Everything you need to know about the mobility budget!

Guide 2026

mbrella

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Preface

Enterprise mobility is no longer as we know it. The turbulent events of 2020 have accelerated change in ways we could never have anticipated.

Employees have had to adapt to a new way of working which will have a lasting impact on their travels. We are also seeing an influx of new regulations that promote flexible and green mobility. For example, from 2026, all company cars will have to be electric to keep being fiscally beneficial. But there is more.

The legal mobility budget, for example. This initiative allows employees to exchange their company car for a budget. Employees can freely spend this budget on an almost unlimited number of alternative and more environmentally friendly mobility options.

This does not only concern shared mobility (such as bicycles or shared cars), but also the leasing of environmentally friendly company car. Associated with the strong ambition of the Belgian government to have a green fleet by 2026, this theme is more topical than ever.

In this report, written before the major decisions and changes of the Arizona coalition for 2026, we walk you through the principles of the mobility budget, give concrete examples, and explain how you can implement it in your company.

Good reading!

Amaury Gerard;
CEO Mbrella

1. What is the mobility budget?

A Belgian incentive that allows employees to exchange their company car or their right to a company car for a mobility budget. Employees can use this budget to spend on alternative and sustainable mobility options without paying taxes on it. No taxes? In Belgium? And yes, it is possible!

And it's even better: for employers, the mobility budget does not entail any additional cost compared to a company car. This means that switching to a mobility budget is cost-neutral for the employer. Win-win!

This budget may never be less than €3 233 nor more than 20% of the worker's total gross annual remuneration with a maximum limit of €17 244.

2. What are the advantages of the mobility budget for companies?

By implementing the mobility budget in your company, you can:

Reduce your ecological footprint & CO_2 emissions

Compose more attractive salary packages

Reduce the costs of your fleet

Give employees more mobility flexibility

3. Legislation on company cars

In November 2021, the chamber passed new legislation relating to the taxation of company cars. Here is a brief summary of what you need to remember:

a. Non-zero emission cars

For non-zero emission cars (non-ZE), the evolution of the deductibility of the car and the costs will depend on the date of order. Newly registered cars from 2026 onwards are 0% deductible. This means that employers must pay company taxes on the full cost of the vehicle.

Additionally, the CO2 contribution is multiplied by four. This represents a significant additional cost compared to zero-emission vehicles, which are not subject to this multiplier.

Evolution of the deductibility (+costs) and the CO2 contribution of cars with non-zero emissions (non-ZE) ordered in the exit regime (from 01.01.23 to 31.12.25)

Deductibility	2021	2022	Until 01.07.23	2024	2025	2026	2027	2028	2029	2030	2031
Max	-	-	100%	100%	75%	50%	25%	0%	0%	0%	0%
Min	-	-	50%(*)	50%(*)	0%	0%	0%	0%	0%	0%	0%
CO2 Contribution(*)	**2021**	**2022**	**Until 01.07.23**	**2024**	**2025**	**2026**	**2027**	**2028**	**2029**	**2030**	**2031**
Factor contribution	-	-	x2,25	x2,25	x2,75	x4,00	x5,50	x5,50	x5,50	x5,50	x5,50
Min contribution(**)	-	-	20,83€ X2,25	20,83€ X2,25	23,41€ X2,75	25,99€ X4,00	28,75€ X5,50	31,15€ X5,50	31,15€ X5,50	31,15€ X5,50	31,15€ X5,50

(*) 40% for the car emitting at least 200G of CO2/KM
(**)Non indexed monthly amount

Evolution of the deductibility (+costs) and the CO2 contribution of cars with non-zero emissions (non-ZE) ordered as of 01/01/2026

Deductibility	2021	2022	Until 01.07.23	2024	2025	2026	2027	2028	2029	2030	2031
	-	-	-	-	-	0%	0%	0%	0%	0%	0%
CO2 Contribution(*)	**2021**	**2022**	**Until 01.07.23**	**2024**	**2025**	**2026**	**2027**	**2028**	**2029**	**2030**	**2031**
Factor contribution	-	-	-	-	-	x4,00	x5,50	x5,50	x5,50	x5,50	x5,50
Min contribution(*)	-	-	-	-	-	25,99€ X5,50	28,75€ X5,50	31,15€ X5,50	31,15€ X5,50	31,15€ X5,50	31,15€ X5,50

(**)Non indexed monthly amount

b. Zero-emission cars

A “zero-emission” (ZE) car ordered before January 1, 2027, will remain 100% tax-deductible. Those ordered from January 1, 2027, will see their deductibility gradually decrease to reach 67.5% in 2031.

