

Debt

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

Monition and Debt Enforcement

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

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Persons with financial concerns or persons in debt can consult a debt counselling service (Schuldenberatungsstelle | conseil en matière de dettes) . Assistance is available there. Experts assess the situation with the concerned party and search for solutions. For residents of the canton of Bern, there are free regional counseling centers (Berner Schuldenberatung , Centre social protestant / CSP). The Caritas organization offers free, anonymous counselling via telephone and internet. If necessary one is referred to another service.

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

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