



EUROPEAN COMMISSION
DIRECTORATE-GENERAL JUSTICE AND CONSUMERS

Directorate A: Civil and commercial justice
Unit A.1 : Civil justice

COMPARATIVE TABLE OF INSOLVENCY RELATED MEASURES ADOPTED OR PLANNED FOR ADOPTION IN MEMBER STATES AS COMMUNICATED UNTIL END OF 2020

(as communicated to the European Commission by the end of 2020)

(Information collected by DG JUSTICE AND CONSUMERS from Member States)

DISCLAIMER

This document is an overview of COVID-19 related measures and certain other measures taken by Member States as to end of 2020 and serves for information purpose only.

As an overview document, it cannot reproduce the relevant measures adopted by Member States in their entirety, with all details and exceptions. This general overview document in no way binds the Member States or the European Commission. The stricken through text may refer to Member States measures which may have been replaced during 2020; however during the rapid development of COVID 19 insolvency related measures also other information which is not stricken through may also have been replaced.

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AT Austria	<p>The debtor's duty to file for insolvency proceedings based on over-indebtedness is suspended until 31-01-2021.</p> <p>The debtor's duty to file for insolvency proceedings within 60 days after inability to pay is extended to 120 days if inability to pay occurred because of Covid-19.</p> <p>The debtor's duty to file for insolvency proceedings suspended until 30-06-2020.</p> <p>In general law, mandatory filing for insolvency 60 days after inability to pay or over-</p>	<p>Creditor's right to file for insolvency of a debtor based on over-indebtedness</p> <p>Creditor's right to file for insolvency of a debtor based on over-indebtedness suspended until 31-01-2021.</p>	<p>Bailiffs do not carry out enforcement orders (except in danger to life, limb, freedom or security or there is considerable and irreparable damage).</p> <p>Stay of a forced auction of movable and immovable property can be requested, if the obligor faces economic difficulties due to the current COVID-19</p>	<p>The Insolvency court can prolong the period of the time within which third parties shall not terminate contracts or exercise the rights to separation or separate satisfaction (in force until 31-12-2020).</p> <p>Residential Leases (tenancy law) cannot be terminated because of rent arrears from April to June 2020, which are due to a COVID-19 related significant impairment of economic performance. Landlords may only sue for such arrears in court after 31-12-2020, albeit with interest on arrears of no</p>	<p>The court can extend procedural time limits in insolvency proceedings by up to 90 days (in force until 31-12-2020).</p> <p>Procedural time limits open on 22-03-2020 or time limits that under normal circumstances would have started to run after this date were interrupted and were suspended until 30-04-2020. They started running again. That means that a 14 day time limit will end on 15-05-2020 and a 4 week time limit will end on 29-05-2020. Exceptions (inter alia): payment deadlines; in cases of imminent danger for safety or personal freedom as well as in cases of</p>	<p>If a debtor is in arrears as part of a restructuring plan he can ask for a moratorium for the maximum duration of 9 months (in force until 31-12-2020).</p>	<p>Loan instalments of consumers or microenterprises due between April and June 2020 from April to June 2020 are deferred if borrower has suffered a COVID-19 related loss of income which makes it unreasonable to expect him to pay the loan instalments in due time. The contract term and term of contracts is automatically extended for 3 months, except if borrower wants to continue the loan normally.</p> <p>No default interest for arrears from April to June.</p> <p>No contractual penalties if contract concluded before 01-04 and the debtor is in default due to a COVID-19 related significant impairment of his economic performance or his inability to</p>

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	indebtedness (whichever is the latest). If inability to pay occurred because of Covid 19, period is extended to 120 days.		pandemic and these difficulties have led to the initiation of the enforcement proceedings	more than 4 percent per annum.if the tenants who have financial difficulties due to Covid-19 for rent from April to June. Property owner cannot sue for unpaid rent until 2021, except for interests on arrears.	irretrievable damages, the court can end the interruption earlier. The interruption of procedural time limits in insolvency proceedings ended already on 04-04-2020. The court can extend procedural time limits in insolvency proceedings by up to 90 days. All procedural deadlines that had not expired on 22-03 will be suspended until 30-04 (further extension possible). Exceptions provided in the law (imminent danger to life, limb, etc.) and for insolvency proceedings, where the court can as well prolong some procedural time limit for max. 90 day.		perform due to COVID-19 related restrictions on his working life.the reason for the obligation to pay the penalty is a significant impairment of economic performance due to Covid 19.

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BE Belgium	Temporary suspension of a duty to file for insolvency.	General moratorium for insolvency.	Suspension of enforcement proceedings against enterprises.	Suspension of contract termination in case of failure of payment.	Adopted measure (8 th of April 2020): 1) Limitation periods and deadlines for introducing judicial remedies that expire between the 8 th of April 2020 and the 3 rd of May 2020 are extended by one month after the expiration of this period (i.e. postponed to the 3 rd of June 2020). If needed, the government may extend the final date of this period. 2) Deadlines in judicial proceedings in civil matters that expire between the 8 th of April 2020 and the 3 rd of May 2020 and the expiration of which could lead to forfeiture or any other damage, are extended by one month after the expiration of the crisis	Extension of payment periods included in reorganization plans. In certain courts, no bankruptcy closures would be pronounced for the time being and that, where possible, usual creditors (such as the social security or tax authorities) should delay summons for the opening of bankruptcy proceeding.	The state of emergency had been terminated on 13 May 2020 for the whole territory of the Republic of Bulgaria. The deadlines for the implementation of all specific measures taken with the State of Emergency Law had expired. Respectively, the specific measures are no longer applicable. The government and the banks have jointly made a commitment that people with a mortgage loan and who can prove that the coronavirus crisis is putting them in a difficult financial situation will be able to obtain a deferral of the repayment of this loan until 30 September 2020.

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					period (i.e. postponed to the 3 rd of June 2020). If need be, the government may extend the final date of the crisis period. This does not apply to urgent matters. 3) In civil matters, judicial hearings that were supposed to occur between the 10 th of April 2020 and the 30 th of June 2020 (this may be extended by the government) are cancelled when all parties have already sent their written conclusions. The judge shall take a decision without hearing, solely on the basis of the written conclusions, unless the parties oppose. If the parties oppose, the case will be postponed.		Businesses that are forced to close because of containment will benefit from a subsidy from the regions.

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BG Bulgaria	The Bulgarian Our national legislation provides for an obligation to file for insolvency by the debtor (its management) within 30 days of the occurrence of the insolvency/over-indebtedness (Art. 626 (1) of the Commercial Act). The state of emergency had been terminated on 13 th of May, 2020 for the whole territory of the Republic of Bulgaria. The deadlines for the implementation of all specific measures taken with the State of Emergency Law had expired. Respectively, the specific measures are no longer applicable.	There is no specific moratorium on this kind of claims. In the same time, the insolvency proceedings fall in the scope of the suspension of procedural deadlines (please, see the information under section 2 of this table)	All public sales and coercive seizures of possession, announced by public and private enforcement agents, shall be suspended. After the lifting of the state of emergency, the public sales and the coercive seizures of possession shall be scheduled anew without levying new fees and costs (Art. 5 (1) and (2) of the State of	-	The state of emergency had been terminated on 13 May 2020 for the whole territory of the Republic of Bulgaria. The deadlines for the implementation of all specific measures taken with the State of Emergency Law had expired. Respectively, the specific measures are no longer applicable. The State of Emergency Law (as amended and supplemented on 6 th of April 2020) envisages suspension of: all procedural deadlines of civil judicial, arbitration and enforcement proceedings; there are some exceptions of the suspension which are explicitly mentioned in Annex to Art.3, point 1;	-	In case of default on payment of obligations under bank loans and other forms of financing (factoring, forfeiting, etc.) provided by banks and financial institutions, as well as under lease contracts, interest and penalties shall not be imposed until the lifting of the state of emergency. Moreover, an obligation/payment cannot be required earlier and the contract cannot be terminated due to default (Art. 6 of the State of Emergency Law as amended and supplemented on 6 th of April 2020). The above measure has been revised with the last amendments to the State of Emergency Law as follows:

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	On 23rd March 2020 the Parliament adopted a Law on the Measures and Actions during the State of Emergency announced by the Decision of the National Assembly as of 13th March 2020 (the State of Emergency Law). The Law was amended and supplemented on 6 th of April 2020. Initially, the period of the state of emergency was fixed from March 13 th , 2020 till April 13 th , 2020. This period had been prolonged till 13 of May 2020 when the state of emergency was terminated.		Emergency Law). According to the State of Emergency Law, as amended and supplemented on May 13 th , 2020, within two months after the lifting of the state of emergency all public sales and coercive seizures of possession concerning only individuals, announced by public and private enforcement		the statutes of limitation. The suspension was in force during the state of emergency which was terminated on May 13 th , 2020.		Within two months after the lifting of the state of emergency, in case of delay in payment of obligations of private entities, debtors under credit agreements and other forms of financing provided by financial institutions, with the exception of the subsidiaries of the banks, including when the receivables are acquired by banks, financial institutions or third parties, no interest and penalties shall be imposed, the obligation cannot be declared prematurely due and the contract cannot be annulled for non-compliance.

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	<p>According to Art. 4 (1) of the State of Emergency Law, the time limits set in a law which expire during the state of emergency and involve the exercise of rights or the fulfilment of obligations shall be extended by one month as from the lifting of the state of emergency. The State of Emergency Law was amended and supplemented for a second time on May 13th, 2020.</p>		<p>agents, shall be suspended (Art. 5 (1)). The state of emergency had been terminated on 13th of May, 2020 for the whole territory of the Republic of Bulgaria. The deadlines for the implementation of all specific measures taken with the State of Emergency Law had expired. Respectively, the specific measures are no</p>				

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			longer applicable.				
CY Cyprus	-	-	-	Proceedings for eviction and the execution of eviction orders for the non-payment of the rent during the current period, have been suspended until 31-05-2020.	- Suspension of court cases between 16.3.2020 and 30.4.2020 with the following exceptions: In civil cases (i) applications for interim orders in exceptionally urgent cases, (ii) appeals on auctions procedures for immovable property (etc). - Suspension until 30.4.2020 all procedural deadlines foreseen in the Civil Procedure Rules and other deadlines prescribed in judicial judgments and orders.	The Department of Insolvency has proceeded with amendments on Personal Insolvency Law, with clauses on extension/renewal of court ordered stay of individual enforcement actions, due to special conditions. In addition a provision for online creditors meetings has been facilitated. The amendments of the law entered into	-

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						force on August 2020. Furthermore an ongoing simplification of procedures including the implementation of online forms submission and on line payments has been accelerated. However, it is expected that the online facilities will be available to the public by the second half of 2021.	