Evolution of the deductibility (+costs) and the CO2 contribution of cars with Zero emissions (ZE) in time

Deductibility	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
ZE Ordered before 2027	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
ZE Ordered in 2027	-	-	-	-	-	-	95%	95%	95%	95%	95%
ZE Ordered in 2028	-	-	-	-	-	-	-	90%	90%	90%	90%
ZE Ordered in 2029	-	-	-	-	-	-	-	-	82,5%	82,5%	82,5%
ZE Ordered in 2030	-	-	-	-	-	-	-	-	-	75%	75%
ZE Ordered as of 01.01.31	-	-	-	-	-	-	-	-	-	-	67,5%

CO2 Contribution(*)	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
ZE Ordered before 01/07/23	20,83€	20,83 €	20,83€	20,83€	20,83€	20,83€	20,83€	20,83€	20,83€	20,83€	20,83€
ZE Ordered as of 01/07/23	-	-	20,83€	20,83€	23,41€	25,99€	28,75€	31,15€	31,15€	31,15€	31,15€

(*)Non indexed monthly amount

4. Cafeteria plan versus mobility budget

What is the difference with the so-called 'cafeteria' plan? And do you have to choose between one or the other?
The answer is simple: the two can perfectly coexist (it's typically Belgian)!

Mobility Budget

With the mobility budget, employees can exchange their company car or their right to a company car for a mobility budget. Employees can freely spend this budget on an almost unlimited number of alternatives and eco-friendly mobility options.

Cafeteria Plan

The cafeteria plan will allow employers to establish a budget per employee that they can spend on a multitude of benefits. The budget comes from the part of the gross salary (bonus or 13th month). One of the categories of benefits on which the budget can be spent is mobility. In this category, employees can choose to buy an electric bike, rent a bike, and much more.

5. How is the mobility budget calculated?

Very easy. An employee's mobility budget is equal to the Total Cost of Ownership or TCO of the company car. The TCO includes all the costs of a car such as leasing, maintenance, insurance costs, fuel, etc.

Example:
A company car with a TCO of €500/month represents an annual mobility budget of €6,000 (12 x €500). This means that the more expensive the current car, the greater the mobility budget.

6. Who is eligible for a mobility budget?

To benefit from the advantageous tax exemption, the employer must have made one or more company cars available to one or more employees for an period of at least 36 months before the implementation of the mobility budget. Companies that don't exist for 36 months or more, can start with the mobility budget if they made one or more company car available to at least one employee.

Companies with 50 or more employees will be required to implement the legal mobility budget by 01/01/2027 if they have offered a company car for a period of 36 months (the period no longer needs to be uninterrupted). Companies with 15 to 50 employees will be required to do so from 01/01/2028.*

Employees can only benefit from the mobility budget if they already have a company car or if they are entitled to one. This last detail is important: as an employee, you can also opt for a mobility budget, even if you do not yet have a company car, you only need to be eligible for this benefit.

*The ONSS "importance code" is used to determine the average number of employees. This code is set by the ONSS each January based on employment during the reference period, which consists of the first three quarters of the previous year and the fourth quarter of the year before that.

7. To what can you devote the mobility budget?

Believe it or not, the number of options employees can spend their budget on is nearly endless. The only conditions are that there is a link with mobility and that this option is sustainable. The options are officially divided into 3 pillars:

PILLAR 1: An environmentally friendly company car

From 1 January 2026 onwards, a mobility budget can still include a company car, provided it is a zero-emission vehicle (electric or hydrogen-powered). However, existing lease contracts that comply with the previous 'eco-friendly car' criteria remain permitted under Pillar 1 until the end of the lease period.
This refers to cars with CO2 emissions (maximum 95g/km), acceptable atmospheric pollutant levels, and minimum energy capacity (0.5kWh per 100kg) for hybrid vehicles. It is not an obligation for the employer to offer Pillar 1.

Combining Mbrella Core with Mbrella Charge is an ideal way to introduce pillar 1 in your company. Mbrella Charge will deduct charging costs automatically from the employees mobility budget. Use the cost control tool to determine which charging costs are paid by the employer, and will be deducted from the employees budget. Other costs will be paid by the employees own bank account.

PILLAR 2: Mobility and housing costs

1. Personal transportation

Employees can choose to spend their budget on the purchase, rental, leasing and maintenance of an (electric) bicycle, a scooter, a hoverboard and much more. Some examples: Ordinary bicycles, folding bicycles, racing bicycles, electric bicycles, speed pedelecs, electric motors, monowheels, hoverboards, one-wheels, electric mopeds,...

