

U.S. Country Commercial Guides



Belgium
Year 2020

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Doing Business in Belgium

Market Overview

Belgium is a compact and diverse market, located at the crossroads of Europe. It is composed of the francophone Wallonia region to the south, the Dutch speaking Flanders region in the north, and the bilingual capital region of Brussels, in addition to a small community of German speakers. Belgium's diversity makes it an ideal market for many U.S. firms to test their products before expanding distribution throughout Europe. With a population of 11.35 million people in a territory comparable in size to the state of Maryland, it is densely populated. It enjoys one of the highest per capita incomes in Europe, with a relatively balanced income distribution, resulting in widely distributed purchasing power among its residents.

Belgium's GDP reached \$518 billion in 2019, while its bilateral trade with the United States totaled over \$56.1 billion in 2018. Distinguished by its major ports (Antwerp is the second largest port in Europe) and first-class logistical infrastructure, a significant portion of bilateral trade either originates in, or is destined for, other countries in Europe. The U.S. ranked as Belgium's fifth principal and most important non-EU trading partner; with Belgium ranking as the 10th largest recipient of U.S. exports in 2018.

Often referred to as "the capital of Europe," the Belgian capital of Brussels is home to the headquarters of the European Union (EU) and of the North Atlantic Treaty Organization (NATO), as well as hundreds of international institutions, associations and multinational corporations.

Market Challenges

Belgium boasts an open market, well-connected to the major economies of the world. As a logistical gateway to Europe, host to the EU institutions and a central location closely tied to major European economies (Germany in particular), Belgium is an attractive market and an ideal location for U.S. investors. The Belgian economy continues to attract significant levels of investment in chemicals, petrochemicals, transport equipment, machinery, plastics, mineral products, base metals, precious metals and stones; environmental technologies; food processing and packaging; health technologies; information and communication; and textiles. Finally, Belgium is a highly developed, long-time economic partner of the United States that benefits from an extremely well-educated workforce, world-renowned research centers, and the infrastructure to support a broad range of economic activities.

To counter the economic impact of the COVID-19 pandemic, the federal government prepared a fiscal package – which totaled nearly 2% of GDP – in March 2020, consisting primarily of deferrals of tax and social security payments, along with direct income support measures such as temporary unemployment protections. In addition, the federal government and the financial sector introduced a guarantee scheme for new credits and credit lines of 10.7% of GDP. The Central Bank contributed to this line of efforts by easing a number of prudential measures, including the removal of the counter-cyclical capital buffer. Finally, central authorities made it possible to defer the repayment of credits for financially viable firms and the self-employed until the fall of 2020.

Nonetheless, economic growth in Belgium is set to be hit hard by the COVID-19 outbreak in 2020, but experts forecast that the economy should rebound strongly in 2021-2022. Despite support from fiscal measures, consumption and investment fell as a result of lockdown restrictions. Global supply chain disruptions and a sharp drop in business and consumer confidence have negatively impacted domestic demand in 2020. Moreover, industry analysts anticipate that weak international trade will detract from growth in both 2020 and 2021.

Real GDP growth is forecast to fall from 1.4% in 2019 to -8.75% in 2020, but to quickly rebound to 6.5% in 2021. Domestic demand dropped by 4.4% in the first quarter of 2020. Economic activity, however, is forecast

to rebound in the third quarter, as survey indicators point to an acceleration of the recovery in business turnover in June following the lifting of the most restrictive health measures. Household consumption growth will likely drive the recovery in Belgium. Public investment is forecast to rebound progressively through the remainder of the year. Business investment growth is expected to rebound more slowly as business supply chains are expected to take longer to readjust to the new economic reality ushered in by the coronavirus.

The contribution of net exports to real GDP growth is expected to remain negative in 2020 and 2021 amid a fall in the growth of world trade. Reflecting Belgium's position as a central trading hub, imports are largely expected to grow in line with exports, resulting in a contraction in 2020 and a rebound in 2021. Domestic unemployment is projected to rise, notably due to a higher likelihood of bankruptcies in the most affected sectors such as arts, leisure, hotels and restaurants.

With regards to the COVID-19 pandemic itself, the number of new confirmed cases reached its peak in early April, while the number of subsequent hospitalizations has declined by more than 80%. The healthcare system, which is still among the better systems in the world, has coped well with the rising number of COVID-19 patients.

Market Opportunities

Top U.S. exports to Belgium include chemicals and petrochemicals, as well as plastics and machinery. Post considers the following sectors to be major existing or developing opportunities for U.S. exporters (in alphabetical order): Energy, ICT Services, Medical Devices, Safety and Security, and Travel & Tourism. As the host of NATO and EU headquarters, and hundreds of other international organizations, Belgium also offers opportunities for specific projects on a case-by-case basis.

Belgium's central location in the wealthiest region of Europe makes it an ideal gateway for exports to destinations throughout Europe. Within a radius of 300 miles, 140 million EU consumers can be reached, representing 60% of Europe's purchasing power.

Belgium is also widely considered to be a leading test market. Belgium contains a few distinctly separate socio-demographic groups such as the Dutch-speaking Flemings and the French-speaking Walloons, governed by the same legal system. The Belgian economy largely reflects the overall European economy and consumer, a mini-Europe that is easier to enter than starting operations in larger European markets.

Moreover, Belgian productivity levels are the result of high investment in the quality of its labor force. Because of its location and history, the educational system in Belgium is highly oriented towards the instruction of foreign languages. U.S. companies contemplating the Belgian market will be encouraged by the large number of English speakers.

Market Entry Strategy

U.S. exporters can penetrate the Belgian market through importers/distributors, wholesalers or specialized retailers, depending on their products and their company size. Interested U.S. exporters will have to focus on innovation, quality and competitive pricing to successfully enter the market.

In support of U.S. commercial interests in Belgium, the U.S. Embassy in Brussels uses the combined resources of the various U.S. Government agencies to promote exports of U.S. goods and services. It also supplies information on trade and investment opportunities and serves as an advocate for U.S. firms. For specific requests, firms can contact the applicable Commercial Specialist at the U.S. Embassy in Brussels for counseling and market entry strategies tailored to their products and services (see: [Export.gov](https://www.export.gov) - What can CS Belgium do for you?).

Leading Sectors for U.S. Exports and Investment

Agricultural Sectors

USDA'S Global Agriculture Information Network (GAIN) provides timely information on the agricultural economy, products and issues in foreign countries since 1995 that are likely to have an impact on United States agricultural production and trade. U.S. Foreign Service officers working at posts overseas collect and submit information on the agricultural situation in more than 130 countries to USDA's Foreign Agricultural Service (FAS), which maintains the GAIN reports.

Production, Supply, and Distribution (PSD) data in GAIN reports are NOT official USDA data, but represent estimates made by FAS Attachés. Official USDA PSD data are determined after analyzing all overseas reports and drawing on additional sources, including more than 1,500 documents received from private and public sources around the world, global weather information, and satellite imagery analysis. After this analysis, official USDA data are released in USDA's World Agricultural Supply and Demand Estimates monthly report and in FAS' World Production, Market, and Trade reports.

Further information on agricultural sectors and sub-sectors offering significant opportunities for U.S. exporters in Belgium can be found by contacting the [Foreign Agricultural Service](#) at the [U.S. Mission to the European Union](#) by email at AgUSEUBrussels@fas.usda.gov.

ICT Services

Overview

The 2020 Pandemic has undoubtedly impacted the Belgian ICT market, but official statistics have not yet been made available for assessment. Unofficial numbers suggest a significant jump in security services, eCommerce related software solutions, teleworking solutions and online videoconference services.

Belgium, nevertheless, has a vibrant ICT market. According to the Digital Economy & Society Index (DESI) that ranks European Union member states on digital performance and competitiveness, in 2019 Belgium ranked eighth overall out of 28 countries in terms of digital economy development. The ranking takes into account digital public services, connectivity, integration of digital technology, use of internet and human capital. Belgium's total ICT market size in 2019 was assessed at \$14.4 billion, employing some 70,000 people -- 45,000 in hardware, services and software; 15,000 in operations and maintenance; and 10,000 with telecom operators.

Belgium's ICT market is bolstered by a solid DSL telecom infrastructure developed by the majority state-owned operator, Proximus, and a pervasive co-axial cable infrastructure (particularly in Flanders) developed by the regions and communities. Effectively 100% of households have access to the internet. Some 78% of users have broadband subscriptions at 30 Mbps or greater. With three mobile operators -- Proximus, Orange and Telenet -- 4G has reached 92% penetration countrywide. Proximus and Orange are working on 4.5G and 5G infrastructure to be rolled out in 2021. Proximus is exploring the roll out of Fiber-To-The-Home. Fiber-To-The-Curb is already pervasive.

Belgian has a strong political will to develop ICT and is pursuing a "Digital Belgium" Agenda that includes plans for faster connectivity, next generation mobile data, and digital skills. Furthermore, various cities are implementing Smart Cities development programs, with Antwerp being at the forefront and acting as a "living lab" for other regions and European countries.

Although in the past the Belgian government had lagged in providing online public services, it is catching up and now offers tax filings online. In addition, the Belgian government is updating its electronic procurement structure and public tenders can now be submitted online. It is expecting to soon launch its completed online-procurement system for purchasing goods from approved suppliers.

In 2016, 39% of Belgian citizens made use of the internet for e-Government services and 29% sent in online forms. These rates are above the EU averages of 32% and 22% respectively. Despite its good overall ranking, Belgium recognizes that it still has to improve its online public services.

Belgians are eager internet users and readily participate in eCommerce. Sixty-five percent of Internet users listen to music, play games and watch videos online, ranking 3rd in the EU. In 2016, 78% of Belgians used the internet at least once a week, with 44% of Belgians accessing the internet via a mobile device. The latter is well above the EU average of 37%.

The most widespread internet activity is banking, with 73% of Belgians performing their banking transactions online. Sixty-four percent of Belgian consumers have purchased goods or services online, trailing only Denmark, the Netherlands and Sweden's 70%.

Over the past five years, e-commerce in Belgium has skyrocketed. In 2019, consumers spent a record \$11.4 billion online with Flanders spending \$6 billion online to Wallonia's \$5.2 billion. Overall, this represents 27% growth over the previous year.

