get this option in you tax return, as long as you have kept UiB informed of where you work during the income year:

^ Work and stay in Norway

The time you have spent and worked in Norway affects how much tax you will have to pay. We have calculated that you have been credited with 1 (1/12) of work and stay in Norway in the income year. We consider commenced months to be full months. You should check and, if necessary, change the information we use in our calculations here.

 Change your periods of work and stay

Employment, national insurance and pensions

Salary and equivalent benefits ⓘ

- We often see that the option is missing.
- If this is the case for you, you have to write a letter and ask the tax office to make adjustments according to travel tracker that you also enclose with the letter. Attach both documents to the tax return before filing it.
- Otherwise you may end up with too low tax. If this is later controlled, you will get penalty tax on top of the claim for additional tax.

What deductions can I claim

[The deduction wizard - The Norwegian Tax Administration \(skatteetaten.no\)](https://www.skatteetaten.no)



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Tick the boxes that apply to you:

Health and family ▼

Banks and loans ▼

Work and education ▼

Housing and property ▼

Gifts/donations ▲

I have made donations to voluntary organisations

Hobby, odd jobs and extra income ▲

I have a sole proprietorship

Sell goods or services, blog/influencer, practise e-sports (gaming), breed animals, or rent out property on a small scale.

I have received salary from odd jobs and services

Utland ▼

Once you've filled in what applies to you, you can see which deductions you may be entitled to.

[Show possible deductions](#)

Remember that the deduction wizard is not complete. For an expanded summary, [see all topics concerning deductions](#).

Commuter expenses – analyze your situation with the tax Office commuter tools

[Am I a commuter? - The Norwegian Tax Administration \(skatteetaten.no\)](#)

All fields must be filled in.

- 1 **Are you a wage earner doing paid work?** [Edit](#)
I work
- 2 **Spend the night somewhere else than at home** [Edit](#)
Yes, I spend the night somewhere else than at home
- 3 **Where is your home?** [Edit](#)
Abroad
- 4 **Do you work in Norway?** [Edit](#)
Yes
- 5 **Married or have parental responsibility?** [Edit](#)
No
- 6 **My age** [Edit](#)
I am 22 years old or older
- 7 **Meet the requirements for home travel frequency** [Edit](#)
Yes
- 8 **Live at home with your parents?** [Edit](#)
No

✓ Home requirements

Home

We will ask you some questions about how you live at home and at the workplace. There are some requirements for what can be called an independent residence.

[Home requirements](#)

✓ Home requirements

Home

We will ask you some questions about how you live at home and at the workplace. There are some requirements for what can be called an independent residence.

All fields must be filled in.

- 1 **Does your home in your home municipality meet the requirements?** [Edit](#)
Yes
- 2 **Does your commuter home meet the requirements?** [Edit](#)
No

✓ You are a commuter.

When you commute, you might be entitled to deductions for expenses for food, accommodation and travel. You must answer some further questions in order to learn more about the deductions.

✓ You are a commuter.

When you commute, you might be entitled to deductions for expenses for food, accommodation and travel. You must answer some further questions in order to learn more about the deductions.

Choose the deductions you wish to examine:

Deductions for board

To find out how much you may be entitled to claim in deduction for extra expenses for board, you must answer some more questions.

[See the deductions you may get for board](#)

Deductions for lodging

To find out how much you may be entitled to claim in deduction for additional expenses for lodging, you must answer some more questions.

[See the deductions you may get for lodging](#)

Deductions for travel

To find out how much you may be entitled to claim in deductions for travel-related expenses for travels between your home and your commuter home (home visits), you must answer some more questions.

[See the deductions you may get for travel expenses](#)

Adding housing costs for commuters

Minimum standard deduction and other deductions for expenses linked to employment and other income ⓘ

Your costs	Amounts we use in the tax calculation
Minimum standard deduction 104,450	Deductions: Minimum standard deduction from own income 104,450
✎ Open and change	

Do you want to provide other information under the topic "Employment, national insurance and pensions"?

