



# Finland

## Narrative National Report

**Author:** Anu Mutanen, LL.D., Docent in  
Constitutional Law, University Lecturer on Public  
Law (Finland)

“The content of this report represents the views of the author only and is his/her sole responsibility. The European Commission does not accept any responsibility for use that may be made of the information it contains.”



## Table of Contents

<b>PART I: LEGAL FRAMEWORK.....</b>	<b>4</b>
I.1 Legislation affecting civil enforcement.....	4
I.2 Enforceable titles.....	6
I.3 Service of documents to parties and third parties .....	8
I.4 Legal remedies, appeal and objection.....	10
I.5 Postponement, suspension and termination of enforcement .....	12
I.6 Counter enforcement .....	15
I.7 Objects and exemptions on enforcement .....	15
I.8 (Court) penalties and fines .....	17
I.9 Access to information on the domicile and assets of the debtor .....	18
<b>PART II: ORGANIZATION OF ENFORCEMENT.....</b>	<b>21</b>
II.1 The status of the judicial officer.....	22
II.2 Supervision over enforcement .....	25
II.3 Access to the premises.....	25
II.4 Obstructing the judicial officer from carrying out enforcement .....	26
II.5 Time of enforcement .....	26
II.6 Mediation .....	26
<b>PART III: ENFORCEMENT PROCEDURES .....</b>	<b>26</b>
III.1 Initiation and end of the enforcement procedure .....	26
III.2 Enforcement against movable assets to settle pecuniary claims .....	29
III.3 Attachment on the bank account of the debtor.....	31
III.4 Enforcement against savings deposits and current accounts.....	31
III.5 Enforcement on immovable property.....	31
III.6 Enforcement against wages and other permanent pecuniary income .....	33
III.7 Attachment under the debtor's debtor.....	35
III.8 Enforcement against shares .....	36
III.9 Other attachment procedures .....	37
III.10 Handing over movable assets .....	37
III.11 Enforcement in reinstatement of employee to work .....	37
III.12 Eviction .....	38
III.13 Enforcement of obligations to act, refrain from acting or suffer action.....	39
III.14 Sequestration of goods .....	40





III.15 Enforcement of foreign enforceable documents from non-EU States .....	41
<b>PART IV: ENFORCEMENT COSTS.....</b>	<b>42</b>
IV.1 The costs of enforcement .....	42
<b>PART V: LINKS, LITERATURE AND SOURCES .....</b>	<b>45</b>



## PART I: LEGAL FRAMEWORK

### I.1 Legislation affecting civil enforcement

This report covers the existing enforcement procedures, requirements, competences, costs and timing of the Finnish enforcement system. The report deals with civil enforcement, that is the judicial collection of debts and other enforced fulfillment of neglected obligations. The enforcement of public payments and other receivables under public law is outside the scope of the report. However, some comparative observations are included to highlight the contents of civil enforcement.<sup>1</sup>

In Finland, civil enforcement is the task of a public administrative authority, the National Enforcement Authority Finland (*Ulosottolaitos*). It enforces court judgments and collects directly enforceable receivables, such as fines, taxes and insurance premiums upon application.

In Finland, enforcement is generally considered to be administration of justice and not administration as such.<sup>2</sup> Therefore, enforcement is in many ways comparable to the administration of justice by the Finnish courts of law. This is also reflected, for example, in that appeals concerning enforcement are handled within the general or civil courts (District Courts, Courts of Appeal and Supreme Court) and not by the administrative courts, which otherwise review the decisions of the authorities. In enforcement proceedings, the exercise of public authority includes making decisions and the actual implementation of enforcement measures.

The main source of Finnish civil enforcement is:

- The Enforcement Code.<sup>3</sup>

The Enforcement Code entered into force on 1 January 2008. It has been amended several times. The Enforcement Code underwent a recent significant reform, which entered into force on 1 December 2020 (Act 778/2019<sup>4</sup>). The reform included changing the organization of the enforcement administration along with some material changes to the enforcement procedure. The enforcement service was reorganised under a single national authority with nationwide jurisdiction in enforcement matters.

The Enforcement Code is applied to the enforcement of obligations or injunctions in private law established in a civil or criminal case, based on a judgment or other grounds for enforcement referred to in the Act. The Act also applies to enforcement

---

<sup>1</sup> The information of this report is based on relevant legislation and other legal provisions. In addition, the relevant legal literature (Lindfors 2017, in particular) as well as information provided by the relevant authorities have been utilized, including internet-based information provided by the National Enforcement Authority Finland and the Ministry of Justice.

<sup>2</sup> See Lindfors 2017.

<sup>3</sup> Ulosottokaari (705/2007), available on: <https://finlex.fi/fi/laki/ajantasa/2007/20070705>. English translation of 20.09.2008 available on: <https://finlex.fi/en/laki/kaannokset/2007/en20070705>.

<sup>4</sup> Laki ulosottokaaren muuttamisesta (778/2019), available on: <https://www.finlex.fi/fi/laki/alkup/2019/20190778>

that concerns matters that are provided in another Act, which is referred to in the Enforcement Code. Other central legislation includes the following, in particular:

- The Act on the Enforcement of Taxes and Public Payments;<sup>5</sup>
- The Enforcement of Fines Act;<sup>6</sup>
- The Code of Judicial Procedure;<sup>7</sup>
- The Coercive Measures Act (806/2011);<sup>8</sup>
- The Act on the Order of Payments for the Creditor;<sup>9</sup>
- The Act on Enforcement Fees.<sup>10</sup>

In specific matters, also material legislation is relevant, such as:

- The Bankruptcy Act;<sup>11</sup>
- The Code of Real Estate.<sup>12</sup>

More detailed provisions on the arrangement of the administration of enforcement and on other implementation of the Enforcement Code are issued by Decrees of the Government. There are several Decrees on the administration and procedure of enforcement, e.g.:

- The Decree of the Government on the Enforcement Procedure;<sup>13</sup>
- The Decree of the Government on the Administration of Enforcement;<sup>14</sup>
- The Decree on Enforcement Fees.<sup>15</sup>

---

<sup>5</sup> Laki verojen ja maksujen täytäntöönpanosta (706/2007), available on: <https://finlex.fi/fi/laki/ajantasa/2007/20070706>.

<sup>6</sup> Laki sakon täytäntöönpanosta (672/2002), available on: <https://www.finlex.fi/fi/laki/ajantasa/2002/20020672>.

<sup>7</sup> Oikeudenkäymiskaari (4/1734), available on: <https://www.finlex.fi/fi/laki/ajantasa/1734/17340004>. English translation of 10.01.2016 available on: <https://finlex.fi/en/laki/kaannokset/1734/en17340004>.

<sup>8</sup> Pakkokeinolaki (806/2011), available on: <https://www.finlex.fi/fi/laki/ajantasa/2011/20110806>. English translation of 30.12.2013 available on:

<https://www.finlex.fi/en/laki/kaannokset/2011/en20110806>.

<sup>9</sup> Laki velkojen maksunsaantijärjestyksestä (1578/1992), available on: <https://finlex.fi/fi/laki/ajantasa/1992/19921578>.

<sup>10</sup> Laki ulosottomaksuista (34/1995), available on: <https://finlex.fi/fi/laki/ajantasa/1995/19950034>.

<sup>11</sup> Konkurssilaki (120/2004), available on: <https://www.finlex.fi/fi/laki/ajantasa/2004/20040120>. English translation of 15.06.2005 available on:

<https://www.finlex.fi/en/laki/kaannokset/2004/en20040120>.

<sup>12</sup> Maakaari (540/1995), available on: <https://finlex.fi/fi/laki/ajantasa/1995/19950540>. English translation of 28.02.2002 available on: <https://finlex.fi/en/laki/kaannokset/1995/en19950540>.

<sup>13</sup> Valtioneuvoston asetus ulosottomenettelystä (1322/2007), available on: <https://finlex.fi/fi/laki/ajantasa/2007/20071322>.

<sup>14</sup> Valtioneuvoston asetus ulosottoimen hallinnosta (285/2020), available on: <https://www.finlex.fi/fi/laki/alkup/2020/20200285#Pidp446030736>.

<sup>15</sup> Asetus ulosottomaksuista (35/1995), available on: <https://www.finlex.fi/fi/laki/ajantasa/1995/19950035>.



Moreover, the National Enforcement Authority Finland's Administrative Office may issue administrative orders for implementation of the Enforcement Code. The tasks, competences and functioning of the Administrative Office is regulated in:

- The National Enforcement Authority Finland's Rules of Procedure.<sup>16</sup>

The international aspects of civil enforcement are regulated, in particular, in relevant material legislation on alimony, marriage, child custody etc. as well as in, among others:

- The Code of Judicial Procedure;
- The Arbitration Act;<sup>17</sup>
- The Act on International legal assistance and recognition and enforcement of judgments.<sup>18</sup>

The recognition and enforcement of judgments issued abroad is based on international agreements, national legislation and European Union regulations. The key provisions on the enforceability of judgments issued outside of Finland can be found in the Act on International legal assistance and recognition and enforcement of judgments. The Brussels Convention and the Convention on the recognition and enforcement of judgments in the Nordic countries (Treaty Series 56/1977) are no longer significant since the Brussels I Regulation (No 44/2001) and Lugano Convention are primarily applied. Furthermore, Finland has also entered into the New York Convention of Arbitral Awards (Convention on the Recognition and Enforcement of Foreign Arbitral Awards, Treaty Series 8/1962). In addition to the Brussels I Regulation, the Brussels IIa Regulation (No 2201/2003), in particular, is of relevance within EU law.

## 1.2 Enforceable titles

In Finland, enforceable titles are the following obligations or injunctions in private law established in a civil or criminal case, based on a judgment or other grounds for enforcement:

A. As regulated in the Enforcement Code:

1. an obligation to pay an amount of money or deliver goods (payment obligation);
2. an obligation to transfer real estate or specific chattels to another;
3. an obligation to transfer into the possession of another real estate, a building, accommodations, other premises or a part thereof or an obligation to move there from (eviction);

---

<sup>16</sup> Ulosotto laitoksen työjärjestys (810/2020), available on: <https://finlex.fi/fi/laki/alkup/2020/20200810>.

<sup>17</sup> Laki välimiesmenettelystä (967/1992), available on: <https://finlex.fi/fi/laki/ajantasa/1992/19920967>. English translation of 10.01.2016 available on: <https://finlex.fi/fi/laki/kaannokset/1992/en19920967>.

<sup>18</sup> Laki kansainvälisestä oikeusavusta sekä tuomioiden tunnustamisesta ja täytäntöönpanosta siviili- ja kauppaoikeuden alalla (426/2015), available on: <https://finlex.fi/fi/laki/ajantasa/2015/20150426>.



4. an obligation to do something;
5. an injunction against doing something and an obligation to allow another to do something.

B. If the above-mentioned obligations are established in the application of administrative law and in administrative procedure, they are also enforceable if they meet the set grounds for enforcement in the Enforcement Code and their enforcement requires such measures.

C. In addition, a precautionary seizure or another precautionary measure referred to in the Code of Judicial Procedure is also enforceable.

The enforcement authorities collect debts and enforce evictions, seizures, repossession and remittance of items paid in installments and obligations to relinquish property. They also handle the enforcement of decisions on child custody and right of access to a child, among other matters.

An enforcement matter becomes pending and is enforceable only if all the following conditionalities are met:

1. the applicant has a ground for enforcement;
2. the respondent has been subjected to an obligation or to a precautionary measure; and
3. the pertinent right has not expired owing to payment, the statute of limitations or some other reason.

The following documents serve as grounds for enforcement:

1. a court judgment in a civil or criminal matter;
2. a precautionary order issued by a court or a decision of an official entitled to detention on a temporary seizure of security;
3. an arbitral award and a settlement certified by such an award;
4. a bailiff's settlement protocol concerning installment trade, a confirmed alimony agreement and certain other commitment or proof of receipt, the implementation of which is provided for in law;
5. a decision of an administrative court and a decision of another authority in a matter of administrative law;
6. a decision of the Government, a ministry, an agency belonging to the central government and a regional administrative agency, as well as other administrative decisions, if the implementation thereof is provided in law.

In practice, one of the most important grounds for enforcement is a maintenance or alimony order confirmed by a municipal authority. Finland does not recognize contracts between private parties as grounds for enforcement.

Even if there is an enforceable document, enforcement has to be separately applied, it is not automatic. The application can, however, be filed, without having to obtain a

prior statement or certificate of enforceability. There is, thus, a right to immediate enforcement.<sup>19</sup>

In some regulated cases, the holder of a security has the right to receive payment without a ground for enforcement. The enforcement agent may without a separate ground for enforcement execute obligations arising from enforcement proceedings.