Currently there are 15,000 Belgian shops online. Only 15% of these shops have an online turnover above \$100,000. Furthermore, 3% of online shops account for 86% of the turnover including: Amazon, 2dehands and Office.com. Approximately 23% of Belgian companies are engaged in e-commerce, which is significantly higher

than the EU average of 14%. However, only 13% of Belgian SMEs (to the EU average of 7.5%) sell beyond the country's borders into other European countries.

The fastest growing market segment, if not the largest, is online grocery shopping, which is up 165% since 2015. This led to a growth spurt of supermarket e-commerce with Delhaize, Colruyt and Carrefour, the three largest supermarket chains, all rolling out their own platforms. In March 2017, Amazon launched Amazon Pantry in Belgium. Toys are also very popular, with 29% of Belgians purchasing games online in 2016.

Demand for e-commerce platform services is strong. However, the need to tailor offerings according to local laws, culture, and in two languages (French and Dutch), combined with a small population, make Belgium a somewhat more difficult market for those entering the EU market via the e-commerce segment. On the other hand, there is cross border opportunity. Dutch and French eCommerce platforms have had respectively limited success in the Dutch-speaking northern part of the country and French-speaking southern part of the country.

Belgium's ICT labor supply is seriously lagging. It has a low output of graduates in Science, Technology, Engineering and Mathematics (STEM) disciplines. Shortages in these fields could become a major barrier to growth and innovation, with scarcities already emerging for certain functions including shortages of qualified ICT experts such as application developers. In 2015, 46.1% of enterprises with job vacancies requiring specialized ICT skills reported problems in filling these positions. In 2017, over 50% of STEM jobs remained vacant for over six months. For the ICT workforce alone, this shortfall is projected to rise from about 8,000 persons in 2012, to 30,000 in 2020.

Internet security is also lagging in Belgium. In a ranking compiled by Rapid7, an internet security company, Belgium has the least secure networks among the 50 sample countries surveyed. Polled Belgian SME companies with no CIO report 'being of little interest to cyber-criminals' and 'having no valuable information needing to be secured' as reasons for their lack of initiative securing their networks. This position is slowly changing as awareness develops and global cyber criminality attacks, such as WannaCry, expand.

ICT Equipment & Services	2017	2018	2019	2020 (Est.)
Total Market Size	13,500	13,500	14,400	300
Total Local Production	8,500	8,500	8,900	9,200
Total Exports	66,000	64,000	64,200	64,000
Total Imports	71,000	72,500	69,700	72,900
Imports from the U.S.	58%	59%	59%	61%
Exchange Rate: 1 USD	1.1297	1.1810	1.1400	

Unit: USD millions

Total Market Size = (Total Local Production + Total Imports) – (Total Exports)

Source: World Integrated Trade Solutions and the European Commission's Digital Economy & Society Index (Information and communication technology (ICT) refers to both different types of communications networks and the technologies used in them. The ICT sector combines manufacturing and services industries whose products primarily fulfil or enable the function of information processing and communication by electronic means, including transmission and display.)

Leading Sub-Sectors

Best prospects include:

- Unified security management and software,
- Consulting services
- Cloud securing services,
- VPN related products and services, and
- eCommerce enabling turnkey solutions.

Web Resources

[Top sited in Belgium](#)

[Digital Belgium](#)

[Public services online in Belgium](#)

Smart Cities initiatives in Belgium

<http://smartcity.bruxelles.be/en>

<https://stad.gent/smartcity-en>

<https://www.imec-int.com/en/articles/imec-collaborates-with-city-of-antwerp-and-flanders-to-establish-smart-city-living-lab>

Upcoming trade shows

<https://www.infosecurity.be/>

<http://www.infosecurityeurope.com/>

<http://www.smau.it/company/pages/home/>

<https://websummit.com/>

<http://www.cebit.de/>

Medical Devices

Overview

Belgium produces less than 10% of medical equipment consumed domestically. This leaves the market open for heavy competition among suppliers from the U.S., Germany, France and U.K. According to the latest available figures, the U.S. has a 26% share of total medical equipment imports into Belgium. U.S. suppliers are particularly dominant in the sectors of diagnostic imaging apparatus, orthopedic and implantable products, and medical and surgical instruments.

The Belgian market for medical equipment and supplies is estimated at \$2.2 billion in 2019. Over the past 5 years, this sector has seen an annual growth of approximately 4%. The Belgian Social Security System, which includes the Health Care System, is considered among the most extensive and efficient in Europe. It covers nearly the entire population of 11 million inhabitants.

Following data are in billions of dollars:

	2017	2018	2019 (Prel.)	2020 (Est.)
Total Market Size	2.4	2.5	2.2	2.8
Total Local Production	3.6	4	5.2	5
Total Exports	12.5	12.3	14	14.2
Total Imports	11.3	10.8	11	12
Imports from the U.S.	2.9	2.9	2.6	2.2

Sources Fitch Solutions and TPIS

Differentials can be explained by the fact that Belgium is a large transshipment hub.

Belgium is for many companies a regional distribution center and more than two-thirds of medical device exports are sent to other countries within the EU.

Sub-Sector Best Prospects

Belgium's healthcare system is currently facing several challenges. A growing elderly population, a growing number of chronically ill people and higher health expectations have an important impact on healthcare expenditures in the coming years. In this context, the government is looking at various cost-saving measures. Thus, innovative technologies and equipment offering cost savings will have a strong market potential. Diagnostic products to detect chronic diseases in their early stages, orthopedic products, homecare products, obesity and diabetes products are in high demand.

Furthermore, there is a trend towards treating chronic diseases with new technologies allowing patients to stay home and minimizing the impact on their quality of life. Medical software, telemedicine, ehealth and mhealth are as a consequence sectors with a strong market potential and were temporarily used during the first wave of Covid-19. Belgium's current nomenclature and reimbursement system is under revision and a

legal framework will be put in place so that telemonitoring, medical apps, and wearable medical technologies can be used and reimbursed in the near future.

Opportunities

Belgium is an effective entry point and base for marketing medical equipment to the rest of Europe due to its geographical location, its effective healthcare system, and its relatively open attitude regarding procurement. Belgium is a distribution center for many multinationals: products are imported into Belgium and exported to other European countries. Consequently, the value of the Belgian medical imports is significantly higher than the value of the market itself.

Belgium is also home to many HealthTech start-ups. Traditionally, the HealthTech sector has a large number of spin-offs, but new businesses no longer have to have a research background to be successful. Nonetheless, universities, knowledge centers and university hospitals remain fertile ground for new entrepreneurship in health. However, many health startups often find it difficult to develop the business model at an international level and to source risk and growth capital.

A new financing system forced hospitals to create networks with other hospitals, allowing them to invest in the latest technologies for diagnostics and therapies. Furthermore, personalized medicine is gaining more attention. The Health Minister recently launched a new initiative aimed at optimizing the use of modern DNA analysis techniques (next-generation sequencing) in cancer prevention. The launch of the “data for better health” initiative, which looks at how the enormous amount of clinical data can be used to improve the effectiveness of diagnostics and treatment, is getting more traction.

In order to enter the medical equipment market in Belgium, American suppliers should be familiar with the EU directives concerning the registration, marketing and health/safety standards required throughout Europe as well as regulations specific to Belgium. It is therefore advisable to work with a local partner/distributor.

From 26 May 2021, the new Regulation 2017/745/EU will fully apply to medical devices. Until this date, medical device manufacturers can choose to comply with either the Directives (93/42/EC for medical devices and 90/385/EEC for active implantable medical devices or the Regulation. From 26 May 2022, the new Regulation 2017/746/EU will fully apply to in-vitro diagnostics. Until this date, IVD manufacturers can choose to comply with either the Directive (98/79/EC) or the Regulation.

The European Directive 2004/18/EC on public procurement applies to all hospitals for the purchase of medicines and medical devices. The directive requires that for purchases over the threshold of €200,000, a European tender should be released and published in the supplement of the Official Journal of the European Union. Procurement with a threshold between €85,000 and €200,000 requires a tender in Belgium and publication in the Official Journal.

Web Resources

Belgian Ministry of Health

http://www.fagg-afmps.be/en/human_use/health_products/medical_devices_accessories/

The Belgian Association of manufacturers and importers of medical devices

<http://www.bemedtech.be>

CE Mark

<http://export.gov/europeanunion/eustandardsandcertification/index.asp>

EU Medical Devices Legislation

https://ec.europa.eu/growth/sectors/medical-devices/regulatory-framework_en

REACH Directive

https://ec.europa.eu/growth/sectors/chemicals/reach_en

WEEE and RoHS Directives

<https://www.trade.gov/eu-weeerohs>

Supplement of the Official Journal of the European Union

<http://ted.europa.eu/TED/main/HomePage.do>

Trade Promotion Opportunities

Medica Duesseldorf – November 16-19, 2020

International Fair for Medical Equipment

<http://www.medica-tradefair.com/>

Energy

Overview

Currently, several shifting factors influence the rapidly changing Belgian energy market, including the continuing EU-wide process of deregulation and liberalization; the incentives to develop renewable energy sources; and the changing structure of the country's energy distribution. U.S. companies wanting to export to the Belgian energy market must be aware and take into account these uncertain or changing factors, which will determine the potential for exports of relevant goods and services to this market.

Except for some limited renewable energy potential, Belgium has no natural energy sources. In 2019, the net importation (=importation –exportation) of electricity covered roughly 20% of the total consumption of net electricity in Belgium. The country imports all its natural gas and petroleum requirements for its energy needs, amounting to almost 35,000 ktoe (kilo-ton oil equivalent) in 2018. 3.024 tons per habitant of primary energy and 21.64 tWh of net electricity are imported each year. In 2018, the final consumption of electricity amounted to 85.07 tWh. It is divided between different sectors: industry (32%), transport (27%), housing (25%), services (14%), and agriculture (approximately 2%).

