

# Croatia

## Preserving individual debtor's human dignity in distress

You are invited to fill in the tables below as follow:

- Incomes are monthly
- Figures are the latest available data from official sources. If necessary, indicate the year in brackets
- The amounts are in national currency

### 1. Monthly income

Adults	Single person	With 2 dependent children
Minimum wage for a full-time employee (if it exists): Name:	Gross : 3 750,00 Kn Net : 3 000,00 Kn	
Median income per capita	6 434,00 Kn average income 5 551,00 Kn median income	

Poverty threshold	25 668 Kn/year	
Minimum solidarity allowance for an adult without income	800 Kn	

Elderly people	Single person	Couple
Minimum pension for a former employee (full career)	1 560 Kn	
Average pension per capita (all types of pensions)	1 916 Kn	
Minimum solidarity allowance for elderly people with no or very limited pension	x	

**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>1 559.25 Kn</b> (single person)	
Unseizable_income	Description	Designation
Partly seizable income	<u>3 118.50 Kn</u>	
Income that can be fully seized	<u>4 158,00 Kn</u>	

**Additional information:**

## 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>X</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			
	2			
	3			
	4			
	5			
	6			
	7			

**Additional information:**

#### 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.

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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
	x	
	Andrea Lučić – PhD	
Name of the organisation	Faculty of Economics and Business, University of Zagreb	