Enforcement agents (referred also as bailiffs hereafter) have a duty to enforce court judgments or other grounds for enforcement laid down in legislation and cannot question their content. Bailiffs must ensure that the debt has not ceased to exist, due to payment or the expiry of a statute of limitations. The bailiff can request supplementary information from the parties if there is doubt as to the expiration of the right.

A legally final judgment can be enforced without the applicant being required to post security. The respondent cannot prevent enforcement by posting security. Extraordinary appeal does not preclude the enforcement of a legally final judgment. However, the court seized of an extraordinary appeal may prohibit or stay the enforcement.

As a rule, non-final judgments can be enforced regardless of appeal. Judgments that have been appealed may be usually enforced, if the creditor provides the security specified by the bailiff for any damage that may befall the debtor. The measures are usually not completed, however, until the judgment has become final. The funds may not be paid to the creditor until both the grounds for enforcement and any distraint and garnishment decision are final. A non-final judgment of a District Court establishing a payment liability may be enforced, unless the debtor posts security for the claim of the applicant, the enforcement fee and the possible costs of enforcement.

### **1.3 Service of documents to parties and third parties**

The provisions on the availability and serving court judgements are regulated in the Code of Judicial Procedure. In general, for judicial proceedings, the court is responsible for the service of documents. Upon request by the relevant party, the court may entrust that party with responsibility for the service of documents if the court considers that there are justified grounds for doing so. In other cases, the party in whose interests the documents are to be served is responsible for service of the documents.

Judicial documents are primarily served by post. A letter may be sent by registered post with proof of receipt. Alternatively, it may be sent directly to the individual's home. In such cases, proof of receipt is enclosed with the letter, and the recipient must sign it and return it to the court. Documents relating to judicial proceedings, other than summonses and the first request for a response, may also be served by sending them by standard post to the address indicated by the relevant party to the court. The recipient will be considered to have been served a document sent by standard post on the seventh day after it was posted. Documents may be served by a

---

<sup>19</sup> Lindfors 2017.



bailiff if service by post is unlikely to be successful.

Documents may also be served by telephone, if the court is responsible for the service of documents, and if the case relates to a debt of a specific amount, the restoration of possession or disrupted conditions, or eviction, and the plaintiff states that he or she does not consider the case to constitute a dispute. An additional requirement is that service by telephone must be appropriate given the scope and quality of the document in question. The recipient has to be informed about the document in question and understand the significance of its service, beyond any doubt. Once a document has been served by telephone, it must immediately be sent as a letter or electronic communication to the address specified by the recipient, unless this is manifestly unnecessary for special reasons. Proof that a document has been served by telephone will also be produced.

A document may be served by sending it to the relevant party as an electronic communication in the manner specified by the recipient, if the court or the prosecutor is responsible for the service of documents, and if it can be assumed that the recipient will be informed about the document and return proof of receipt by the deadline. Debtors can view their enforcement matters in the electronic enforcement service.<sup>20</sup> In the service, debtors can make payments, print enforcement documents, apply for payment-free months and other relief from the garnishment of income as well as update their information.

Documents other than those relating to judicial proceedings will be served by a bailiff upon request by the authority or by an individual. Substituted service is possible, when a bailiff has sought a person for the purposes of the service of documents but the bailiff has not found that person or anyone who is entitled to receive served documents on that person's behalf, and it may be assumed that the person in question is avoiding the service of documents.

Specific regulation on the matter pertaining to enforcement is included in the Enforcement Code. In addition, the Act on Bailiffs<sup>21</sup> is of relevance. Bailiffs have a task to give notifications on decisions and other documents of courts and other authorities on request of authorities or private parties.

The enforcement authority sends a notification to the debtor when a debt enters enforcement proceedings. The notification indicates the debt being enforced and informs the debtor of the contact details of the enforcement officer in charge of the matter. The notification also exhorts the debtor to contact the officer. In addition, it includes, where necessary, an advance notice of forthcoming garnishment or distraint measures. The notification also includes other information required by law.

The notice is to entail the following information:

1. the date of filing and the necessary docket information;

---

<sup>20</sup> <https://asiointi2.oikeus.fi/ulosotto/#/>.

<sup>21</sup> Haastemieslaki (505/1986), available on:

<https://finlex.fi/fi/laki/ajantasa/1986/19860505?search%5Btype%5D=pika&search%5Bpika%5D=haastemieslaki>.



2. the bailiff-in-charge and his or her contact details as well other necessary contact information;
3. the statutory right of the debtor to prevent the enforcement by providing security;
4. a demand for payment, to move from a residence or to comply with some other obligation imposed in the ground for enforcement;
5. an exhortation to contact the bailiff and the opportunity to be heard;
6. a note to the effect that attachment other than of recurring income can be carried out without prior notice, and that the debtor may indicate which assets are to be attached or, alternatively, the possible prior notice of attachment and a summons to the proceeding;
7. other information and notes deemed necessary.

The enforcement authority sends, thus, a demand for payment to the debtor in connection with the enforcement notification. If the debtor pays on the basis of the demand, the enforcement authority will send the debtor a receipt for the payment when it has been received. In such cases, the information that the debt was collected through enforcement will not be entered in public certificates issued from the enforcement register.

The enforcement notification and demand for payment are sent to the debtor as a regular letter. The documents will be sent through an electronic system<sup>22</sup>, if the debtor has registered with the service. The above-mentioned information is given via the electronic system in accordance to the permit regarding the system. Most monetary debt collection cases are handled electronically by the national Basic Enforcement Unit. Withholding notices can also be sent electronically to the employer's information system providing that the recipient of the withholding notice has made the required changes to its information system and ensures that the required data transfer connections are opened. The method of service of documents does not have any special probative value.

#### **1.4 Legal remedies, appeal and objection**

The main remedy against enforcement proceedings is filing an appeal to a District Court. As a rule, all enforcement measures taken, proceedings instituted and decisions made by enforcement officers in matters such as garnishment, distraint, auctions and remittances are subject to appeal. The enforcement officer must state whether the measure or decision is subject to appeal and provide instructions for appeal.

The right of appeal applies to those whose interests are affected by said measure or decision. The deadline for filing appeals is three weeks of the date on which the decision was issued or the date on which the interested party was notified of it. The deadline for appeals concerning auctions is calculated from the date of the sale. After the garnished or distrained funds have been remitted to the creditor by the

---

<sup>22</sup> <https://www.suomi.fi/etusivu>.



enforcement authority measures and decisions are no longer subject to appeal.

Appeals are addressed to the District Court but must be delivered to the enforcement authority. Appeals can be submitted in writing or as an electronic message. The appeal must indicate the enforcement measure taken or decision made by an enforcement officer that is being appealed. It must also state the appellant's claim with its grounds.

The decisions of District Courts can be appealed to the Court of Appeal. The final instance in enforcement appeals is the Supreme Court.

Filing an appeal does not usually suspend the enforcement process, unless the court rules otherwise. The court can overrule or amend the enforcement decision. If distraint or garnishment is reversed, the enforcement officer will take immediate action to cancel it.

It may be necessary to submit matters with disputed evidence to the courts for resolution to enable the enforcement matter to proceed. This contested enforcement procedure is a type of interim trial, in which the issue with contested evidence is resolved by the court, after which the court's ruling forms the basis for proceeding with the enforcement. A contested enforcement claim is a normal civil claim instituted by delivering a written application for a summons to the office of the competent District Court. The interested parties in contested enforcement are the creditor and debtor in the enforcement matter, along with any third parties whose rights are affected by the enforcement. If the contested enforcement claim has been brought under instruction, the interested parties are generally liable for their own legal costs. But if the contested enforcement claim was brought without instruction, the losing party is, as a rule, liable to compensate the opposing party for their legal costs. Furthermore, the State can in certain cases be obligated to compensate the winning party's legal costs. The procedural aspects of enforcement cannot be contested, nor will the court issue an opinion on the correctness of the enforcement officer's actions in connection with the contested enforcement. Neither can questions of law alone be brought to a court for resolution as contested enforcement. Rather, the enforcement officer must resolve questions of law independently in connection with the enforcement matter.

In addition, complaints can be made to the enforcement authorities or the general overseer of legality (the Parliamentary Ombudsman or the Chancellor of Justice) against an enforcement officer, for example due to a neglect of duties. Unlawful conduct includes inappropriate behavior or delaying the processing of a matter on purpose. Complaints can also be lodged about the enforcement officer's actions, even if they are not subject to appeal. On the other hand, the appropriateness of enforcement measures or the exercise of the enforcement officer's discretion in the matter cannot be assessed in the complaint procedure. There are no formal requirements for complaints. The complaint must specify the enforcement officer's conduct or decision considered unlawful and describe how said conduct or decision is considered unlawful. Complaints are usually not investigated if the same matter is currently being processed by another authority, such as a court. Complaints concerning matters more than two years in the past will only be investigated for



special reasons. The complaint process cannot change or reverse such decisions. The enforcement officer who committed the error can be informed of the legal procedure or advised of the requirements of good governance. In serious matters, the enforcement officer can be reprimanded. Decisions made on complaints are not subject to appeal.

In certain cases, an enforcement officer can rectify errors made in enforcement without the incorrect decision being appealed to court. This procedure of self-correction applies to situations in which the enforcement is clearly based on an erroneous or insufficient investigation or a manifest misapplication of the law. Enforcement officers are also required to correct typographical errors and miscalculations in decisions or other documents, as well as other clear errors. Self-corrections can be made on the request of the interested parties or on the enforcement officer's own initiative. Corrections must be made without delay once the error has been detected. Completed enforcement auctions cannot be corrected, however. The enforcement officer has to make a written decision on the correction, and the decision may be appealed. Decisions on rejection of a self-correction request may not be appealed, however.

Damages caused by the exercise of public authority can, under certain conditions, be compensated from State's funds. As a rule, compensation requires negligence. Another condition is non-compliance with the reasonable requirements concerning the performance of the task or duty. In certain cases, compensation can also be paid on the basis of strict liability. The claim can be filed with the enforcement authorities, who can decide on the payment of compensation in cases where the liability is clear or the payment of compensation is considered reasonable. Claims for compensation for personal injuries can be filed with the State Treasury. There is no time limit as such for claiming compensation from the State. However, the claim must be filed before the damages become time-barred. Damages become time-barred in three years from when the injured party became or should have become aware of the damages and the party responsible for them. There are no formal requirements for claims for compensation addressed to the enforcement authorities. The claim must specify in writing the damages incurred by the complainant. It must also describe the conduct of the enforcement authorities that caused the damages, as well as on what basis the State is liable for them. Any documents that support the claim and a report on the amount of damages should be attached. Decisions made by the enforcement authorities in matters concerning compensation for damages are not appealable. One can, however, sue the State for damages in a District Court.

### **I.5 Postponement, suspension and termination of enforcement**

In Finland, the suspension threshold is low. Suspension is relatively flexible and situation-specific. Therefore, the issuer of the suspension order has discretionary powers on the necessary manner of suspension.<sup>23</sup> The regulation on suspension or a stay of enforcement and an order prohibiting or staying reversal of enforcement are

---

<sup>23</sup> Lindfors 2017.



the same.

The bailiff may stay enforcement for consideration of correction of his or her own decision. The bailiff shall stay enforcement if instructions have been given for the lodging of an action for contested enforcement. The stay is in force until two weeks have elapsed from the end of the time limit for the institution of proceedings.

A court that is considering an enforcement appeal or contested enforcement may issue a stay at the request of a party or on its own motion. The order may be issued in a District Court by one judge acting in chambers and in a Court of Appeal by one justice. A request for a stay shall be decided immediately. A stay may be ordered temporarily without hearing the adverse party. The appropriate bailiff shall immediately be notified of a stay order, an amendment of such an order and the decision given in the matter.

The court has to consider the stage of enforcement, the probability that the appeal or action shall be successful, the possible detriment to the parties resulting from a stay or continuation of enforcement and the other corresponding factors. If the value of attached property depreciates rapidly or the costs of maintenance of the property are high or if an announcement has been published of the auction, the sale may be stayed only for an important reason or if in the first two cases security is lodged to provide compensation for the costs and loss.

Enforcement may be stayed in part or in full. Contents of the stay order are as follows:

1. the order is limited to part of the obligations established in a ground for enforcement or to part of the amount of the demand;
2. the order is limited to certain property;
3. the order allows the attachment of property, but prohibits its sale or the remittance of assets;
4. the order is issued partially in another manner.

The court may, for a special reason, order that an enforcement measure that has already been taken be reversed or that a stay requires a security to be lodged.

A stay order is valid for the period that consideration of the principal claim continues in the court. The period of validity may be shortened or extended, however at the most until the decision on the main action has become legally final or a superior court issues a new order in the matter. The court that has issued the stay order may amend or reverse it or issue a new order.