	Generation for 2019 in GWh	In percentage (%)
Total net generation	69,093.02	100 %
Non-Renewable Net generation	53,478.54	77.40% (of total net generation)
Nuclear net generation	26,995.58	50.48% (of the non-renewable net generation)
Non-renewable hydro net generation	983.22	1.83% (of the non-renewable net generation)
Of which hydro pure pumped storage	983.22	
Fossil fuels net generation	24,313.37	45.46% (of the non-renewable net generation)
Of which Coal-derived gas	2,145.66	
Of which Fossil Gas	22,111.14	

Of which Fossil Hard coal	n.a	
Of which Fossil Oil	56.57	
Non-renewable Waste net generation	974.35	1.82% (of the non-renewable net generation)
Other non-renewable net generation	212.02	0.396% (of the non-renewable net generation)
Renewable net generation	15,614.48	22.60% (of total net generation)
Wind net generation	7,092.83	45.42% (of the renewable net generation)
Of which Wind offshore	3,371.13	
Of which Wind onshore	3,721.70	
Solar net generation	3,488.98	22.34% (of the renewable net generation)
Bio net generation	3,554.61	22.76% (of the renewable net generation)
Of which Biomass	2,721.06	
Of which Biogas	833.55	
Geothermal net generation	n.a	n.a
Renewable Waste net generation	1,151.54	7.37%

		(of the renewable net generation)
Renewable Hydro net generation	255.93	1.64% (of the renewable net generation)
Of which Hydro Pure storage	0	
Of which Hydro Run-of-river and pondage	255.93	
Of which Hydro mixed pumped storage (renewable part)	0	
Of which Hydro Marine (tidal/wave)	0	
Other renewable net generation	70.59	0.45% (of the renewable net generation)
Non identified net generation	0	0.00% (of the total net generation)
Total Hydro net generation	1,239.15	1.79% (of the total net generation)
Consumption of pumps	1,347.91	
Transmission losses, mainly 380kV & 220kV	n.a	
Imports	21,635.91	
Exports	4,309.40	
National electrical consumption	85,071.62	

Source: ENTSOE (European Network of Transmission System Operators for Electricity)

Leading Sub-Sectors

Generation, Transmission, and Distribution of Electricity

Generation, transmission, and distribution activities for the electricity system have been separated and deregulated with a goal to increase grid efficiency. However, this has not yet led to a satisfactory level of competition, mainly among distribution firms. The federal and regional governments will most likely continue to create incentives to improve the efficiency of market forces on the industry. While the various government bodies have persistently warned against a likely shortage of Belgian electricity, the industry itself seems reluctant to invest in relevant infrastructure to meet the market's need. Key factors for this are the inability to pass along costs to rate payers, limited cross-border network capacity impairing exports of excess production, uncertainties with respect to environmental policies, the phasing out of the civil nuclear electricity program, and the market behavior of the incumbent utility Engie-Electrabel. U.S. firms can therefore expect opportunities in those areas when some of these bottlenecks are removed.

Emissions-controlling Measures and Renewable Energies

Belgium is committed to lowering its CO₂ output under the Kyoto Protocol. Several studies made specifically for the Belgian market have shown that a wide approach will be needed to attain the national emissions-reduction targets. These comprise a mixture of consumption reduction, green/ renewable technologies, and investments in cleaner, more efficient production facilities.

In mid-May of 2019, a Luxembourg-based asset management company BTK announced that it had plans to open four new gas power plants in the cities of Vilvorde and Langerlo in Flanders by 2023. These gas power plants are planned to produce 870 MW each, be fueled by Qatari liquid natural gas (LNG) as part of a contract with Qatargas, and be operationally managed by EG Luxembourg. Studies so far conducted believe the plants will not require large technical investments, and more studies are being done on linking the potential gas plants in Vilvorde and Langerlo.

Some parties suggest the old plants' replacement with more modern versions, which would serve the purpose of capacity expansion as well as lowering the country's output of CO₂ and other pollutants. Retro-fitting these facilities with pollution-mitigating devices could also present opportunities for U.S. firms.

Further investments come from large industrial sites active in the (petro) chemical industries that have a focus on co-generation. For example, ExxonMobil has just commissioned co-generation facilities at its Antwerp refinery that generate 125 MW of power; they will cut CO₂ emissions by 200,000 tons a year. Given the importance of the chemical industry in Belgium, similar investments can be expected from other companies.

Many smaller businesses have invested in renewable energies given the advantages of using electricity from their own sources and the incentives proposed by the government (these incentives are now largely being phased out). Distribution centers and other businesses with large surface areas that allow the installation of wind turbines and/or photovoltaic cells are driving this market.

According to ENTSOE data, the volume of renewable energy production, increased by 7.89% from 2017 to 2018 while nuclear energy production increased to reach 50.48% of the total net generation. However, it is expected that, by 2050, renewable energy sources will cover almost two thirds of the final energy consumption in transport, between 26 and 38% in heating and cooling, and between 39 and 46% for electricity production.

Finally, the European Union has set up a strategic plan for 2020 in order to increase the proportion of renewable energy in the final consumption of energy within the EU. Each member state has its own objective calculated based on the potential of renewable energy production and economic performance. Nevertheless, Belgium is one of countries with the least proportion of renewable energy with 7.9%. The 2020 objective for

Belgium is 13%. This plan has been renewed for 2030, with EU member states having agreed to reach a minimum of 27% of renewable energy by that time.

Maintenance and Provision of Spare Parts:

Despite economic uncertainties and relatively low investments, maintenance and repairs to facilities are needed, in particular in the secondary (transforming) sector that is well represented in Belgium. Opportunities for small equipment manufacturers specializing in process control and similar equipment can find a market in Belgium, especially when working through an effective, well-established distributor.

Web Resources

[Belgian Regulator for Gas and Electricity](#)

[Belgian Federal Public Service for Energy](#)

[European Commission Statistics Department for Energy](#)

[APERRE - Belgian Association for the Promotion of Renewable Energies](#)

[ENTSOE – European Network of Transmission System Operators for Electricity](#)

[Federal Planning Bureau of Belgium](#)

Safety and Security

The Belgian market for security equipment is largely an import market, where approximately 90% of the equipment is imported from neighboring countries. Only very special and customized products and safety apparel are manufactured locally. Direct sales are still the main channel for products that require consulting, although E-trade is getting foothold. With the strong industry clusters such as petro-chemicals, food, the building and construction industry and pharmaceutical research centers, the Belgian market for safety equipment and safety apparel can be seen as a strong relatively mature market worth \$ 450 million.

In terms of security, the law from January 13, 2014 defines the scope of the market for security firms. The installation and use of camera systems for policing are strictly regulated by the law on cameras published on March 21st, 2007, all other systems follow the regulation of the Belgian and European privacy law.

Belgian authorities developed an extensive legislative framework on workplace safety, mainly in order to protect workers and employees from safety risks. This legislation is bundled in the general regulations on labor protection, the so called "A.R.A.B." Belgium also applied EU Directive 89/686 on personal protective equipment. Very recently this directive has been followed with the enactment 2016/425 which adapts the existing regulation to the current market situation.

The market for electronic detection systems, such as fire detection, camera monitoring, burglary prevention and access control are considered as growing. A stronger interest is noticed for technology that can facilitate the task of security service providers. The increased attention to terrorism seems to be a catalyst for growth for high tech security equipment and installation services. Since the regulation on drones took effect there is a noticeable and increased interest in the use of UAV within security environment but also in anti-UAV's equipment and detection devices.

Revenue in the Security segment is projected to reach US\$88m in 2020. Revenue is expected to show an annual growth rate (CAGR 2020-2024) of 12.3%, resulting in a projected market volume of US\$141m by 2024. Household penetration will be 9.8% in 2020 and is expected to hit 19.0% by 2024. The average revenue per installed Smart Home currently is expected to amount to US\$194.75.

(<https://www.statista.com/outlook/281/129/security/belgium>)

Selling into this market requires a specialized partner, with good business connections and a track record in the security sector. Most contracts are tenders, and call for extensive product testing and demonstrations, which can only be achieved with a permanent local presence, and a good understanding of the decision-making process (which can be slow). Agents are often used for highly specialized technical equipment.

Distributors are the main sales channel for standard equipment which may require in-country servicing and emergency stocks. Ad-hoc partnerships with systems integrators and general contractors are often used for project-based supplies and services.

Public administrations and governments departments are bound to public procurement rules, and purchase through public or restricted tender. Only minor requirements or exceptional technical projects are purchased through negotiated contracts.

Travel and Tourism

Overview

The United States is still one of the top long-haul destinations for Belgian travelers. With 292,390 Belgians visiting the U.S. in 2019, Belgium is in the top 30 of countries that travel most to the U.S. The outlook for 2020 is highly uncertain due to the economic uncertainties associated with the coronavirus and the dramatic decline in the number of Belgians traveling to the U.S.

Number of Belgian Arrivals in the U.S.

Year	Arrivals
2017	278,127
2018	294,221
2019	292,390
2020	43,000 (Est.)

Source: NTT0

Two U.S. Airlines, Delta and United offer daily flights from Brussels to several American destinations including Chicago, Newark, New York/JFK, Atlanta and Washington. Aer Lingus and Icelandair offer good connections in Dublin and Reykjavik. Furthermore, Düsseldorf, Amsterdam and Paris are easily accessible from Belgium so offer enormous potential as well.

The United States remains a very attractive destination. There has not been a great shift away from traditional destinations. The three most popular destinations are New York, California and Florida. However, states like Nevada, Arizona, New Mexico and Utah are gradually attracting more and more Belgian visitors.

Belgians generally have a high level of disposable income to spend on luxury items and leisure activities such as travel. Out of the five to six weeks of paid vacation that are standard for most Belgian workers, two of these are usually spent on long-haul travel. The average Belgian tourist stays in the United States for 13 days and spends an average \$2,500 (not including airfare), making Belgians some of the biggest spenders out of all the visitors to the U.S.

A study by ABTO (Association of Belgian Travel Organizers – January 2020) shows that in the summer of 2019, 25% of Belgians booked their holiday via a travel agent or tour operator compared to 23% in 2018. But approx. 60% of the population still books online. In 2019, 23 million trips were made by Belgians compared to 20.5 million in 2018.

Opportunities

Extensive business and cultural ties between Belgium and the United States, as well as Belgian interest in the American Way of life, shopping opportunities, national parks, big cities, and attractions provide an excellent basis for market promotion of the U.S. tourism industry.