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CZ Czechia	Suspension of debtor's duty to file for insolvency (in case of COVID-related bankruptcy occurred within 6 months from the end of governmental extraordinary measures). Suspension expiration date prolonged till 30-06-2021.	Creditor's right to file for insolvency of a debtor suspended until 31-08-2020.	Extraordinary moratorium suspends enforcement orders and realization of collateral rights. It is easily accessible for debtors as it does not require a consent of creditors needed for first 3 months; then creditors' consent needed for a further 3 months' extension. Second stage for extraordinary	Extraordinary moratorium also protects the debtor from the termination of contracts for the supply of energy, raw materials, goods and services, and allows the debtor to pay the obligations directly related to the maintenance of the business preferentially over older debts.	Ministry of Justice recommended postponing all court hearings, when possible. Waiver of missed time limits in court proceedings, if the time limit was missed due to current limitations (such as mandatory quarantines or restrictions on movement).	As long as the debtors' obligation to file for insolvency is suspended, the running of claw-back periods relevant to actions for the avoidance of antecedent transactions will also be suspended. Enhanced protection of debtors against cancellation of on-going discharge proceedings due to drop in income has been enacted.	Loan instalments from April to October 2020 can be deferred and term of contracts would be automatically extended. No penalties or interest on arrears can arise during the period of protection. Most of individual enforcement actions types conducted by bailiffs suspended until 31-01-2021.

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			moratorium applications opened on 13-11-2020 (until 30-06-2021 and just for first-time applicants). The extension of first stage extraordinary moratorium does not require consent of creditors.				

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DE Deutschland	Suspension of debtor's duty to file for insolvency (until 30th September 2020 if - the insolvency situation is strictly COVID-19 induced and - the an existing liquidity shortage can likely be eliminated. Both preconditions were are presumed if the debtor had sufficient liquidity on 31st December 2019. MoJ is authorized to extend the suspension until 31st March 2021 (Sec. 8); this authorization was lifted. For the period from 1st October until 31st December 2020 the	Restriction of creditor's right to file for insolvency; for petitions filed between 28th March and 28th June 2020, the opening of insolvency proceedings requires that the debtor was already on 1st March 2020 insolvent. The restriction has expired. MoJ was authorized to extend the restriction until 31st March 2021; this authorization was lifted.	-	Suspension of the termination of lease contracts. Landlords are not permitted to terminate leases for land or premises on the ground that the tenant does not make a rental payment in the period between 1 April 2020 and 30 June 2020 despite its being due, insofar as non-payment is a consequence of the COVID-19 pandemic. Termination is suspended until June 2022.	Possibility of interruption of the main hearing up to three months and 10 days. So far, no measures on time limits in civil proceedings. It is not necessary to take specific measures because the legal situation in Germany allows judges to adequately react on the effects of Covid-19 on running court proceedings.	Liability risks have been eliminated reduced for the executives, creditors and contractual partners of insolvent companies in order to prevent the insolvency courts from being hit by a wave of insolvency applications. encourage the provision of fresh money as well as the continuation of business relationships. Since 1st October 2020 such liability risk reductions only	Consumers' obligations regarding credit are suspended consumer loans were – under certain conditions – deferred for 3 months beginning on 01-04-20 1st April 2020 ; the regulation expired on 30th June 2020. Deadlines in Company law are extended for holding general meetings; right of physical presence of shareholders or their proxies can temporarily be suspended by the Management Board (stock corporations). Consumers and microenterprises finding themselves unable to make payments as a consequence of the crisis had been granted the

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	debtor’s duty to file for insolvency due to over-indebtedness (“Überschuldung”) is suspended if the over-indebtedness is COVID-19 induced. Since 1st October 2020 the debtor’s duty to file for insolvency due to illiquidity (“Zahlungsunfähigkeit”) is in full force again.					apply with regard to over-indebted companies.	right to refuse to perform “essential contracts for the performance of a continuing obligation” (including but not limited to the supply with gas, water, power, telecommunications services), provided such contracts were concluded prior to 8th March 2020. This regulation has expired on 30th June 2020.

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DK Denmark	N/A	N/A	N/A	N/A	The Danish courts have initiated an emergency procedure in order handle certain critical areas. The critical areas, which continue to be dealt with locally by the courts, are particularly by law time-bound cases or are particularly intrusive.	N/A	The Danish parliament has adopted a series of economic stimulus packages,
EE Estonia	(Proposal by MoJ): Suspension of debtor's duty to file for insolvency in the period of two months after the end of emergency situation.	-	-	-	No legislative changes are foreseen to tackle the emergency situation. However, the Council for Administration of Courts hasve drawn up recommendations for the administration of justice during the emergency situation.	(Proposal by MoJ): Suspension of time limits for transactions that can be clawed back via avoidance actions in thefor a period of two months after the end of emergency situation. (Proposal by MoJ): Possibility to modifv confirmed	Temporary subsidies will be paid to those employees whose employers are significantly impacted by the current extraordinary circumstances. The subsidy will grant an income for the employees and help the employers to surpass temporary difficulties without having to lay off their staff or call bankruptcy. More info can be found here.

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						<p>reorganisaton plans and a simplified procedure for the modification of confirmed plans in the pre-insolvency procedure for individuals until 31.12.2020.</p> <p>The need for further amendments in the area of insolvency (e.g. regarding reorganisation plans) that might help to endorse the facilitate overcoming of the crisis are is currently being analyzed.</p>	

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EL Greece	All relevant procedures are suspended until the 27th of April 15th of May 2020. from the 7 th until the 30th of November 2020.	All relevant procedures are suspended until the 27th of April 15th of May 2020. from the 7 th until the 30th of November 2020.	All enforcement proceedings are suspended until the 15th of May 27th of April 2020. from the 7 th until the 30th of November 2020.		All courts' hearing procedure were temporary suspended for public health protection reasons, until the 15th of May 2020, with the exception of the procedures before the District Civil Courts, which were suspended until the 10th of May 2020. 27th of April 2020. from the 7th until the 30th of November 2020. Suspension of insolvency proceedings from the 7th until the 30th of November 2020. Suspension of insolvency proceedings until the 27th of April 2020.	The Union of Greek Banks and the Minister of Finance has agreed that the banks will waive repayment of capital instalments under loan agreements with enterprises affected by the coronavirus pandemic until September of this year, upon the debtor's application.	For entities that have been affected by the coronavirus pandemic and their employees (as well as individuals who rent premises to such affected enterprises): - Extension of time for payments of tax without the accrual of interest or penalties - Extension of time for payment of social security contributions.

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ES Spain	A stay on the duty for filing for insolvency as long as the State of Alarm is in force (even if the debtor filed for the pre-insolvency mechanism provided in Article 5 bis of the Spanish Insolvency Act). Article 5 bis of the Bankruptcy Law has been replaced by Articles 583 to 594 of the Consolidated Text of the Bankruptcy Law, published in the Official Gazette on 5 May 2020 and coming into force on 1 September 2020. Article 6.3 of Law 3/2020, of 18 September, states that "If, up to and	For a two month period after the end of the State of Alarm, the insolvency courts will not admit any filings for necessary insolvency proceedings which have been submitted by creditors/third parties during the State of Alarm or during such two month period. During the post State of Alarm two month period, the debtor's filing for insolvency proceedings will be	-	-	General suspension of procedural deadlines. Court Hearings can be hold in urgent cases. The suspension of proceedings ceased at the end of June. Given the situation of collapse in the field of commercial justice, aggravated by the pandemic, Law 3/2020, of 18 September, established the preferential processing of certain urgent cases within the insolvency procedure (Article 9).	In addition, Royal Decree Law of 31 March, which adopts urgent complementary measures in the social and economic sphere to deal with COVID-19, has set out the possibility that insolvent companies may also file temporary employment regulation proceedings ("ERTEs") on the basis of force majeure or for organisational, technical, economic and	The Spanish Government has approved measures leading to the temporary suspension of the contractual obligations arising from any mortgage loan contracted by an individual who is in a situation of economic vulnerability. The mortgage debt moratorium only applies to: <ul style="list-style-type: none">• the usual/ordinary dwellings (ie not including vacation or weekend homes);• properties linked to the economic activity developed by entrepreneurs and professionals; and• dwellings other than the usual one in a rental situation and for which the mortgage debtor, natural person, owner and lessor of these dwellings, has stopped receiving the

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	including 31 December 2020, the debtor has notified the opening of negotiations with creditors to reach a refinancing agreement, an out-of-court settlement or accession to an early settlement.	admitted by the court with priority. Article 6 of Law 3/2020, of 18 September, established that "Until 31 December 2020 inclusive, judges will not admit any filings for necessary insolvency proceedings which have been submitted by creditors/third parties since 14 March 2020. If up to 31 December 2020 inclusive the debtor has				production reasons due to the COVID-19 crisis: -The purpose of this measure is to prevent the economic crisis caused by the Covid-19 from constituting an additional obstacle to the viability of the insolvent, which could hinder them to execute or comply with a creditors' agreement, leading to their liquidation, or making it difficult to sell a viable business unit.	rental income since the entry into force of the State of Alarm, or does not receive it within one month after the end of the State of Alarm. The granting of the moratorium entails the suspension of the payment of the mortgage debt instalments (principal and interests) during the term of three months and the early repayment clause in the mortgage loans will not be applied either. No late payment interest will accrue either. Economic vulnerable debtors are the ones that: • become unemployed or, if an entrepreneur or professional, suffers a

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		submitted an application for voluntary bankruptcy, this will be admitted for processing with preference, even if it is later than the application for the necessary bankruptcy". Royal Decree-Law 34/2020 of 17 November has extended this moratorium until 14 March 2021.				-Request applications or communications must be made by the insolvent company with the authorisation of the insolvency receiver (practitioner), or by the insolvency receiver directly, depending whether the debtor is in possession or not. -Likewise, the insolvency receiver will be a party to the consultation period. If no agreement is reached during this period, the decision	substantial loss of income or decrease of sales (above 40%); <ul style="list-style-type: none">the total income of the family unit does not exceed in the month prior to the application of the moratorium x3 Monthly IPREM (ie EUR 537.84 x3). This calculation shall be increased in the case of children, persons over 65 years of age, disability, dependency or illness;the mortgage loan instalments, plus the expenses and basic supplies, are higher than the 35% of the net income of the whole family unit; andas a result of the COVID-19 emergency, the family unit has suffered a significant alteration in its economic circumstances in terms of the

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						to apply the ERTE must have the authorization of the of the insolvency receiver, or decided by the insolvency receiver directly, depending whether the debtor is in possession or not. -In any case, the insolvency court must be informed immediately of the request, resolution and measures applied, by telematic means. -In the event that the labour authority does not find the existence	effort required to access housing (the ratio of mortgage charges over family income has been multiplied by 1.3). The debtors can apply for the moratorium during a period of 15 days after the end of one month after the end of the State of Alarm (current deadline is 27 May). The lenders will have to implement such moratorium within a maximum of 15 days after the application and will have to report such moratorium to the Bank of Spain. The application of the suspension will not require agreement between the parties, nor any contractual novation, to take effect, the extension of the term of the

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						of force majeure, the company may challenge such resolution before the social jurisdiction. It will be the insolvency court who will hear the challenges to the resolution for fraud, deceit, coercion or abuse of law, or if the workers challenge the company's decision or the labour authority's decision on the ERTE if they have wanted to obtain unduly benefits. Such challenges will	mortgage loan must be formalized in a public deed and registered in the Land Registry.