Employees can also use their budget for financing costs (for example, loans for bicycles), parking costs and equipment costs for the protection of the driver and his passengers and the improvement of their visibility. The purchase can be for the employee himself or for the members of his family living under the same roof.

2. Public transport

Subscriptions for public transportation can be covered by the mobility budget. This applies to the employee and his family members living under the same roof. Public transportation tickets do not have this limitation. This too regardless of whether they are purchased through official or unofficial public transportation providers. Plane tickets cannot be financed with the mobility budget, because flying is not so environmentally friendly...

All expenses in pillar 2 can take place across the European Economical Area. This is the European Union + Liechtenstein, Norway and Iceland.

3. Organised public transport

We speak of organized public transport when you share transport with employees in a vehicle that can accommodate at least 2 people, organized by the employer, a group of employers or a third party. As of 2026 carpooling is required to be with an emission-free vehicle.

4. Shared mobility

By shared mobility, we mean shared personal vehicles, rental cars without drivers and taxis or rental cars with drivers. For examples, shared cars (Poppy, Cambio,...), shared bikes (JUMP, Villo,...), shared scooters (Bird, Lime,...), taxi rides, Uber and rental cars (for maximum 30 days per year). As of 2026, shared and rental cars with a driver are required to be emission-free vehicles.

5. Housing costs

The rent for housing and the capital as well as the interest on mortgages can be financed with the mobility budget. If the employees live within a radius of 10 kilometers from their usual place of work (as the crow flies) or if the employee works more than 50% of the time from home. The normal place of work must be redefined every month (in case the company has several offices).

Our Mbrella Pay Visa card allows employees to spend on public transport, shared mobility and taxis on the go. These expenses are also automatically reduced from the employee's mobility budget.
Not a fan of a Visa card? Employees can also use the Mbrella app for a hassle-free experience.

PILLAR 3: Payment at advantageous tax rates

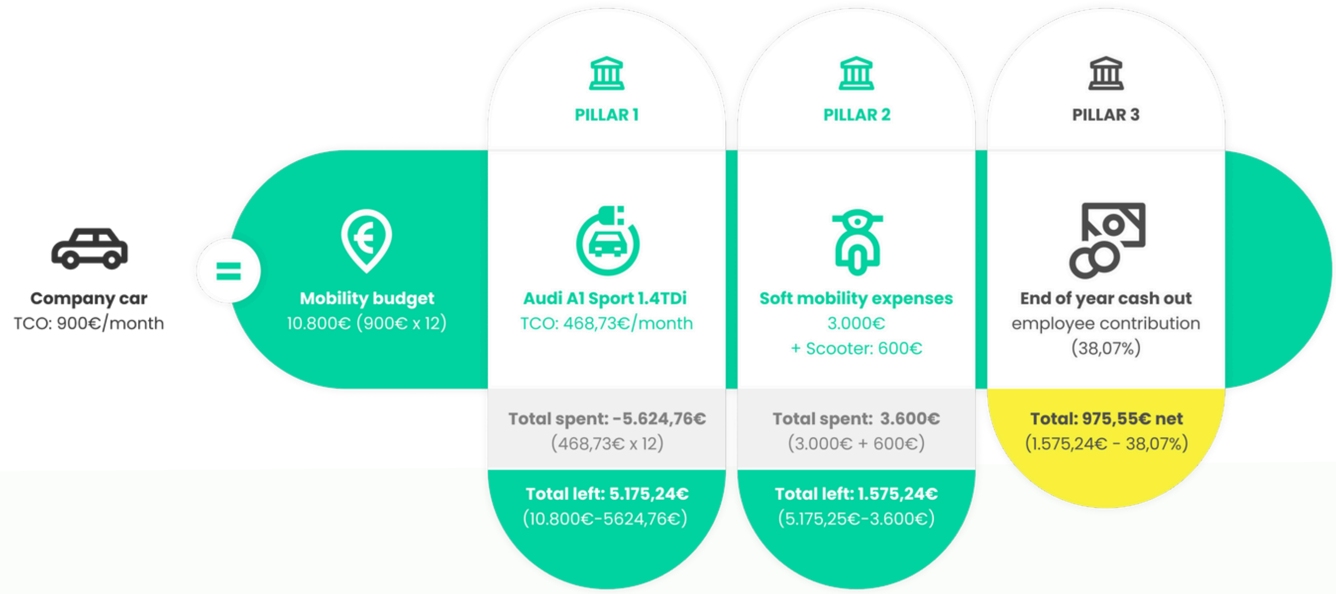
If you have a budget left at the end of the year, employees will receive a surplus in cash. This amount is reduced by a special employee contribution of 38.07%, which is used for social rights, such as the pension.