The bailiff is to be informed of the stay order. The enforcement measures that have already been carried out remain in force unless the court has ordered that they be reversed. If the bailiff observes that the value of attached property depreciates rapidly during the stay or that the costs of maintenance of the property are high, he or she shall, if necessary, notify the court. A decision of the bailiff or of the District Court on a stay is not subject to separate appeal.

A court may prohibit the enforcement of a non-final judgment or judgment by default,



or order that it be stayed. The court may at the same time order that enforcement measures already taken are to be reversed. An eviction that has been carried out may be ordered to be reversed only for an important reason. Where necessary, the bailiff is to be heard. If the judgment serving as the ground for enforcement is overturned or lapses, the bailiff shall carry out the reversal measures available if the later judgment is appealed, unless the court has prohibited the reversal or ordered a stay. An eviction, however, may be reversed only when the later judgment becomes final.

The pendency of an enforcement matter ends either with the repayment of the debt or an impediment to enforcement discovered by the enforcement officer. Intermediate remittances end the pendency for the part of the funds remitted. If the funds have been withdrawn against security, the pendency of the matter ends only after the decision on the matter has become final. If full payment has not been collected for the receivable or if the whereabouts of the debtor are also unknown, a certificate to this effect is issued to the applicant. The pendency of the enforcement matter ends on the date of issue of the impediment certificate. The pendency of an enforcement matter relating to an obligation other than a payment liability ends when the bailiff has completed the enforcement measures or issued a certificate of an impediment to the enforcement. When bankruptcy proceedings are initiated affecting the payment in question, an enforcement matter remains pending at most for six months following the initiation of the bankruptcy proceedings.

All debts have a statutory time limitation period after which they expire and cannot be collected. The time-limitation period for debts under civil law is five years from the date of the judgment. This period can, however, be suspended, for example by reminding the debtor of the debt or filing for enforcement. The civil-law debts of private individuals expire permanently in 20 years and in 25 years, if the creditor is a natural person, from the debt's due date. Alternatively, the expire in 15 years or 20 years, if the creditor is a natural person or if the claim for compensation is based on an offence for which the debtor has been sentenced to imprisonment or community service, from the date of the judgment.

Creditors can limit enforcement measures by requesting for limited enforcement. Enforcement measures will then be limited to the garnishment of pay, pensions and other assets that do not have to be liquidated. The debtor's income and assets will be established from the appropriate registers. In limited enforcement, creditors cannot apply for the passive registration of their receivables for possible future measures.

If the debtor is found to lack garnishable income or distrainable assets, they are declared indigent and the enforcement matter will be closed. The creditor can request that their receivables be entered in the passive register while the enforcement matter is still pending. The matter is not considered pending and no active enforcement measures will be taken while it is registered in the passive register. However, if the debtor is found to possess garnishable or distrainable assets while registered in the passive register, they will be garnished or distrained also against receivables registered in the passive register. The matter remains registered in the passive register for two years from the date of the impediment certificate.



During enforcement proceedings, a party may make an allegation or claim against the enforcement which must be resolved before enforcement can begin or proceed. If the information required for resolving the matter can be acquired by the enforcement officer with the means available in enforcement proceedings, the enforcement officer will resolve the matter. But if the required information cannot be obtained in the enforcement procedure, the enforcement officer will give the party that made the allegation or claim instructions for filing a contested enforcement claim. For a contested enforcement claim to be brought, the allegation or claim must also be supported by probable grounds. The instructions can also be given by the court that is hearing an enforcement appeal. Interested parties can also bring contested enforcement claims without being instructed, even if no probable grounds have been presented to support the allegation or claim made against the enforcement proceedings in the enforcement officer's opinion. When the final settlement has been carried out in an enforcement matter, it can no longer be contested.

Lodging an appeal will not suspend enforcement. However, the appellant can request the court hearing the appeal to stay the enforcement, such as the sale of distrained assets or remittance of garnished or distrained funds to creditors by the enforcement authority. If the statutory requirements are met, the court can stay the enforcement in part or in full. Enforcement measures already taken will nevertheless remain in force unless the court orders their reversal.

### **I.6 Counter enforcement**

Enforcement may not be carried out to the extent that the debtor claims a set-off of the applicant's receivable against a counter-receivable on which the debtor, before the attachment, had a ground for enforcement. In this event, also the other prerequisites for set-off must have been met before the attachment. The bailiff shall notify the applicant of the claim for set-off.

As a rule, a third party who has been served with a withholding notice regarding a debt has a similar right of set-off of the debt against a counter-receivable. However, there may be no set-off to the detriment of a creditor with a preferred claim. If the debt is sold by way of enforcement, the third party has a right of set-off against the purchaser only if the third party has notified the bailiff before the sale of the claim for set-off.

The above-mentioned prerequisites for set-off are part of the enforcement procedure and as such the normal legal remedies apply. However, no specific counter enforcement is available.

### **I.7 Objects and exemptions on enforcement**

Certain categories of items or amounts are exempted from enforcement. The following may not be attached:

1. a benefit or compensation for expenses that has been granted for a specific purpose on the basis of pension or social welfare legislation;
2. compensation paid for pain, aches or other temporary impediment, a permanent handicap or suffering or for medical expenses, funeral expenses or



- other expenses caused by personal injury;
3. compensation paid by the State for suffering or expenses arising from the loss of liberty;
  4. compensation paid by the State for non-pecuniary damage or compensation for costs due to a delay in the proceedings or a violation found by a review body of an international human rights treaty;
  5. maintenance paid to a child or compensation paid on the basis of the death of a person responsible for maintenance;
  6. property that under law cannot be assigned;
  7. assets that a public corporation or a charitable society or foundation has granted to a natural person to be used to obtain certain property or for the expenses of studies, research or comparable activity, unless intended for living expenses and on the condition that the debtor is liable to render account to the grantor of the assets;
  8. assets that have been collected according to law from the public for a specific purpose, unless intended for living expenses.

If the debtor is a natural person, the following items are separated from the attachment:

1. the customary household effects in the use of the debtor and his or her family and personal effects in accordance with reasonable need;
2. an object that is of particularly large sentimental value to the debtor or his or her family, if the separation can be deemed reasonable taking into consideration the value of the object;
3. tools needed by the debtor and the school and study material needed by the debtor or his or her family members;
4. objects comparable to tools, up to a sum established as reasonable by a Decree of the Government, and animals needed for the pursuit of a trade, up to a reasonable value, if they are necessary to ensure the livelihood of the debtor and the family members dependent on him or her for maintenance;
5. specific property regardless of value, if the debtor uses this to earn income that can be attached and is sufficient to pay the applicant's receivable and separation could not otherwise be deemed to be against the interests of the applicant, or if the applicant consents to separation;
6. one and a half times the protected portion of the debtor's cash assets or certain other property for a period of one month, unless the debtor has other, corresponding income;
7. a license, benefit or right required for the use or utilization of certain property, and compensation that has been received in place of that property if this is used to obtain corresponding property.



Also, other objects shall be separated from attachment if the separation can be deemed acceptable on the basis of the illness or disability of the debtor or of his or her family member. A family member's right of separation applies also in a decedent's estate. Property may not be separated from attachment if the applicant has a right of lien on the property and the receivable for which the property stands as security is being collected.

Under exemption are mainly social benefits or compensations for costs for social purposes, such as alimony or child support. The benefit of separation generally contains assets of low economic value. In addition to the Enforcement Code, other legislation includes certain exemptions from enforcement. These restrictions cover specifically intellectual property rights.

The prohibitions on attachment under the Enforcement Code are valid for two years from receipt of the assets. However, for the exception of compensation paid for a permanent handicap the prohibition on attachment is permanent. A condition for the validity of the prohibitions on enforcement is that the debtor has maintained the assets separately or can present books of account or a corresponding account on them. In the case of recurring payments, the prohibition on attachment applies to the remaining period of payment. The prohibition on attachment in respect of maintenance and compensation for a child is in force as long as there is a need for maintenance.

Moreover, the prohibition on fragmentation is to be observed in enforcement. It means that constituent parts, appurtenances or income may not be attached separately from chattels or from real estate. However, constituent parts and appurtenances may be attached separately from chattels if the debtor and the creditors whose right is affected thereby consent to this. In addition, there is a rule of prohibition against unnecessary attachment. Assets may not be attached if the amount accruing to the applicant would be deemed minor. If the attachment is not found to be in vain until the assets are being sold, the bailiff shall reverse the attachment by correction of his or her own decision, if this is possible.

Exemptions are defined also by ownerships. As a rule, property belonging to a third party may not be attached. It is enforceable, however, if such property stands as security for the applicant's receivable or is a constituent part or appurtenance of an attached object belonging to the debtor.

There are no specific rules restricting the possibility to attach goods from foreign countries or international organizations. Nevertheless, it is considered that the applicant can, providing that there are grounds for enforcement, initiate enforcement with reference to the debtor residing or having property in Finland. In principle, the competences of the bailiff cover only assets in Finland. Rules of European insolvency law are applied, the Regulation (EU) 2015/848 of the European Parliament and of the Council of 20 May 2015 on insolvency proceedings, in particular.

### **1.8 (Court) penalties and fines**

For ensuring the efficiency of enforcement, the bailiff has the right to use certain



compulsory measures. The bailiff can impose a threat of a fine either as a fixed amount or as determined by the lapse of time. Before the imposition of a threat of a fine, the bailiff hears the party to be compelled, unless this will considerably hamper enforcement. The document concerning the imposition of a threat of a fine on someone is served on him or her. In addition, the bailiff may impose a new threat of a fine even if a threat of a fine imposed earlier has not been ordered to be enforced. However, the threat of a fine imposed earlier lapses, unless the bailiff states in the notice on the imposition of the new threat of a fine that he or she has decided to apply to the District Court for an order on the enforcement of the earlier threat. The decision of the bailiff on the imposition of a threat of a fine is subject to appeal. However, appeal does not suspend the duty of the person in question to comply with the obligation imposed by the bailiff. The bailiff may correct his or her decision.

Upon application by the bailiff, the District Court shall issue the order on the enforcement of a threat of a fine imposed by the bailiff. If the threat of a fine has been imposed as a part of the relevant ground for enforcement, the bailiff may apply for an order for enforcement also from the court that imposed the threat of a fine. Before filing the application, the bailiff hears the compelled party, if necessary. The bailiff notifies the compelled party of his or her decision to file an application. A court order on the enforcement of the threat of a fine is issued, if the obligation has not been complied with or if it has been breached without a valid reason. The threat of a fine may be ordered to be enforced even if the ground for enforcement or the decision of the bailiff relating to the imposition of the threat is not yet final. The District Court may also stay the enforcement of a threat of a fine imposed by the bailiff. If the application of the bailiff is rejected, the State may at the request of the party compelled be rendered liable to compensate him or her for his or her reasonable legal costs. Before a court issues an order on the enforcement of a threat of a fine, the compelled party has to be heard.

Moreover, the Finnish system of enforcement includes the possibility to use forcible measures, explained in more detail in chapters II.3 and II.4.

### **1.9 Access to information on the domicile and assets of the debtor**

Access to information within the enforcement is regulated in detail in Finland, which points out how important this is considered to be in the current enforcement system. The regulation in question can be divided to three groups: measures of the enforcement officer, the obligation of the debtor to give information and a corresponding obligation of a third party.<sup>24</sup>

The Finnish enforcement authorities have broad access to information for the performance of their duties. The enforcement authorities utilize an information system maintained with the help of automatic data processing, established for the management of functions incumbent on enforcement authorities and intended for national use. This Enforcement Information System includes the Enforcement Register, which is maintained and operated for the performance of the tasks of the

---

<sup>24</sup> Lindfors 2017.



enforcement authorities. The register consists of the national directory and the locally maintained registers. The purpose of the Information System and the Enforcement Register is to promote the appropriate and debtor-based consideration of enforcement matters, electronic services as well as the performance of the management, guidance, inspection and supervision functions over the administration of enforcement as well as the keeping of statistics. Enforcement officers can search for assets by means such as making information requests to various other registers, as well.

The bailiff may seize evidence, such as agreements, bills of sale and the accounting materials of debtors obliged to keep accounts, that has been found observing, in so far as appropriate, the provisions on attachment for establishing the debtor's distrainable assets. The evidence is to be returned at once after it is no longer necessary in the enforcement matter. The taking possession of the evidence may not unnecessarily hamper the business or livelihood of the debtor or a third person.