Opportunities for package deals combining flights, hotels, car rentals, and vacation destinations are often attractive to Belgian visitors, and are particularly popular with the middle-income population segment. Since around half of the Belgian visitors to the U.S. are leisure travelers, the potential fly-and-drive market accounts for roughly 50% of the total Belgian market. Business travelers should, however, not be overlooked since many business travelers combine a short vacation with their business trips and may thus find fly-and-drive combinations best suited to their needs as well. Approximately 45% of Belgian tourists in the U.S. rent vehicles to travel between cities, as opposed to 8% that use the interstate and inter-city rail system and 5% that use the interstate and inter-city bus system.

Web Resources

Visit USA Committee/Marketing and Promotion Bureau for Belgium and Luxembourg

<http://www.visitusa.org>

Trade Promotion Opportunities

Visit USA Workshop (B2B): Fall 2020 – postponed to 2021

BT Expo – October 26-27, 2020: Trade Show for tourism and MICE professionals

www.btexpo.com

Brussels Holiday Fair - February 4 – 7, 2021

This annual consumer show attracts over 110,000 visitors every year. Up to 65% of the visitors book their holidays after their visit to the fair.

<http://www.brusselsholidayfair.be/>

Customs, Regulations and Standards

Trade Barriers

For information on existing trade barriers, please see the [National Trade Estimate Report](#) on Foreign Trade Barriers, published by USTR.

Information on agricultural trade barriers can be found at the following website:

<http://www.usda-eu.org/>

To report existing or new trade barriers and get assistance in removing them, contact either the Trade Compliance Center at <https://www.trade.gov/knowledge-product/european-union-trade-barriers> or the U.S. Mission to the European Union at <http://trade.gov/european-union/>.

Import Tariffs

Please refer to the European Union Country Commercial Guide's section on Import Tariffs

Key Link: <https://www.trade.gov/knowledge-product/european-union-import-tariffs>

Import Requirements and Documentation

Please refer to the European Union Country Commercial Guide's section on Import Requirements and Documentation.

Key Link: <https://www.trade.gov/knowledge-product/european-union-import-requirements-and-documentation>

Labeling and Marking Requirements

Information on labeling and marking requirements pertaining to Belgium can be found in the European Union Country Commercial Guide, chapter on Customs, Regulations & Standards, section on Labeling and Marking Requirements: <https://www.trade.gov/knowledge-product/european-union-labelingmarking-requirements>.

U.S. Export Controls

The United States imposes export controls to protect national security interests and promote foreign policy objectives related to dual-use goods through implementation of the Export Administration Regulations (EAR). The Bureau of Industry and Security (BIS) is comprised of two elements: Export Administration (EA), which is responsible for processing license applications, counselling exporters, and drafting and publishing changes to the [Export Administration Regulations](#); and Export Enforcement (EE), which is responsible for the enforcement of the EAR. BIS works closely with U.S. embassies, foreign governments, industry, and trade associations to ensure that exports from the United States are secure and comply with the EAR. BIS officials conduct site visits, known as End-Use Checks (EUCs), globally with end-users, consignees, and/or other parties to transactions involving items subject to the EAR to verify compliance.

An EUC is an on-site verification of a non-U.S. party to a transaction to determine whether the party is a reliable recipient of U.S. items. EUCs are conducted as part of BIS's licensing process, as well as its compliance program, to determine if items were exported in accordance with a valid BIS authorization or otherwise consistent with the EAR. Specifically, an EUC verifies the *bona fides* of transactions subject to the EAR, to include: confirming the legitimacy and reliability of the end use and end user; monitoring compliance with license conditions; and ensuring items are used, re-exported or transferred (in-country) in accordance with the EAR. These checks might be completed prior to the export of items pursuant to a BIS export license in the form of a Pre-License Check (PLC), or following an export from the U.S. during a Post-Shipment Verification (PSV).

BIS officials rely on EUCs to safeguard items subject to the EAR from diversion to unauthorized end uses/users. The verification of a foreign party's reliability facilitates future trade, including pursuant to BIS license reviews. If BIS is unable to verify the reliability of the company or is prevented from accomplishing an EUC, the company may receive, for example, more regulatory scrutiny during license application reviews or be designated on BIS's Unverified List or Entity List, as applicable.

BIS has developed a list of "red flags", or warning signs, and compiled "Know Your Customer" guidance intended to aid exporters in identifying possible violations of the EAR. Both of these resources are publicly available, and their dissemination to industry members is highly encouraged to help promote EAR compliance.

BIS also provides a variety of training sessions to U.S. exporters throughout the year. These sessions range from one to two-day seminars that focus on the basics of exporting to coverage of more advanced, industry specific topics. Interested parties can check This is a best prospect industry sector for this country. Includes a market overview and trade data [list of upcoming seminars and webinars](#) or reference BIS provided [online training](#).

BIS and the EAR regulate transactions involving the export of "dual-use" U.S. goods, services, and technologies. For advice and regulatory requirements, exporters should consult the other U.S. Government agencies which regulate more specialized items. For example, the U.S. Department of State's Directorate of Defense Trade Controls has authority over defense articles and services, or munitions. A list of other agencies involved in export control can be found on the [BIS website](#) or in Supplement No. 3 to Part 730 of the EAR.

The EAR is available on the [BIS website](#) and on the e-CFR (Electronic Code of Federal Regulations) and is updated as needed. The [Consolidated Screening List](#) (CSL) is a list of parties for which the United States Government maintains restrictions on certain exports, reexports or transfers of items. The CSL consolidates eleven export screening lists of the Departments of Commerce, State and the Treasury into a single data feed as an aid to industry in conducting electronic screens of parties to regulated transactions. Exporters are encouraged to classify their items prior to export, as well as consult the CSL to determine if any parties to the transaction may be subject to specific license requirements.

Temporary Entry

Specific information on the ATA Carnet customs procedure used for temporary importation, transit and temporary admission of goods designed for specific purposes, duty-free and tax-free (such as professional equipment for presentations or trade fairs, for example) can be found here: <https://www.trade.gov/ata-carnet>.

For information on this topic please consult the Commerce Department's Country Commercial Guides on EU Member States: EU Member States' Country Commercial Guides <https://www.trade.gov/ccg-landing-page>. Alternatively, search the Commerce Department's Market Research Library, available from: <https://www.export.gov/Market-Intelligence> under Country and Industry Market Reports.

Prohibited and Restricted Imports

The Tarif Intégré de la Communauté (TARIC) is designed to show various rules applying to specific products being imported into the customs territory of the EU or, in some cases, when exported from it. To determine if a product is prohibited or subject to restriction, check the TARIC for the following codes:

CITES Convention on International Trade of Endangered Species

PROHI Import Suspension

RSTR Import Restriction

For information on how to access the TARIC, see the Import Requirements and Documentation Section.

Key Link:

http://ec.europa.eu/taxation_customs/customs/customs_duties/tariff_aspects/customs_tariff/index_en.htm

Customs Regulations

Please refer to the European Union Country Commercial Guide's section on Customs Regulations.

Key Link: <https://www.trade.gov/knowledge-product/european-union-customs-regulations>

Standards for Trade

Please refer to the European Union Country Commercial Guide's section on Trade Standards.

Key Link: <https://www.trade.gov/knowledge-product/european-union-ce-marking-and-eu-standards>

Members of the World Trade Organization (WTO) are required under the Agreement on Technical Barriers to Trade (TBT Agreement) to notify to the WTO proposed technical regulations and conformity assessment procedures that could affect trade. Notify U.S. (www.nist.gov/notifyus) is a free, web-based e-mail registration service that captures and makes available for review and comment key information on draft regulations and conformity assessment procedures. Users receive customized e-mail alerts when new notifications are added by selected country or countries and industry sector(s) of interest and can also request full texts of regulations. This service and its associated web site are managed and operated by the USA WTO TBT Inquiry Point housed within the National Institute of Standards and Technology, part of the U.S. Department of Commerce.

Trade Agreements

For a list of trade agreements with the EU and its Member States, as well as concise explanations, please see:

<http://ec.europa.eu/trade/policy/countries-and-regions/agreements/>

Licensing Requirements for Professional Services

Please refer to the European Union Country Commercial Guide's section on Licensing Requirements for Professional Services.

Key Link: <https://www.trade.gov/country-commercial-guides/european-union-licensing-requirements-professional-services>

Selling US Products and Services

Using an Agent to Sell US Products and Services

Please refer to the European Union Country Commercial Guide's section on Using an Agent or Distributor to Sell U.S. Products and Services

Key Link: <https://www.export.gov/article?id=European-union-Using-Agent>

Establishing an Office

U.S. companies wishing to start business activities in Belgium can choose to set up either a subsidiary or a branch. A subsidiary is incorporated under foreign law and the branch under Belgian law. The choice between a subsidiary and a branch often depends on the taxation structure in the foreign country from which the investment is made. Incorporation generally takes six weeks. No prior government authorization is required and there is no restriction on the transfer of capital into Belgium, with the exception of industries such as banking, insurance, pharmaceuticals, and broadcasting. When planning to open an office or set up a company in Belgium, U.S. companies should contact the foreign investment offices of the Belgian region where they will be located ([Flanders](#) , [Wallonia](#), and [Brussels](#)). These offices will be able to provide support and advice on matters of tax, employment, location and accounting. The [Belgian Federal Government website](#) also provides general information and steps to take to open an office in the country.

Legal Features

A subsidiary is a separate legal entity; thus, liability is limited to its own assets. However, a branch does not constitute a separate entity and has unlimited liability. The parent company is liable for all obligations and debts of the branch.

Setting up a Subsidiary

Subsidiaries are usually set up either as a public limited liability company (SA/NV) or a private limited liability company (SPRL/BVBA). The private limited liability company is generally suited for smaller companies. Steps for setting up public and private companies are relatively similar.

Deposit initial capital (€62,000 for SA/NV; €19,000 for SPRL/BVBA) with a Belgian bank. A certificate indicating the amount of capital held in a blocked account will be issued by the bank.

File signed financial plan with a notary. A financial plan shows how the initial capital covers the company's operations for the next two years.

In the presence of a notary, sign the deed of incorporation and the by-laws.

The notary will file the deed of incorporation with the local commercial court and submit the corporate charter for publication in the Belgian Official Gazette. (Cost is approximately €1,000-1,500 for notary, €207 for publication in the Belgian Official Gazette.) Upon registration, an official corporate registration number is issued.