[⊕ View what you can add](#)

Extra expenses for overnight work stays

If you stay away from home overnight because of work, you may be entitled to a deduction for your extra expenses for board (food), lodging (accommodation) and documented small expenses.

You can read more about this on our website [extra expenses in connection with work-related overnight stays away from home \(new tab\)](#).

Extra expenses in connection with work-related stays **without** overnighing is found under the topic "Expenses and deductions in connection with work and other income".

- [I have extra expenses for commuter stays](#)
- I have extra expenses from occupational and business travel incl. accommodation
- I am a long-distance lorry driver and have extra expenses for board in respect of driving assignments of one full day or longer.

[Cancel](#)

Add new information

Select topic

[Employment, national insurance and pensions](#)

7 elementer

- [Extra expenses for overnight work stays](#)
- Individual pension schemes (IPA/IPS)
- Pension and national insurance
- Premium for pension scheme
- Salary and equivalent benefits
- Standard deduction for foreign seafarers and foreign offshore workers
- [Work and commuter travel](#)

[SEARCH](#) [Cancel](#)

Taxes paid in another country – avoiding double taxation

If you are taxed in both Norway and another country on the same income, you have to do the following:

1. Find out what tax treaty applies to the income
2. Find out where you are tax treaty resident according to that tax treaty (most often Article 4).
3. Then read the treaty article concerning the income in question.
4. If one of the member countries is the only country able to tax the income according to the treaty → claim tax refund in the other state that erroneously claimed taxes from you.
5. If both of the member countries may tax the income, claim avoidance of double taxation in your tax treaty domicile state.
6. If Norway is the tax treaty domicile state, use this function in the tax return:

Add more information ×

See what information you can add, here "Salary and equivalent benefits".

Other information and characteristics (4)

- Income that entitles you to the special deduction for seafarers (seafarers' allowance)
- Currency
- Method in the event of double taxation
- Does the information concern a child?

Quantity (77)

Method in the event of double taxation ?

Select ▼

Select

Credit deduction

Tax reduction pursuant to a tax treaty

Tax reduction under one-year rule

What method should I choose?

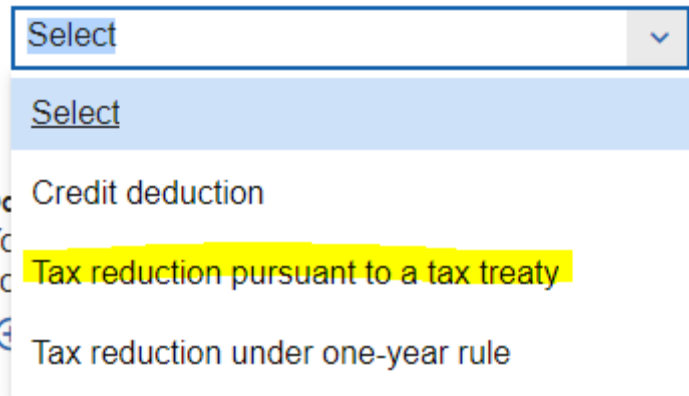
[U-6-10 Oversikt over metode for unngåelse av dobbeltbeskatning i skatteavtalene - The Norwegian Tax Administration \(skatteetaten.no\)](#)

Each tax treaty dictates one of these three methods:

- Credit for taxes paid abroad
- Exemption with progression
- Exemption without progression

One treaty may have different methods depending on the type of income. You have to read the article on avoidance of double taxation in the correct treaty to be sure. Or ask the tax office for help.

If Norway is the country of tax domicile, and you are avoiding double taxation on salary from UiB (art 19 public service), it is often the exemption with progression method.



The 90 % rule – for non-residents

Withholding tax – Persons resident in EEA countries (EU/EFTA) - The Norwegian Tax Administration (skatteetaten.no)



Loans and interest paid abroad

Add bank and account details

Deductible if:

- You are tax resident to Norway according to the Norwegian tax act, or
- You are non tax resident, but more than 90 % of your total salary is taxable to Norway.

Loans

My share of debt and interest expenses (percent) ?

Loans

Total loan amount ?

Currency ?

Norwegian Krone

Interest on loans

Total amount for interest on loans ?