The enforcement officer can also conduct an enforcement inquiry of the debtor, in which the debtor must give truthful and comprehensive information about their current and previously owned assets. When asked, the debtor has to provide the following information:

1. the debtor's personal and contact details, as well as, in so far as necessary for the enforcement matter, information on his or her family and persons maintained by him or her;
2. information on his or her property and other assets, income and debts, and shareholdings and memberships in other corporations with a bearing on his or her financial status;
3. information on any likely changes to the above-mentioned information anticipated for the following year;
4. information on how wages, salary or other recurring income is determined, as well as information on his or her place of employment and the contact details of the employer or other payer of wages or salary;
5. information on the whereabouts of an object or document subject to a relinquishment liability or a statutory duty of relinquishment to the bailiff;
6. information on contracts and commitments affecting his or her financial status as well as on assets administered or used by him or her on the basis of an assignment or a comparable basis, arrangement or contract;
7. information on assets conveyed, payments made and transactions concluded against consideration or without consideration, if the information is necessary in order to determine whether an action for recovery can be used to recover assets for enforcement, as well as on procedures, arrangements and other measures that have effects comparable to such transactions;
8. other comparable information on his or her financial status and operations.

The debtor can be obliged to provide the information under threat of a fine. Giving false information or hiding information in an enforcement inquiry is a crime. The debtor can be summoned to attend the enforcement inquiry. If the debtor does not comply with the summons, the enforcement officer can compel him or her to attend under threat of a fine or ask the police to fetch the debtor. Persons who have the debtor's assets in their possession or who have made agreements with the debtor concerning their assets are also obliged to provide the required information on the debtor's income, assets and contact details under similar conditions as from the debtor. The enforcement authorities are also entitled to obtain such information from authorities and entities that perform public tasks.

The bailiff has the right, notwithstanding the provisions on secrecy, to obtain free of charge the information, documents and materials if they are necessary for enforcement in a given enforcement matter. The bailiff assesses the necessity. The information may be provided by way of an electronic interface. National Enforcement Authority Finland has the right, notwithstanding the provisions on secrecy, to obtain, free of charge, the information, documents and materials and to make them available to bailiffs in individual enforcement cases, provided that centralized access is appropriate for enforcement purposes.

Access to the documents of the enforcement authorities is regulated by the Act on the Openness of Government Activities<sup>25</sup>. The enforcement authority has certain statutory rights to disclose information notwithstanding the provisions on secrecy. Information may be disclosed also to another enforcement authority for the carrying out of an enforcement matter and to the Ministry of Justice and the central administration the National Enforcement Finland for the performance of administrative tasks.

The enforcement authority may on request disclose information from its documents pertaining to the respondent's identity and contact details, as well as to the respondent's financial status and operations, to:

1. prosecutorial and pre-trial investigation authorities for the clearing up and pre-trial investigation of criminal offences, the consideration of charges, court proceedings and the prevention of serious offences;
2. the Money Laundering Clearing House for the performance of its statutory duties;
3. prosecutorial authorities for the evaluation of conversion sentences;
4. the security police and the General Defense Staff for the preparation of an extended background check;
5. prosecutorial and pre-trial investigation authorities for investigations relating to the imposition or extension of a prohibition to pursue a business and to the police for the monitoring of compliance with such a prohibition;

---

<sup>25</sup> Laki viranomaisten toiminnan julkisuudesta (621/1999), available on: <https://www.finlex.fi/fi/laki/ajantasa/1999/19990621>.



6. the customs authorities for the performance of their statutory tasks;
7. the Bankruptcy Ombudsman for the performance of his or her statutory duties;
8. the Immigration Office for the performance of its statutory tasks.

The bailiff may disclose to a court of law the necessary information on an enforcement matter for the hearing of a matter, an enforcement appeal, contested enforcement or a recovery matter. The bailiff can disclose the necessary information to a court of law for the hearing of an enforcement appeal or contested enforcement even in the event that the party who provided the information invokes his or her right to refuse to testify. A serious offence is defined as a criminal offence where the statutory minimum penalty is no less than imprisonment for four months. The information may be disclosed electronically.

The enforcement authority may on request disclose from its documents information pertaining to the respondent's identity and contact details, as well as to the respondent's financial status and operations, if the information is needed by the tax authorities in the consideration of a tax matter or an authority, public body, other corporation or foundation involved in the granting or monitoring of unemployment benefits or other public allowances, subsidies or benefits in the consideration of such a matter. In the absence of special reasons, the information shall not be disclosed if, at the time of the request, more than four years have passed since the document was drawn up. The information is primarily disclosed from the Enforcement Information System. This information may be disclosed by way of an electronic interface, as well.

If there is reason to suspect that the respondent or a third party may have committed an offence subject to public prosecution and the offence has been committed in the context of the enforcement proceeding or otherwise essentially compromises the result of the enforcement, or is an accounting offence or another offence where the minimum punishment is no less than imprisonment for four months, the bailiff may disclose information to a competent authority for statutory purposes. The bailiff may report suspect business transactions to the Money Laundering Clearing House.

The bailiff may not disclose information that has for an essential part been received from:

1. a person who as a witness in the proceedings in question is obliged or entitled to refuse to testify on the relevant circumstance, unless the person entitled to refuse to testify consents to such disclosure;
2. the debtor when questioned about a certain circumstance, if the answer indicates that the debtor has committed an offence outside of the scope of the enforcement proceeding, and the disclosure of the information would render the debtor liable to prosecution;
3. a third party, if the information relates to wrongdoing by the third party.

## **PART II: ORGANIZATION OF ENFORCEMENT**



## II.1 The status of the judicial officer

National Enforcement Authority Finland is an agency under the Ministry of Justice, charged with the independent performance of statutory enforcement duties. The enforcement service was organized into a single national authority on 1 December 2020. As a result, the local enforcement offices, Åland Provincial Enforcement Office and National Administrative Office for Enforcement were disbanded. The Central Administration of the National Enforcement Authority Finland takes care of administrative, development, coordination and legal duties. The Central Administration does not get involved in individual enforcement cases.

The Authority's duties have been organized under the Basic Enforcement Unit, Extensive Enforcement Unit and Special Enforcement Unit. The Basic Enforcement Unit collects monetary receivables electronically. The unit only deals with matters involving private citizens, or natural persons, self-employed persons excepted. If an enforcement matter requires measures outside the competence of the Basic Enforcement Unit, the case is transferred to the region's Extensive Enforcement Unit. The Extensive Enforcement Units and national Special Enforcement Unit enforce all types of pending obligations and preventive measures. The five regional Extensive Enforcement Units are responsible for selling repossessed assets and other more intricate areas of enforcement in their respective jurisdictions. In Åland, enforcement measures are carried out by the Extensive Enforcement Unit. A debtor's enforcement matter can be moved back to the Basic Enforcement Unit after all measures requiring extensive enforcement have been carried out.

The National Enforcement Authority Finland has a network of 64 offices covering the entire territory of Finland. Individual enforcement cases are handled independently by the enforcement units. Competence in individual enforcement cases always lies with the enforcement officer in charge of the matter, and the Central Administration does not, for example, amend decisions made in individual enforcement cases. Enforcement services are provided by enforcement inspectors, senior enforcement inspectors and chief enforcement officers. Each debtor has an enforcement officer in charge. "Enforcement officer", in this report also "bailiff", is a general term for officials who carry out enforcement duties. Enforcement officers include the Enforcement Inspectors of the Basic Enforcement Unit and Senior Enforcement Inspectors of the Extensive and Special Enforcement Units, the Chief Enforcement Officers serving as their supervisors and the Heads of Enforcement Units. In Åland, the corresponding titles are Senior Enforcement Inspector and Regional Chief Enforcement Officer. The Director in charge of National Enforcement Authority Finland and their deputy are also enforcement officers within the meaning of the law.

The competences of an enforcement officer are relatively wide, as evidenced elsewhere in this report under the measures of enforcement and access to information thereof. The tasks of the enforcement authorities include collecting monetary receivables and enforcing evictions and preventive measures. Each enforcement officer exercises independent decision-making power in carrying out enforcements. The enforcement officer usually resolves independently such questions



as the debtor's payment liabilities after the grounds for enforcement have been determined, or third-party allegations of ownership of distrained property. An enforcement officer cannot examine the correctness of the obligation laid down in the ground for enforcement. Nevertheless, enforcement officers do not only just technically enforce the obligations in question. They make many judicial decisions that have considerable significance to the rights and obligations of the parties and third parties.<sup>26</sup>

The Enforcement Code regulates the tasks and competences of an enforcement officer in considerable detail. However, an enforcement officer has a lot of discretionary powers in imposing measures and making decisions. In addition to the legal requirements and limits to rights and competences, the discretion of an enforcement officer is guided by principles. A specific guiding principle set in the Enforcement Code is the requirement of appropriateness. Accordingly, the bailiff is obligated to act properly and impartially in his or her official actions. Enforcement measures have to be carried out with dispatch, efficiently and in an appropriate manner without causing a respondent or third party greater inconvenience than what is required by the purpose of the enforcement. The bailiff has to promote the self-initiative of the respondent and conciliation between the parties in a manner appropriate to an enforcement matter.

Enforcement is also guided by the principle of openness. The bailiff is to inform the debtor of the debtor's right to request limitation of the amount of the enforcement and when necessary give the parties other guidance in the enforcement matter and information on the progress of the enforcement, as well as of other matters of significance to the parties, in response to an inquiry and when he or she determines that the situation so merits.

A civil servant considering an enforcement matter may not use his or her position or information obtained therein for the benefit of himself or herself or of another. A civil servant cannot also otherwise act improperly in a manner that is against the interest of the parties or conducive to weakening confidence in the propriety or impartiality of enforcement matters.

A civil servant considering an enforcement matter may not use his or her position or information obtained therein for the benefit of himself or herself or of another or also otherwise act improperly in a manner that is against the interest of the parties or conducive to weakening confidence in the propriety or impartiality of enforcement matters.

Impartiality is regulated in detail. A bailiff is disqualified if:

1. the bailiff or a person close to him or her is a party in the enforcement matter or is a third party who has lodged a plea or claim in the matter;
2. the bailiff serves as a member of the board of directors, administrative board or other comparable body or managing director or in a corresponding position

---

<sup>26</sup> Lindfors 2017.

- in a corporation, foundation or institution under public law or a public utility which is a party or a third party which has presented a plea or claim in the matter;
3. the bailiff or someone close to him or her stands to benefit or lose in the matter;
  4. the bailiff is a party's adverse party in a trial or in a matter being considered by an authority, unless this has to do with an official matter incumbent on the bailiff or if the party has lodged the matter in order to cause disqualification or otherwise manifestly without grounds;
  5. the bailiff has served as an agent to a party in the matter;
  6. the bailiff and a party stand, outside of the bailiff's official capacity, in an employment or commission relationship to one another or otherwise in a relationship to one another which, with consideration to the totality of the nature of and circumstances in the matter, gives rise to justified reason to suspect the impartiality of the bailiff in the matter.

The bailiff is also disqualified if some other factor, comparable to the above-mentioned factors, gives justified reason to suspect his or her impartiality in the matter. The bailiff may not undertake enforcement if he or she is disqualified, nor may he or she continue enforcement if he or she later becomes or finds himself or herself to be disqualified. The bailiff may decide on a clearly groundless plea of disqualification. Other pleas are decided by the enforcement authority who appoints a deputy for the bailiff.

In addition, there are statutory restrictions on the business activities of the enforcement officer. A civil servant considering enforcement matters may not:

1. collect claims privately for another person, unless the claim is that of a close person;
2. obtain claims for himself or herself or for a close person in order to collect on the claims;
3. carry out for separate compensation duties connected with enforcement procedures that can appropriately be assigned to outside persons;
4. obtain financial benefit for himself or herself or for a close person from activity conducted by another person.

Moreover, the bailiff may not, in a matter in which he or she has undertaken enforcement measures, obtain property for himself or herself or for another, where said property is attached or is otherwise subject to enforcement. A civil servant considering enforcement matters may not obtain property subject to enforcement also in other cases if this may be deemed improper.

Overall, the obligation of the bailiff to make a reasoned decision on enforcement helps



to ensure legal certainty for the parties and third parties.<sup>27</sup> A reasoned decision lists the statements and accounts procured and received in the matter, the facts and provisions underlying the decision, an adequate statement of reasons in view of the nature of the matter and its significance to the parties, as well as the outcome.

## II.2 Supervision over enforcement

National Enforcement Authority Finland's Central Administration is tasked with the administrative steering, development and oversight of the enforcement service. It resolves those complaints and claims for damages concerning the operations of the enforcement authorities that fall within its competence. The Head of Unit of each enforcement unit supervises the conformity of enforcement. The self-correction procedure of the enforcement officers and rights of appeal and other legal remedies in controlling enforcement are reported in chapter I.4.

In general, the legality of the functioning of Finnish authorities and civil servants is supervised by the Parliamentary Ombudsman and the Chancellor of Justice. Both are competent and free on their own motion to raise issues on the supervision of authorities. However, the majority of cases are initiated by private parties by means of submitting complaints. In practice, matters concerning enforcement constitute a major category of issues handled by these general overseers of legality in Finland. They are entitled to perform inspections of those authorities, institutions, offices and other units that fall within the scope of the supervisory authority. In addition, they have the right to receive any necessary information from authorities and other public bodies for the purpose of ensuring the legality of actions.