Register at the "one-stop shop for companies" (guichet d'entreprise / ondernemingsloket) to activate the corporate registration number and register with the Value Added Tax (VAT) administration. (Cost is €71 for registration fee and €61 for VAT registration.)

Register with social security administration for salaried workers (ONSS/RSZ).

Within three months of incorporation, companies must register with the social insurance fund for self-employed persons and begin annual contributions to this fund.

Setting up a Branch

To open a branch office in Belgium, the following documents must be brought to a notary to be legalized and translated:

Articles of incorporation and bylaws of the foreign incorporation with subsequent amendments.

Minutes from the Board Meeting when it was decided by the parent company to open a branch office in Belgium.

Minutes from the Board Meeting to appoint a legal representative along with a description of powers delegated to him.

Consolidated annual accounts of the parent company.

The translation of these documents must be done by an official translator in Belgium into French or Dutch, depending on the location in Belgium.

The documents must be submitted to the local Court of Commerce and the annual accounts must be filed at the National Bank of Belgium.

Register at the "one-stop shop for companies" (guichet d'entreprise / ondernemingsloket) to activate the corporate registration number and register with VAT administration.

Publish the documents in the Belgian Official Gazette. (The costs will be the fee for the translation, registration fee, and publishing fee)

Register with social security administration for salaried workers (ONSS/RSZ).

Within three months of incorporation, branches must register with social insurance fund for self-employed persons and begin annual contributions to this fund.

A list of notaries in Belgium is available at <http://www.notaire.be>

In an effort to modernize and streamline the procedure of setting up a company or an office in Belgium, the Belgian Government established the "Crossroads Bank for Enterprises" ([Banque Carrefour des Entreprises](#)). It is a repository that assigns business entities a unique identification number that replaces the social security number, its register of commerce number, its VAT number, and the number granted by the national register of legal entities. Data are entered one time only and all government entities share this database. The database tracks relevant identification details, such as name, address, VAT number, and business type. For third parties (including the administration), this number serves as the main identification number of the branch. It must appear on all documents originating from the subsidiary or branch.

Franchising

According to the Belgian Franchise Federation, Belgium's franchising system represents 6% of the Belgian retail, about 100 franchisors, 3,500 franchisees, 30,000 jobs and a market of € 2.4 billion. This places Belgium, along with Denmark and Finland, among the European countries with the lowest number of franchise units per capita. The largest part of the franchise concepts are in D-I-Y, distribution and confection. Over the past 10 years the franchising of services has grown slowly. The largest increase is found in in-house, electrical household equipment and fast-food.

In 2005, Belgium adopted a law on pre-contractual information in the framework of commercial agreements. Franchise agreements fall under this law. In the case of a franchisor-franchisee relationship proposal, the franchisor is obliged to provide a pre-contractual information document (PID) and a draft of the proposed agreement one month before concluding the agreement. This document must contain all the necessary information, as described in the law, to allow the franchisee to accurately evaluate the consequences of the

contract. Disrespect for the required “cooling-off” period, of the required content and even of the accuracy of the information provided, result in the nullity of the agreement.

In the long-standing market economies governed by Civil Codes, there is very limited franchise specific legislation. Franchising, which is not usually distinguished from commerce in general in national economic statistics, is governed in each EU country by the many laws that usually govern mainstream commercial and distribution contracts. These include the general principles of contractual and civil law, specific commercial regulations, IPR protection laws, fiscal and social laws, etc. as well as national or European jurisprudence. <http://www.eff-franchise.com/>

Since its foundation in 1972, the European Franchise Federation has promoted its European Code of Ethics for Franchising. The EFF’s Code of Ethics for franchising has been recognized as an industry reference both by the European Commission, the European Court of Justice, and in franchise jurisprudence in countries like France and Germany. Its purpose is to promote a self-regulatory set of ethical standards by which the actors of the industry themselves define the means by which to protect its practice from behavior which could otherwise be detrimental to its image and ultimately to its business development.

Direct Marketing

Please refer to the European Union Country Commercial Guide’s section on Direct Marketing.

Key Link: <https://www.export.gov/article?id=European-union-Direct-Marketing>

Joint Ventures/Licensing

In addition to the Commercial Service, there are numerous banks, professional organizations, service companies, and financial organizations prepared to advise and assist parties considering joint ventures and licensing within Belgium. Belgium has a very sophisticated business community with many potential qualified joint venture and licensing partners.

Distribution & Sales Channels

Belgium has very well-developed infrastructure and is regarded as an excellent transit and distribution center. It has the second most extensive canal network in Europe and benefits from modern road and rail networks. Antwerp is Europe’s largest container port for U.S.-EU trade; Liege, located 90 kilometers east of Brussels, is the third largest European river port, and Liege Airport is also an important center for freight with 870,644 metric tons sent in 2019. Brussels Airport is located only 15 minutes from the center of Brussels and is also among the busiest by cargo traffic in Europe, sending a little over 535,634 tons of freight in 2019.

The dense population and pattern of urban development means that for 91% of Belgian consumers, retail shops and department stores are accessible within a 10-mile radius of their homes. Compared to the United States, or other European markets, the Belgian consumer has a relatively low ratio of square meters of retail space per capita. As a result, several major commercial centers or malls are being developed. These will offer U.S. retail brands and franchises with new, modern locations for their outlets.

The cultural, linguistic and economic differences of Belgium’s three regions have a strong influence on how business is conducted. A good importer/distributor must be able to operate in all three areas. Belgian distributors tend to be small and specialized.

eCommerce

Due to the pandemic, Belgium has witnessed a dramatic uptick in eCommerce. Unofficial numbers suggest a 40% rise in online purchases by month over the previous year.

In 2019, Belgians purchase online over \$13.46 billion of goods and services; this is up 27% since 2018 with the average Belgian spending \$1,600. Goods (\$5 billion) included for the most part clothing and consumer electronics. Services (\$6 billion) included transportation, entertainment tickets and travel lodging. The recreation sector showed the most growth at 11%. Media and entertainment make for the largest share of online purchases at 46%. Clothing and apparel make up for the highest turnover at \$800 million.

Belgian's preferred payment remains online bank transfer, followed by debit card payment on delivery, credit card, COD, direct debit, online debit card payment, and finally PayPal. Most eCommerce purchases are done on laptops, although the popularity of smartphone is increasing. Last year, the usage of smartphones grew even 54% compared to the situation in 2018. Now, 12% of all online spending is done on mobile phones. When a Belgian consumer needs to pay a significant amount of money online, the laptop and desktop are still, by far, the most popular device.

These figures are partially the result of early internet infrastructure development, e-commerce is freely accessible in Belgium. High levels of broadband and cable access for high-speed internet are readily available in Belgium. In 2019, Belgium ranked sixth in broadband (34.22 Mbps average) penetration rate in the European Union at 34.1%, with 78% of Belgians using the internet at least once a week. In 2016, 44% of Belgians accessed the internet via a mobile device; this is well above the EU average of 37%. Belgium's overall internet penetration is at 83% surpassing the European Union's 73%.

The most popular activity is internet banking at 73%. However, only 66% of Belgian consumers have purchased goods or services online, ranking far behind Denmark, the Netherlands and Sweden's 70%. Social media is equally strong with over 50% of Belgian's population (independently of age) having an active Facebook account. Approximately 23% of Belgian companies are engaged in e-commerce, which is significantly higher than the EU average of 14%. However, only 13% of Belgian SMEs (to the EU average of 7.5%) sell beyond the country's borders into other European countries.

The need to tailor offerings according to local laws, culture, and in two languages (French and Dutch), combined with a small population, make Belgium a somewhat more difficult market for those entering the EU e-commerce division. Popular online platforms include the Dutch platforms bol.com and Cool Blue.

In February 2008, eBay introduced a system to allow users in Belgium to register using an electronic identity card instead of a credit card. Using this government-issued electronic identity card, known as eID, provides greater proof of identity and security in exchange of electronic data. Such increased security provides for greater trust in the e-commerce market and may offer a boost in attractiveness.

Although in the past the Belgian government has lagged in providing online public services, it is catching up and now offers tax filings online. In addition, the Belgian government is updating its electronic procurement structure and public tenders can now be submitted online. It is expected to soon launch its completed online-procurement system for purchasing goods from approved suppliers. In 2016, 39% of Belgian citizens made use of the internet for eGovernment services and 29% sent in online forms. These rates are above EU averages of 32% and 22% respectively. Despite its good overall ranking, Belgium still has potential to improve its online public services.

At this writing, Belgium is now over 400 days since the elections and still has not put together a coalition government. For this reason, it is unlikely that in the wake of the EU's Digital Service Tax and Data Privacy considerations that Belgium will preemptively take any unilateral action.

Selling Factors & Techniques

It is important to remember that Dutch, French, and (to a very limited extent) German language divisions define consumer characteristics in the Belgian market. At the industrial level, where price and technical factors are usually paramount, the language issue is not particularly significant. At the consumer level however, issues such as labeling and marketing strategies take on greater weight. In both instances, language can influence the personal relationships between buyers and sellers, so it is necessary to determine whether importers and distributors can service the entire Belgian market.

The prevailing Belgium law for labeling simply requires that consumers of the targeted market must be able to read the product information. Typically this has been Dutch in the northern half of Belgium (Flanders), French in the southern half of Belgium (Wallonia), and German in two small communities of German-speaking Belgians on the Belgium-German border. Generally both Dutch and French appear on all products sold in the Belgium market and should be the most prudent option for all newcomers.

Local Professional Services

Local service providers focusing on EU law, consulting, and business development can be viewed on the website maintained by the Commercial Service at the U.S. Mission to the European Union at:

<http://export.gov/europeanunion/businessserviceproviders/index.asp>.

Principal Business Associations

[Enterprise Europe Network](#)

[AmCham EU](#)

[Invest in Flanders](#)

[Invest in Wallonia](#)

[Invest in Brussels](#)

Data Privacy and Protection in the EU

Please refer to the European Union Country Commercial Guide's section on Data Privacy and Protection

Key Link: <https://www.export.gov/article?id=European-Union-Data-Privatization-and-Protection>

Selling to the Public Sector and Selling to NATO

Due Diligence

To assist companies to conduct due diligence prior to entering into a financial or other agreement, the Commercial Service recommends that the U.S. firm contact a company that offers commercial information reports. CS Belgium also offers a service known as the International Company Profile report. For more information contact us at: office.brussels@trade.gov.

