

Luxembourg

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: Salaire social minimum mensuel | Gross : 2.071,10€ unqualified worker, 2.485,32€ qualified worker Net : n/a | + family allowance 265€ per children |
| Median income per capita | n/a | n/a |

| | | |
|--------------------------------------------------------------------------|-----------|-----------------------|
| Poverty threshold | 1.803€ | n/a |
| Minimum solidarity allowance for an adult without income Name : REVIS | 1.452,00€ | +132,02€ per children |

| Elderly people | Single person | Couple |
|---------------------------------------------------------------------------------|---------------|--------|
| Minimum pension for a former employee (full career) | 1.841,51€ | n/a |
| Average pension per capita (all types of pensions) | n/a | n/a |
| Minimum solidarity allowance for elderly people with no or very limited pension | n/a | n/a |

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 | 0 €(single person) | |
| Unseizable_income | Description | Designation |
| | | |
| Partly seizable income | | |
| Income that can be fully seized | The amount on the bank account on the day of the seizure | Saisie sur comptes bancaires |

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 | 722€ (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 | 0 – 722€ | 0% | 0€ |
| | 2 | 722 – 1115€ | 10% | 39€ |
| | 3 | 1115 – 1378€ | 20% | 53€ |
| | 4 | 1378 – 2296€ | 25% | 230€ |
| | 5 | >2296€ | 100% | Debt – 2296€ |
| | 6 | | | |
| 7 | | | | |

Additional information:

Amount is doubled for ranges 1 – 4 in presence of both seizure and assignment on wages, range 5 added to assignment in that case

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.

- deferral or rescheduling of debt payments;
- social, educational or financial management assistance;
- public or private financial assistance;
- a partial or total forgiveness of debts;
- a reduction in interest rates.
- The measures of the plan may exceed the maximum reimbursement period of 7 years when they concern the repayment of loans taken out for the purchase of a property constituting the principal residence and for which the plan avoids the assignment by the debtor.

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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 | |
| Personal name | Christian SCHUMACHER | | |
| Name of the organisation | LIGUE MEDICO-SOCIALE | | |