Currency ?

Norwegian Krone

Attach documentation

Gain/loss on foreign currency loans

Gain on foreign currency loans ?

If you had made a currency gain on your foreign currency loan as of 31 December in the income year, enter the gain here. Please contact your bank if you are unsure how to calculate the gain.

Currency ?

Norwegian Krone

Attach documentation

Loss on foreign currency loans ?

If you had incurred a currency loss on your foreign currency loan as of 31 December in the income year, enter the loss here. Please contact your bank if you are unsure how to calculate the loss.

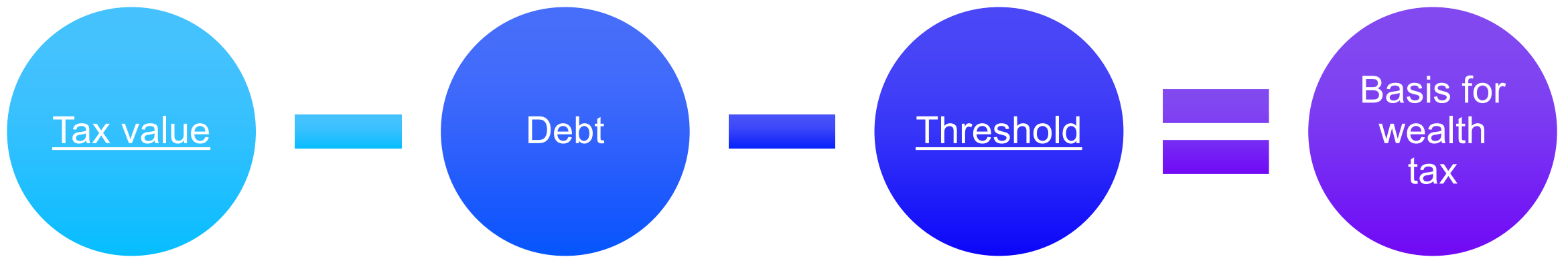
Currency ?

Norwegian Krone

Attach documentation



Wealth



What should be included in the tax return

Lov om skatt av formue og inntekt (skatteloven) - Lovdata

Tax resident

= You have stayed in Norway for more than 183 days in a 12 month period, or more than 270 days in a 36 month period (tax act § 2-1).

Global wealth and income → «Everything»

Non-tax resident

= You have NOT stayed in Norway for more than 183 days in a 12 month period, or more than 270 days in a 36 month period (tax act § 2-1).

Non-exhaustive list of examples:

Salary earned in Norway, real estate in Norway, business income from business conducted in Norway, dividends from Norwegian stocks, board fees from Norwegian companies, salary from the Norwegian state (UiB and other public universities) regardless of place of earning (tax act § 2-3)

Where does my wealth go in the tax return?

Add bank and account details

Do you want to provide other information under the topic "Bank, loans and insurance"?

[+ View what you can add](#)

Add new information ×

Select topic

Bank, loans and insurance ▾

Show all topics

Employment, national insurance and pensions

Bank, loans and insurance

Business

Housing and property

Family and health

Finance

Gifts and inheritance

Method in the event of double taxation

Other circumstances

Wealth and income in a business assessed as a partnership

Tax deduction for expenses relating to research and development



Bank, loans and ins

Bank and account details ?

DNB BANK ASA

Number of accounts	1
Total deposits	258

[✎ Open and change](#)





Example - real estate

Example – I own a house in Germany

Add new information

Select topic

Housing and property

12 elementer

- Cash
- Forest property
- Gain or loss from the sale of property
- Home contents and movable property (including pleasure craft with a re-purchase value of less than NOK 50,000)
- **Housing and property**
- Leasehold plots for residential and holiday property
- Other wealth
- Pleasure craft (sales value of NOK 50,000 or more)
- Renting out home or property
- Shares in jointly owned properties, housing associations and housing cooperatives
- Vehicles (cars, motorbikes, caravan, etc.)
- Wealth in the form of active hunting rights, the renting out of rights and income and expenses linked to a forest property

SEARCH Cancel

Housing and property

Fields marked with * are required

1 Norway, abroad or Svalbard?

Where is the home or property located? *

Norway

Abroad

Svalbard

Next

Cancel OK

Housing and property

Fields marked with * are required

1 Norway, abroad or Svalbard?

The housing or property is located abroad [Open and change](#)

2 Which home or property?

Address

Germany str. 8

Country * [Open and change](#)

Germany

Next

Cancel OK

2 **Which home or property?**
Germany str, 8, Germany ✎ Open and change

3 **Property type**
Property type * ?