Trade Financing

Methods of Payment

Belgian importers are relatively small and tend to press for the most lenient credit terms possible, since they have fewer sources of inexpensive capital. Belgian importers are also accustomed to being offered flexible payment terms, particularly from neighboring trading partners such as France, Germany, the Netherlands, the U.K., Switzerland, and, to a lesser extent, Italy. Extended payment terms of 30, 60, 90 and even 120 days are not unusual, though the most common payment term is 30 days. Belgian businesses however, like many European ones, routinely delay payment beyond the agreed upon terms. In Belgium, 43 % of all payments are

not made by their anticipated due date, although 80 % of these are paid within the 30 days following the original deadline. In short, 91 % of all payments by Belgian businesses are made within 60 days. This is a better record than Italy's or the U.K.'s, and on par with France and the Netherlands.

Since the use of credit is widespread, offering more flexible credit terms can be an important factor in winning sales contracts in Belgium. U.S. firms should consider this option, provided they are able and willing to offer such terms, and have done a full credit check on the Belgian company. Even then however, it is advisable to try several shipments on a secured credit basis before moving to more lenient terms. There are several local credit reporting agencies available, including Dun & Bradstreet and Graydon.

Import duties and value added tax (VAT) are applied to the CIF (Cost Insurance Freight) value of goods. The rate of import duties is the same rate as applied by all EU countries. Since products coming from other EU member states enter Belgium duty free, U.S. products often start off with an average 5-6 % price disadvantage. By offering favorable credit terms, U.S. suppliers can help their importers offset a portion of that disadvantage.

For more information about the methods of payment or other trade finance options, please read the Trade Finance Guide available at <https://www.trade.gov/trade-finance-guide-quick-reference-us-exporters>.

Banking Systems

The Belgian banking system has long been known to be a sophisticated and liberal banking system. Standardized customer account numbers for all financial intermediaries are widely used, and internet and phone banking are well developed. There are no restrictions on the free movement of capital and regulatory requirements are minimal. There is a particularly wide and flexible range of loan products offered to companies, with no discrimination as to the nationality of the investor. There are also many options available when it comes to raising risk capital. Thanks to an efficient branch network, there is a large number of Belgian and foreign banks servicing the country. Due to the sheer volume of international business carried out in Belgium, more than half of all banking transactions are international financial transactions. The majority of Belgian banks also have an extensive international network based on strategically located branches in the main financial markets around the world. A number of the 106 banks located in Belgium feature prominently in the top 100 international banks. The combined assets of the three main banks (Fortis, ING and KB Group) amount to \$370 billion.

All credit institutions (banks and savings banks) operate under the same legal framework and are monitored by the same supervisory authorities. The Banking, Finance and Insurance Commission (BFAC) supervises the activities of financial institutions, including banks, investment funds, stock brokers, finance companies and holding companies. As a result of the deregulation of the banking sector in 1993, credit institutions have been able to offer all financial services, as defined by European legislation. The BFAC supervises the financial sector in close coordination with the National Bank of Belgium (Belgium's central bank).

Domestic and foreign banks in Belgium are represented by the Belgian Bankers' Association (BBA). Since June 2003, the BBA has been part of the recently created professional organization that represents the whole Belgian financial sector (banks, investment funds, leasing companies, stock brokers, asset managers and companies offering credit to the household sector), called Febelfin.

The four main Belgian banks are ING, Dexia Bank, BNP Paribas-Fortis and KBC. A full range of financial services is offered, with special account facilities for non-Belgian nationals. Banking services are also available from the Post Office. Banking hours are normally 9.00 a.m. to 4.00 p.m., Monday through Friday.

The main bankcard used in Belgium is the Mister Cash-Bancontact debit card, issued along with a PIN number upon opening a bank account in Belgium. In order to open an account, proof of identity, such as a passport, is required. The Bancontact card can be used to withdraw cash at ATMs, and to pay for almost anything in Belgium, from a newspaper, parking meter, gasoline, or a loaf of bread from the bakery. Credit options are also

available on application. All bank ATMs in Belgium accept the Bancontact card; some accept MasterCard, Visa and other credit and debit cards. The major credit cards are generally accepted in stores, restaurants, and hotels.

Foreign Exchange Controls

There are no foreign exchange limitations on the transfer of capital or profits in Belgium, except in exceptional situations (e.g., as with UN sanctions).

U.S. Banks & Local Correspondent Banks

Citibank has 208 branches in Belgium. The following banks have correspondent U.S. banking arrangements:

BNP Paribas Fortis Bank

Website: <https://www.bnpparibasfortis.be/portal/start.asp>

Fortis is an international financial services provider active in the fields of insurance, banking and investment, and ranks as one of the World's largest financial institutions. In its home market, the Benelux countries, Fortis occupies a leading position and offers a broad range of financial services to individuals, companies and the public sector.

The bank has offices in New York, Stanford, Dallas, and Boston.

As the deterioration in credit market conditions impacted the solvency of Fortis, the governments of Belgium, Luxembourg and the Netherlands invested EUR 11.2 billion in the group in September 2008. Later, the French bank BNP Paribas announced the acquisition of Fortis, which would make it the largest holder of retail deposit in the 15-member euro area. This acquisition was negotiated with the Belgian authorities in order to prevent the bank from collapsing and triggering a breakdown in the financial system. Since May 12, 2009, Fortis bank has been controlled by BNP Paribas.

KBC

Website: <https://www.kbc.be/retail/en.html?zone=topnav>

KBC focuses on five key areas: retail and private bank insurance, corporate services, asset management, market activities, and Central Europe. The KBC Group also has a key position in Central Europe, its second home market. In Brussels, Flanders and the German-speaking area, the bank is active under the name KBC; in Wallonia it uses the name of its subsidiary, CBC.

The KBC Group also has branches in New York, Atlanta and Los Angeles.

ING

Website: <http://www.ing.com>

ING is the number one financial services company in the Benelux home market. It offers its clients in these markets a wide range of retail-banking, insurance and asset management services. In wholesale banking activities, ING operates worldwide, but maintains a primary focus on the Benelux countries. In the United States, ING is a top-five provider of retirement services and life insurance.

ING's operations in the U.S. are based in Atlanta, but the bank has a network of approximately 10,000 associates in cities around the country such as Hartford, Minneapolis, Denver, Des Moines and Phoenix.

Belfius Bank and Insurance

Website: <http://www.belfius.com>

Belfius Bank and Insurance, known as Dexia Bank Belgium up until March 1, 2012, is a for-profit PLC originally founded to meet local authority needs. Belfius emerged from the dismantling of the Dexia group, of which it was part until October 10, 2011, when it was purchased by the Belgian State for four billion euros. The company's headquarters are in Brussels.

By European standards, Belgium has a highly consolidated domestic banking sector. State-owned Belfius and mutual savings bank Argenta are the main domestic lenders alongside KBC. The Belgian banks' fortunes are rising with the country's gradual recovery. Already on 1.8 times tangible book value for a return on equity of 17%, KBC for instance is quickly gaining the highly rated attributes of Scandinavia's banks.

Protecting Intellectual Property

Several general principles are important for effective management of intellectual property ("IP") rights in Belgium. First, it is important to have an overall strategy to protect your IP. Second, IP may be protected differently in Belgium than in the United States. Third, rights must be registered and enforced in Belgium, under local laws. For example, your U.S. trademark and patent registrations will not protect you in Belgium. There is no such thing as an "international copyright" that will automatically protect an author's writings throughout the entire world. Protection against unauthorized use in a particular country depends, basically, on the national laws of that country. However, most countries do offer copyright protection to foreign works in accordance with international agreements.

Granting patents registrations are generally is based on a first-to-file (or first-to-invent, depending on the country basis). Similarly, registering trademarks is based on a first-to-file (or first-to-use, depending on the country), so you should consider how to obtain patent and trademark protection before introducing your products or services to the Belgian market. It is vital that companies understand that intellectual property is primarily a private right and that the U.S. government cannot enforce rights for private individuals in Belgium. It is the responsibility of the rights' holders to register, protect, and enforce their rights where relevant, retaining their own counsel and advisors. Companies may wish to seek advice from local attorneys or IP consultants who are experts in Belgian law. The U.S. Commercial Service can provide a list of local lawyers upon request.

While the U.S. Government stands ready to assist, there is little we can do if the rights holders have not taken these fundamental steps necessary to securing and enforcing their IP in a timely fashion. Moreover, in many countries, rights holders who delay enforcing their rights on a mistaken belief that the USG can provide a political resolution to a legal problem may find that their rights have been eroded or abrogated due to legal doctrines such as statutes of limitations, laches, estoppel, or unreasonable delay in prosecuting a law suit. In no instance should U.S. Government advice be seen as a substitute for the responsibility of a rights holder to promptly pursue its case.

It is always advisable to conduct due diligence on potential partners. A good partner is an important ally in protecting IP rights. Consider carefully, however, whether to permit your partner to register your IP rights on your behalf. Doing so may create a risk that your partner will list itself as the IP owner and fail to transfer the rights should the partnership end. Keep an eye on your cost structure and reduce the margins (and the incentive) of would-be bad actors. Projects and sales in Belgium require constant attention. Work with legal counsel familiar with Belgian laws to create a solid contract that includes non-compete clauses, and confidentiality/non-disclosure provisions.

It is also recommended that small and medium-size companies understand the importance of working together with trade associations and organizations to support efforts to protect IP and stop counterfeiting. There are a number of these organizations, both Belgian or U.S.-based. These include:

- The U.S. Chamber and local American Chambers of Commerce
- National Association of Manufacturers (NAM)
- International Intellectual Property Alliance (IIPA)
- International Trademark Association (INTA)
- The Coalition Against Counterfeiting and Piracy
- International Anti-Counterfeiting Coalition (IACC)
- Pharmaceutical Research and Manufacturers of America (PhRMA)

Biotechnology Industry Organization (BIO)

Web Resources

A wealth of information on protecting IP is freely available to U.S. rights holders. Some excellent resources for companies regarding intellectual property include the following:

For information about patent, trademark, or copyright issues -- including enforcement issues in the U.S. and other countries -- call the STOP! Hotline: **1-866-999-HALT** or visit www.STOPfakes.gov or contact ITA's Office of Intellectual Property Rights Director, Stevan Mitchell at Stevan.Mitchell@trade.gov.

