

# Czech Republic

## Preserving individual debtor's human dignity in distress

### 1. Monthly income

Adults	Single person	With 2 dependent children
Minimum wage for a full-time employee (if it exists):	Gross : 13 350,-- Kč Net : 11 266,-- Kč	Gros: 13 350,-- Kč Net: 14 150,-- Kč (tax bonus for 2 children)
Median income per capita	Gross: 29 247,-- Kč Net : 22 220,-- Kč	No established

Poverty threshold ( <i>less than 60 per cent of median income</i> )	11 963,-- Kč Gross	25 122,-- Kč Gross
Minimum solidarity allowance for an adult without income	3410,-- Kč	1 740,-- Kč to 2 450,-- Kč –in accordance to the age of children

Elderly people	Single person	Couple
Minimum pension for a former employee (full career)	4 040,-- Kč	No established
Average pension per capita (all types of pensions)	13 200,-- Kč	No established
Minimum solidarity allowance for elderly people with no or very limited pension	3410,-- Kč	No established

**Additional information:**

## 2. Garnishment of funds in bank accounts

This concerns the seizure of funds directly from the bank account of the debtor, as a result of a court ruling or equivalent procedure.

Unseizable funds	<b>At the starting point of the each “execution” procedure double of the “Minimum solidarity allowance” – together 6 820,- Kc</b>	
Unseizable_income	Description	Designation
	No established	No established
Partly seizable income	No established	No established
Income that can be fully seized	all	all

### Additional information:

Unseizable funds

**In case of Wife or Husband – ½ of the balance of bank account only at the starting point of the each “execution” procedure against the spouse**

## 3. Seizures on wages and from third parties

This concerns seizures made directly by the debtor's employer from their employee's wages, following a court ruling or equivalent procedure. The same type of seizure may be made with other third parties.

Unseizable amount	<b>Min. 6 429,-- Kč</b> (single person)			
Seizable amounts  (single person)	Income range	Monthly income	Percentage portion that can be seized	Maximum amount that can be seized per month
	1	< 6 429,-- Kč		0
	2			
	3			
	4			
	5			
	6			
	7			

### Additional information:

- Plus 1 607,-- Kč on each dependent person (spouse, child, student till 26 years)
- Preferential debt (alimony, compulsory state social and health insurance, tax)  
6 429,-- Kč to 12 857,-- Kč in accordance to the salary  
E.g.: salary    7 000,-- Kč – seizable amount (deduction)    380,-- Kč  
                     15 000,-- Kč -    5 714,-- Kč  
                     30 000,-- Kč -    17 143,-- Kč
- Other non-preferential debts  
6 429,-- Kč to 19 285,-- in accordance to the salary  
E.g.: salary    7 000,-- Kč - seizable amount (deduction)    191,-- Kč  
                     15 000,-- Kč -    2 857,-- Kč  
                     30 000,-- Kč -    10 715,-- Kč

#### 4. Additional rules for the protection of debtors

As part of an amicable debt mediation procedure or of a personal bankruptcy procedure, some additional protection rules exist in some countries, such as:

- The freezing of the recovery costs and default interest;
- The freezing of recovery procedures (made by registered mail or through a bailiff);
- The possibility for the debt advisor or the judge to lower or increase the protected amounts;
- The possibility of choosing other methods or calculation rules to determine the remaining income.

If similar rules exist in your country, it would be very useful to describe them.

In case of insolvency procedure: - stop for interest, sanction interest, other sanction and fees - impossibility to sell dwelling with price until ordered (state regulation)
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Do you accept we include your name, or the name of your organisation, in the list of respondents that will be included in the final report?	YES	NO
	<input checked="" type="checkbox"/>	
Personal name	David Šmejkal	
Name of the organisation	Poradna při finanční tísní, o.p.s. Debt Advisory Center - Counselling in Stringency	