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						<p>follow the procedure of the insolvent incident in labour matters and the judgment will be appealable (suplicación).</p> <p>Both Law 3/2020, of 18 September, and Royal Decree-Law 34/2020, of 17 November (D. F. 10, amending Law 3/2020, of 18 September, on procedural and organisational measures to deal with COVID-19 in the field of the Administration of Justice), contain</p>	

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						measures to prevent the declaration of non-compliance with agreements or refinancing agreements and to allow, in both cases, the modification of the terms of such agreements.	
FI Finland	-	<div>Preparation of a proposal to temporarily limit the possibility to declare the debtor bankrupt based on the creditor's petition.</div> <div>Possibility to declare the debtor</div>	<div>The Enforcement act is proposed to be temporarily amended in order to facilitate the position of the debtor.</div>	-	-	Call for overall responsibility from the side of the creditors. Finland is also focusing its efforts towards avoiding over-indebtedness of private persons and households.	<div>Proposing A temporary 10 percent interest rate cap for consumer credits, as well as temporary banning of their direct marketing are in force on 1.7.–31.12.2020. Preparation of a proposal to prolong these temporary measures.</div> <div>Proposed to temporarily regulate debt collection costs</div>

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		bankrupt based on the creditor’s petition is limited on 1.5.2020–31.1.2021. Preparation of a proposal to allow debtors more time to pay as from 1.2.2021.	The Enforcement act is amended in order to facilitate the position of the debtor on 1.5.2020–30.4.2021. The payment period and the criteria for granting months free of foreclosure will be amended. More time will be reserved for the enforcement of evictions.				for other receivables than consumer receivables and restrict the use of a draft against certain debtors.

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FR France	Suspension of the duty of the debtor to file for insolvency (45 days after it occurs). For the health emergency period + 3 months, the insolvency (état de cessation des paiements) of a debtor is to be assessed as to its situation on 12-03-2020 except in case of fraud. However, the debtor can still file for judicial reorganization and judicial liquidation proceeding. During the same period, the debtor can also request for the opening of a conciliation or safeguard proceeding regardless of its situation on 12-03-2020.	Creditors will not be able to request for the opening of and insolvency proceeding (reorganization or judicial liquidation proceeding) of the debtor except in case of evidence of insolvency of the debtor assessed as to its situation on 12-03-2020 (or before) or fraud.	Contractual termination clauses in case of non-performance of the obligations are frozen if the termination clause's term expires during the state of emergency period plus one month, the so-called <i>legally protected period</i> . The clause is back into force two months after the end of the legally protected	When an agreement can only be terminated during a specific period or if it is renewed in the absence of denunciation within a specific period, this period is extended of 2 (two) months if it terminates during the health emergency period + 1 (one) month. Reminder (measures which are not specific to the covid-19 context) : In the course of judicial reorganization proceedings (procédures de sauvegarde ou de redressement judiciaire), the	Any right may be validly exercised during the initially legally provided timeframe, once the state of emergency period + one month ends, with an extra two months limit (this period cannot extend beyond and additional two months) N.B.: Other judicial measures have also been adopted, e. g. in order to facilitate communication between courts and insolvency and restructuring practitioners.	Ordinance 2020-596 provides the possibility for the court to grant to the debtor a modification and extension of the duration of its judicial reorganization plan. Extension of the duration of conciliation procedures, observation periods (stay) and reorganization plans (safeguard or judicial) reorganization proceedings).	Accelerated and extended coverage by the Association for the employee wages guarantee regime (AGS). See: Law 2020-290 and Ordinance 2020-341. The main emblematic measures are the following : Economic and financial measures in order to support business activities : a state guarantee scheme is applicable to new money loans granted by financial institutions (with specific conditions to fulfil). Social measures : businesses may request for a partial activity scheme under unusual circumstances.

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	See: Law 2020-290 and Ordinance 2020-341.		period (state of emergency + one month), thus 2 months after the end of the health emergency period. These measures are subject to upcoming modifications. However, some measures are expressly excluded from the scope of the health emergency regime. For example, the health emergency	commercial code prevents creditors from terminating or modifying essential executory contracts to the detriment of the debtor.		Grantors of new or interim financing during judicial reorganization proceedings may be entitled to receive a specific privilege (priority of payment in case of subsequent insolvency). This privilege is granted by the court under specific conditions. Simplified liquidation proceedings for sole entrepreneurs and small businesses are facilitated.	For more information, please refer to : https://www.economie.gouv.fr/covid19-soutien-entreprises/les-mesures

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			<div>regime does not apply to measures resulting from the application of criminal law or criminal procedure, and to financial obligations and collaterals referred to in articles L. 211-36 et seq. of the Monetary and Financial code.</div> <div>Ordinance 2020-596 provides that the debtor may request the president of the</div>			<div>See Ordinance 2020-596 - 20 may 2020.</div> <div>See: Law 2020-290 and Ordinance 2020-341.</div>	

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			court to grant a general stay for the duration of the conciliation proceeding. During this proceeding, the conditions to grant a “grace” period are also alleged. See Ordinance 2020-596 - 20 may 2020. Reminder (measures which are not specific to the covid-19 context) :				

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			In the course of judicial reorganization proceedings (procédures de sauvegarde ou de redressement judiciaire), a general stay of individual enforcement actions is applicable (with specific exceptions). Before the opening of a liquidation proceeding (procédure de liquidation				

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			judiciaire) or a judicial reorganization proceeding (procédure de sauvegarde ou redressement judiciaire), an informal and confidential proceeding (conciliation proceeding) may be opened at the request of the debtor. If a creditor brings a non-judicial or judicial action against the debtor during the conciliation proceeding, the				

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			debtor may request the president of the court to grant him a “grace” period.				
HR Croatia	Reasons to initiate bankruptcy, that occur during the special circumstances, are not valid for the motion to initiate the bankruptcy proceedings. The triggers for the initiation of bankruptcy are insolvency and over-indebtedness, but none of these triggers are applicable if they occur during the special circumstances. Exception is that petition for opening the bankruptcy	-	On 1 May 2020 Act on Intervention Measures in Enforcement and Insolvency Proceedings entered into force. According to the Act enforcement proceedings are suspended for 3 months (with possibility to extend for	It is recommended to suspend the enforcement proceedings, in particular when it relates to eviction cases.	Due to the outbreak of epidemic of COVID-19 in Croatia all electronic public auction openings in enforcement and insolvency cases have been postponed, except those in which the bidding has begun by March 24, 2020 at the latest, which are to be finished according to published Calls for Participation in Electronic Public Auction. All requests for sale received after the 13th of March, 2020, which have not been processed, will be processed	-	-

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	proceeding may be submitted by the debtor, the Financial Agency and the creditor only for the reasons of safeguarding the interests and safety of the Republic of Croatia, nature, the human environment and human health.		additional 3 months). During the special circumstances, employers and state pension fund will not withhold the salary/pension for the benefit of creditors (with exception to this rule are the enforcement of child support, employee claims and interim measures under criminal procedure law).		upon termination of special circumstances of epidemic of COVID-19. All published Calls for down Payment for Costs and Calls for Participation in the Electronic Public Auction will be put out of force and will be reissued under the same conditions of sale by the end of the special circumstances of the outbreak of epidemic of COVID -19.		

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			The calculation of statutory interests is suspended for the same time period.				
HU Hungary	-	Measures related to companies: o liquidation proceedings may be initiated only if 75 days passed after the time limit for payment specified in the payment notice, o liquidation proceedings to be initiated only based on claims exceeding HUF 400 000,	A statutory payment moratorium is introduced for debtors of credit, loan and financial lease contracts until 31 December 2020. Act CVII. of 2020 extends the deadline to 30 June 2021 for debtors of some social groups	Suspension of contract termination until 30 June 2021 in case of failure of payment (loan, credit and financial leasing contracts granted in the course of the creditor’s business) – specific obligation to try a renegotiation of the contract (Act CVII of 2020, enter into force on 1 January 2021)	We must ensure access to justice and the continuity of the pending proceedings. Therefore, there is no recess for courts of justice in Hungary. Special procedural rules are authorized to facilitate its activities for example in case of any epidemiological measures. All courts are operational. As a general rule Time limits continue to run during the period of the state of danger. The only exception on this is	-	-

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		o in a proceeding for the supervision of legality, the company registration court may not declare a company dissolved, o proceedings for declaring a company dissolved initiated due to the cancellation of tax number suspended until 31 October 2020 30 June 2021, o as a general rule, compulsory strike-off proceedings suspended until 31 October 2020 30	(unemployed, former participants of public work scheme, parents raising children, retired, participants in the personal insolvency procedure) According to this the debtor of any still existing contract which was signed and paid out before 19.03.2020, get a moratorium on repayment of		where the procedural act in question cannot be carried out If it is justified by epidemiological measures, the hearing may also be held by electronic means or other means capable of transmitting electronic images and sound. in writing or by electronic means (i.e. procedural acts which require personal contribution and cannot otherwise be carried out) which brings the proceedings to a halt. In this case the period until the obstacle has been removed or the period until the end of the state of danger shall not be counted in a time limit.		

