

# 12 questions and answers about the tax refund on payments made in 2021

## 1. What is a tax refund?

You may become entitled to a tax refund on contributions made to your pension fund account as detailed below, which you can claim in your personal income tax return on the basis of the required tax certificate to be issued by your pension fund.

## 2. On what payments can I claim the 20% tax refund and what is the maximum amount?

You are eligible for a tax refund based on the amounts you paid as membership fee and the amounts paid by your employer as contribution, sponsor's donation or other sponsor's donation. The pension fund sends you a certificate of these amounts every year. You can reclaim 20% of the amounts specified on this certificate in your personal income tax return, but the amount reclaimed cannot exceed the amount of personal income tax you paid on your income in your consolidated tax base in the year concerned and it cannot exceed HUF 150,000 a year provided that you did not submit a declaration about tax refunds with regard to your payments to a voluntary mutual health fund and/or mutual aid fund.

21SZJA-03 RENDELKEZŐ NYILATKOZATOK AZ ADÓRÓL II. Lapszám

Adózó neve   
 adóazonosító jele  adószáma

I. RENDELKEZÉS AZ ÖNKÉNTES KÖLCSÖNÖS BIZTOSÍTÓ PÉNZTÁRHOZ UTALANDÓ ÖSSZEGRŐL		
	a	b
131.	Önkéntes kölcsönös nyugdíjpénztárba befizetett összeg 20%-a	
132.	Önkéntes kölcsönös egészség/ önszegélyező/ egészség- és önszegélyező pénztárba befizetett összeg 20%-a	
133.	Önkéntes kölcsönös egészség/ önszegélyező/ egészség- és önszegélyező pénztárban lekötött összeg 10%-a	
134.	Önkéntes kölcsönös egészség/ önszegélyező/ egészség- és önszegélyező pénztár prevenciószolgáltatásának 10%-a	

## 3. How do I know how much tax I am required to pay and how much refund I can claim?

You can find the amount of personal income tax payable in a given tax year in the certificates issued by employers/paying agents.

The pension fund sends a certificate for every tax year about payments and credits for which a tax refund can be granted.

## 4. Who will send me the tax certificate and when?

The pension fund sends it to the members concerned via mail or electronically until 15 February following the tax year. As a member of the Aegon Voluntary Pension Fund, if you have requested the free e-mail service, you will receive your tax certificate electronically in your online customer service account.

## 5. Do I get the tax refund automatically?

No, if you are eligible, you need to make a declaration in the relevant line of your personal income tax return.

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135.	Önkéntes kölcsönös biztosítópénztári kedvezmények együttes összege, legfeljebb 150 000 Ft	
(A)	136. Az összevont adóalap utáni adó terhére utalandó összeg, legfeljebb 150 000 Ft	

### Tax refund for individuals with one or more children

Families with children will receive an extraordinary tax refund from their 2021 personal income tax with regard to the COVID-19 national emergency. For this reason, when filing your tax return, it is important to take into account that the tax refund for individuals with one or more children reduces the tax on the consolidated tax base, so if the tax is fully refunded, the individual cannot claim a tax refund on pension fund contributions. The 20% tax refund on voluntary pension fund contributions can only be claimed up to the amount of the personal income tax on the consolidated tax base remaining after the tax refund for individuals with one or more children and up to a maximum of HUF 150,000.

## 6. How do I claim a tax refund?

You can claim a tax refund on your pension fund contributions simultaneously with filing your personal income tax return. You can enter the tax identification number and name of the pension fund where you are a member and where you wish to receive the tax refund in line 137 of the 2021 personal income tax return form.

Name of the Fund:	Aegon Magyarország Önkéntes Nyugdíjpénztár
Tax identification number:	18076334-2-43
Bank account:	10700024-04524504-51100005

If you submit your tax return in the e-filing system, you only need to enter the tax identification number of the fund, the system will populate the name and bank account number fields for you. If you submit your tax return on paper, you need to enter all three pieces of information.

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**NYILATKOZAT**

137. A 136. sor "b" oszlopában lévő összeget kérem a(z) **AEGON Magyarország Önkéntes Nyugdíjpénztár** elnevezésű,  adószámú önkéntes pénztár  bankszámlaszámára utalni.

The draft tax return prepared for you by the National Tax and Customs Administration (NTCA) contains the declaration regarding the voluntary fund, since the voluntary pension fund reports data to the authority. In this case if you approve the draft tax return, you also approve this declaration.

## 7. When do I receive it?

The tax authority transfers the amount to the account specified in the tax return within 30 days of receipt of the claim (but not before 1 March following the tax year), otherwise within 30 days of the payment of tax arrears or tax as per your tax return.

## 8. What happens if I made payments to multiple voluntary pension funds?

If you prepare your tax return:

Add up the amounts in the certificates provided by the pension funds and enter the 20% of this total amount in your personal income tax return. However, you can request the 20% tax refund calculated from the total amount of your payments to be transferred to only one pension fund account.

If the NTCA prepares a draft tax return for you:

The NTCA will send you the 21SZJAK form attached to the draft tax return, here you can indicate to which pension fund you would like the amount to be transferred. In this case you only need to fill in the 21SZJAK form. When you submit this form, the draft will become your personal income tax return.

If you have not received the 21SZJAK supplementary declaration with the draft tax return, because the draft needs to be supplemented or modified for some other reason, you must submit your tax return on the 21SZJA form and here you can indicate on page 21SZJA-03 to which fund you would like the amount to be transferred.

On the refund claim form, you can only specify a pension fund to which contributions or payments entitling you to a tax refund have been made.

## 9. How much tax refund can I claim if I have a private pension plan or pension insurance payments as well?

- In this case you are eligible for a maximum total tax refund of HUF 280,000, on the condition that from this amount
- the amount calculated from payments to voluntary pension, health and mutual aid funds cannot exceed HUF 150,000 in a given year,
  - the tax refund calculated from amounts paid under pension insurance contracts cannot exceed HUF 130,000,
  - and the tax refund amount calculated from payments to a private pension plan cannot exceed HUF 100,000, or HUF 130,000 if you reach the retirement age before 1 January 2020.

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## 10. Is the process of reclaiming tax different for entrepreneurs?

Like taxpayers in employment, if you are an entrepreneur, you can reclaim your tax in your personal income tax return if you have income included in the consolidated tax base.

## 11. Am I entitled to the 20% tax refund if I am a pensioner?

If you are a pensioner but you have taxable income included in the consolidated tax base, you are entitled to the 20% tax refund, which you can add to your savings.

## 12. How much should I pay every month if I want to receive the maximum amount of tax refund?

For this, you need to pay HUF 62,500 per month so that you can reclaim the 20% tax refund on HUF 750,000 (12xHUF 62,500) a year, which equals the upper limit of the tax refund, i.e. HUF 150,000 if you do not submit a declaration about tax refunds with regard to your payments to a voluntary mutual health fund and/or mutual aid fund. Naturally if you pay smaller amounts, the amount of tax you can reclaim decreases proportionately.