

OVER-INDEBTEDNESS

The law of January 8, 2013 on over-indebtedness entered into force on February 1, 2014. It provides for a debt settlement procedure that can help you pay off your debts. The collective debt settlement procedure includes three successive phases. If a phase proves not successful, it is possible to move on to the next phase.

ATTENTION



The procedure only applies to your private debts, not debts related to any professional activity.

If you are officially admitted to the procedure, your name will be listed in the electronic over-indebtedness registry (www.justice.public.lu).

The over-indebtedness procedure may take a long time and requires considerable effort, a strong will and good cooperation with the SICS.

PHASE 1: Conventional debt settlement phase held before the Mediation Committee "Commission de médiation" of the Ministry for Family Affairs, Solidarity, Living together and the Reception of Refugees.

PHASE 2: Judicial redress phase held before the justice of peace responsible for your place of residence

PHASE 3: Personal recovery phase (civil bankruptcy) held before the justice of peace responsible for your place of residence



LE GOUVERNEMENT
DU GRAND-DUCHÉ DE LUXEMBOURG
Ministère de la Famille, des Solidarités,
du Vivre ensemble et de l'Accueil

ARE YOU SURE YOU'RE IN CONTROL OF YOUR FINANCES?

- Are you no longer able to pay your bills?
- Are you no longer able to (re)pay your loans?
- Are your wages garnished and/or is your remuneration assigned?
- Are you being harassed by your creditors?
- Are you afraid of the bailiff coming to you?

Do you think you are over-indebted?
Then a collective debt settlement procedure may
be the solution to your problems.

1 GET IN TOUCH WITH THE COMPETENT AUTHORITIES



Contact one of the over-indebtedness information and advice services (Service d'information et de Conseil en matière de Surendettement - SICS) or the municipality's social welfare office.

SICS Esch/Alzette

(Inter-Actions)
1, rue Helen Buchholtz
L-4048 Esch/Alzette
Helpline: 54 77 24 22
endettement@inter-actions.lu

SICS Ettelbrück

(Ligue Médico-Sociale)
2A, Avenue Lucien Salentyng
L-9080 Ettelbrück
T: 488 333 300
endettement@ligue.lu

SICS Luxembourg

(Ligue Médico-Sociale)
2, rue G.C. Marshall
L-2181 Luxembourg
T: 488 333 300
endettement@ligue.lu

2 FILL IN THE FORM



An application form for the procedure is available at the social welfare offices and the SICS and can be downloaded from www.mfi.public.lu.

The completed form will be sent to the Mediation Committee of the Ministry for Family Affairs, Solidarity, Living together and the Reception of Refugees; the committee will decide if you are admitted to the collective debt settlement procedure or not.

3 INITIATION OF THE PROCESS



Once you have been officially admitted to the procedure, you will collaborate with the SICS to draft a personal debt settlement plan. From this moment on you are officially admitted to the procedure, and all your remuneration assignments and garnishments will be stopped.