

# Slovakia

## 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: Minimálna mzda	Gross : 520 eur Net : 429 eur	
Median income per capita	From 945 to 1013 eur (2018) 1063 eur (estimation for 2019)	

Poverty threshold	360 eur	
Minimum solidarity allowance for an adult without income	205,07 eur	143,06 eur - additional adult considered together with the first adult for the purpose of the minimum solidarity allowance 93,61 eur - child

Elderly people	Single person	Couple
Minimum pension for a former employee (full career)	Depends on the length of the career: 50 years – 383, 50 eur up to 30 years – 278, 90 eur	
Average pension per capita (all types of pensions)	449 eur	
Minimum solidarity allowance for elderly people with no or very limited pension	278,90 eur	

**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>165 eur</b> (single person) + money that are specifically designated for salaries of the debtors employees (only one monthly salary directly following the date of the seizure)	
Unseizable_income	<b>Description</b>	<b>Designation</b>
	<ul style="list-style-type: none"> <li>- Minimum solidarity allowance (205,07 eur)</li> <li>- Child benefits</li> <li>- Supplementary pension of person with disabilities, of orphan</li> </ul>	<ul style="list-style-type: none"> <li>- Životné minimum</li> <li>- prídavok na dieťa</li> <li>- zvýšenie dôchodku pre bezvládnosť</li> </ul>
Partly seizable income	<ul style="list-style-type: none"> <li>- net income (minus unseizable income)</li> <li>- Reward of the members of the cooperative</li> <li>- Income that is compensating salary (mainly income from agreements on work performed outside employment relationship, income compensating salary during the sick leave, social security money and money from pension savings)</li> </ul>	<ul style="list-style-type: none"> <li>- Čistý príjem po odpočítaní nezabaviteľnej čiastky</li> <li>- pracovná odmena členov družstiev</li> <li>- príjmy, ktoré povinnému nahrádzajú odmenu za prácu, najmä z odmeny vyplývajúcej z dohody o vykonaní práce, z náhrady príjmu pri dočasnej pracovnej neschopnosti zamestnanca, dávok sociálneho poistenia a z dôchodkov starobného dôchodkového sporenia</li> </ul>
Income that can be fully seized	<p>1/3 of the net income after deduction of the unseizable part.</p> <p>In Slovakia, only 1/3 can be fully seized, the remaining 2/3 could be seized only to cover debts that have priority according to the law (child maintenance, debt owed to the state etc.)</p> <p>Other description received: Amount over 210,20 E ( for 1 person ) + 50% of 210,20 for each dependent person – wife/husband, children</p>	

### Additional information:

According to the available information, many specific cases of unlawful seizure from the bank account occur in Slovakia. According to the law, only the sum that is decided by the court ruling (so only the amount corresponding to the debt) can be seized. However, many cases of the completely frozen account are reported.

### 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>100% of the minimum solidarity allowance = 205,07 eur</b> (single person) + 25% of the minimum solidarity allowance for wife and each child = 51,26 eur			
Seizable amounts (single person)	Income range	Monthly income	Percentage portion that can be seized	Maximum amount that can be seized per month
	1	Slovak legal system doesn't recognize different seizable amounts based on income range.		
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**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.

- Bailiffs cannot seize house or other immovable objects if the debts doesn't exceed amount of 2000 eur (law trying to prevent previously wide spread situations when people lost their houses because of relatively small debts.
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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	X (+ contributors not mentioned below)
Personal name	Miro Tulak + anonymous contributors	
Name of the organisation	Association of Slovak Consumers	