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		June 2021 and may not be initiated due to a failure to conclude a winding-up proceeding.	capital, interest and fees. The moratorium lasts until the end of this year. The deadline for repayment will be prolonged by the time of the moratorium, and the contracts itself will be prolonged in case the credit contract would normally end under the time of the moratorium. Also the guarantees are prolonged with the same amount		During the period of state of danger, as a general rule procedural acts that need to be performed at a location subjected to an epidemiological measure shall not be performed. No recess for courts of justice in Hungary, special procedural rules are authorised to facilitate its activities. All courts are operational.		

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	A. Suspension of duty to file for insolvency (debtors)	B. Protection of debtors about insolvency filing from creditors	A. General / specific moratoria on claims enforcement / certain types of claims enforcement	B. Suspension of contract termination (general / specific contracts)			
			of time (9 months). The moratorium of debt repayment is applicable only for credit facilities provided by domestic financial companies consequently credits provided by international financial institutions are not affected by this measure. The repayment moratorium applies to employees's				

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			loans. The repayment moratorium also applies to the debtors of personal insolvency cases (litigious and out of court proceeding) and to the debt repayment schedules which are based on the out-of-court settlement arrangements, or on the in-court debt settlement agreement, or on the decision of the court.				

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			<p>The debt moratorium should be applied to employees' loans and participants of personal insolvency as well.</p> <p>The interest and fees which are not paid under the moratorium will not be capitalized, these should be repaid later after the moratorium in even amounts under the same conditions, so their burden</p>				

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			<p>should not increase because of the moratorium. The repayment period would be increased accordingly.</p> <p>The most important measures related to enforcement procedures to help protect health and debtor during the state of danger are:</p> <p>— until the 15th day following the end of the period of state of</p>				

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			danger, enforcement procedures pending before the tax authority shall be stayed; documents shall not be served by bailiff, bailiffs shall suspend the reception of parties in person (they shall ensure that they are available to persons concerned via electronic means or in writing), after the commencement of an enforcement				

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			procedure – the debtor may request payment in installments which the bailiff may establish without prior consent of the person seeking enforcement as well, - no on-site proceedings may be conducted (nor regular auctions accordingly), if they need to be kept at a location subjected to an epidemiological measure.				

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			- evacuation of a real estate may not be carried out, if it needs to be kept at a location subjected to an epidemiological measure. - a bailiff may not arrange for auctioning the residential real estate of a debtor who is a natural person, - measures for the enforcement of a specific act may not be taken, neither the measures for decisions				

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			concerning the receiving of a child for the purpose of keeping contact , if they were to be kept at a location subjected to an epidemiological measure, - during the enforcement procedure, a person who was unable to fulfil his/her obligation under the law due to epidemiological measures shall not be fined,				

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			- the enforcement court may, at the request of the debtor, exceptionally suspend enforcement even if the debtor is in a life situation which is a justifiable circumstance in connection with the epidemiological measures.				
IE Ireland	-	The Companies (Miscellaneous Provisions) (Covid-19) Act 2020 makes temporary	-	-	Measures to support the smooth operation of the insolvency system have been agreed, including the relaxation of certain court	Bank and non-bank stakeholders announced coordinated flexible forbearance measures	Financial supports, training and guidance area available to help businesses mitigate the impact of COVID-19 and return to work safely.

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		amendments to the The Companies (Miscellaneous Provisions) (Covid-19) Act 2020 makes temporary amendments to the Companies Act 2014 and the Industrial and Provident Societies Acts 1893 – 2014 to address issues arising as a result of Covid-19. Specifically on examinership (preventative restructuring), it makes provision in respect of business solvency by			rules and certain payment breaks, where appropriate. For further information, please see https://www.courts.ie/covid-19-notices	with a 3 month payment break for mortgages and other loans. Customers affected by COVID-19. Also support for buy-to-let bank customers with tenants affected by COVID 19 — customers with rental property in which the tenants are adversely impacted by COVID-19 will also be provided with flexibility including with an opportunity to seek a payment break of up to 3 month. Banks and non-bank lenders announced coordinated flexible	The Employment Wage Subsidy Scheme (EWSS), provides a flat-rate subsidy to support employers from the private sector experiencing significant economic disruption. EWSS has replaced the Temporary Wage Subsidy Scheme and will run until 31 March 2021. Temporary Wage Subsidy Scheme on 24-03 for 12 weeks from 26-03 to support employers from the private sector experiencing significant economic disruption. A COVID Restrictions Support Scheme (CRSS) is designed to offer a targeted, timely and temporary sector-specific support to businesses forced to close or trade at significantly reduced levels as a result of

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		increasing the period of examinership from 100 to 150 days and increasing the threshold at which a company is deemed unable to pay its debts from €10,000 for a single creditor and €20,000 in the aggregate to €50,000 in respect of each. Measures under the Act are due to end on 31 December 2020 but consideration is currently being given to an				forbearance measures in March to support customers whose income was impacted by COVID-19. This included payment breaks for mortgages and other loans of initially three months (later extended to six months) where an application was made in advance of 30 September 2020. During October the vast majority of these payment breaks expired. Since 1 October, forbearance has been based on individual or case-by-case	restrictions imposed on them in response to COVID-19. The COVID-19 Credit Guarantee Scheme facilitates up to €2 billion in lending to eligible businesses. Loans under the Scheme range from €10,000 to €1 million, for terms of up to five and a half years. COVID-19 Business Loans up to €25,000 are available through Microfinance Ireland with zero repayments and zero interest for the first 6 months and the equivalent of an additional 6 months interest-free subject to certain terms and conditions. For further information on the range of business supports in

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		extension of these provisions.				assessment by lenders of borrowers' financial circumstances. Borrowers have been provided with additional financial support/forbearance or are completing a Standard Financial Statement (SFS) to determine the most appropriate type of forbearance for them. This may include short term measures such as further breaks in payment or longer term measures.	place, please see https://dbei.gov.ie/en/What-We-Do/Supports-for-SMEs/COVID-19-supports/ A Debt Warehousing Scheme in respect of certain taxes has been introduced. The scheme allows VAT and PAYE (Employer) debts incurred by businesses during the period of restricted trading caused by Covid-19 to be 'parked' on an interest free basis for 12 months following the resumption of trading. At the end of the 12-month interest free period, the warehoused debt may be paid in full without incurring an interest charge or paid through a phased payment arrangement

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							at a significantly reduced interest rate of 3% per annum. This compares to the standard rate of 10% per annum that would otherwise apply to such debts.
IT Italy	Bankruptcy and, in general, insolvency proceedings too are included in the general provisions on postponement, without prejudice to the possibility to establish on a case by case basis what cannot be deferred in order to meet the parties’ protection requirements. Specific insolvency measures have been	See left, 1.1.A. column.	Time limits for the accomplishment of any act related to civil and criminal proceedings, including the enforcement proceedings of civil decisions, have been initially suspended from	According to the general provision contained in Article 3, paragraph 6 bis, of Law no. 6 of 2020, compliance with the containment measures is always assessed for the purpose of excluding the debtor's liability, also with regard to the application of any forfeiture or penalties connected with delayed or omitted performance.	All proceedings (including insolvency) have been initially postponed ex officio up to 15-04, or 30-06 if it has been so decided by the heads of office, except those that have been declared urgent by the judge on a case by case basis or those considered by the law as top priority. Procedural time limits (including enforcement proceedings) have been	During the period in which declarations of insolvency are inadmissible, the time limits for revocation actions do not start to run. Article 9 of Decree-Law No. 23 of 2020 also provides for the extension by six months of the deadlines for the	Decree Law No. 18 of 2020 provided for a series of measures specifically aimed at supporting liquidity through the banking system (Title III) and supporting the liquidity of households and businesses (Title IV). Among the first of these, the financial support measures for micro, small and medium-sized enterprises provided for in Article 56 are worth mentioning, including the

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	adopted by Article 10 of Decree Law No 23 of 8 April 2020: - all appeals for insolvency proceedings filed in the period between 9 March and 30 June 2020 are inadmissible, except for those filed by the Public Prosecutor if precautionary or conservative measures are requested to protect the assets or the company, by the entrepreneur himself, when insolvency is not a consequence of the COVID-19 epidemic and by anyone pursuant to specific provisions in the arrangement with		9 March to 15 April, then to 11 May 2020. During this period, hearings in civil proceedings, and therefore also those relating to enforcement proceedings, are automatically postponed to a date subsequent to 11 May 2020 and, until that date, the expiration of the time limits for the completion of any act in civil	In disputes relating to contractual obligations, in which compliance with the containment measures, or in any case with measures adopted during the epidemiological emergency from COVID-19, can be assessed pursuant to paragraph 6-bis, the mediation procedure is a condition of admissibility of any application to the court. In relation to particular contracts, Article 56, paragraph 2, letters b) and c) of Decree-Law No. 18 of 2020, provides for the extension until 30 September 2020, without any formality, of	initially suspended from 09-03 to 15-04, than to 11-05 In the case of non-suspended activities, civil hearings that require the presence of lawyers or parties only, subject to the respect of the adversarial process and the effective participation of the parties, may be held by means of remote connections. For the period between 11 May and 30 June 2020, the Heads of the judicial offices are expected to take a series of organisational measures in order to avoid close gatherings and contacts between people within each office space. These measures may include: - the carrying out of civil hearings by means of remote connections that require the	fulfilment of prior agreements and approved restructuring agreements expiring between 23 February 2020 and 31 December 2021. after 23 February 2020. In the current proceedings for the approval of the composition agreements, the debtor has been allowed to submit, until the hearing set for the approval, an application for the granting of a deadline, not	prohibition of revocation of the amounts granted for credit facilities subject to revocation and for loans granted against advances on loans; the extension until 30 September 2020 31 January 2021, without any formality, of contracts for non- instalment loans with contractual maturity before 30 September 2020 31 January 2021; the suspension until 30 September 2020 31 January 2021 of the payment of instalments of loans and other instalment loans or leasing instalments and the deferral of the repayment plan for instalments or instalments subject to suspension. Among the latter, mention should be made of the remittance in terms of