8. It's time for a concrete example

Let's take an example! Below is a practical example of Lisa who had a company car with a TCO of €900 per month. Lisa decides to exchange her company car for a mobility budget of €10,800 (€900 x 12).

She chooses a company car that meets the Pillar 1 conditions. Her new car has a TCO of €468.73 per month. This amount will be deducted from the budget, leaving 5,175.24 euros.

Lisa spends 3,000 euros on soft mobility, such as public transport tickets and shared mobility fees, and decides to buy an electric scooter for 600 euros. The remaining amount of 1,575.24 euros will be paid at the end of the year (minus 38.07% employee contribution). She thus has an additional net amount of €975.55 in her bank account. This is called flexible mobility!



Integrated with many Belgian mobility providers:

9. How to set up the mobility budget?

How do you start? Proposing a mobility budget for your employees is easier than you think. With this step-by-step plan, you can get started in no time!

01 Write a mobility policy

Determine in a mobility policy how you want to offer sustainable mobility to your employees. You can also add specific terms, such as employees can only join when their lease agreement expires, or you can limit housing costs to a certain amount. You do not know where to start? We're here to help you! You can contact hello@mbrella.eu

02 Receive a written request

Does your employee want to switch to the mobility budget? Awesome! The system requires a written request from the employee, for example by e-mail.

03 Determine the size of the budget

The mobility budget is based on the Total Cost of Ownership (TCO). This is the total annual cost of the car to which the employee is entitled. This TCO determines the budget. We can take care of that too!

04 Sign an addendum to the contract

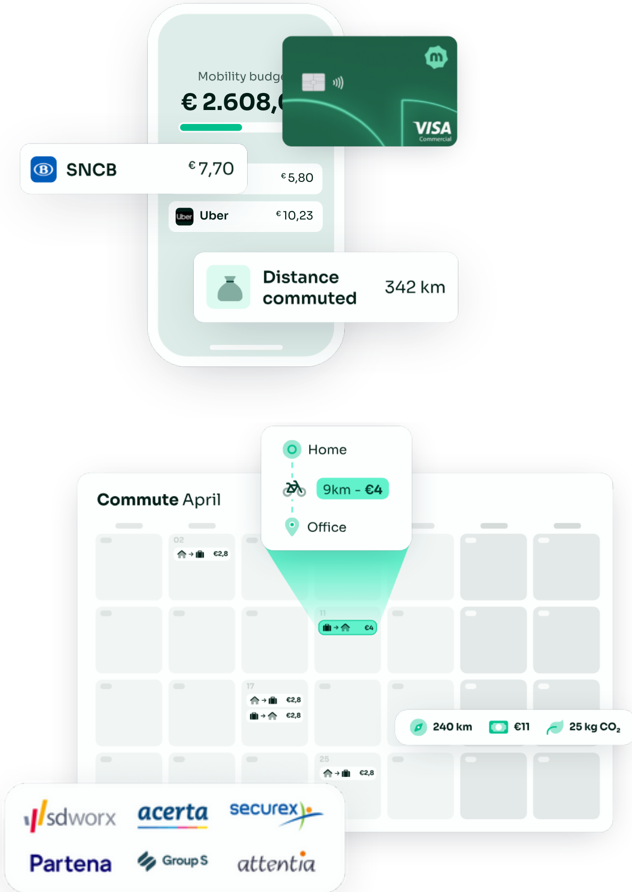
Then, take care of the administrative part: sign an amendment to the contract. This document contains your employee's agreement to exchange their traditional car for a budget and determines the size of the budget and the conditions.

05 Manage your budget

As soon as your employee starts with the mobility budget, he must be able to consult his balance at any time. Skip the paperwork and use Mbrella to manage the budget. We sync with your social secretariat to ensure a smooth payroll

10. Mobility budget management via Mbrella

As mentioned above, the easiest way to manage the mobility budget is to use a mobility management tool like Mbrella. Mbrella is an enterprise mobility management platform that bridges the gap between employers, employees, social secretaries and mobility solutions.



This means you don't have to worry about HR tracking expenses and worrying about tax and salary implications. Everything is managed in one place which is directly connected to your social secretary and payroll administration.

Set up your mobility budget now and create your own mobility policy with our 100% legally compliant templates **here**.

They already trust us. Are you next?

IKEA ING daoust Westmalle Trappist DANONE alan BAIN & COMPANY AXA Le Pain Quotidien the house of marketing BDO

Get in touch

Do you have a question about the mobility budget, its implementation or the use of Mbrella? Do not hesitate to contact us !

hello@mbrella.eu