The Parliamentary Ombudsman and the Chancellor of Justice can issue reprimands concerning an unlawful or wrongful action of the relevant party. In more serious cases, the initiation of legal proceedings can be decided. They can also bring to an authority's attention the requirements of the law or practices related to good governance. If necessary, they can also make a proposal concerning the amendment of provisions or stipulations, or the reversal of a court decision. Moreover, the overseers can present a competent authority with a proposal to resolve a dispute or recommend that the authority provide compensation for relevant damages. The initiation of a police or preliminary investigation for the purposes of clarifying a particular matter is also possible.

## II.3 Access to the premises

Access to the premises of the debtor or other parties involved is an exceptional measure. It can be made to carry out enforcement to the extent that can be deemed justified in view of the circumstances. When searching for distrainable assets, the enforcement officer has the right to have doors and locks opened, as well as to enter residential properties, storage rooms and other comparable places and use other comparable forcible measures. The person in question has to be reserved the opportunity to act on his or her own volition, unless this compromises the enforcement.

---

<sup>27</sup> Lindfors 2017.



## II.4 Obstructing the judicial officer from carrying out enforcement

The bailiff is entitled to receive official assistance from the police, if the bailiff meets with resistance intended to prevent the enforcement or to cause considerable difficulty therein. When meeting with resistance, the bailiff is also entitled to use such forcible measures to counter the resistance as can be deemed justified in view of the nature of the enforcement task, the dangerousness of the resistance and the situation in general. The Criminal Code of Finland<sup>28</sup> contains provisions on excessive forcible measures.

## II.5 Time of enforcement

Enforcement is to be conducted in accordance with the requirement for expediency. An enforcement proceeding has to be held and other enforcement measures carried out without undue delay. However, enforcement may be postponed if this is to be deemed in the best interests of the respondent and if the postponement does not cause more than insignificant inconvenience to the applicant. If a time limit has been provided for a proceeding, the said time is to be observed. The enforcement officer considers in each case what the requirement for expediency means. The Enforcement Code does not regulate the matter further.

The timely scope of the process varies depending on the matter and the circumstances. The average processing time from initiation of an enforcement matter to the end of a pending case was 7.3 months in 2019 at the national level.<sup>29</sup>

## II.6 Mediation

The enforcement authorities are neutral and protect the rights of both debtors and creditors. According to the requirement of appropriateness, included in the Enforcement Code, the bailiff has to promote the self-initiative of the respondent and conciliation between the parties in a manner appropriate to an enforcement matter. National Enforcement Authority Finland provides no mediation services, however. Legal literature has labelled enforcement officers as conflict solvers, and the judicial procedure connected to enforcement has been considered as a form of alternative conflict resolution.<sup>30</sup>

# PART III: ENFORCEMENT PROCEDURES

## III.1 Initiation and end of the enforcement procedure

Initiating enforcement proceedings requires the creditor to apply to the District Court for a judgment concerning the debt. The validity of the creditor's receivables is investigated in court, which then rules on the debtor's liabilities. A court order does not automatically initiate enforcement proceedings. Enforcement proceedings are only started when there are grounds for enforcement and the creditor has applied for enforcement. After obtaining a court judgment, the creditor can apply for

<sup>28</sup> Rikoslaki (39/1889), available on: <https://www.finlex.fi/fi/laki/ajantasa/1889/18890039001>. English translation of 02.03.2016 available on: <https://www.finlex.fi/fi/laki/kaannokset/1889/en18890039>.

<sup>29</sup> Valtakunnan voutinvirasto 2020:1, p. 28.

<sup>30</sup> Lindfors 2017, see Koulu 2001.



enforcement. The most common grounds for enforcement are judgments issued by the courts in civil and criminal matters. A creditor may request enforcement only on the basis of a receivable established by a court order or judgment. A court order is also required for other enforcement matters, such as eviction. The enforcement of child maintenance payments can also be requested and collected on the basis of a maintenance agreement confirmed by the municipal social welfare board.

The enforcement authorities also collect directly enforceable receivables, such as taxes, fines, summary penal fees and public payments. Other receivables governed by public law and comparable payments are directly enforceable if specifically provided for by law or decree. These include a number of insurance premiums. A request for the enforcement of directly enforceable receivables may not be filed through an attorney. In these cases, the enforcement can be requested directly from the enforcement authority.

The enforcement application must state

- the debtor's name, personal identity code or business ID, address, telephone number and bank account number, if known to the creditor;
- the attorney's name and contact details, if the applicant is using an attorney;
- the attorney's personal identity code or business ID, if the funds will be remitted to the attorney;
- the details of the grounds for enforcement (name of the court, date and record number of the order);
- the creditor's claims (amount to be collected, start date for the accrual of interest, etc.);
- the debtors from whom the debt should be collected, if liability for the debt is shared between several individuals; and
- whether the creditor requests limited enforcement or entering the matter in the passive register.

Any other information on the debtor's other contact information, income and assets should also be provided in the application.

A written application for enforcement must be signed. There is an enforcement application form available. The enforcement application can be filed in an electronic enforcement service. Applying for the enforcement of directly enforceable receivables through the electronic enforcement service requires the applicant to register themselves as a web applicant.

A court order or other enforceable instrument must be attached to the enforcement application. If the receivable is based on a negotiable promissory note, a bill of exchange or a cheque, the original instrument must likewise be attached to the application. A judgment does not have to be attached to the enforcement application if the application for a summons was made electronically and the judgment was saved in the Register of Court Decisions. If necessary, the enforcement officer can demand

that the applicant deliver the original grounds for enforcement to the enforcement authority. The details of the grounds for enforcement attached to the enforcement application are saved into the enforcement information system. If enforcement has been sought on the basis of an earlier judgment or court order, the document need not be attached to later enforcement requests. In such cases, it is enough to refer to the relevant information. However, if the ground for enforcement is not a court judgement, the document must be attached to the application.

With certain exceptions, creditors can file enforcement applications through an attorney. In such case, the power of attorney must usually be attached to the application. If the attorney is an attorney-at-law, public legal aid attorney or licensed legal counsel, a power of authority is only required if the funds are to be remitted to the attorney. If the funds accrued in enforcement are to be released to the attorney, this must be specifically stated in the power of attorney. A copy of the power of attorney will suffice. The enforcement authority may ask the delivery of the original document if necessary.

The competence of the enforcement authority begins when an application for enforcement is instituted. Enforcement will then proceed with the measures decided on by the enforcement officer. Sending the notification and demand for payment gives the debtor an opportunity to settle the debt voluntarily. A notice is not necessary if the debtor's whereabouts are unknown or if there is reason to believe that notification will cause considerable difficulty for the enforcement. A demand for payment will not be sent in such cases either. An enforcement notification and demand for payment will be sent to the debtor for a new debt even if they already have one or more other debts in enforced collection.

The demand for payment sets a due date, normally in two weeks from the date of the demand. The debtor's assets may not be distrained before the due date of the payment demand, with the exception of tax refunds. If the debtor pays their entire debt by the due date of the payment demand, enforcement of the debt will end and no entry will be made in the enforcement register. Neither will the enforcement authority take measures to search for the debtor's assets.

If the debtor does not pay the debt by the due date of the demand for payment, the enforcement officer investigates the debtor's financial standing. The task of the enforcement officer is to take measures to search for and find assets belonging to the debtor in order to secure payment to the creditor. When a debt is subject to enforcement, the creditor must notify the enforcement officer of any payments towards the debt received otherwise than by enforcement. For special reasons, the enforcement officer may grant an extension of at the most three months to the payment time on the request of the debtor. If the debt concerns a child maintenance payment, no extension may be granted.

As a rule, the matter's pendency with the enforcement authorities ends either with the repayment of the debt or an impediment to enforcement discovered by the enforcement officer. The applicant can withdraw the application for enforcement. This method of ending enforcement is not regulated in law. Withdrawal can be done

at any time until the assets have been sold, and without announcing the reason.

The collection methods used in enforcement include sending payment demands, garnishment of income and distraint of assets. Distraint and garnishment are intended to secure the repayment of a debt in enforcement: the income of the debtor is garnished and assets distrained to an amount covering the debt in enforcement. As a rule, all types of assets and income are subject to distraint or garnishment. Ordinary household effects will not be distrained. If the creditor has only applied for limited enforcement, distraint measures will not be directed at assets that would have to be liquidated, such as real estate or vehicles. The most common scenario is garnishment of the debtor's pay, pension or business income. Real property, that is, real estate and plots, can also be distrained. As a rule of thumb, movable assets are distrained before real property. The debtor's permanent residence and assets that the debtor needs for their business are distrained last. The order of distraint can be derogated from subject to certain conditions. In certain cases, the debtor has the right to influence the order of distraint by indicating certain assets as distrainable. Distrained assets are realized by way of an auction. If the debt is repaid, the distraint lapses and the assets are returned to the debtor.

Jointly owned assets can under certain conditions be distrained in full. The joint owner is reserved an opportunity to redeem the debtor's share of the asset before a jointly owned asset is sold. If the joint owner decides not to exercise their right of redemption, the jointly owned asset may be sold through enforcement proceedings. In this case, an amount of the selling price corresponding to joint owner's share will be remitted to them.

### **III.2 Enforcement against movable assets to settle pecuniary claims**

In most cases, enforcement involves the collection of monetary receivables. A ground for enforcement establishing a payment liability specified as a sum of money is executed by attaching the amount of assets belonging to the debtor that is sufficient to pay the applicant's receivable. The enforcement authorities' primary goal is to obtain voluntary payment from the debtor with a demand for payment. If voluntary payment is not forthcoming, the debtor's pay, pension or business income can be garnished or debtor's assets distrained. Distrained assets can be sold. Movable assets that can be distrained include vehicles, securities, shares in a housing company, tax refunds, bank deposits and cash. Ordinary household effects are not distrained, nor are tools and comparable items unless they are of significant value. The illness of the debtor or their family member or other exceptional circumstances can prevent distraint in some cases.

Distrained assets are sold as provided for in the law. The assets can be sold in a public auction or discretionary sale, such as an online auction, conducted by an enforcement officer, or in another manner, such as on commission or free sale. The enforcement officer chooses the method of sale, taking into account the viable sales price, sales costs and the time required to sell the assets. A public auction is always permitted. Discretionary sale usually requires the consent of the debtor, creditors and other right-holders. Public auctions are announced in the newspapers. Auctions are



normally held in the local enforcement office. Bids are made at the auction or in writing in advance. The precise terms of the auction are provided in the auction brochure. The enforcement officer can also sell the assets by other means, such as through a real estate agent. In some cases, the assets can be sold by a bank or the debtor themselves.

If a payment liability is denoted as an amount of goods and such goods are not found, a certificate of an impediment is issued to the applicant, unless the ground for enforcement establishes a subsidiary payment liability denoted as an amount of money.

The auction of vessels and aircraft follows the provisions on the auction of real estate.

Before an auction of chattels, the bailiff has to clarify:

1. rights of liens, mortgages and mortgages of business assets entered into the register in question, if chattels are being sold which may be the subject of a registered right, and the amount of such claim;
2. the amount of a claim, if the property is held as a pledge in someone's possession or an unregistered right of lien is directed at the property;
3. a seller's right to the purchase price based on a conditional transfer;
4. a condition to be retained in sale, if the property is sold retaining this condition.

If the above-mentioned receivables or rights are to be taken into consideration in the sale or if this is necessary for some other reason, the bailiff has to prepare a list of parties. The receivables in their order of priority and the minimum acceptable bid are entered into the list. The costs of enforcement, the possible sales fee and the compensation in accordance to the Bankruptcy Act are paid first out of the purchase price of chattels. After this the claims are paid in the order of priority provided.

The bailiff has to arrange a meeting of the parties, if the claims that have been presented are contradictory, a claim has not been lodged, a creditor secured by a mortgage has remained unknown or this is necessary for some other reason.

The bailiff may not accept the highest bid in an auction of valuable chattels if in his or her assessment that bid is clearly less than the current price of the property at the locality.

The funds collected through enforcement are distributed by the enforcement officer according to the order of priority provided for in the law. Certain receivables, such as child maintenance payment debts, have priority over other debts. The remaining funds will be distributed to the other receivables in proportion to their amounts. If a creditor has several receivables with the same priority, the accrued assets are first allotted to the older ground for enforcement or to the oldest receivable without a ground for enforcement, unless the creditor requests otherwise. Assets accrued other than through attachment are allocated in the manner requested by the debtor.

