



# Understanding your payslip

*An explanation  
of salary  
components,  
taxation and  
pension*

# Where can I find my payslip?

Your payslip is found in your *e-boks*, which is your online digital mailbox. Everyone in Denmark receives most information from public authorities here. It is usually set up automatically when you get a Danish bank account and register for online banking.

*For more information and registration:*

[WWW.E-BOKS.DK](http://WWW.E-BOKS.DK)

The payslip is sent at the end of every month to your e-boks from “Økonomistyrelsen” - the Agency for Public Finance and Management.

## Checking my payslip:

It is your responsibility to check whether you receive the correct salary. Please make sure that the salary and supplements correspond with your contract.

It is also important to check the tax rate. If the information differs, please contact the HR consultant who issued your contract.

## When do I receive my salary?

The salary is paid on the last working day of the month.

# Example of ordinary pension scheme

Most people in Denmark are part of this type of pension scheme, where the amount is paid directly into a pension fund. The amount is taxed after retirement, when the pension is paid out. Please read more about the different pension schemes on [www.ism.ku.dk](http://www.ism.ku.dk).

**2 Pension contribution:**  
1/3 of the 17,10% is your contribution.

**3 Name of your pension fund**

**4 Basic gross salary**

**5 Supplement according to position:**  
Here you will also see if you have any negotiated qualification or special duty supplements.

**6 ATP:** a minor mandatory labour market pension.

**7 AM-bidrag:** labour market contribution is a mandatory 8% tax.

**8 A-skat:** your income tax depends on your income tax rate.

**9 049 Magistre:** the personnel category is based on your degree. It is mainly for internal use.

**10 Payment fraction:**  
1/1 means you are employed full-time, which is 37 hours per week. For example, 1850/3700 means you are employed part-time – 18,5 hours per week.

**11 Calculation of labour market contributions**

**12 Your personal tax allowance:**  
You do not have any if you are on the researcher taxation scheme.

**1 Month of payment concerned**

		Rate	Payments	Deductions	
Kode	Art	Sats	Ydelse	Fradrag	
	VEDR. OKT. 2020 17,10% pensionsbidrag Heraf 1/3 eget bidrag Sendt til AkademikerPension		6.239,25 2.079,75	6.239,25	
2000	Løn		31.954,42		
4265	Pensionsgivende tillæg		4.532,46		
7045	ATP Pension, sats A			94,67	
9845	AM-bidrag			2.911,00	
9850	A-skat			9.039,00	
Personalkategori		LR/KL	TR	SKTR	
049 Magistre		0064	04	08	
OPRYK.DATO		Ydelse i alt		Fradrag i alt	
12/99		36.486,88		12.044,67	
Pengeinstitutt		Til disposition		Beløb	
Kontonummer		30/10/2020		24.442,21	
VIA NEMKONTO					
Evt. supplerende oplysninger					
AFLØNNINGSBRØK: 1/1					
ARBEJDSMARKEDSBIDRAG UDGØR 8% AF 36.392,21 = 2.911,00 IALT I ÅR: 5.822,00					
Bemærk					
Skattekort		A - indkomst for arbejdsmarkedsbidrag		Indeholdt kildeskat	
Land	Fradrag	Træk%	Frikort	Indev. periode	Indeværende år
Færøsk					
Dansk	0	27		36.392,21	72.784,42
Grønl.					
		Indev. periode	Indeværende år	Indev. periode	Indeværende år
				9.039,00	18.078,00

**18 Salary grade:**  
mainly for internal use

**19 Shows the grade on the Salary scale for Academics** in the state, which your basic salary is based on. The grade is based on your seniority.

**20 This date states when you will advance to the next level on the salary scale (month/year).** 12/99 means you are on the top level.

**21 Your total deductions**

**22 The net sum transferred**

**23 The date your salary is deposited into your account**

**24 Shows that your salary will be paid automatically to your "EasyAccount" (Nemkonto) via your CPR number.** Remember to ask the bank to set this up when you open a bank account.