Select property type ▼

Next


- Select property type
- Own holiday property subject to tax-exempt assessment
 - Holiday property subject to accounts-based assessment
 - Own residential property subject to tax-exempt assessment
 - Housing subject to accounts-based assessment
 - Plot of land
 - Farm property
 - Right of use
 - Other real property within income-generating activity
 - Other real property outside income-generating activity
 - Rented-out multi-unit building abroad
 - Rented out commercial property
 - Forest property abroad
 - Not rented-out commercial property abroad

Cancel **OK**


ing and property

2 Which home or property?

Germany str, 8, Germany

 Open and change

3 Property type

Property type * 

Own holiday property subject to tax-exempt assessment/home

Examples of holiday properties/homes are houses, houses in the country, apartments and shares in holiday complexes ("timeshares") that you use to a reasonable extent during holidays and leisure time.

Holiday property/home subject to accounts-based assessment

Examples of holiday properties/homes abroad are houses, houses in the country, apartments and shares in holiday complexes ("timeshares"). The holiday property/home must be accounts-based assessed when you rent it out or do not use it yourself to a reasonable extent during holidays and leisure time. A typical example is a rental property or rental cabin.

Plot

A plot is undeveloped land that is not part of a commercial enterprise.

Farm

A farm is a property used for agricultural purposes that has a concession requirement.

Rented-out multi-unit building

A multi-unit building is a residential building with five or more housing units that are not subdivided into sections.

Occupancy right abroad

Occupancy right is the right to use a housing unit, e.g. 'bostadsrätt' in Sweden.

Other real property within income-generating activity

Other real property you receive income from is a

What if I don't know what to choose?

Housing and property



Fields marked with * are required

1

Norway, abroad or Svalbard?

The housing or property is located abroad

Open and change

2

Which home or property?

Germany str, 8, Germany

Open and change

3

Property type

Housing subject to accounts-based assessment

Open and change

4

Details

Previously assessed taxable value

I want to use the previously assessed taxable value

I want to calculate the taxable value of the property based on a new, documented market value

Market value (total)

[Attach documentation](#)

Ownership

Tick the box and change the ownership share if you have new

What if I chose wrong?

4

Details

Previously assessed taxable value ⓘ

- I want to use the previously assessed taxable value
- I want to calculate the taxable value of the property based on a new, documented market value

Market value (total) ⓘ

 [Attach documentation](#)**Ownership**


Tick the box and change the ownership share if you have new information about the ownership. If you do not own the property, set the ownership share to 0 percent.

- I would like to change the ownership share.
The property has been purchased, sold, inherited, given or received as a gift.

Ownership share (percent) * ⓘ

 Ownership share (percent): Fill in mandatory fields.

Date of change of ownership * ⓘ

 Date of change of ownership: Fill in mandatory fields.

How do I know market value?

- If you bought the property within the last two years, use the purchase price.
- If you have owned it for a while, look at similar properties in the same area, and use your best estimate of the market value at 31 December in the income year.
- The first time you inform of the property - attach either the purchase contract or the property search you did to find the market value.

Tax value vs. Market value

Market value (total) ?

1,000,000

 Attach documentation

Ownership


Tick the box and change the ownership share if you have new information about the ownership. If you do not own the property, set the ownership share to 0 percent.

- I would like to change the ownership share.
The property has been purchased, sold, inherited, given or received as a gift.

Ownership share (percent) * ?

100.00

Date of change of ownership * ?

01/03/2023 

Allocation of taxable value

My share of the taxable value (in percent) * ?

Overall taxable value ?