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	creditors proceeding (Articles 162, second paragraph, 173, second and third paragraphs, and 180, seventh paragraph, of Italian Insolvency Law). - when the declaration of non-admissibility is followed by the declaration of bankruptcy, the period of non-admissibility is not counted within the time limits laid down in Articles 10 and 69 bis of the Bankruptcy Law, which concern respectively the annual period within which the bankruptcy of the company deleted from the register of companies must be declared and the time		proceedings is also suspended. With reference to enforcement, it should be noted that the request for suspension of the enforceability or enforcement of an appealed judgment (art. 283 of the Italian Code of Civil Procedure) and the request for suspension of enforcement of a judgment against which an appeal has been lodged for	the maturities for non-installment loans, as well as the suspension until 30 September 2020 of the payment of installments of loans or lease payments and the deferral of the repayment plan for the installments or lease payments subject to suspension. For the year 2020, the mortgage payments, granted in favor of the victims of usury crime, are suspended	presence only of lawyers or the parties, subject to the respect of the adversarial process and the effective participation of the parties; - the postponement of hearings after 30 June 2020; - the holding of civil hearings that require the participation only of the defendants through written procedure. Pursuant to article 221 of Law Decree n. 34 of 2020 (Decreto Rilancio), the judge can order that civil hearings that do not require the presence of persons other than the defenders of the parties are replaced by the electronic filing of written notes containing only instances and conclusions. Participation in civil hearings of one or more	exceeding ninety days, for the submission of a new plan and a new proposal or a new restructuring agreement. Article 9 also provides that the debtor may submit requests for the granting of new time limits or for further extensions of time limits already granted.	payment to public administrations, including those relating to social security and welfare contributions and premiums for compulsory insurance, the suspension of payments of withholding taxes, social security and welfare contributions and premiums for compulsory insurance and the terms of tax and contribution obligations and payments. Article 11 of Decree-Law No. 23 of 2020 provided for the suspension of the expiration terms of debt securities falling within the period from 9 March to 30 April 2020, later extended to 31 August 2020.

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	limit for revocation actions.		cassation (art. 373 of the Italian Code of Civil Procedure), as well as proceedings whose delayed handling may cause serious harm to the parties, may be handled during the emergency period. In the latter case, a declaration of urgency is made by the Head of the judicial office or his delegate and, for cases that have already		parties or of one or more defenders can also take place, at the request of the interested party, through videoconference. These provisions have been extended until 31 December 2020.		

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			begun, by order of the judge or of the chairperson of the panel. In order to contain the negative effects of the epidemiological emergency from COVID-19, throughout the national territory is suspended until 31 December 2020 any enforcement procedure for real estate foreclosure which concerns the main				

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			residence of the debtor Until 31 December 2020 the enforcement proceedings relating to the loans granted in favor of the victims of usury crimes are also suspended.				
LT Lithuania	On 21 of April The draft Law submitted to the Parliament has adopted the Law on the COVID-19 impact on insolvency of legal persons includes: Suspension of the debtor's duty to file for bankruptcy or restructuring proceedings	The draft Law on the COVID-19 impact on insolvency of legal persons submitted to the Parliament includes: Creditor's right to file for insolvency is	-	-	The courts of Lithuania have started to apply written procedure when possible; not urgent oral hearings have been postponed. In the context of COVID-19 crisis the courts of Lithuania have applied written procedure when possible to hear the cases. Civil	The draft Law on the COVID-19 impact on insolvency of legal persons submitted to the Parliament includes: Suspended calculation of term when the debtor is	Measures applied by the tax administrators.

	<p>for the period of three months after the end of quarantine period.</p> <p>The government has the ability to extend this period until the end of 2020.</p>	limited for the quarantine period.			<p>proceedings, where possible by written procedure, take place in the normal way. It's important to note, that according to the Law on Insolvency of Legal Persons, priority should be taken to written procedure. Oral hearings in insolvency cases, when it's necessary, should be organized remotely, applying modern technologies.</p>	<p>not able to carry out the approved restructuring plan and as a result the restructuring could be terminated – for the period of three months after the end of quarantine period.</p> <p>The government has the ability to extend this period until the end of 2020.</p>	<ol style="list-style-type: none"> 1. Deferring or arranging the taxes in instalments acc. to the agreed schedule without interest to be paid. 2. Stopping the tax arrears recovery actions in accordance with the criteria of reasonableness. 3. Exemption of the taxpayers from fines, default interest for failure to comply with tax obligations on time. 4. Postponement of submission (and payment of) personal income tax returns and advanced corporate income tax returns. <p>According to the Law on Real Estate Related Credit and the Law on Consumer Credit, under certain circumstances (e.g., the borrower becomes unemployed or loses at least one third of his/her income), upon borrowers request, the credit provider has an obligation to defer payment of credit installments, except for interest, for the period not exceeding 3 months. Such an obligation for consumer credit providers was introduced by the amendments to the Law on Consumer Credit since 19 March 2020.</p>
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							LT government has also adopted a broad package of economic measures for businesses (state-aid schemes, various allowances and subsidies, tax and loans deferences, etc.).
LU Luxembourg	The obligation for a business to file in court within one month a formal declaration in case of a suspension of payments, which would be the start of a bankruptcy proceeding, has been suspended by law.	No general moratorium for the filing of bankruptcy, which means that a creditor still has the right to file for bankruptcy and a business has still the right to make an admission of bankruptcy.			Only urgent cases will be treated by the Luxembourg Insolvency courts. Luxembourg suspended deadlines in legal proceedings and extended certain deadlines in specific procedures.	Parliamentary scrutiny on the Implementation of Directive 2019/1023 has been put on hold. However, the MoJ is currently considering whether some elements of the Directive could be useful in the current context and could be introduced on	In tenancy matters, the enforcement of eviction sentences has been suspended for obvious reasons

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						short notice (e.g. simplified stay of enforcement mechanism or provision regarding the protection of new financing).	
LV Latvia		Creditors are in certain cases prohibited, until 1 September this year, from submitting an application for insolvency proceedings of a legal person.Creditors are prohibited until 1 March 2021 from submitting an application for insolvency	_____ All enforcement proceedings of administrative decisions commenced before the state of emergency (12 March), have been suspended from 5 April for the duration of the state of emergency	-	Instead of postponing court hearings Latvia has switched to written court procedure unless it is absolutely necessary to hold a proper court hearing. The court decides on organization of the court hearing primarily by video-conference especially when participates legal person, as well as in cases when the case leads through a lawyer. Also – as long as there are threats to the epidemiological safety in	Until 30 June 2021 the execution of a debt repayment plan (part of an insolvency proceeding of a natural person) can be suspended; plans’ implementation period is extended by the suspended period. Creditor committee’s meetings can be	As regards suspension of legal deadlines, the Specialized Law, inter alia, determines that the taxpayers representing the sectors affected by the crisis have the right to apply for an extension of the term for the payment of taxes, as well as to request that an extension of the term for the payment of taxes. The taxpayers to whom delay of the term for the payment of taxes has occurred due to the spread of COVID-19 has the right to apply to the State Revenue Service for tax

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		proceedings of a legal person, except in cases that are connected with the debtor's failure to comply with its legal protection proceedings (restructuring proceeding). Until 30 June 2021 debtor is not obliged to submit an application for insolvency proceedings of a legal person, unless (1) insolvency has been established at the beginning or in the course of liquidation, (2) the debtor is unable to	(currently till 12 May). The moratorium of debt recovery is not applicable for administrative decisions, which may already be executed on a compulsory basis from the time it comes into effect without waiting until it becomes indisputable. If an order regarding the pledging of funds due to the debtor is given in an		relation to the spread of COVID-19 infection applications for legal protection proceedings, insolvency proceedings of a legal person and insolvency proceedings of a natural person can be submitted electronically.	held remotely (still applies, however has been introduced in the Insolvency Law as a permanent provision). Until 30 June 2021 the time period for the implementation of a plan of Measures of Legal Protection Proceedings can be set for up to four years (for new plans and those, that have not yet been extended), if the majority of creditors specified in the Insolvency Law agree. Until 30	deferral (for a period for up to three years) by 30 June 2021. The late payment charge is not calculated in this case. Local governments have the right to determine other deadlines for the payment of the immovable property tax in 2020 and 2021 which are different from the deadlines determined in the law On Immovable Property Tax, postponing them to a later period within the scope of the respective taxation year. The local governments do not apply the late payment charges in this case. Program for reduction of administrative and financial burden to companies due to slow refund of overpaid VAT, increasing companies available working capital.

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		comply with the plan of legal protection proceedings or (3) the debtor has not paid full remuneration to the employee, compensation for damage due to an accident at work or occupational disease or has not performed mandatory social insurance contributions within two months from the day specified for payment of the wage.	enforcement case and the debtor has been found to have Covid-19 or the debtor has been subjected to quarantine, the sworn bailiff may, on the basis of a request from the debtor, cancel the order given to the credit institution or other payment service provider regarding the pledging of the money. After a sick - leave			June 2021 plans of Measures of Legal Protection Proceedings, that have already been extended once or initially been set for four years, can be extended by another year, if the majority of creditors specified in the Insolvency Law agree. Also – restriction for creditors to file for insolvency will be taken into account, when deciding to satisfy employee claims	Extension of real estate tax payment term (available in 2020, 2021) Several aid programs are available for Covid-19 affected enterprises and their employees to ensure recovery and growth: 1) Grants for idle time for taxpayers to continue their activities in the context of the Covid-19 crisis (available till 30 June, 2021) 2) Grants for taxpayers to continue their operations in the context of the Covid-19 crisis (available till 30 June, 2021) 3) Grants to companies affected by the Covid-19 crisis to ensure the flow of working capital available till 30 June, 2021)

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			certificate has been closed to the debtor, in such case the sworn bailiff shall continue to draw the recovery to the debtor's cash funds to the credit institution or to another payment service provider in preparing and sending to the credit institution or other payment service provider a new order regarding the			ensured by the State.	4) Guarantees for large companies affected by the proliferation of Covid-19 (available till 30 June, 2021) 5) Loans and their interest rate subsidies to businesses to promote competitiveness. 6) Microloans and start-up loans Program are provided for capital flow and investments for the SMEs (available till 31 December, 2023); 7) Guarantees for tourism operators is provided (available till 31 December, 2023); 8) Loans Holidays Guarantees (available till 30 June, 2021);

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			pledging of the money, if it is determined by the circumstances of the specific enforcement case. In enforcement cases regarding entry into the possession of immovable property and in cases regarding eviction of persons and property from premises in the notice specified in the Civil Procedure Law to the debtor				9) Working capital loans (available till 30 June, 2021); 10) Export credit guarantees (available till 30 June, 2021); 11) Capital fund for large companies (available till 30 June, 2021); 12) Support Program to Promote Employment in Covid-19 Crises Affected Exporting Companies (available till 31 November, 2020); 13) Support Program to Promote Employment in Covid-19 Crises Affected Tourism Sector Companies; 14) Support for operating costs for hotels (available till 18 December, 2020);

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			regarding the obligation to execute a court ruling and release the premises bailiff shall determine a time period not less than 30 days. If, within the time period specified by the sworn bailiff, the premises are not released or the debtor has not arrived at the time specified in the possession, the sworn bailiff shall determine the date, not				15) Downtime Allowance due to Covid19 Penetration and Government Restrictions ((available till 30 June, 2020); 16) Program for promoting international competitiveness and exports (available till 31 December, 2023); Training to improve the skills of employees (available till 31 December, 2023).