If a list of parties has been made for the sale, the bailiff prepares a distribution list for the allocation of assets, based on the list of parties, and service of this is given to the

parties. In other cases, the bailiff decides on the distribution by entering the information regarding allotment into the Enforcement Information System. The allocation made by the bailiff is binding on the parties. The allocation is binding also in private collection of debts. If no distribution list has been made of the allocation of assets, the bailiff has to on request notify the creditors of the distribution of the accrued assets.

If the item's value is greater than the amount credited to the seller in the settlement, the seller will pay the difference to the buyer. Correspondingly, if the item's value is less than the amount credited to the seller in the settlement, the buyer must pay the difference to the seller. The item remains in the possession of the seller after the settlement. If an item has been sold by hire purchase and the buyer has defaulted on the installments, the seller has the right to repossess the item. Repossession is possible when the duration and unpaid amount of the payment default fulfil the statutory minimum requirements. The seller is then entitled to ask the enforcement officer for executive assistance in repossessing the item.

### **III.3 Attachment on the bank account of the debtor**

Enforcement can be carried out directly from a debtor's bank account. As a general rule, the subject of the execution is the funds in the bank account. However, if there are funds in the bank account that are not subject to foreclosure, they cannot be foreclosed on. The primary objects of foreclosure are money, cash receivable or salary, pension or other recurring income. Money in the bank account is thus, so to speak, the primary object of seizure.

The debtor has to, at the request of the bailiff, in an enforcement matter truthfully provide information when asked with a possible threat of a fine. In addition, the bailiff has the right, notwithstanding the provisions on secrecy, to obtain free of charge the information, documents and materials, including from bank accounts, if they are necessary for enforcement in a given enforcement matter. Inquiries addressed to banks by a bailiff are usually balance inquiries, credit transfer inquiries, collateral inquiries or safe deposit box inquiries. The debtor's bank account information is not routinely requested, but can be asked, if necessary for enforcement. The debtor's bank account can be under supervision via electronic system.

### **III.4 Enforcement against savings deposits and current accounts**

The answers provided in chapter III.3 apply also to the enforcement of savings deposits and current accounts.

### **III.5 Enforcement on immovable property**

In Finland, immovable property is constituted of the land and the buildings in the land in question, as a rule. The enforcement on real estate and chattels is regulated separately in the Enforcement Code, however with certain common provisions. Distrainable real property consists of real estate and plots. Parts and parcels of real property, along with mortgageable leaseholds and other rights of land use can also be distrained. The distraint covers everything belonging to the property, such as buildings



and forestry assets.

The auction of a real estate belongs to the sole competence of the District Bailiff. The provisions on the enforcement on real estate also apply to a parcel and a fractional part in real estate and in so far as appropriate to such land rental right and other right of use that can be mortgaged in accordance the Land Rights Code.

A parcel, constituent parts or appurtenances may be sold separately from attached real estate if this is appropriate or secures the residence of the debtor. Separate sale requires the consent of the debtor and of the holders of those rights affected.

Before the auction of real estate, the bailiff shall clarify:

1. rights of lien and special rights entered into the register of land ownership and mortgages;
2. unregistered special rights to be taken into consideration on the basis of possession;
3. a seller's purchase price receivable based on a conditional transfer;
4. a condition that is to be maintained in the sale, if property is sold with the retention of such a condition.

A meeting of the parties has to be arranged at the latest two weeks before the auction of real estate. The debtor, the applicant and the joint owners as well as all the known creditors and holders of a special right who have a right of lien or other right to be entered into the list of parties have to be invited to the meeting of the parties. The invitation to the meeting of the parties has to be sent at the latest four weeks before the meeting.

The bailiff prepares a list of parties without the holding of a meeting of the parties, unless a need for a meeting becomes apparent. In such a case, the bailiff determines a date and exhorts the parties at the latest by this date to secure their rights. A period of at least four weeks has to be reserved for the securing of claims, calculated from the delivery of the exhortation to secure claims. A period of at least two weeks is to be given for challenges, calculated from the effecting of service of the securing of rights.

In an auction of real estate, receivables and special rights have priority in the following order:

1. the costs of enforcement, the possible sales fee and the compensation referred to in the Bankruptcy Act;
2. receivables that are secured by a registered statutory right of lien on the real estate, with the same priority among them;
3. receivables that are secured by right of lien on the real estate that is secured by a mortgage, and the special rights that have been registered for the real estate, with the priority among them as shown in the register of land ownership and mortgages;



4. unregistered pension rights, rental rights or other rights of use on the real estate, if the possessor of the right has taken possession of the real estate or a part thereof before the attachment, so that the earlier established right has priority;
5. the purchase price receivable based on conditional transfer.

After the payment of priority receivables, other receivables for the payment of which the real estate has been attached are paid. These non-priority receivables have the same priority among themselves, unless otherwise provided in the Act on the Order of Payment to Creditors.<sup>31</sup>

The auction is held in the same manner as the auction of chattels. Also, the rule on the minimum price applies. In the case of a special right, the real estate is first offered on condition that the special right is retained in force.

If the bid is not accepted, a new auction or free sale is to be arranged, unless the applicant prohibits this. In this last case, or if the property is not sold also the second time, the attachment is reversed.

When real estate has been sold on auction or in a free sale, the bailiff gives the purchaser a deed of sale after the purchase price has been paid and the sale has become legally final. The shares are transferred to the purchaser together with the deed of sale. A complaint regarding the allocation or remittance of the purchase price does not prevent transfer of the deed of sale. The purchase price, the receivables for which liability is assumed and the retained special rights and other necessary information is recorded on the deed of sale. Mortgages relating to lapsed liens on a sold vessel or car have to be discharged.

### **III.6 Enforcement against wages and other permanent pecuniary income**

Wages or pay and other recurring income can be garnished. Such income includes pensions, earnings-related daily unemployment allowances, maternity allowances and sickness allowances. Holiday pay, fringe benefits, commissions and fees are also considered as pay. The amount of garnishment is calculated from the debtor's total income and benefits. The garnished amount is calculated from the debtor's net income, that is, the income remaining after withholding tax, pension contributions and unemployment insurance contributions have been deducted.

Social assistance and allowances, such as labor market subsidies, housing allowances and child allowances, cannot be garnished. Reasonable compensation for travel expenses or for the use of one's own tools and for other expenses required in the performance of the work have to be left outside the scope of the attachment. A benefit granted by the employer where the receivable or the value is based on the stock exchange quotation or on a random factor may be attached in full.

In addition, there is a protected portion to be considered in the enforcement against

---

<sup>31</sup> Laki velkojien maksunsaantijärjestyksestä (1578/1992), available on:  
<https://www.finlex.fi/fi/laki/ajantasa/1992/19921578>.



wages. The protected portion is calculated for the garnishment of recurring income. If the debtor's income is less than the protected portion, no garnishment will be carried out. If the income exceeds the protected portion, the statutory percentage will be garnished. In the calculation of the protected portion, due note is taken of the persons supported by the debtor, including the spouse and minor children and adopted children of the debtor or their spouse, if residing in the same household.

The debtor must be left with a protected portion, which as of the beginning of 2020 is €22,63 per day for the debtor and €8,12 per day for each dependent, for instance the debtor's children. The number of dependents is indicated in the advance notice and garnishment decision sent by the enforcement authority to the payer of the debtor's wages or salary. The protected portion is calculated by multiplying the daily protected portion by the number of days in the pay period. If the pay or other income is paid by calendar month, the number of days is always 30. The protected portion is based on law and confirmed by decree of the Ministry of Justice.

The amount to be garnished is based on the following rules:

1. If the pay is less than the protected portion, nothing will be garnished.
2. If the pay exceeds the protected portion but is less than the protected portion times two, two thirds of the amount in excess of the protected portion will be garnished (income limit garnishment  $\frac{2}{3} \times (\text{pay} - \text{protected portion})$ ).
3. If the pay is more than the protected portion times two, but no more than the protected portion times four, the amount to be garnished equals  $\frac{1}{3}$  of pay.
4. If the pay is more than the protected portion times four, one third of the amount of pay up to the protected portion times four will be garnished, in addition to four fifths of the amount exceeding the protected portion times four. The garnished amount may not exceed half of pay, however.

One third of non-periodic pay will be garnished. There is no protected portion for such income. The regularity of the pay period is decisive in assessing whether the debtor's income is paid periodically or not. If the employer stays the same and the debtor receives regular pay, the rules for garnishing periodically paid income apply. The employee's number of workdays or hours has no effect on this.

The debtor's illness, unemployment, child maintenance payments or other special reasons may be taken into account in the garnishment. If a debtor has been unemployed for at least a year prior to the garnishment of pay, he or she has the right to a deferral of garnishment for a maximum of six months from the beginning of the employment relationship. A deferral can only be granted if the debtor's income is at most twice the amount of the protected portion. If the above conditions are not fulfilled, the debtor may be granted a discretionary deferral for a maximum of four months from the beginning of the employment relationship. The maximum deferral period is nevertheless half of the duration of employment. A deferral may be denied subject to certain conditions. In the collection of child maintenance payments, garnishment can only be deferred on compelling grounds.



Once the garnishment has been in effect for a year without interruption or nearly so, the garnishment will be interrupted for a time, provided that:

1. the garnishment has been carried out as income limit garnishment (net pay no more than twice the protected portion);
2. the debtor's necessary housing costs or other costs of living are high in relation to the amount left to them after the garnishment; or
3. there is a special reason for the interruption.

Debtors in income limit garnishment have the right to two free months per year. A maximum of three further free months can be granted per year on the debtor's request. A debtor may not be awarded both payment-free months and a restriction in the amount of garnishment on the same grounds. Free months from the enforced collection of child maintenance payments can only be granted for especially weighty reasons.

The debtor is sent an advance notice of the garnishment, indicating the debt that is being enforced, the protected portion, and the time of the garnishment.

Once the garnishment has been effected, the enforcement officer issues a withholding notice to the employer or payer of the debtor's wages, salary or pension. When the employer has received a withholding notice, they must withhold the amount specified in the notice from the employee's pay every month and remit it to the enforcement authority. The notice indicates also the protected portion, or the minimum income that will not be garnished. If the recipient of the withholding notice fails to comply with it, the sum left unremitted to the enforcement authority can be distrained from the employer. The garnishment will continue until the debt has been repaid. The debt can be repaid at any stage of the enforcement process, after which the garnishment will be cancelled. Debtors can also make payments through the electronic enforcement service.

As a rule, 1/6 of business income, that is, the income of a self-employed person can be garnished. If the debtor starts a business after a long period of unemployment, an amount of less than one sixth of regular business income can be garnished at the beginning of entrepreneurship. The garnishment of business income follows the provisions on protected portions and procedure for the garnishment of pay where applicable. The payer of the business income withholds the amount specified in the withholding notice from the business income and pays it to the enforcement authority.

### **III.7 Attachment under the debtor's debtor**

In Finland, the subject of attachment in enforcement may be an object or right belonging to the debtor that can be specified and that has a net asset value, unless attachment of such property is separately prohibited in the law. A receivable may be attached even if the creditor does not have a final right to a claim, if the receivable has been sufficiently specified in a contract or if the debtor has demanded payment from another on the basis of a contract or the law. The Enforcement Code does not

list all possible assets, rights or items that can be enforced. The starting point is that all kinds of property can belong under enforcement. The subject of enforcement can, in principle, be any property of the debtor, whether real movable property, real estate, receivables or rights. The exceptions to this are regulated in law. Thus, the receivables from the debtor's debtor fall under the main rule. In the priority order of enforcement, money or a claim for money or wages, salary, pension or other periodical income all are the primary category of enforcement. The same competences and rights of information of the enforcement officer apply to these receivables as in general for other attachments.

The debtor's claims are, in practice, the most common subject of foreclosure. These receivables in a broad sense include, for example, funds in the debtor's bank account, salary and other recurring income, and a tax refund. When the subject of enforcement is to be receivable, the funds credited to the creditors usually accrue directly as payment by the debtor. Realizing a receivable by selling is rare.<sup>32</sup>

The primary way to obtain payment of a claim is to recover it from the debtor's debtor. The debtor is issued a demand for payment, in which he or she is instructed to pay the outstanding debt to the bailiff. The debtor may pay to the bailiff without a demand for payment, even after receiving notice of the bailiff's payment order. A demand for payment may also be issued in connection with the issuance of a payment ban. The bailiff may not issue a demand for payment to the debtor if the claim is disputed or unclear. Thus, the bailiff may not, in principle, issue a summons if the debtor disputes his obligation to pay.

The debtor who has received the demand for payment is obliged to pay the claim to the bailiff only when it is due. If the debtor does not comply with the summons, the bailiff may seize the outstanding amount if the debtor has a ground for enforcement. A clear claim can also be seized when the debtor does not contest its correctness, even if the debtor has no grounds for enforcement. The debtor may prevent the attachment by contesting the correctness of the claim on any factual basis if there is no ground for enforcement of the claim. Even if the debtor has not disputed the correctness of the claim, the unclear claim may not be seized.

