



Finland

enforcement system e-manual





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WHAT IS ENFORCED



Monetary Claims

01



Non-Monetary Claims

- Handing over movable assets
- Transfer of real estate/chattel
- Eviction
- Obligations to act, refrain from acting or suffer action
- Precautionary measure (seizure or security)

02

WHO ENFORCES

National Enforcement Authority Finland



Performance of enforcement duties

- Enforcement of court judgments
- Collection of directly enforceable receivables
- Selling of repossessed items etc.



Enforcement Officers (bailiffs)

- Officials who carry out enforcement duties:
 - enforcement inspectors
 - senior enforcement inspectors
 - chief enforcement officers
- Competence in individual enforcement cases
- Wide and independent competences/decision-making powers
- Duty to enforce enforceable titles without questioning their content
- Guided by principles (appropriateness), obligation to act properly and impartially and to make reasoned decisions

ENFORCEMENT PROCEDURE



Creditor's application to court



Court judgment



Creditor's application for enforcement



Enforcement Authority



Notification and demand for payment sent to debtor by enforcement officer

→ Setting due date for voluntary fulfilment



Investigation of debtor's assets by enforcement officer



Enforcement through methods decided by enforcement officer

→ **collection methods:**

sending payment demands/garnishment of income/distrainment of assets

HOW LONG DOES THE PROCESS LAST



→ **Requirement for expediency**

→ **Enforcement carried out
without undue delay**

Possibility for postponement

→ **Timely scope depending
on matter and circumstances**

Average processing time:

7.3 months in 2019

HOW MUCH DOES THE PROCESS COST



→ **Enforcement costs**

→ **Enforcement fees**

Fee	Amount
Scheduled fee	Collected receivable or part thereof <ul style="list-style-type: none">• up to €14: €2.50• over €14 but no more than €27: €5.00• over €27 but no more than €67: €7.00• over €67 but no more than €165: €12.00• over €165 but no more than €335: €27.00• over €335 but no more than €670: €56.00• over €670 but no more than €1,680: €84.00• over €1,680 but no more than €8,400: €134.00• over €8,400: €210.00
Processing fee	<ul style="list-style-type: none">• for regular enforcement: €10.00• for limited enforcement: €5.00• for the passive register, a supplementary processing fee: €10.00
Disbursement fee	1.45 per cent of the disbursed amount, no more than €500 per disbursement
Auction fee	<ul style="list-style-type: none">• real property: €1,100• shares in housing company etc. : €450
Execution fee	<ul style="list-style-type: none">• eviction from residence : €110• other eviction: €225• executive assistance and remittance in hire - purchase remittance<ul style="list-style-type: none">• object value up to €840: €110• object value more than €840: €225• other enforcement : €225
Fee for delayed assertion	Double the schedule fee
Fee for service of notice	€80