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			earlier than the thirtieth day from the date of transmission of the notification of the sworn bailiff.				
MT Malta	Maltese Courts have been closed with effect from 16 March 2020 and only urgent cases where the Court rules that it would be in the public interest are to be allowed. This has temporarily provided for the imminent situation with regards to certain actions (wrongful trading) which could be filed against directors if they do not file for insolvency.	The closure of Courts provided an automatic suspension of creditors' rights to file for the insolvency of debtors. Notwithstanding, and since the reopening of Courts would lift this implicit moratorium, Malta is in the process of amending its laws	Likewise, the closure of Courts provided an automatic suspension of enforcement actions by creditors. Furthermore, the government has ordered the suspension for a period of 6 months of credit facilities issued by	As a consequence of the closure of Courts, and therefore the right of debtors to enforce contracts, the government has ordered the temporary suspension until further notice, of any legal and judicial time established in any agreement, including any time period for the performance of any obligation set out in such agreement. This	With effect from 16 March 2020, the Courts of Justice along with the respective registries have been closed. Nevertheless, the Courts have been given the power to order the hearing of urgent cases or of cases where the Court deems that the public interest should prevail in having the case heard. As a consequential measure, all legal and judicial times, including prescriptive periods and any peremptory time limits have	Regarding the Insolvency Directive Government is still examining the situation and its impact on companies At this stage, no deeming that there is a situation of urgency in this regard. Legal Notice 192 of 2020, entitled the Companies Act (Company Reconstructions Fund	The government already launched three financial-aid packages costed - on a month-by-month basis, intended to maintain liquidity within the businesses as well as financially assist a number of sectors. The Government has not only implemented tax deferments but has also pledged State guarantees on soft loans and directly injected cash within businesses in order to maintain our businesses alive, healthy and ready to bounce back when

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	<p>Notwithstanding, and in view of the fact that the reopening of Courts would lift this implicit moratorium, Malta is in the process of amending its laws to provide for a temporary suspension of directors' duty to file for insolvency, until such time as the Government considers necessary.</p> <p>No steps in the area of insolvency taken, but not excluding the possibility of taking such measures.</p> <p>On 5 June 2020, the Closure of the Courts of Justice Order 2020 was repealed. All Courts have been reopened.</p>	<p>to provide for a temporary suspension of creditors' rights to file for debtor insolvency, until such time as the Government considers necessary.</p> <p>On 5 June 2020, the Closure of the Courts of Justice Order 2020 was repealed. All Courts have been reopened.</p> <p>Act XXXI of 2020 amended the Companies Act (Cap. 386 of the</p>	<p>licensed credit or financial institutions, which include the lending of a sum of money by way of an advance, overdraft, or loan, or any other line of credit including discounting of bills of exchange and promissory notes, guarantees, indemnities, acceptances and bills of exchange endorsed pour</p>	<p>inter alia includes the running of all the legal periods imposed on a notary public by law to register any deed, will, act or private writing; the running of any period within which a notary public, in terms of any applicable law, must pay taxes collected by him in the exercise of his profession; the running of any time period related to fiscal benefits, incentives or exemptions; the running of any time period within which a notary public is to submit any information or documentation to</p>	<p>been suspended until seven days after the Order for closure of the Courts is lifted. Such measures act in themselves as an automatic moratorium, or a stay of enforcement actions and for the insolvency of companies, as well as the immediate duty to file for insolvency by directors. Ad hoc laws for this purpose are being currently promulgated.</p> <p>On 5 June 2020, the Closure of the Courts of Justice Order 2020 was repealed. All Courts have been reopened and court proceedings are taking place normally.</p> <p>Act XXXI of 2020 amended the Companies Act (Cap. 386</p>	<p>Regulations 2020, was published on 12 May 2020 to supplement the company recovery procedure as provided under Article 329B of the Companies Act (Cap. 386 of the Laws of Malta). This LN sets up and regulates the administration and operation of a fund (the Company Recovery Fund) which is intended to facilitate the company recovery procedure.</p>	<p>the economy re-starts once again. Apart from this, a number of social measures including wage supplements have also been installed. All of this is being done in order to avoid insolvencies, save viable businesses, safeguard jobs and contain as much as possible non-performing loans. Specifically the government has ordered the suspension for a period of 6 months of credit facilities issued by licensed credit or financial institutions, which include the lending of a sum of money by way of an advance, overdraft, or loan, or any other line of credit including discounting of bills of exchange and promissory notes, guarantees,</p>

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	Thus, all legal and judicial times, including prescription in civil matters and any peremptory time limits will continue to run. In order to protect the rights of the court users, a short suspension came into force on the 5th June 2020: (i) a twenty day suspension of legal and judicial times for those Tribunals, boards, commissions, committees or entities which do not operate from a building of the Courts of Justice; and (ii) and a seven day suspension of legal and judicial times relative to	Laws of Malta) to give new powers to the relevant Minister to provide for a temporary suspension of creditors’ rights to file for debtor insolvency, until such time as is considered necessary. On 15 September 2020, Legal Notice 373 of 2020, entitled ‘Companies Act (Suspension of Filing for Dissolution and Winding Up)	aval, but excluding credit cards.	any authority or regulator pursuant to relevant notarial activity; and the running of time with respect to the performance of any obligation contained in any deed or private writing, including a registered promise of sale agreement; and the running of time with respect to the expiration of any registered promise of sale agreement. On 5 June 2020, the Closure of the Courts of Justice Order 2020 was repealed. All Courts have been reopened.	of the Laws of Malta) to give new powers to the relevant Minister to suspend the right to make winding-up applications and to suspend any periods for the holding of general meetings, whether ordinary or extraordinary, and to the holding of virtual annual general meetings and other meetings. On 15 September 2020, Legal Notice 373 of 2020, entitled ‘Companies Act (Suspension of Filing for Dissolution and Winding Up) Regulations, was published. This LN provides for the suspension of filing for insolvency and a stay of procedures effective retrospectively from 16		indemnities, acceptances and bills of exchange endorsed pour aval, but excluding credit cards. The government already launched three financial aid packages to prevent insolvency of companies

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	<p>court or other tribunal, board, commission, committee or other entity which operates from the building of the Courts of Justice.</p> <p>Act XXXI of 2020 amended the Companies Act (Cap. 386 of the Laws of Malta) to give new powers to the relevant Minister to provide for a temporary suspension of directors’ duty to file for insolvency, until such time as is considered necessary.</p> <p>On 15 September 2020, Legal Notice 373 of 2020, entitled ‘Companies Act (Suspension of Filing for</p>	<p>Regulations, was published. This LN revokes the right granted to creditors to file for the dissolution of a debtor company in view of its insolvency. Furthermore, insolvency cases filed on or after the 16 March 2020 will be stayed. The Court is however empowered to allow a case to be heard if it is <i>prima facie</i> satisfied that the insolvency arose prior to the 16 March 2020.</p>		<p>Thus, all legal and judicial times, including prescription in civil matters and any peremptory time limits will continue to run. In order to protect the rights of the court users, a short suspension came into force on the 5th June 2020: (i) a twenty day suspension of legal and judicial times for those Tribunals, boards, commissions, committees or entities which do not operate from a building of the Courts of Justice; and (ii) and a seven day suspension of legal and judicial times relative</p>	<p>March 2020. The suspension includes cases of wrongful trading against director for failure to dissolve a company. The suspension and stay will remain effective indefinitely and for a period of 40 days from the date the Minister responsible for the Economy orders that the suspension and stay are revoked. Notwithstanding the suspension and stay the Court still has the power to allow a case to commence or proceed if there is <i>prima facie</i> proof that the insolvency occurred prior to the 16 March 2020.</p>		

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	Dissolution and Winding Up) Regulations, was published. This LN provides for the suspension of filing for insolvency and a stay of procedures. Both measures are effective retrospectively from 16 March 2020. The suspension includes cases of wrongful trading against directors for failure to dissolve a company, or incurring debts in good faith at a time when the company is in a likelihood of insolvency. The suspension and stay will remain effective indefinitely and for a period of 40 days from	Cases of wrongful trading (not fraudulent trading) against director for failure to dissolve a company are also suspended. The suspension and stay will remain effective indefinitely and for a period of 40 days from the date the Minister responsible for the Economy orders that the suspension and stay are revoked.		to court or other tribunal, board, commission, committee or other entity which operates from the building of the Courts of Justice.			