For more information about registering trademarks and patents (both in the U.S. as well as in foreign countries), contact the U.S. Patent and Trademark Office (USPTO) at: **1-800-786-9199**, or visit <http://www.uspto.gov/>.

For more information about registering for copyright protection in the United States, contact the U.S. Copyright Office at: **1-202-707-5959**, or visit <http://www.copyright.gov/>.

For more information about how to evaluate, protect, and enforce intellectual property rights and how these rights may be important for businesses, please visit the "Resources" section of the STOPfakes website at <http://www.stopfakes.gov>.

For information on obtaining and enforcing intellectual property rights and market-specific IP Toolkits visit: <https://www.stopfakes.gov/Country-IPR-Toolkits>. The toolkits contain detailed information on protecting and enforcing IP in specific markets and also contain contact information for local IPR offices abroad and U.S. government officials available to assist SMEs.

In any foreign market companies should consider several general principles for effective protection of their intellectual property. For background, please link to our article on [Protecting Intellectual Property](#) and [Stopfakes.gov](#) for more resources.

IP Attaché Contact responsible for Belgium:

Geneva, Switzerland

Deborah Lashley-Johnson

deborah_e_lashley-johnson@ustr.eop.gov

European Union

Susan Wilson

Susan.Wilson@trade.gov

For additional information on Member States' protection of property rights, please consult the Commerce Department's Country Commercial Guides of the 28 EU Member States found at the following website: [EU Member States' Country Commercial Guides](#).

Selling to the Public Sector

Selling to the Government

Selling to the Belgian Government and the EU: please refer to the European Union Country Commercial Guide's section on Selling to the Government.

U.S. companies bidding on Government tenders may also qualify for U.S. Government advocacy. A unit of the U.S. Commerce Department's International Trade Administration, the Advocacy Center coordinates U.S. Government interagency advocacy efforts on behalf of U.S. exporters bidding on public sector contracts with international governments and government agencies. The Advocacy Center works closely with our network of the U.S. Commercial Service worldwide and inter-agency partners to ensure that exporters of U.S. products and services have the best possible chance of winning government contracts. Advocacy assistance can take many forms but often involves the U.S. Embassy or other U.S. Government agencies expressing support for the U.S. bidders directly to the foreign government. Consult [Advocacy Center](#) for Foreign Government Contracts and for additional information.

Key Link: <https://www.export.gov/article?id=European-union-Selling-to-the-Government>

Selling to NATO

NATO purchases anywhere between \$2 to \$4 billion worth of products and services each year. A large portion of this falls under NATO's Security and Investment Program or NSIP. It is the NATO common funding program, investing in infrastructure. The Program finances the provisions and facilities needed to support NATO Strategic Commands. The investments cover communications and information systems, radar, military headquarters, airfields, fuel pipelines and storage, harbors, and navigational aids. It also includes Peace Support Operations such as NATO Stabilization Force (SFOR) and NATO Kosovo Force (KFOR) including communications, information systems, local headquarters facilities, power systems, and repairs to airfields, rail, and roads.

This budget is supplemented by NATO's Military Budget which covers the International Military Staff, the two NATO Strategic Commands and associated command, control and information systems, research and development agencies, procurement and logistics agencies, and the NATO Airborne Early Warning and Control Force.

Funded by the above budgets and other external sources, NATO procures goods and services mainly through two acquisition agencies: NATO Communications and Information Agency (NCI-A) and NATO Support and Procurement Agency (NSPA). These agencies account for over 80% of NATO procurement.

NCI-A is the principal agency involved in the research and development, procurement and implementation of Consultation, Command and Control within NATO. NCI-A procures technology that can support the objectives of its NATO member nations, partner nations, and Crisis Response Operations in Afghanistan and Kosovo for example.

NSPA, located in Luxembourg, is the main logistics agency for NATO. It provides logistic services in support of weapon and equipment systems held in common by NATO nations, in order to promote materiel readiness, to improve the efficiency of logistic operations and to effect savings through consolidated procurement in the areas of supply, maintenance, calibration, procurement, transportation, technical support, engineering services and configuration management.

Both agencies procure goods and services through preferred suppliers and International Competitive Bidding (ICB) for larger projects NCI-A and NSPA's suppliers' lists are respectively known as the Basic Ordering Agreement (BOA) and the Source File. Procurement contracts, though smaller than ICBs, can reach up to \$5 million. U.S. companies interested in being added to the BOA and/or Source File should contact Ira Bel

ira.bel@trade.gov at the U.S. Commercial Service in Belgium for assistance. U.S. companies interested in tracking and bidding on ICBs should monitor Commerce's bulletin board recapping NATO opportunities: www.fbo.gov.

We expect NATO to focus on the purchase of information technology security software with a focus on information assurance and services, cybersecurity, cloud technologies, auditing and business management services, and logistical solutions enhancing deployability.

The next few years should see a spike in IT spending reaching an additional \$3 billion, notably to replace the AWACS system with a new "Systems of Systems" employing a variety of air, land, sea and satellite technologies. The program, Alliance Future Surveillance and Command, of AFSC, is in its infancy but the related industry days have already begun. For more information, see here:

<https://www.youtube.com/watch?v=6ZT67RnTyeU&t=14s>

Key Links:

www.fbo.gov

For NATO procurement specific videos, see: <https://www.youtube.com/channel/UCwIwTKyqEV1s-eLdyEq907A>

Project Financing

Many governments finance public works projects through borrowing from the Multilateral Development Banks.

Please refer to the European Union Country Commercial Guide's section on Selling to the Public Sector that includes information on Project Financing.

Key Link: <https://www.trade.gov/knowledge-product/european-union-selling-government>

Business Travel

Business Customs

Business appointments are necessary and the person with whom you are meeting will generally decide the time. Avoid scheduling business trips to Belgium during July and August, the week before Easter, and the week between Christmas and New Year's, as they are prime vacation times. It is expected to arrive on time to an appointment, as arriving late may create the impression of unreliability. Meetings are generally formal but first appointments are more social than business oriented, since Belgians prefer to do business with people they know. It is best not to remove your jacket during a meeting unless you are invited to do so.

Business cards are exchanged without formal ritual and it is recommended to have one side translated into Dutch or French (depending on the area of the country where you are doing business). It is important to use the appropriate language and to avoid speaking French to a Fleming and vice versa. English is generally widely spoken within the business community.

Travel Advisory

SAFETY AND SECURITY: Despite the terrorist attacks that occurred on March 22, 2016, Belgium remains largely safe. Belgian law enforcement and security officials, in close cooperation with neighboring countries, maintain a solid anti-terrorism effort and a peaceful environment for tourists and business. However, like other countries that are members of the Schengen Agreement of free cross-border movement, Belgium's open borders with its European neighbors allow the possibility for terrorist groups to enter/exit the country with anonymity.

Prior police approval is required for public demonstrations in Belgium, and police oversight is routinely provided to ensure adequate security for participants and passers-by. Nonetheless, situations may develop that could pose a threat to public safety. U.S. citizens are advised to avoid areas where public demonstrations are taking place.

CRIME: Belgium remains relatively free of violent crime, but low-level street crime is common. Visitors should always be watchful and aware of their surroundings, however, because muggings, purse snatchings, and pick pocketing occur frequently, particularly in the major cities. Transportation hubs, like the Metro (subway) and train stations, are also frequented by thieves, who take advantage of disoriented travelers carrying luggage. In Brussels, pick-pocketing, purse snatching, and theft of light luggage and laptops are very common at the three major train stations -- the North Station (Noordstation or Gare du Nord), the Central Station (Centraal Station or Gare Central) and especially at the South Station (Zuidstation or Gare du Midi). The latter is a primary international train hub, and travelers are advised to pay very close attention to their personal belongings when in the station. Common ploys are to distract the victim by spraying shaving cream or another substance on his or her back or asking for directions while an accomplice steals the luggage. It is a good idea to remain in physical contact with hand luggage at all times, and not to place carry-on luggage on overhead racks in trains.

Another growing problem, especially in Brussels, is theft from vehicles, both moving and parked. Do not leave valuables in plain sight where a thief may spot them. Thieves will sometimes position themselves at stop lights to scan for valuables in stopped cars. If they see a purse or other valuable item they break the window and steal the item while the victim is stunned. Expensive car stereos and GPS navigational devices are often stolen from parked cars. Always drive with windows up and doors locked. Travelers to Brussels should be aware that small groups of young men sometimes prey on unwary tourists, usually at night and often in Metro stations. Items such as expensive mobile phones and MP3 players are often the target. Travelers should carry only a minimum amount of cash, credit cards, and personal identification. Wearing expensive jewelry and watches is discouraged.

Americans living and traveling abroad should regularly monitor the Department of State's internet web site at <http://travel.state.gov>, where the current Worldwide Caution Public Announcement, and the Belgium Consular Information Sheet <https://travel.state.gov/content/passports/en/country.html> can be found. Up-to-date information on security can also be obtained by calling 1-888-407-4747 toll free in the U.S. and Canada, or, for callers outside the U.S. and Canada, a regular toll line at 1-202-501-4444. These numbers are available from 8:00 a.m. to 8:00 p.m. Eastern Time, Monday through Friday (except U.S. federal holidays).

Visa Requirements

American citizens do not need a visa when they travel to Belgium for business or for personal travel. Their stay in the Schengen area should not exceed 90 days within a six month period. The American visitor will need to present a valid American passport (that does not expire before the end of the visit), proof of sufficient funds, and a return airline ticket.

The Schengen visa is valid for the following 24 European countries: Austria, Belgium, The Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain and Sweden. A Schengen visa issued by an Embassy or Consulate of the above countries allows the holder to travel freely in all of these countries.

Visas issued on or before December 20, 2007, by the new Schengen States (Latvia, Lithuania, Estonia, Hungary, Poland, The Czech Republic, Slovakia, Slovenia and Malta) are only valid for these nine new Schengen countries, not for the whole Schengen area.

