

Debt

Not paying bills on time can have serious consequences. Debt counselling services offer support when financial problems arise.

Payment Reminders and Debt Enforcement

People who have neglected to pay a bill on time will, generally, receive a first and a second payment reminder (Mahnung). The creditor also has the option of initiating debt enforcement (Betreibung) at any given time. In such cases, the debtor will receive a payment summons from the responsible debt enforcement office (Betreibungsamt). Fees apply. People who have reason to believe that the debt enforcement is illegitimate may file an objection (Rechtsvorschlag) with the same office. Please be aware that debt enforcement can lead to distraint on wages or objects of value. In addition, debt enforcement procedures are entered in the Enforced Payment Collection Register Records (Betreibungsregister) even if the debt is paid off. This can lead to difficulties when applying for housing.

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People with financial concerns or in debt can contact a debt counselling service (Schuldenberatungsstelle). Assistance is available there. Experts assess the situation with the concerned party and search for solutions. The Caritas organisation offers anonymous counselling via telephone: "SOS-Schulden" Beratungs-Hotline, telephone 0800 708 708 (free). If necessary, you may be referred to another service. Online support and helpful information in several different languages is available on the [Schuldenberatung Basel-Landschaft debt counselling website](#).

Additional information (links, addresses, information sheets, brochures)

www.hallo-baselland.ch/en/money-and-taxes/debt