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	<p>the date the Minister responsible for the Economy orders that the suspension and stay are revoked.</p> <p>Notwithstanding the suspension and stay the Court still has the power to allow a case to commence or proceed if there is <i>prima facie</i> proof that the insolvency occurred prior to the 16 March 2020.</p> <p>The LN also provides a system for backdating the deemed date of dissolution of a company to the date when the debenture holder, creditor or creditors</p>						

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	would have filed for dissolution but was prohibited to do so in view of the suspension. This will apply to those applications for winding up filed within 6 months following the lifting of the suspension.						
NL the Netherlands	NL is also not in favour of suspension of the duty to file for insolvency, as this risks to keep unviable enterprises alive longer than responsible. This is detrimental to creditors. NL rather focuses on facilitating speedy and early restructuring.	-	Suspension of payment obligation is currently not considered, as this might cause a chain-reaction.	-	-	A number of banks have voluntarily agreed to a temporary standstill on the termination of credit facilities and enforcement measures (subject to certain conditions). In the Netherlands, banks do not very often resort to the	General emergency measures have been announced aiming to allow citizens and entrepreneurs to keep fulfilling their payment obligations. This package includes measures such as the immediate cessation of the collection of certain taxes (income tax, corporate tax,

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						filing of petitions for the opening of insolvency proceedings anyway.	VAT) and a liberal regime for deferral of a number of other taxes and pension contributions.
PL Poland	From 18 April 2020 a debtor’s duty to file for insolvency (if Covid-19 is the direct cause of insolvency) has been suspended for the whole period of pandemic risk.	-	-	-	Insolvency cases were classified as “urgent cases” from 16 May 2020 to 5 September 2020. There was no general insolvency court suspension although many hearings have been cancelled. Hearings are conducted online unless personal appearance does not pose an exceptional danger for participants.	Restructuring procedures contained in the Restructuring Law contain solutions that weigh the interests of both the debtor and his creditors and serve on the one hand to maintain the existence of the debtor and on the other hand to satisfy creditors as effectively as possible. So they should not by definition be	Under the new “anti-crisis shield”, state aid may be given to an entrepreneur in a difficult economic situation (risk of insolvency) who meets the criteria of an entrepreneur threatened with insolvency (art. 141 section 2 of the Restructuring law) or is insolvent (Art. 11 of the Bankruptcy law) who meets also other criteria For the whole period of pandemic risk the possibility of eviction a natural person from a dwelling is excluded.

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						considered detrimental to debtors. On 24 June 2020 a new restructuring procedure has entered into force (simplified restructuring procedure). It enables debtors to start a restructuring process without a court approval in order to take quick and efficient action when the likelihood of insolvency appears. Starting this procedure causes a general stay on claims enforcement.	

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PT Portugal	Although the insolvency regime has been recently amended, it was decided to revise it through an inter-ministerial working group.	Suspension of the duty of the debtors to request for opening of insolvency procedure; Suspension of the proceedings of handover of the family home of the insolvents and the defendant against whom an enforcement proceeding was filed; Suspension of the limitation and expiry periods of the file of procedures or the carry out of proceedings;	Suspension of the statute of limitation and expiry periods related to all types of cases (e.g. eviction proceedings). Right of the tenant to request the deferment of payment of the rent, when his/her income drops. Right of the landlord to request a lease with special conditions, when the tenant defers the	Suspension of the termination of lease contracts.	During this emergency period, the regime of judicial holidays, which means that deadlines and procedural diligences are suspended, is applied.	Creation of a new extraordinary company viability process (PEVE – Resolution of the Council of Ministers 41/2020 June, 6 – not yet regulated), exceptional and temporary, which can be used by any company that, having no pending special revitalization process, is in a difficult economic situation or in an imminent or current insolvency due to the economic crisis caused by the	It was asked and approved by the European Commission a package of 13 billion Euro with the purpose to help the Economic environment and Business Sector. Creation of a new extraordinary company viability process (PEVE – Resolution of the Council of Ministers 41/2020 June, 6 – not yet regulated), with the following measures: It was asked and approved by the European Commission a package of 13 billion Euro with the purpose to help the Economic environment and Business Sector.

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		Right of the insolvent and of the person against whom an enforcement proceeding was filed to request the suspension of the proceedings of selling and judicial supply of immovable property, when they might endanger their subsistence, as long as the suspension does not cause irreparable damage nor endangers the subsistence of the creditor.	payment of the rent. Right of the tenant to pay the rent by installments, when his/her income drops. Public moratoria on housing loans, private moratoria on housing loans and personal loans.			pandemic of the COVID -19 disease, provided the company demonstrates that it is still susceptible to viability. This process, which aims at the judicial ratification of an agreement reached out of court between the company and its creditors, has urgent nature, assuming priority over the judgment of similar cases.	Creation of a new extraordinary company viability process (PEVE – Resolution of the Council of Ministers 41/2020 June, 6 – not yet regulated), with the following measures: 1. Mandatory partial apportionments in all pending insolvency proceedings where there is a settlement product equal to or bigger than € 10,000.00, whose ownership is not disputed. 2. Include in ongoing company recovery plans, subject to the same conditions (without requiring additional guarantees and with the possibility of payment up to the maximum missing installments of the approved plan), tax and social security

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		These measures entered in force on June 3, 2020.					debts whose tax fact has occurred or will occur between March 9 and June 30 of 2020. 3. Allow, in the same situations of number 2. and if the installment plans end before December 30, the number of installments applicable to new debts can be extended until that date.
RO Romania	Insolvency proceedings during the state of emergency are subject to the general provisions regarding the suspension <i>ex officio</i> of all judicial activity in civil cases, except in extremely urgent cases, that cannot be postponed. The debtor's obligation to file for opening of the	A creditor still has the right to file for insolvency but an insolvency procedure could be open only after the state of emergency has ceased. The insolvency proceedings may be open for a claim	Budgetary claims (fiscal and others except for claims arising from decisions in criminal matters) which become due during the state of emergency cannot be	In order to preserve contractual relations of SMEs which were closed or temporarily suspended (by the authorities) during the state of emergency (for example, restaurants, hotels), there is a specific obligation to try a renegotiation of the contract before	During the state of emergency, the activity of publishing the Insolvency Procedures Bulletin is performed only by electronic means (online portal). During the state of emergency, substantial and procedural deadlines do not run/are suspended. Judicial activity in pending cases shall continue only in	With the resumption of judicial activity after the state of emergency ended in mid-May, temporary measures, applicable for pending pre- and insolvency	Complementary measures were taken so far to reduce the pressure of financial liquidity such as the possibility to postpone certain payment obligations (credit instalments or fiscal obligations) which become due during the state of emergency and are expected to mitigate some of the negative effects of the

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	<p>insolvency proceedings is suspended as a general moratorium applies during the state of emergency to all deadlines in civil matters, including to the 30 days period in which the debtor is obliged to petition for insolvency.</p> <p>During the state of alert, the legal provisions regulating the debtor's obligation to file for insolvency do not apply. Until the state of alert ceases, the proceedings can open at the request of the debtor if the debtor chooses to file for insolvency.</p>	<p>of 50,000 lei (approximately 10.200 Eur) as the threshold both for creditors and for debtors was increased from 40.000 lei. Creditors can file insolvency applications against debtors who interrupted their activity totally or partially during the state of emergency or alert only after they made a reasonable attempt to conclude a payment agreement, proved</p>	<p>enforced during this time and 30 days after the state of emergency has ceased. Also, enforcement measures for budgetary claims were suspended or not applied for budgetary claims after the state of emergency was instituted, except for claims related to criminal proceedings.</p>	<p>suspending/terminating it due a force majeure. In certain condition, SMEs which were closed or temporarily suspended by authorities during the state of emergency benefit in their contractual relation from a presumption of force majeure. The presumption is rebuttable by any means of proof.</p>	<p>extremely urgent cases, that cannot be postponed (the Courts of Appeal establish a list of such cases for all the courts in their jurisdiction). Courts can set short deadlines and if possible, hold the hearing through videoconference.</p> <p>In insolvency proceedings pending on March 16th, judicial activity is suspended ex officio and only extremely urgent actions are resolved (temporary suspension of enforcement actions against the debtor until a decision on the opening of the insolvency procedure at the request of the debtor is taken as well as other actions that can be resolved</p>	<p>proceedings, were adopted – certain procedural steps and deadlines were extended by law (the period for drafting the preventive concordat offer and negotiating it with the creditors was extended by 60 days and the execution of the concordat by 2 months; the observation period and the deadline for submitting a reorganization plan were extended by 3 months; the judicial reorganization</p>	<p>pandemic on the solvability of entrepreneurs. Other economic measures such as preferential loans for SMEs including loans 90% guaranteed by the state and other social protection measures were taken. During the state of emergency, SMEs which were closed or temporarily suspended by authorities may postpone payment of their rent and utilities for their headquarters. Temporary special provisions for holding the general meeting of shareholders/members of companies during the state of emergency will soon be in place.</p>

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	This temporary rule applies to debtors that were insolvent or that became become insolvent during the state of alert. Romania has been in the state of alert since mid-May after the state of emergency ended.	by documents communicated between the parties by any means, including by electronic means.	The enforcement proceedings/ forced execution in civil matters continue only if it is possible to comply with the sanitary discipline rules. Temporary measures relating to the enforcement of fiscal claims introduced during the state of emergency are still in force. The suspension of enforcement of fiscal claims is		in the absence of parties). In appeal proceedings against the decisions of the syndic judge, certain enforceable decisions can be suspended (decisions to open the insolvency procedure against the debtor or to enter in simplified bankruptcy/ bankruptcy procedures can still be suspended by the courts of appeal). The activity of judicial administrators/liquidators in pending procedures continue, if possible, under the sanitary requirements. As with 15 May 2020, the state of emergency has ended. Therefore, in all civil cases, procedures will	period was extended by two months), new rights in connection with the COVID pandemic were regulated (debtors had a 3 months deadline to submit a modified reorganization plan if, as a result of the COVID pandemic, the recovery perspectives changed). Debtors benefited from a 2 months suspension of the reorganization plan in case their activity was totally	Starting with March 30, 2020, borrowers can request creditors to suspend their obligation to pay, for a period between 1 and 9 months but not more than 31.12.2020(GEO no.37/2020).

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			applicable until the 25th of December and a period of 30 days after.		resume ex officio. In 10 days after the state of emergency has ended, the courts will take the appropriate measures in order to reschedule the hearings and to summon the parties. As with the Ministry of Justice, acting as Central Authority, all activity will be carried out in general lines as within the state of emergency. Law no. 120 of July 9, 2020 for the completion of Law no. 304/2004 regarding the judicial organization Article 111 provides that during the state of emergency the judicial activity may continue only in exceptional situations, of special urgency, duly	interrupted as an effect of the COVID -19 pandemic. The maximum duration of the reorganization plan was extended from 3 to 4 years, with the possibility of extension by another year, without the execution of the plan exceeding 5 years.	

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					justified, regarding the protection of family relations and the measures ordered by decree issued by the President of Romania. The cases that will be judged for each category of courts will be established, exhaustively, only by the Superior Council of Magistracy, after consulting the management colleges of the courts of appeal, for the courts of appeal, tribunals and judges, respectively of the College of the High Court of Cassation and Justice. During the state of emergency the procedural terms and the limitation periods shall not begin to run and, if they have begun to run, shall be suspended.		

