

## Set up garnishment protection account

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).

### Competent Department

- [Amt für Soziale Dienste Sozialzentrum 1 - Nord](#)
- [Amt für Soziale Dienste Sozialzentrum 2 - Gröpelingen / Walle](#)
- [Amt für Soziale Dienste Sozialzentrum 3 - Mitte/östliche Vorstadt/Findorff](#)
- [Amt für Soziale Dienste Sozialzentrum 4 - Süd](#)
- [Amt für Soziale Dienste Sozialzentrum 5 - Vahr/ Schwachhausen/ Horn-Lehe](#)
- [Amt für Soziale Dienste Sozialzentrum 6 - Hemelingen/ Osterholz](#)

### Basic information

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 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.

## Requirements

Any person with debt obligations may initiate conversion to a garnishment protection account.

## What documents do I need?

- Proof of receipt of social benefits

In order to apply to the financial institution, proof of receipt of social benefits must be provided.

## Procedure

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.

## Legal bases

- [§ 850c Zivilprozessordnung \(ZPO\)](#)
- [§ 850k Zivilprozessordnung \(ZPO\)](#)

## More information

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 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).

## How long does it take to process

4 to 7 days

## **What are the costs?**

same as current account