**13 Income tax rate:** The income tax rate varies according to your tax scheme. On the researcher taxation scheme, the income tax rate is 27 %. On the ordinary tax scheme, the income tax rate is usually between 35 – 42 %.

**15 The total income gross:**  
Current year  
ATP deducted

**17 The total income tax:**  
Current year

**16 Your income tax:**  
Current month

**14 Your gross income:**  
Current month  
ATP deducted

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## Example of pension exemption

The part of your salary, which is reserved for your pension, is paid with your salary. You do not pay into a pension fund. Please read more about the different pension schemes on [www.ism.ku.dk](http://www.ism.ku.dk).

2 **Basic gross salary**

3 **Tillæg vedr. pension:** On the pension exemption scheme, the 17,10% of your salary is paid as salary instead of being paid into a pension fund. It is taxed with the salary.

5 **Supplement according to position:** Here you will also see if you have any negotiated qualification or special duty supplements.

6 **ATP pension:** a minor mandatory labour market pension.

7 **AM-bidrag:** labour market contribution is a mandatory 8% tax.

8 **A-skat:** your income tax depends on your income tax rate.

9 **049 Magistre:** the personnel category is based on your degree. It is mainly for internal use.

10 **Payment fraction:** 1/1 means you are employed full-time, which is 37 hours per week. For example, 1850/3700 means you are employed part-time – 18,5 hours per week.

11 **Calculation of labour market contributions**

12 **Your personal tax allowance:** You do not have any if you are on the researcher taxation scheme.

1 **Month of payment concerned**

4 **Gruppeliv:** a mandatory group life insurance company. It provides basic insurance in the event of critical illness or death.

		Rate	Payments	Deductions			
Kode	Art	Sats	Ydelse	Fradrag			
	VEDR. OKT. 2020						
2000	Løn		31.954,42				
2019	Tillæg vedr. pension		6.130,90				
3950	Tillæg til gruppeliv		108,35				
4261	Adjunkt-/lektortillæg, pensg.		4.532,46				
7045	ATP Pension, sats A			94,67			
8940	Kontingent gruppeliv			108,35			
9845	AM-bidrag			3.411,00			
9850	A-skat			10.589,00			
Personalkategori		LR/KL	TR	SKTR	OPRYK.DATO	Ydelser i alt	Fradrag i alt
049 Magistre		0064	04	08	12/99	42.726,13	14.203,02
Pengeinstitut		Kontonummer		Til disposition		Beløb	
		VIA NEMKONTO		30/10/2020		28.523,11	
Evt. supplerende oplysninger							
AFLØNNINGSBRØK: 1/1							
ARBEJDSMARKEDSBIDRAG UDGØR 8% AF 42.631,46 = 3.411,00 IALT I ÅR: 34.026,00							
Bemærk							
Skattekort		A - indkomst før arbejdsmarkedsbidrag		Indeholdt kildeskat			
Land	Fradrag	Træk%	Frikort	Indev. periode	Indeværende år	Indev. periode	Indeværende år
Færask Dansk Grønl.	0	27		42.631,46	425.274,74	10.589,00	105.632,00

18 **Salary grade:** mainly for internal use

19 Shows the grade on the **Salary scale for Academics** in the state, which your basic salary is based on. The grade is based on your seniority.

20 This date states when you will advance to the next level on the salary scale (month/year). 12/99 means you are on the top level.

21 **Your total deductions**

22 **The net sum transferred**

23 The date your salary is deposited into your account

24 Shows that your salary will be paid automatically to your "EasyAccount" (Nemkonto) via your CPR number. Remember to ask the bank to set this up when you open a bank account.

15 **The total income gross:** Current year  
ATP deducted

17 **The total income tax:** Current year

16 **Your income tax:** Current month

14 **Your gross income:** Current month  
ATP deducted

13 **Income tax rate:** The income tax rate varies according to your tax scheme. On the researcher taxation scheme, the income tax rate is 27%. On the ordinary tax scheme, the income tax rate is usually between 35 – 42%.