Instead of resorting to a demand for payment the receivable may be sold in accordance with the provisions on the sale of movable property. A sale of a receivable is possible if the receivable falls due after a long period of time or if there is another justified reason for the sale. The advisability of a sale as a form of realization of debtor's claims is reduced by the fact that the sale is likely to produce a poor purchase price.<sup>33</sup>

### III.8 Enforcement against shares

Attachment of shares or rights based on securities follows, in so far as appropriate, the provisions on the enforcement on real estate or chattels owned in fractional parts. This sort of jointly owned property may be attached even if they do not stand for the

---

<sup>32</sup> Lindfors 2017.

<sup>33</sup> Lindfors 2017.



applicant's receivable, if:

- 1) the sale would probably result in considerably higher proceeds in respect of the debtor's part than would sale of the debtor's share;
- 2) the applicant's receivable would probably not be satisfied by the sale of the debtor's share; and
- 3) the significance of the attachment is not in clear disproportion to the inconvenience caused thereby.

It is considered justified that a right, for example based on a share, unit certificate, bond or other such security, such as shares in a housing company, can be foreclosed in full in the same way, including the same rights on information, as real estate or movable assets.<sup>34</sup>

### **III.9 Other attachment procedures**

The relevant attachments pertaining to the enforcement procedures are mentioned above.

### **III.10 Handing over movable assets**

An enforceable title under the Finnish enforcement system is obligation to transfer real estate or specific chattels to another. This obligation rests often on a dispute relating to the ownership which has been solved by manifesting the ownership of the other party and by requiring the other party to hand over the property in question. Regulation of the enforcement of this transfer of movable assets is very limited. There are only a few provisions in the Enforcement Code that directly concern the matter in question.

The procedure for enforcing an obligation to relinquish property is affected by whether the obligation relates to immovable property or movable property. Irrespective of the type of property, however, the procedure begins with a notice of initiation sent to the person liable for the transfer, instructing him or her to transfer the property to the applicant for enforcement. A ground for enforcement under which the respondent is to relinquish certain chattels to the applicant has to be enforced by the bailiff retrieving the property and handing it over to the applicant. By the exhortation to comply with the obligation to relinquish property, the respondent is to be exhorted to relinquish the property to the applicant at once or within a time limit set by the bailiff.

The type of property subject to the obligation affects the procedure to be followed by the bailiff if the defendant fails to fulfill his or her obligation as instructed. The type of property subject to the obligation to relinquish property also affects the conditions for the enforcement of the obligation when the ground for enforcement imposed by the obligation is invalid. For a special reason, an obligation to relinquish property may be enforced by imposing a threat of a fine on the respondent.

### **III.11 Enforcement in reinstatement of employee to work**

<sup>34</sup> Government proposal 13/2005, p. 102.



There exists no procedure forcing the employer to reinstate the employee to work, or to assign him or her to appropriate position.

### III.12 Eviction

An eviction case is opened when a court accepts a lessor's application for eviction. An exhortation to move is sent to the evictee, stating a deadline for vacating the premises and urging them to move voluntarily and see to the removal of their property from the premises. A ground for enforcement involving eviction may be enforced both as regards the respondent and as regards persons whose right to reside on the premises covered by the ground for enforcement or otherwise to dispose of them is based on the right of the respondent.

If the bailiff is aware that children reside on the premises covered by the ground for enforcement and their further housing is unclear, or that persons in need of immediate care reside there, the local housing and social welfare authorities have to be notified as soon as possible of the pendency of the eviction matter and its circumstances, regardless of any secrecy provisions.

The premises must be vacated by the date indicated on the exhortation to move. The bailiff cannot, without an important reason, set the move day earlier than one week nor later than two weeks from the receipt of the exhortation to move. The enforcement officer can postpone the deadline for moving at the request of the evictee if this does not cause significant inconvenience to the applicant. Enforcement officers make these postponement decisions on a case-by-case basis. However, the eviction has to be carried out within two months of the pendency of the matter, unless there is an especially important reason for a longer postponement. With the consent of the applicant, the eviction may be postponed for at most six months from the pendency of the matter without that pendency lapsing as a result. The bailiff's decision on a postponement is not be subject to appeal.

On the demand of the applicant, the evictee has to pay rent to the applicant for the period of postponement, beginning from the move day, under the earlier terms. Advance payment of the rent may be set as a condition for postponement, if this can be deemed reasonable from the point of view of the evictee.

If the evictee has not vacated the premises by the specified date, they will be evicted at their own cost. The evictees and their property are removed from the premises covered by the ground for enforcement. An eviction can be carried out even in the absence of the evictee. If, at the time of the eviction, children or persons in need of immediate care are present on the premises, the eviction cannot be carried out before the housing and social welfare authorities have been reserved the opportunity to arrange for housing or to determine the need for social welfare services.

If the evictee has not removed his or her property by the time the eviction begins, the bailiff sees to the transport of the property away from the residential premises or other premises covered by the ground for enforcement and from any immediately adjacent areas. Property of more than insignificant value is taken into storage. Worthless and low-value property left on the premises is disposed of.



The eviction may also be carried out by retaining the property in place and preventing the evictee from accessing the premises. Within one month, the property has to be treated in the normal eviction procedure or be sold on the premises, unless the evictee before such time wants to transport the property away himself or herself. Property cannot be retained on residential premises, if this causes more than insignificant inconvenience to the applicant. Animals, perishable and hazardous property and photographs, documents and comparable items discerned and distinguishable from the other property are treated by the bailiff in a manner reasonable in view of the circumstances.

Property subject to eviction may be attached to enforcement even if the debtor would be entitled to exempt it from attachment. Property that has been attached or otherwise taken into storage can be liquidated. However, the evictee has the right to retrieve property subject to his or her right of exemption and property that has not been attached, no later than one day before the liquidation, provided that he or she pays the costs of the eviction and the distraint fee. The possible surplus of the liquidation is remitted to the evictee.

The bailiff may compel a respondent deemed solvent to move and to transport his or her property away under threat of a fine, if this can be deemed a more appropriate method than that provided above and if the respondent can be deemed capable of transporting the property away. The enforcement officer draws up a record of the eviction.

### **III.13 Enforcement of obligations to act, refrain from acting or suffer action**

The enforcement authorities also enforce other obligations imposed by the courts, such as obligations to take measures or to desist from something. In the case of joint ownership, the bailiff separates the attached share owned by the debtor from the property. If the share cannot be separated in the enforcement proceedings, the bailiff seeks partitioning of the piece of real estate or initiates other proceedings for the partitioning of the property, as provided separately. The costs of the partition are taken from the debtor's share.

The obligation to take measures as an enforcement title belongs to the sole competence of the District Bailiff. Obligation to act can be either personal or general, in which also some other person than the respondent can act.<sup>35</sup> A ground for enforcement to the effect that the respondent is to take measures under threat that the applicant may take the measures or have them taken at the expense of the defaulting respondent is to be enforced by the bailiff granting permission to the applicant to take the measures or have them taken by someone else. Where necessary, the bailiff provides official assistance to the applicant. By the exhortation to comply with the obligation to take measures, the respondent is exhorted to take the measures referred to in the ground for enforcement at once or within a time limit set by the bailiff.

If the ground for enforcement does not entail a threat against default, the bailiff first

---

<sup>35</sup> Lindfors 2017.



imposes such a threat. Before the imposition, the respondent has to be heard, unless this would considerably impede the enforcement. The decision on the threat against default has to be served on the respondent. A respondent who has been reserved an opportunity to be heard before the imposition of a threat of a fine is to be issued with an exhortation, if this is to be deemed necessary.

For a special reason, an obligation to take measures may be enforced by imposing a threat of a fine on the respondent. If only the respondent in person can fulfill the obligation, the bailiff has to impose a threat of a fine in case of default, unless one has already been imposed in the ground for enforcement.

A ground for enforcement imposing an obligation to sign a deed of sale or other document or to give consent, acceptance or other similar statement, when it becomes final, has the same legal effects as the fulfillment of the obligation in question. If the ground for enforcement of the obligation is not final, enforcement may be commenced only on condition that the appeal does not become useless as a result of enforcement.

An obligation to desist is a prohibition on doing something set out in a ground for enforcement, that is, the respondent must refrain from a particular action. An obligation to desist may also include the obligation to allow and tolerate another person performing a particular act.<sup>36</sup> The enforcement of an obligation to desist is the sole task of the District Bailiff. The enforcement officer assists if the respondent violates the obligation.

Enforcement of the obligation begins with the issuance of a notice of initiation to the respondent, instructing him or her to comply with the obligation to desist. If the obligation has been breached, a ground for enforcement entailing an obligation under threat of fine to desist can be enforced by the bailiff. If necessary, the bailiff can impose a new threat of a fine. If the ground for enforcement does not entail the threat of a fine, the bailiff has to first impose one.

If the bailiff can prevent further breaches of the obligation with suitable measures, such measures can be taken if the obligation is breached. The bailiff can prevent the activity from continuing, for example by locking or sealing the machine used in the operation or by switching off electricity.<sup>37</sup> Before this, the respondent has to be reserved an opportunity to be heard, unless this would significantly hamper enforcement. In any case, the respondent has to be notified of the measures taken.

The enforcement of a non-final obligation to desist requires, in addition to the security provided by the applicant, that the enforcement does not render the appeal useless.

### **III.14 Sequestration of goods**

Precautionary measures allow creditors and other holders of rights to temporarily secure their rights against actions that may endanger them before the outcome of the court judgment of the material question. Precautionary measures include security and

---

<sup>36</sup> Lindfors 2017.

<sup>37</sup> Lindfors 2017.





precautionary seizure.<sup>38</sup> In addition to the Enforcement Code, also the Coercive Measures Act and Bankruptcy Act, among others, include provisions on precautionary measures. Relevant regulation is included in the Code of Judicial Procedure, as well.

As a rule, the bailiff enforces the court decision on the precautionary measure. In some situations, however, the bailiff makes the decision on the precautionary measure and enforces it. A bailiff can order and enforce a precautionary measure if the applicant has a final ground for enforcement but his or her application cannot be granted immediately. The imposition of a precautionary measure requires that the applicant's right could otherwise be jeopardized. The precautionary measure imposed by the bailiff is, as a general rule, valid for a maximum of six months, but for special reasons the bailiff may, at the request of the applicant, extend its period of validity.

The bailiff may also order a precautionary seizure. In an emergency, the bailiff may seize property, the transfer or pledge of which is likely to be revoked under the provisions on repossession. This seizure is valid for two weeks, as a rule.

Enforcement of a precautionary measure requires the applicant to lodge a security against any damage which may be caused to the respondent as a result of the precautionary measure. However, the obligation to lodge a security is not entirely absolute. Upon application, a court may release the applicant from the security required for the execution of the precautionary measure. The respondent may oppose the enforcement of the precautionary measure with the security under certain conditions. By providing adequate security, the respondent is always able to prevent the enforcement of a seizure. As a rule, enforcement must also be cancelled due to a security.

### **III.15 Enforcement of foreign enforceable documents from non-EU States**

In Finland, the recognition and enforcement of judgments issued abroad is based on international agreements, national legislation and European Union regulations. The key provisions on the enforceability of judgments issued outside of Finland can be found in the Act on International legal assistance and recognition and enforcement of judgments. The Brussels Convention and the Convention on the recognition and enforcement of judgments in the Nordic countries are no longer significant since the Brussels I Regulation (No 44/2001) and Lugano Convention are primarily applied. Furthermore, Finland has also entered into the New York Convention of Arbitral Awards of 1958. In addition to the Brussels I Regulation, the Brussels IIa Regulation (No 2201/2003), in particular, is also of relevance within EU law.

In the absence of uniform rules, the recognition and enforcement of a foreign judgment depends on the State in which it was issued and the nature of the matter. The procedure in accordance with this the Enforcement Code is to be followed also in enforcement of a judgment, arbitral award or other grounds for enforcement given abroad.

