

YOUR WAGES OR BENEFITS HAVE BEEN GARNISHED

The Court Bailiff has just notified you that your wages or benefits have been garnished. In formal terms, this means that the Court Bailiff has served a writ of execution against you on behalf of a third party.

Because of this, your employer, or the Benefits Office, is required to retain a proportion of your income, rather than pay it out to you. This proportion of your income will be paid directly to the Court Bailiff.

If you live permanently in the Netherlands, then not all of your income is included in the garnishment. A proportion of your income will be paid to you; this is called the exempt amount. The Court Bailiff will calculate this exempt amount for you and will require information from you about your income and expenses. It is important that you provide these figures as soon as possible to your Court Bailiff. Only then can he or she make an accurate calculation of the amount of the exemption which applies to you.

The information that you provide must include the amount of rent you pay and the costs of your premium health care insurance, but you should also report any housing and health care benefits that you receive. If you or your partner have any other income, apart from the income that has been garnished, you must report this to the Court Bailiff (this includes people who are not married or who are not partners in a community of property). It is most important that the income of your partner is reported if this is requested. If you do not furnish this information, the Court Bailiff may decide that the amount of your exemption should be halved, which means that a larger proportion of your income will be deducted and will not be paid to you.

If your family situation or your income details change, this may influence the amount of the exemption. Always report any changes to the Court Bailiff. If necessary, he or she will alter the amount of your exemption.

Please contact the Court Bailiff if you require any information about your rights and obligations.

If you have financial problems that you can no longer manage yourself, it is sensible to seek support. Your local district council can advise you about which agency can offer help.

The Court Bailiff