A citizen of the United States of America who intends to reside in Belgium for a period longer than 90 days, or for a succession of periods totaling more than 90 days per six month period, must first obtain a temporary residency visa.

When the applicant seeks to engage in a professional activity on an independent basis, the required residency visa can only be issued upon the presentation of a professional card and supporting documents.

The professional card is applied for through the Embassy or Consulate General and must be approved **before** the Embassy can issue a visa.

When the applicant seeks to engage in a professional activity on a salaried basis (employee status), the required residency visa can only be issued upon the presentation of a work permit and supporting documents.

The work permit is applied for and must be obtained by the employer in Belgium at the appropriate regional government office before the prospective employee enters Belgium.

The employer mails the work permit to the employee who can then contact the appropriate consular office in the jurisdiction which the employee resides. The employee must request his/her visa at least three weeks prior to his/her intended departure date. The normal processing time for this type of visa is one week. See [Embassy and Consulates of Belgium in the United States | Federal Public Service Foreign Affairs](#) for more information on application procedures for the professional card and temporary residence visa.

U.S. Companies that require travel of foreign businesspersons to the United States should be advised that security evaluations are handled via an interagency process. Visa applicants should go to the following links.

State Department Visa Website: <https://travel.state.gov/content/visas/en.html>

<https://be.usembassy.gov/u-s-citizen-services/>

Currency

The currency used in Belgium, alike in the whole Eurozone is the Euro (sign: €; code: EUR). 1 USD = 0.8960 EUR. 1 EUR = 1.1159 USD (on 5/22/2020).

Telecommunications/Electronics

There are several telecom companies in Belgium. In order to be connected to a landline network, an initial subscription must be taken with one of the landline operators, the main ones being: [Proximus](#), [Telenet](#). Belgium is gradually “cutting the cord” with an increasing number of consumers opting for mobile-only services.

There are three major service providers for mobile telephones in Belgium: [Base SA](#), [Orange](#) (formerly Mobistar), and [Proximus](#). Each company offers a range of services and packages, and it is recommended to compare tariffs and conditions carefully before entering into a contract. International roaming (which enables a phone on a Belgian contract to work outside the country) is available but must be requested and may cost extra. In order to obtain a mobile phone contract, visit a shop and provide the following:

ID (passport or identity card)

Proof of address (a utility bill, property rental contract or bank statement)

Bank account IBAN number

For short-term service the alternative to a contract at a fixed monthly rate is a pay-as-you-go card, where the prepaid card must be regularly reloaded with additional credit. These are typically available at large transportation hubs and airports.

Transportation

Road and Rail Networks

Belgium has a highly developed road network. High-capacity motorways (freeways) are located around Brussels and cut across the country, such as the Wallonia motorway. A network of expressways supports the motorways.

Most of the motorways are part of other European routes. They facilitate access to neighboring countries and make it possible to travel easily from one town to another or across a region.

The Belgian rail network was the first to be built on continental Europe and is the densest in the world. However, the density is not uniform throughout the country, due to the recent trend of eliminating unprofitable lines.

There are five high-speed train services currently operating in Belgium: Thalys, Eurostar, InterCityExpress (ICE), TGV and Fyra. These high-speed lines support speeds up to 300 km/h (190 mph) and allow fast and easy transit to London, Paris, Amsterdam and other major cities in neighboring countries.

For more information see Belgian Railways (SNCB/NMBS) <http://www.b-rail.be/main/E/>

Inland waterways

Inland waterways form a relatively evenly dispersed network. The network depends on two large rivers: the Meuse and the Scheldt, and a network of canals. Inland waterways as a means of transportation for goods is becoming more and more popular due to the high cost of traditional road transportation.

Airports

Belgium has one international airport (Brussels Airport) and four regional airports (Antwerp-Deurne, Charleroi, Liège and Ostend-Middelkerke).

The Brussels Airport is currently enhancing its relations with many different regions around the world. It also features a fair balance between scheduled flights and charter flights.

Brussels Airport is sometimes backed up by the regional airports, which provide extra support. Each of these airports specializes in certain niche markets.

Antwerp-Deurne: small airlines, business flights and freight.

Charleroi: industrial airport (aeronautics industry), low-cost carriers, business flights, and some scheduled services and cargo.

Liège: large air freight, tourist flights, and some scheduled services.

Ostend-Middelkerke: air freight (especially with Africa), scheduled services and tourist flights.

For more information see: Brussels International Airport <http://www.brusselsairport.be>

As in other countries, each industry/product uses its own mode of transport. For mass retail and merchandise, road networks are utilized for short distances (foodstuffs, etc.). For construction materials, oil and chemicals, inland waterways are typically used. Most energy and steel products are transported via the rail networks.

Language

Belgium has three national languages: Dutch (also referred to as Flemish), French, and German. The divisions are as follows: Dutch (official) 58%, French (official) 41%, and German (official) less than 1%.

English is spoken and understood throughout most of Belgium. In Flanders, the northern region of Belgium, Dutch is the predominant language while in Wallonia, the southern region, most people speak French. Residents in a small section of Belgium near Germany speak German as their primary language. Brussels, the center region, is officially bilingual, speaking both Dutch and French.

As in any other country, language is a crucial part of doing business in Belgium. Many documents must be filed in at least one of the three national languages. It would benefit companies to have personnel who speak one of the languages, or to seek the help of a professional translator.

Health

MEDICAL FACILITIES AND HEALTH INFORMATION: Good medical facilities are widely available in Belgium. The large university hospitals can handle almost every medical problem. Hospitals in Brussels and Flemish-speaking Flanders will probably have English-speaking staff. Hospitals in French-speaking Wallonia may not have staff members who are fluent in English, however. The Embassy Consular Section maintains a list of English-speaking doctors, which can be found on the Embassy web site at [Getting Started with Business in Belgium](#)

Information on vaccinations and other health precautions, such as safe food and water precautions and insect bite protection, may be obtained from the Centers for Disease Control and Prevention's hotline for international travelers at 1-877-FYI-TRIP (1-877-394-8747) or via the CDC's web site at <http://wwwn.cdc.gov/travel/default.aspx>. For information about outbreaks of infectious diseases abroad consult the World Health Organization's (WHO) web site at <http://www.who.int/en>. Further health information for travelers is available at <http://www.who.int/ith>.

MEDICAL INSURANCE: The Department of State strongly urges Americans to consult with their medical insurance company prior to traveling abroad to confirm whether their policy applies overseas and whether it will cover emergency expenses such as a medical evacuation. Please see our information on [medical insurance overseas](#).

Local Time, Business Hours and Holidays

Belgium is six hours ahead of Eastern Time in the United States (Greenwich Mean Time [GMT] + 01:00 Standard Time).

Business Hours:

8.30 am to 5.30 pm - Offices (Monday to Friday with 30-60 minutes for lunch)

9.00 am to 4:00 pm - Banks (Monday to Friday, some offices open later during the week and on Saturdays)

9.00 am to 6.00 pm - Shops (Monday to Saturday and until 9.00 pm on Fridays)

Typical hours for museums are 10.00 am to 5.00 pm, six days a week, and are closed on either Monday or Tuesday. Belgians usually have lunch between 1.00 pm and 3.00 pm and dinner, their main meal, between 7.00 pm and 10.00 pm, with peak traffic around 9.00 pm. Some stores close from noon to 2.00 pm, but stay open until 8.00 pm to compensate. In many towns, stores will stay open until 9.00 pm one evening a week, normally Fridays.

2020 Local Holidays:

January 1: New Year's Day

March 30: Good Friday

April 21: Easter Day

April 22: Easter Monday

May 1: Labor Day

May 30: Ascension Day

June 10th: Whit Monday

July 21: National Day

August 15: Assumption Day

November 1: All Saints Day

November 11: Armistice Day

December 25: Christmas Day

Temporary Entry of Materials or Personal Belongings

Legislation exists that exempts goods from import duties and VAT, if they are brought into Belgium for re-export. Such goods must be kept in a bonded warehouse until they are re-exported. The shipment does not have to be re-exported in total; the portion of the shipment destined for the local or EU market is liable for duties and VAT at the time when the importation takes place. Additionally, goods may be sorted, repacked and relabeled in bonded warehouses. Many customs clearing agents in the main ports and airports are able to provide these services in bonded warehouses.

For temporary entry of goods, Belgium accepts an ATA Carnet. An ATA Carnet is an international customs document that simplifies customs procedures for the temporary importation of commercial samples, professional equipment, and goods for exhibitions and fairs.

Personal belongings are acceptable for transport to Belgium and can be processed with customs approval with exemption from duty and taxes. A Commercial Invoice is required for all shipments seeking this type preference from customs. In order to ensure that the goods are properly identified and processed as Personal Effects, the shipper should mark both the Bill of Lading / Air Waybill and Commercial Invoice with this wording: *"USED PERSONAL BELONGINGS"*.

Shipments of personal effects that are received without the proper documents and descriptions will be subject to normal entry, and documentation requirements and delays may result in the clearance. Shippers are cautioned to submit only qualified personal effects (used personal goods having been in the owner's possession for a period of at least one year) and **not** to include articles (new clothing, souvenirs, etc.) that do not qualify.

See http://www.fedex.com/us/international/irc/profiles/irc_be_profile.html?gtmcc=us for further information on document requirements.

Travel Related Web Resources

www.VisitBelgium.com

[Embassy and Consulates of Belgium in the United States | Federal Public Service Foreign Affairs](#)

Investment Climate Statement (ICS)

The U.S. Department of State's Investment Climate Statements provide information on the business climates of more than 170 economies and are prepared by economic officers stationed in embassies and posts around the world. They analyze a variety of economies that are or could be markets for U.S. businesses.

Topics include Openness to Investment, Legal and Regulatory systems, Dispute Resolution, Intellectual Property Rights, Transparency, Performance Requirements, State-Owned Enterprises, Responsible Business Conduct, and Corruption.

These statements highlight persistent barriers to further U.S. investment. Addressing these barriers would expand high-quality, private sector-led investment in infrastructure, further women's economic empowerment, and facilitate a healthy business environment for the digital economy. To access the ICS, visit the U.S. Department of State's [Investment Climate Statement](#) website.

Political Environment

For background information on the political and economic environment of the country, please click on the link below to the U.S. Department of State website: <https://www.state.gov/countries-areas/belgium/>.