As a rule, Finland does not recognize or enforce foreign judgments unless they are

---

<sup>38</sup> Lindfors 2017.



under international treaties or special provisions. When there is no legal support for the recognition and enforcement of a foreign judgment, the matter must be re-examined in a Finnish court in order to obtain an enforceable judgment. Recognition of a foreign judgment means that the foreign judgment has legal force in the Finnish legal system. A foreign judgment can have either positive or negative legal force. A negative legal effect means that a recognized judgment prevents a new trial on the same matter in another state. A positive force of *res judicata* means that the judgment is the basis for a new trial. If the judgment has both dimensions of legal effect, it is valid in Finland. However, if the foreign judgment is not valid in Finland, it may have a probative effect, the probative value of which is determined by the court. If a foreign judgment is to be enforced in Finland in respect of a particular person or property, the party must apply to the court for a separate enforcement order, an exequatur. In exequatur proceedings, the court examines that the foreign judgment fulfills the required conditions and that it can be declared enforceable under Finnish law.<sup>39</sup> In exequatur proceedings, the court does not rule on the correctness of the judgment.<sup>40</sup>

In addition to judgments and other grounds for enforcement issued in Finland, the enforcement authorities enforce also grounds issued in other states. However, the enforcement of a foreign enforcement ground in Finland requires that EU regulations or international agreements provide for its enforceability in Finland. Thus, not all foreign grounds for enforcement are automatically enforced in Finland. The enforceability of the ground for enforcement must be based on an express Act of Parliament or an international agreement. However, a foreign maintenance decision can be enforced in Finland without a provision of an international agreement. The relevant provisions for this are contained in the Decree on the recognition and enforcement of maintenance decisions in certain cases<sup>41</sup>, which is laid down under the Law on the recognition and enforcement of maintenance decisions issued abroad.<sup>42</sup>

## PART IV: ENFORCEMENT COSTS

### IV.1 The costs of enforcement

Under the Finnish system of enforcement, a separation between enforcement costs and enforcement fees is made. The former refers to the actual costs incurred by the enforcement authority, while the latter refers to the public fee, delivery fee, charged for the enforcement action.<sup>43</sup> The enforcement fees are regulated in the Act on Enforcement Fees and the Decree on Enforcement Fees. The provisions for enforcement costs are included in the Enforcement Code.

There is a liability to pay the necessary costs caused in the enforcement of the payment obligation or other obligation, for the transport, storage or sale of property

<sup>39</sup> Johansson 2002, p. 258.

<sup>40</sup> Lindfors 2012, p. 18–19.

<sup>41</sup> Asetus elatusapua koskevan päätöksen tunnustamisesta ja täytäntöönpanosta eräissä tapauksissa (832/1989), available on: <https://www.finlex.fi/fi/laki/smur/1989/19890832>.

<sup>42</sup> Laki ulkomailta annetun elatusapua koskevan päätöksen tunnustamisesta ja täytäntöönpanosta (370/1983), available on: <https://www.finlex.fi/fi/laki/ajantasa/1983/19830370>.

<sup>43</sup> Lindfors 2017.



or the other enforcement measures taken by the bailiff. The costs are to be paid from the accrued assets first. In other cases, they are collected from the respondent. If the costs cannot be collected from the respondent, the bailiff collects the costs from the applicant. The person in question shall be heard before the costs are collected. On the basis of a decision of the bailiff, the costs of enforcement or the reversal of enforcement can be taken from security lodged in an enforcement matter.

The bailiff may demand that the applicant pay an advance for the necessary enforcement costs. However, a payment liability advance payment can only be demanded for the costs of interim measures, measures to ensure attachment, sale, or the enforcement of a decision on a precautionary measure. No advance can be demanded if the applicant is a natural person and the costs can probably be covered by the accrued assets. This is the case also of an applicant who need not lodge security. If the applicant does not pay the advance, the bailiff may order that the enforcement shall to this extent lapse.

In the enforcement of an obligation to take measures, the bailiff may at the request of the applicant demand an advance from the respondent for the necessary enforcement costs. Before this the applicant has to present a credible estimate of costs and the respondent has to be heard. If the respondent does not pay the advance, the bailiff collects this from him or her. Immediately after enforcement the applicant has to give the bailiff an account of the use of the advance. In other cases, the advance may be collected back from the applicant. An excessively large advance is returned to the respondent.

Costs of measures that have become unnecessary as a result of correction of one's own decision or that were caused by a cancelled interim measure are not collected from the respondent or applicant if, taking into consideration the circumstances, not collecting these costs can be deemed reasonable.

The Code of Judicial Procedure contains provisions on the payment of the costs of a precautionary measure.

Separate provisions apply to fees that are to be paid to the State as compensation for the costs of enforcement.

Enforcement fees include:

1. the scheduled fee;
2. processing fee;
3. disbursement fee;
4. auction fee;
5. execution fee;
6. fee for delayed assertion.

The scheduled fee is levied for each payment accumulated on the debtor's debts. The amount of the fee depends on the amount of the payment. Collected receivable or

part thereof:

- 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.

The processing fee is collected from the creditor in connection with returning the documents, if the debt cannot be collected from the debtor because of lack of means or some other reason, or if the creditor withdraws their application. The amounts of the processing fee are:

- for regular enforcement: €10.00;
- for limited enforcement: €5.00.
- If the creditor has requested that the debt be entered into the passive register, a supplementary processing fee is €10.00.

The disbursement fee is the liability of the creditor for each sum disbursed to them. The fee is:

- 1.45 per cent of the disbursed amount, but no more than €500 per disbursement.

The auction fee is levied for the auction of distrained real property, registered vessels, registered aircraft, shares in a housing company or real estate company, or mortgageable vehicles or machinery. The fee is of the auction price for:

- real property: €1,100;
- shares in housing company etc.: €450.

The execution fee is charged by the enforcement authority for evictions, hire-purchase remittances and preventive measures (seizures). Only half of the execution fee will be charged if no actual execution measures have been taken or the applicant sees to the disposal of the evictee's possessions. The execution fee for:

- eviction from residence: €110;
- other eviction: €225;
- executive assistance and remittance in hire-purchase remittance;
- object value up to €840: €110;

- object value more than €840: €225;
- other enforcement €225.

The fee for delayed assertion is the liability of the creditor, if it fails to assert the pledge claim based on a mortgage in the negotiation between the parties. The fee is equal to double the schedule fee calculated from the amount of the creditor's claim.

The fee charged for the service of notice by an enforcement officer is the same as for a process server (€80).

No fees are levied in the enforcement of, for example fines and child maintenance payments. The processing and disbursement fees are not collected from injured parties who have been awarded damages in criminal proceedings. Judicial authorities, tax authorities, prosecutors and pre-trial investigation authorities are exempt from enforcement fees. The fee is also waived for individuals exempted from handling charges pursuant to the Legal Aid Act.<sup>44</sup>

The processing of claims for compensation by the enforcement authorities is free of charge. The investigation of complaints is free of charge. Hearing an appeal under the Enforcement Code in a District Court is subject to a €260 court fee. The fee is waived if the court orders the enforcement officer's decision to be amended in favor of the appellant.

## PART V: LINKS, LITERATURE AND SOURCES

### Acts of Parliament

Haastemieslaki (505/1986). Available on:  
<https://finlex.fi/fi/laki/ajantasa/1986/19860505?search%5Btype%5D=pika&search%5Bpika%5D=haastemieslaki>.

Konkurssilaki (120/2004). Available on:  
<https://www.finlex.fi/fi/laki/ajantasa/2004/20040120>. English translation of  
15.06.2005 available at:  
<https://www.finlex.fi/en/laki/kaannokset/2004/en20040120>.

Laki kansainvälisestä oikeusavusta sekä tuomioiden tunnustamisesta ja täytäntöönpanosta siviili- ja kauppaoikeuden alalla (426/2015). Available on:  
<https://finlex.fi/fi/laki/ajantasa/2015/20150426>.

Laki sakon täytäntöönpanosta (672/2002). Available on:  
<https://www.finlex.fi/fi/laki/ajantasa/2002/20020672>.

Laki ulkomailla annetun elatusapua koskevan päätöksen tunnustamisesta ja täytäntöönpanosta (370/1983). Available on:  
<https://www.finlex.fi/fi/laki/ajantasa/1983/19830370>.

Laki ulosottokaaren muuttamisesta (778/2019). Available on:  
<https://www.finlex.fi/fi/laki/alkup/2019/20190778>.

<sup>44</sup> Oikeusapulaki (257/2002), available on: <https://www.finlex.fi/fi/laki/ajantasa/2002/20020257>.



Laki ulosottomaksuista (34/1995). Available on:  
<https://finlex.fi/fi/laki/ajantasa/1995/19950034>.

Laki velkojen maksunsaantijärjestyksestä (1578/1992). Available on:  
<https://finlex.fi/fi/laki/ajantasa/1992/19921578>.

Laki velkojen maksunsaantijärjestyksestä (1578/1992). Available on:  
<https://www.finlex.fi/fi/laki/ajantasa/1992/19921578>.

Laki verojen ja maksujen täytäntöönpanosta (706/2007). Available on:  
<https://finlex.fi/fi/laki/ajantasa/2007/20070706>.

Laki viranomaisten toiminnan julkisuudesta (621/1999). Available on:  
<https://www.finlex.fi/fi/laki/ajantasa/1999/19990621>.

Laki välimiesmenettelystä (967/1992). Available on:  
<https://finlex.fi/fi/laki/ajantasa/1992/19920967>. English translation of 10.01.2016 available at: <https://finlex.fi/fi/laki/kaannokset/1992/en19920967>.

Maakaari (540/1995). Available on: <https://finlex.fi/fi/laki/ajantasa/1995/19950540>.  
English translation of 28.02.2002 available at:  
<https://finlex.fi/en/laki/kaannokset/1995/en19950540>.

Oikeudenkäymiskaari (4/1734). Available on:  
<https://www.finlex.fi/fi/laki/ajantasa/1734/17340004>. English translation of  
10.01.2016 available at: <https://finlex.fi/en/laki/kaannokset/1734/en17340004>.

Oikeusapulaki (257/2002). Available on:  
<https://www.finlex.fi/fi/laki/ajantasa/2002/20020257>.

Pakkokeinolaki (806/2011). Available on:  
<https://www.finlex.fi/fi/laki/ajantasa/2011/20110806>. English translation of  
30.12.2013 available at:  
<https://www.finlex.fi/en/laki/kaannokset/2011/en20110806>.

Rikoslaki (39/1889). Available on:  
<https://www.finlex.fi/fi/laki/ajantasa/1889/18890039001>. English translation of  
02.03.2016 available at: <https://www.finlex.fi/fi/laki/kaannokset/1889/en18890039>.

Ulosottokaari (705/2007). Available on:  
<https://finlex.fi/fi/laki/ajantasa/2007/20070705>. English translation of 20.09.2008  
available at: <https://finlex.fi/en/laki/kaannokset/2007/en20070705>.

### Decrees and statutes

Asetus elatusapua koskevan päätöksen tunnustamisesta ja täytäntöönpanosta eräissä tapauksissa (832/1989). Available on:  
<https://www.finlex.fi/fi/laki/smur/1989/19890832>.

Asetus ulosottomaksuista (35/1995). Available on:  
<https://www.finlex.fi/fi/laki/ajantasa/1995/19950035>.

Valtioneuvoston asetus ulosottomenettelystä (1322/2007). Available on:  
<https://finlex.fi/fi/laki/ajantasa/2007/20071322>.



Valtioneuvoston asetus ulosottotoimen hallinnosta (285/2020). Available on:  
<https://www.finlex.fi/fi/laki/alkup/2020/20200285#Pidp446030736>.

Ulosottolaitoksen työjärjestys (810/2020). Available on:  
<https://finlex.fi/fi/laki/alkup/2020/20200810>.

### **Other official materials**

Government proposal 13/2005. Hallituksen esitys eduskunnalle laiksi ulosottolain muuttamisesta ja eräksi siihen liittyviksi laeiksi.

Valtakunnan voutinvirasto 2020:1. Ulosotto Suomessa. Ulosottolaitoksen tilastoja vuodelta 2019. Helsinki 2020.

### **Literature**

Johansson, Sirpa 2002. Kansainvälisen siviiliprocessoikeuden käsikirja. Helsinki: Talentum Media Oy.

Koulu, Risto 2001. Vaihtoehtona attraktiivinen riidanratkaisu? In Soile Pohjonen (ed.): Sovittelu ja muut vaihtoehtoiset konfliktinratkaisumenetelmät, p. 259–280. Vantaa: WSLT.

Lindfors, Heidi 2012. Eurooppalaiset ulosottooperusteet. Helsinki: Lakimiesliiton Kustannus.

Lindfors, Heidi 2017. Ulosotto-oikeus. In Risto Koulu – Heidi Lindfors – Johanna Niemi: Insolvenssioikeus. Online. Helsinki: Alma Talent Oy.

### **Internet pages**

<https://asiointi2.oikeus.fi/ulosotto/#/>

[https://e-justice.europa.eu/content\\_service\\_of\\_documents-371-fi-en.do?init=true&member=1#toc\\_1](https://e-justice.europa.eu/content_service_of_documents-371-fi-en.do?init=true&member=1#toc_1)

[https://e-justice.europa.eu/content\\_procedures\\_for\\_enforcing\\_a\\_judgment-52-fi-en.do](https://e-justice.europa.eu/content_procedures_for_enforcing_a_judgment-52-fi-en.do)

<https://oikeusministerio.fi/en/enforcement-of-civil-judgments>

<https://www.suomi.fi/etusivu>