# Example of §53A pension scheme

In this pension scheme the pension amount is taxed with your salary (not after retirement) and then paid into a pension fund.

Please read more about the different pension schemes on [www.ism.ku.dk](http://www.ism.ku.dk).

**3 Pension contribution:**  
1/3 of the 17,10% is your contribution.

**4 Name of your pension fund**

**5 Supplement according to position:** Here you will also see if you have any negotiated qualification or special duty supplements.

**6 On the §53A pension scheme** the pension amount is taxed immediately with your salary and then paid into your pension fund.

**7 ATP:** a minor mandatory labour market pension.

**8 AM-bidrag:** labour market contribution is a mandatory 8% tax of your salary.

**9 A-skat:** your income tax depends on your income tax rate.

**10 046 Jurister/økonomer:** the personnel category is based on your degree. It is mainly for internal use.

**11 Payment fraction:**  
1/1 means you are employed full-time, which is 37 hours per week. For example, 1850/3700 means you are employed part-time – 18,5 hours per week.

**12 Calculation of labour market contributions**

**13 Your personal tax allowance:**  
You do not have any if you are on the researcher taxation scheme.

**2 Month of payment concerned**

**1 Basic gross salary**

		Rate	Payments	Deductions			
Kode	Art	Sats	Ydelse	Fradrag			
	VEDR. OKT. 2020						
	17,10% pensionsbidrag		6.239,25				
	Heraf 1/3 eget bidrag		2.079,75				
	Sendt til P+ Pension	17,10		4.191,25			
-----							
2000	Løn		31.954,42				
4261	Adjunkt-/lektortillæg, pensg.		4.532,46				
6039	Statens bidrag	17,10	6.239,25				
7039	Pensionsbidrag §53 A	17,10		4.191,25			
7045	ATP Pension, sats A			94,67			
9845	AM-bidrag			2.911,00			
9845	AM-bidrag	17,10		499,00			
9850	A-skat			9.039,00			
9850	A-skat	17,10		1.549,00			
				Taxes of your pension amount			
Personalekategori		LR/KL	TR	SKTR			
046 Jurister/økonomer		0065	04	08			
OPRVK.DATO		12/99		Ydelser i alt			
				42.726,13			
Fradrag i alt				18.283,92			
Pengeinstitut		Kontonummer		Til disposition			
		VIA NEMKONTO		Beløb			
				30/10/2020			
				24.442,21			
Evt. supplerende oplysninger							
AFLØNNINGSBRØK : 1/1							
ARBEJDSMARKEDSBIDRAG UDGØR 8% AF 42.631,46 = 3.410,00 IALT I ÅR: 12.030,00							
Bemærk							
Skattekort							
Land		Fradrag		Træk%		Frikort	
Færøsk		0		27			
Dansk							
Græn.							
A - indkomst for arbejdsmarkedsbidrag		Indeholdt kildeskat		Indev. periode		Indeværende år	
42.631,46		10.588,00		42.631,46		150.394,38	
		37.353,00					

**25 Salary grade:**  
mainly for internal use

**24 Shows the grade on the Salary scale for Academics** in the state, which your basic salary is based on. The grade is based on your seniority.

**23 This date** states when you will advance to the next level on the salary scale (month/year). 12/99 means you are on the top level.

**22 Your total deductions**

**21 The net sum transferred**

**20 The date** your salary is deposited into your account

**19 Shows that** your salary will be paid automatically to your "EasyAccount" (Nemkonto) via your CPR number. Remember to ask the bank to set this up when you open a bank account.

**14 Income tax rate:** The income tax rate varies according to your tax scheme. On the researcher taxation scheme, the income tax rate is 27%. On the ordinary tax scheme, the income tax rate is usually between 35 – 42%.

**16 The total income gross:**  
Current year  
ATP deducted

**18 The total income tax:**  
Current year

**17 Your income tax:**  
Current month

**15 Your gross income:**  
Current month  
ATP deducted

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