210,000

My share of the taxable value ?

0

 Add more information

Have you changed or added new information? Please tell us why.

 Reason for change/new information (0)


- **Homes abroad:**
30 % of market value
- **Primary dwelling in Norway:** 25 % of market value below 10 MNOK, and 70 % of market value above 10 MNOK.
- **Holiday homes in Norway and abroad:** 30 % of market value
- **Secondary home in Norway:**
100 % of market value

Allocation of taxable value

Ownership share (percent) * ?
100.00

Date of change of ownership * ?
01/03/2023


Have you announced legal action at public assembly? * ?
 Yes
 No (documentation required)


 Attach documentation


Allocation of taxable value
My share of the taxable value (in percent) * ?

Overall taxable value ?
210,000

My share of the taxable value ?
0

 Add more information

Have you changed or added new information? Please tell us why.
 Reason for change/new information (0)

 You must enter either the input taxable value or the market value.

Allocation of taxable value

My share of the taxable value (in percent) * ?

Spouses, registered partners and spouse-equivalent cohabitants may decide how they allocate the taxable value of the property in their tax returns between themselves. Any amount of total tax you may be liable for will be the same regardless of how you allocate the taxable values between yourselves. Please note that changing the allocation of the taxable value of the property does not affect the ownership share.

Example of allocation The property has been pre-filled in your tax return with an ownership share of 100 percent and a taxable value of 100 percent. However, if you still want to allocate a share of the taxable value to the tax return of your spouse, registered partner or spouse-equivalent cohabitant (for example 50 percent), this is how you do it:

Your spouse, registered partner or spouse-equivalent cohabitant must

- enter the property in his/her tax return
- enter 0 percent in "Ownership share"
- enter 50 percent in the item

Housing subject to accounts-based assessment

Germany, Germany street 1 - Example

Market value (total) 1,000,000


Ownership share (percent) 100.00

My share of the taxable value 100.00

(in percent)

Overall taxable value 210,000

My share of the taxable value 210,000

 Open and change

Where can I check that the property was indeed included?



Common queries related to wealth

What is this?

What is upward adjustment of taxable withdrawals from a share savings account? ✕

Gain on withdrawals from a share savings account is taxed at a higher rate than other capital income. We therefore [automatically calculate an addition to income](#) to ensure that the tax rate is correct. You cannot change this calculation.

The tax rate for gain on withdrawals from a share savings account is 37.84 percent, while the tax rate for other capital income is 22 percent.

Close

Summary and tax calculation

This is a summary of the Tax Administration's pre-filled information, and numbers will be provisional until you have submitted your tax return.

INCOME

Salary and payments in kind, etc.
Share of income from housing cooperatives/jointly owned property
Interest on bank deposits
Taxable withdrawals from a share savings account
Upward adjustment of taxable withdrawals from a share savings account ?
Commission payment for share savings account

TOTAL INCOME

DEDUCTIONS

Minimum standard deduction from own income
Expenses for childcare (parental allowance)
Trade union fees
Interest on loans
Share of expenses in housing cooperatives/jointly owned property
Management costs for share savings account
Management costs for securities funds

TOTAL DEDUCTIONS

GENERAL INCOME

INCOME AFTER DEDUCTIONS (General income)

What is this?

Property subject to accounts-based assessment,
Germany
Share of capital in housing cooperatives/jointly owned
property

TOTAL WEALTH (Gross wealth)

DEBT

Loan from credit institutions
Debt in housing cooperatives/jointly owned property

TOTAL DEBT

REDUCTION IN DEBT

Reduction in debt due to valuation discount

[See calculation](#)

NET WEALTH

WEALTH AFTER DEBT (Net wealth)

TAX CALCULATION

Wealth tax to
The State
The municipality

Calculation of debt reduction as a result of valuation discount

A valuation discount is a discount that is granted for certain assets such as housing and shares. The deduction for debt will also be reduced proportionately between the value of assets with a valuation discount and the value of your total wealth. [Read more about valuation discount and reduction of deductible debt.](#)

Total valuation discount 90,312

[View detailed calculation](#)