

99066011153000

# Setting up an attachment protection account

Heruntergeladen am 14.07.2025

<https://fimportal.de/xzufi-services/121361839/L100002>

Modul	Sachverhalt
Leistungsschlüssel	99066011153000
Leistungsbezeichnung I	Setting up an attachment protection account
Leistungsbezeichnung II	Apply to set up an attachment protection account
Typisierung	6 - Allgemeine Hinweise, nicht spezifische für eine Leistung
Quellredaktion	Nordrhein-Westfalen
Freigabestatus Katalog	fachlich freigegeben (gold)
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	
Leistungstyp	Leistungsobjekt mit Verrichtung
Leistungsgruppierung	Insolvenz (066)
Verrichtungskennung	Einrichtung (153)
SDG-Informationsbereich	Insolvenzverfahren und Liquidation von Unternehmen
Lagen Portalverbund	Verbraucherschutz (1150300)
Einheitlicher	

Modul	Sachverhalt
Ansprechpartner	Nein
Fachlich freigegeben am	10.05.2021
Fachlich freigegeben durch	Ministry of Justice of the State of North Rhine-Westphalia
Handlungsgrundlage	<a href="https://www.gesetze-im-internet.de/zpo/_850k.html">https://www.gesetze-im-internet.de/zpo/_850k.html</a> <a href="https://www.gesetze-im-internet.de/zpo/_850k.html">https://www.gesetze-im-internet.de/zpo/_850k.html</a>
Teaser	If an account is seized, the bank or savings bank may no longer pay out any money to you. You can set up a garnishment protection account (P-account) so that you can dispose of the non-garnishable part of your income.
Volltext	<p>If your current account has been seized, you can use a garnishment protection account (P-account) to protect your credit balance from seizure to a certain extent and then freely dispose of it to secure your livelihood.</p> <p>In a P-account, a certain basic allowance (garnishment allowance) is automatically protected without you having to do anything after setting up the P-account.</p> <p>You can increase this basic garnishment protection under certain conditions if you provide appropriate proof: For example, if you have to pay maintenance or for certain incoming payments that are generally not attachable (e.g. child benefit or other social benefits).</p> <p>The garnishment exemption limits are redefined every two years by the Federal Ministry of Justice and Consumer Protection's garnishment exemption limit announcement. You can easily find out the applicable exempt amounts on the Internet. There are also calculators to find out exactly how much of your income is exempt from garnishment (e.g. on the NRW justice portal).</p> <p>Exceptionally, you can apply to the enforcement court for the entire credit balance on the P-account to be exempt from garnishment for a period of up to twelve months if only non-garnishable amounts were credited in the previous months and this is also expected for</p>

## Modul

## Sachverhalt

the following months.

### Erforderliche Unterlagen

Please contact your bank or savings bank to find out which documents it requires for setting up a new current account or converting an existing one into a P-account, e.g. whether a specific form is required for this.

Your bank or savings bank will automatically take into account the basic allowance on the P-account. However, you must prove any increases (e.g. due to maintenance obligations) to your bank or savings bank by submitting (P-account) certificates. Such certificates are issued, for example, by employers, family benefit funds, social benefit providers or debtor and consumer insolvency advice centers.

If you are unable to obtain such proof (e.g. because your situation is a special case), you can submit an application to the enforcement court (or if a public body is enforcing) to the enforcement authority to determine the amount of the increase.

### Voraussetzungen

To obtain garnishment protection, you must have your current account converted into a garnishment protection account (P-account) or set up a new account as a P-account. Please contact your bank or savings bank for more information. Conversion to a P-account is also possible if your current account has already been seized. However, you may only have one current account as a P-account!

Incidentally, the garnishment protection applies regardless of the type of income in the P-account and therefore also protects the income of self-employed persons, for example, in the amount of the basic allowance and any additional amounts.

### Kosten

Gebühr: Es fallen keine Kosten an  
 Certificates are usually issued free of charge by employers, family benefit funds and social benefit providers (job centers, basic income support), debtor and insolvency advice centers. Lawyers and tax advisors usually charge a fee for this.  
 Gebühr: Es fallen keine Kosten an

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	<p>The application is free of charge. The usual costs apply for account management.</p> <p>Banks and savings banks may charge the usual account management fees for standard current accounts for P-accounts. The P-account therefore does not have to be free of charge. If you (exceptionally) have to make use of the enforcement court, there are no court fees for the proceedings (exception: appeal proceedings against a decision of the enforcement court). Legal fees may be incurred if you instruct a lawyer for the proceedings.</p>
Verfahrensablauf	<ul style="list-style-type: none"> <li>• Find out from your bank or savings bank what documents it requires for setting up a new current account or converting an existing one into a P-account, e.g. whether a specific form is required for this.</li> <li>• Then apply to your bank or savings bank to convert your current account into a P-account or to open a P-account</li> </ul>
Bearbeitungsdauer	
Frist	The bank or savings bank must convert your current account into a P-account within three business days after you have applied for the conversion at your bank or savings bank.
weiterführende Informationen	<a href="https://www.justiz.nrw/Gerichte_Behoerden/ordentlich_e_gerichte/Zivilgericht/Zwangsvollstreckung/vollstreckungsschutz/index.php">https://www.justiz.nrw/Gerichte_Behoerden/ordentlich_e_gerichte/Zivilgericht/Zwangsvollstreckung/vollstreckungsschutz/index.php</a> <a href="https://www.justiz.nrw/BS/broschueren_hilfen/Pfaendung/index.php">https://www.justiz.nrw/BS/broschueren_hilfen/Pfaendung/index.php</a>
Hinweise	
Rechtsbehelf	There is no legal remedy.
Kurztext	<ul style="list-style-type: none"> <li>• Set up an attachment protection account</li> <li>• Dispose of the non-garnishable part of your income</li> </ul>
Ansprechpunkt	
Zuständige Stelle	
Formulare	Please ask your bank or savings bank.
Ursprungsportal	Pfändungsschutzkonto Einrichtung, Setting up an

**Modul**

**Sachverhalt**

attachment protection account