99066011153000

Pfändungsschutzkonto Einrichtung

Modul	Sachverhalt
Leistungsschlüssel	99066011153000
Leistungsbezeichnung I	Pfändungsschutzkonto Einrichtung
Leistungsbezeichnung II	Set up garnishment protection account
Typisierung	6 - Allgemeine Hinweise, nicht spezifische für eine Leistung
Quellredaktion	Bremen
Freigabestatus Katalog	unbestimmter Freigabestatus
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	Livelihood, Debts, Debt, Debtor assistance, Account protection, Account protection, Money worries, Money problems, Bankruptcy
Leistungstyp	
Leistungsgruppierung	
Verrichtungskennung	
SDG-Informationsbereich	
Lagen Portalverbund	Verbraucherschutz (1150300)
Einheitlicher	

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Ansprechpartner	
Fachlich freigegeben am	19.11.2024
Fachlich freigegen durch	
Handlungsgrundlage	https://www.gesetze-im-internet.de/zpo/__850c.html https://www.gesetze-im-internet.de/zpo/__850k.html
Teaser	Are you in debt and receive benefits to secure your livelihood according to the Social Security Code XII or the Asylum Seekers' Benefits Act? Have your bank or savings bank been sent debt instruments by creditors for the purpose of seizing your account? Have garnishments already been initiated, so that no payment amounts are available on your account? If so, you are entitled to have your current account converted into a garnishment protection account (P account).
Volltext	To convert your checking account into a garnishment protection account (P-Konto), you must submit a conversion application to your bank or savings bank. Only with a P-Konto you are protected against garnishments up to the deductible limit. There is no legal obligation for banks and savings banks to leave incoming social benefits on the account for a certain period of time. Banks and savings banks must turn over all incoming payments to creditors upon presentation of proof of titled claims. Beneficiaries under the Social Security Code XII or the Asylum Seekers' Benefits Act are entitled to have their current account converted into a garnishment protection account. Only a garnishment protection account protects against garnishment up to the amount of the

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	deductible limit. The amount of the basic allowance depends on the number of dependents. Above-average but necessary higher costs for accommodation can also lead to an increase in the basic allowance in individual cases. The current amounts can be found in the table on garnishment exemption limits pursuant to Section 850 c of the German Code of Civil Procedure (ZPO). The Federal Ministry of Justice provides an overview of the garnishment exemption limits according to §850 c Code of Civil Procedure online. You can find the link in the Further Information section.
Erforderliche Unterlagen	• Proof of receipt of social benefits In order to apply to the financial institution, proof of receipt of social benefits must be provided.
Voraussetzungen	Any person with debt obligations may initiate conversion to a garnishment protection account.
Kosten	same as current account
Verfahrensablauf	You apply for the conversion of your current account into a garnishment protection account at the credit institution, bank or savings bank where the account is maintained. You prove that you are receiving social benefits by submitting, for example, the social benefits notice. After the current account has been converted into a garnishment protection account, incoming payments are safe up to the exemption amount.
Bearbeitungsdauer	4 to 7 days
Frist	
weiterführende Informationen	https://www.bmj.de/DE/Themen/FinanzenUndAnlegerschutz/ZwangsvollstreckungPfaendungsschutz/Pfaendungsfreigrenzen.html
Hinweise	If garnishments have already taken place and you now lack the money to cover your living expenses, you can contact your responsible social center. To do this, you must be receiving benefits under the Social Code XII or

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	the Asylum Seekers' Benefits Act. In this case, you must provide proof of the garnishment by submitting a current account statement or a booking confirmation (for savings accounts).
Rechtsbehelf	
Kurztext	
Ansprechpunkt	
Zuständige Stelle	
Formulare	
Ursprungsportal	Serviceportal der Freien Hansestadt Bremen, Service portal of the Free Hanseatic City of Bremen