

Antrag auf Ratenzahlung (Stundung)

Deferral of charges (taxes, court costs, non-tax charges)

Competent Department

- [Landeshauptkasse Bremen](#)
[Finanzkasse und Vollstreckungsstelle](#)
- [Finanzamt Bremerhaven](#)

Basic information

The administration requests persons to pay charges (e.g. in notices about taxes, fees, contributions, court costs). If payment is not made on time, enforcement is initiated. Then, for example, the bank account, wages or car can be seized. The home can also be searched. Under certain circumstances, a statement of assets may have to be made under oath. The execution causes further costs.

If it is not possible to pay by the specified date (due date), an application for payment by installments (so-called deferment) should be made to the responsible administration before enforcement begins. Whether the administration agrees to the payment in installments in individual cases is at its discretion. Different laws must be observed for each type of levy.

Requirements

Payment by installments is only granted upon request. The request can be made in writing, by e-mail or by fax and must be justified in terms of how or why a temporary financial emergency has arisen that was not self-inflicted. The administration offers a sample application for this purpose. You will find the "Application for payment by installments" under the heading "Forms" in the right margin.

In addition to the application for payment by installments (deferral), the current personal and financial circumstances must be disclosed in order to avoid queries from the administration. The administration offers a questionnaire for this purpose. You will find the "Personal and financial circumstances questionnaire" and the associated attachment under the heading "Forms" in the right-hand margin.

It should be noted that in the case of payment by installments, a concrete installment plan must be indicated, i.e. at what time which amount can be paid. The installments offered should not exceed six months from the original due date. In the case of payment in installments over a longer period of time, increased requirements must be placed on the applicant. A liquidity plan must be submitted for this purpose. In addition, possible collateral (e.g. real estate, savings book, securities, insurance policy) must be named. The administration offers a questionnaire for this purpose. You will find the "Questionnaire Annex 2 Liquidity Plan" under the heading "Forms" in the right-hand margin.

In general, payment in installments is only possible if the person has previously fulfilled his or her obligations to cooperate with the administration (for example, timely and complete submission of tax returns).

Taxes payable for third parties (e.g. wage tax, capital gains tax, etc.) may not be deferred. As a rule, sales tax is also not deferred as a so-called transitory item of the company.

Procedure

The competent administration examines the application as well as the submitted documents and then issues a decision on granting or refusing the deferral. The following responsibilities must be observed for the application:

Taxes:

- if the tax was assessed by the Bremen Tax Office (tax number begins with 60), the application must be addressed to the Bremen State Main Cash Office, Deferral and Remission Office.
- if the tax was assessed by the Bremerhaven Tax Office (tax number starts with 75), the application should be addressed to the Bremerhaven Tax Office.
- the following special rule applies to real property tax:
 - If the property tax was assessed by the Bremen Valuation Office of the Bremerhaven Tax Office (tax number starts with 57), the application must be addressed to the Bremen Main State Treasury, Deferral and Remission Office.
 - if the property tax was assessed by the Bremerhaven Valuation Office of the Bremerhaven Tax Office (tax number begins with 77), the application should be addressed to the Magistrate of the City of Bremerhaven, Tax Office.

Court costs:

- in the case of court costs for Bremen and Bremerhaven, the application is to be addressed to the Landeshauptkasse Bremen, Gerichtskasse.

Non-tax levies:

- for non-tax levies, the application should be addressed to the authority mentioned in the letterhead.

Legal bases

- [Bußgelder: § 18 Ordnungswidrigkeitengesetz](#)
- [Nichtsteuerliche Abgaben: § 59 Landeshaushaltsordnung Bremen](#)
- [Gerichtskosten: § 12 Bremisches Justizkostengesetz](#)
- [Steuern: § 222 Abgabenordnung - Stundung](#)

What deadlines must be paid attention to?

Please note the due date (payment deadline) of the levies, otherwise there is a threat of enforcement! Contact the administration in good time before the payment deadline.

How long does it take to process

The application will be processed without delay.

What are the costs?

There are no fees for processing the application.

However, please note in the case of taxes:

In case of granting payment in installments (deferment) of taxes, interest accrues regularly.

The interest is 0.5 percent of the deferred amount for each month deferred.

Frequently asked Questions

- **I run a medium-sized business and still have debts to other people. Who can I turn to?**

You can turn to Bremer Aufbau-Bank GmbH (BAB) for help. BAB is there to help in difficult economic times and will advise you with a team of experts:

<https://www.bab-bremen.de/de/page/programm/der-kontakt>

- **I am a consumer (not self-employed or commercial) and still have debts to other people. Who can I contact?**

You can turn to debt counseling services.

- **Is there an official form for an installment payment?**

Deferral requests can be made by sending an informal letter. However, you are also welcome to use the samples on the Internet.

Forms: <https://www.finanzen.bremen.de/steuern/online-finanzamt-bremen-und-bremerhaven/formularcenter/antrag-auf-ratenzahlungen-stundung-96413>

- **How high do the offered rates have to be?**

How high the rates offered must be always depends on the individual case and personal circumstances. The economic circumstances must be proven. If possible, payment in six monthly installments should not be exceeded. Longer periods are subject to higher requirements. Questionnaires are available on the Internet for this purpose.

Forms: <https://www.finanzen.bremen.de/steuern/online-finanzamt-bremen-und-bremerhaven/formularcenter/antrag-auf-ratenzahlungen-stundung-96413>

- **What documents do I need to submit with the application?**

Use the questionnaires on the Internet as a guide. In particular, copies of current proof of income are required, e.g. a salary certificate, a social benefit statement or a business management evaluation. Ordinary expenses such as rent, electricity costs or insurance only need to be proven on request.

- **My deferral was rejected. What can I do?**

Please note the information on appeals at the end of the rejection notice. Before lodging an appeal, you should ask whether a new deferral application can be submitted with different modalities (e.g. installment amount, installment duration). The contact details can be found in the rejection notice.

- **I am of the opinion that I do not have to pay any or not so high taxes. What can I do?**

Please contact the administration that assessed the levies by notice (e.g. tax notice from tax office).

- **I have received a reminder / notice of execution / garnishment. Can I still apply for a deferral (payment in installments)?**

Please contact the person responsible for the letter immediately to discuss how to proceed.