

Lithuania

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): Name: minimum wage (minimali mėnesinė alga)	Gross : 555 eur Net : 395,77 eur	
Median income per capita https://osp.stat.gov.lt/en/pagrindiniai-salies-rodikliai	Average net monthly gross earnings in the whole economy (excluding individual enterprises), EUR: 817,80	

Poverty threshold	345 eur (2018)	
Minimum solidarity allowance for an adult without income State supported income (Valstybės remiamos pajamos)	122 58 % of previous salary but no less 129 EUR for up to 9 months	

Elderly people	Single person	Couple
Minimum pension for a former employee (full career)	Not defined. Average old age pension in case a person has completed the compulsory period of employment, in May 2019: 363,80	
Average pension per capita (all types of pensions)	344,88 (2019) - https://osp.stat.gov.lt/en/pagrindiniai-salies-rodikliai	
Minimum solidarity allowance for elderly people with no or very limited pension	132 €	

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	- (single person)	
Unseizable_income	Description	Designation
	<p>(1) compensation for the depreciation of tools belonging to the worker (for his or her professional service)</p> <p>(2) the amounts paid to a staff member travelling on official duty;</p> <p>(3) maternity, paternity and parental benefits;</p> <p>4) child benefits;</p> <p>5) funeral allowance;</p> <p>6) benefits paid under the Law on Social Assistance Pensions and the Law on Targeted Compensation, as well as other targeted social benefits, benefits and compensation from the state and municipal budgets for social assistance to the needy;</p> <p>7) State social insurance orphan's pension payable under the Law on State Social Insurance Pensions of the Republic of Lithuania State orphan's pension payable under the Law on State Pensions of the Republic of Lithuania State orphan's pension paid to officials and servicemen orphan's rent, State President's orphan's rent;</p> <p>8) severance pay</p> <p>9) funds in the personal account of the convict opened in the institution of the penitentiary, which do not exceed half of the amounts specified in Article 92 (2) of the Penal Code.</p>	<p>1) kompensacinės išmokos už darbuotojui priklausančių įrankių nusidėvėjimą</p> <p>2) sumos, mokamos darbuotojui, vykstančiam į tarnybinę komandiruotę,</p> <p>3) motinystės, tėvystės ir vaiko priežiūros išmokos;</p> <p>4) išmokos vaikams</p> <p>5) laidojimo pašalpa</p> <p>6) išmokos, mokamos pagal Šalpos pensijų įstatymą ir Lietuvos Respublikos tikslinių kompensacijų įstatymą, ir kitos tikslinės socialinės išmokos, pašalpos ir kompensacijos iš valstybės ir savivaldybių biudžetų nepasiturinčių gyventojų socialinei paramai;</p> <p>7) valstybinė socialinio draudimo našlaičių pensija, mokama pagal Lietuvos Respublikos valstybinio socialinio draudimo pensijų įstatymą, valstybinė našlaičių pensija, mokama pagal Lietuvos Respublikos valstybinių pensijų įstatymą, pareigūnų ir karių valstybinė našlaičių pensija, mokama pagal Lietuvos Respublikos pareigūnų ir karių valstybinių pensijų įstatymą, valstybinė signataro našlaičių renta, Respublikos Prezidento našlaičių valstybinė renta;</p> <p>8) išeitinės išmokos</p> <p>9) laisvės atėmimo vietos įstaigoje atidarytoje nuteistojo asmeninėje sąskaitoje esančios piniginės lėšos, neviršijančios pusės Lietuvos</p>

		Respublikos bausmių vykdymo kodekso 92 straipsnio 2 dalyje nustatytų dydžių.
Partly seizable income	<u>From salaries and other similar income (for example, pensions)</u>	<u>Iš darbo užmokesčio ir jam prilygintų išmokų bei davinių dalių (pvz. Pensijų)</u>
Income that can be fully seized		

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	X (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	397	20-30	
	2	500	26-34	
	3	700	32-51	
	4	1000	38-42	
	5			
	6			
	7			

Additional information:

If person has 1 debt:

Withdrawals from amount equal to minimum wage or less – 20%

Withdrawals from amount that exceeds minimum wage – 50%

If person has 2 or more debts:

Withdrawals from amount equal to minimum wage or less – 30%

Withdrawals from amount that exceeds minimum wage – 50%

Note: these withdrawals are also applicable to other income e.g. pensions.

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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	YES	NO
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?	x	
Personal name	Giedrius Steponkus	
Name of the organisation	Lithuanian Investors Association Some complementary material has been added from other respondents who prefer not to be nominally presented.	