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					A draft law recently adopted by the Government (19.11.2020), provides for the possibility of restricting the judicial activity of a court, partially or in its entirety, for reasons generated by the COVID-19 pandemic. While a restriction is in force, which could be for no more than 14 days, judicial activity continues for cases of utmost emergency and is postponed by law for the others. In the weeks to come, the draft law will be debated in Parliament and, if adopted, this measure will be applicable during the state of alert and 30 days after.		

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SE Sweden	-	-	-	-	No specific measure in the legal System.	-	Focus on economic measures to reduce the risk on additional enforcement proceedings.
SI Slovenia	Law passed on 02-04: deferral of the obligation to file for insolvency and initiate the compulsory settlement procedure, if the insolvency is due to the Covid crisis. Rebuttable presumption of a covid-related insolvency if the Government or local authorities mention the company’s activity in a list. If no presumption, proof that the insolvency is due to the epidemic must be given.	If the company is declared insolvent due to the epidemic and when requested by creditors, time limit to achieve restructuration (or to end the insolvency proceeding) is extended by 4 month.	In the area of enforcement, enforcement is suspended. After the amendment enters into force, courts will also be able to issue enforcement and insurance orders and serve them on clients in non-urgent cases that began to run before the introduction of measures due to the epidemic.	-	Insolvency Cases (except for auctions) were first classified urgent (from 13-03) then non-urgent (from 31-03), meaning that hearings are cancelled. During the epidemic, the Insolvency Court would not open an Insolvency case (some exception possible for workers with a terminated contract due to epidemic). The new proposed regime with The Covid-19 Act passed on 29 April, for the duration of the epidemic, allows insolvency parties to submit their application, statement or document after the	An additional irrefutable presumption was introduced: if the employer profit from special Covid measures to protect workers’ salaries, it must be paid by 1 month the latest. If not, the employer is deemed insolvent. The measure is in force until 4 months after termination of special measures.	In credit, payment are deferred (specific provision). All revenues obtained from special Covid legislation are excluded from fiscal and civil enforcement (including personal bankruptcy).

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			In these cases, the parties will not be obliged to respond immediately, as the deadlines in non-urgent cases do not run, and the legal solution according to which enforcement is still in force (except in urgent cases, such as the recovery of maintenance) will still be in force, for enforcement proceedings		deadline, the reason for the delay is the COVID 19 epidemic and the court has not yet ruled, such a late application is still considered and does not reject it after the deadline. Such an intervention legal basis, which loosens the severity and irreversibility of acts in insolvency proceedings, will also be an important circumstance in the eventual assessment of the President of the Supreme Court of the Republic of Slovenia to determine insolvency proceedings as urgent proceedings.		

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			which were stopped or postponed during the epidemic. Of course, this does not mean that the party that would like to respond is limited in this.				
SK Slovakia	The Act No 62/2020 Coll. on certain extraordinary measures in connection with COVID-19 outbreak and on measures in the justice area (hereinafter the “COVID Act”) entered into force on March 27. Pursuant to § 4 of this Act, the time-limit for a debtor to file	No. Protection by interruption of bankruptcy proceedings, which was initiated by the creditor, applies only to debtors - entrepreneurs who	The enforcement of a lien or mortgage and the judicial sales are temporarily prohibited (until May 31) (§6 and §7 of the COVID Act)	No. According to § 17 par. 5 of the Covid Act, after granting temporary protection, the other party may not terminate the contract, withdraw from the contract or refuse performance under the contract for	§ 1 of The COVID Act temporarily suspended the running of the limitation & prescription periods in private law or introduced a waiver of such deadlines in specified cases. Pursuant to §2 of the COVID Act the same applies to procedural deadlines on the	No. In the case of using the institute of temporary protection of an entrepreneur, during the period of temporary protection, the period for the	- Financial help to entrepreneurs-natural persons and to small and medium enterprises (possible guarantees for loans or payments of loan interests), Act No. 75/2020 - deferral of mortgage payments for consumers (9 months) by the Act No. 75/2020

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	<p>for bankruptcy has been extended from 30 days to 60 days. Applies only to a balance sheet test as the debtor is obliged to file for bankruptcy solely on this basis.</p> <p>Restrictive provisions in the COVID Act are limited in time (30 April 2020). Possible extension will be subject to future consideration (consent of the Government and the Parliament will be required to amend the law).</p> <p>The COVID Act was amended and supplemented by the Institute of Temporary Protection of</p>	<p>are protected by the institute of temporary protection (introduced from 12.05.2020). According to § 17 par. 1 of the COVID Act, the proceedings on the creditor's proposal to declare bankruptcy on the property of an entrepreneur under temporary protection filed after 12 March 2020 are suspended; this effect also applies to creditors' claims made during</p>	<p>Slovak entrepreneurs whose business is under threat as a result of COVID measures can ask for a court decision which has similar effects to a temporary moratorium in restructuring proceedings (detailed list of effects is below). Entrepreneurs (natural or legal persons with residence or seat in Slovakia)</p>	<p>delay of the entrepreneur under temporary protection, which arose between 12 March 2020 until the entry into force of this law and caused infectious human disease COVID-19; this does not apply if the other party would directly jeopardize the operation of its business. The right of the other contracting party to terminate the contract, withdraw from the contract or refuse performance from the contract for delay of the entrepreneur under temporary protection after the entry into</p>	<p>part of the parties to the proceedings. If the extension of the deadline in not possible due to threat to life, health, security, freedom and possible significant damage, the court has a discretion not to apply this provision and continue within the set deadline. Both of these measures applied only until April 30.</p> <p>No changes to statutory interest rates were introduced (yet).</p> <p>The Covid Act provided that in times of emergency or emergency the courts conduct hearings, main hearings and public hearings only to the extent</p>	<p>expiration of voidability of legal acts shall be suspended. This prevents the debtor from being favored in voidability of legal acts.</p>	<p>- deferral of loan payments for small and medium enterprises and entrepreneurs-natural persons (9 months) by the Act No. 75/2020</p> <p>- deferral of payments for health, social and old-age insurance for some employers and entrepreneurs natural persons (connected with decline of turn-over due to COVID measures) by the Act No. 68/2020</p> <p>- postponement of the obligation to file tax declaration by the Act No. 67/2020</p>

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	Entrepreneurs (Section 8 et seq. Of the COVID Act), with effect from 12.05.2020. The purpose of the temporary protection is to create a time-limited framework with tools to support the effective management of the negative consequences of the spread of the dangerous contagious folk disease Covid-19 to businesses operating the business. The debtor - entrepreneur is not obliged to file for bankruptcy only if he has applied for temporary protection and the court has also approved this	temporary protection. The insolvency proceedings, which were opened on the basis of a creditor's proposal filed after 12 March 2020, are also suspended. The draft law provides that during temporary protection it will not be possible to decide on the commencement of bankruptcy proceedings against an entrepreneur	who are not insolvent, fraudulent or against whom there was no enforcement procedure as to March 12, 2020) can ask for a temporary moratorium using a form (an obligatory electronical filing is required from companies, not individuals). Moratorium is effective upon a publication of the court decision	force of this Act is not affected. The draft law is also planned to suspend the termination of the contract.	necessary. The protection of health during this period is a reason to exclude the public from the hearing, the main hearing and the public session (§ 3).		

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	temporary protection. According to § 17 par. 2 of the Covid Act, an entrepreneur under temporary protection is not obliged to file a petition for bankruptcy on his property for the duration of temporary protection; this also applies to persons who are required to file for bankruptcy on his behalf. However, the debtor may apply for temporary protection only if he has not been insolvent on 12.03.2020, there are no grounds for cancellation on the date of the application and the effects of the declaration of bankruptcy or restructuring permit do not apply to him.	under temporary protection.	granting the moratorium. Such decision can be challenged (by anyone) at court and subsequently the moratorium may be terminated. The moratorium is limited in time - it can last (as a maximum) only until October 1, 2020 (if not terminated earlier). The duration of temporary protection is				

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	Originally, temporary protection was to last until 01.10.2020 (Section 18 of the COVID Act), but the duration of temporary protection was extended by 31 December 2020 by a government decree. The draft law will be similarly regulated, which, if approved by the National Council of the Slovak Republic, will enter into force on 01.01.2021 (hereinafter referred to as the “prepared or draft law”).		valid until 31.12.2020. The new type of moratorium has comparable effects to a moratorium in restructuring: - suspending the duty of a debtor or its management to file for insolvency proceeding if insolvent - no creditors can apply for insolvency of a debtor				

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			<div>- enforcement proceedings that started after March 13 are temporarily discontinued</div> <div>- no enforcement of a lien which consist of an enterprise or a part of enterprise</div> <div>- limitation of set offs</div> <div>- suspension of contract termination</div> <div>According to § 17 par. 3 of the Covid Act, enforcement</div>				

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	A. Suspension of duty to file for insolvency (debtors)	B. Protection of debtors about insolvency filing from creditors	A. General / specific moratoria on claims enforcement / certain types of claims enforcement	B. Suspension of contract termination (general / specific contracts)			
			proceedings initiated after 12 March 2020 against an entrepreneur under temporary protection in order to satisfy a claim from his business activity shall be suspended for the duration of the temporary protection. The Covid Act also provides for an extraordinary postponement of execution at				

Member State	1. SUBSTANTIVE INSOLVENCY MEASURES AND RELATED CONTRACTS AFFECTING MEASURES				2.CIVIL, INCL. INSOLVENCY COURTS SUSPENSION AND PROCEDURAL SUSPENSIONS	3. OTHER INSOLVENCY MEASURES (e.g. relating to avoidance actions, reorganization plans, informal agreements etc.)	4. RELATED NON-INSOLVENCY MEASURES (payment deferrals, bank loans, social sec., health ins., business subsidies)
	1.1. Insolvency suspension		1.2. Claim enforcement suspension and contract termination suspension				
	A. Suspension of duty to file for insolvency (debtors)	B. Protection of debtors about insolvency filing from creditors	A. General / specific moratoria on claims enforcement / certain types of claims enforcement	B. Suspension of contract termination (general / specific contracts)			
			the request of the debtor from execution (§ 3a), but no longer than 01.12.2020. The draft law (effective from 1.1.2021) provides that even if the execution will not be stopped, but during the temporary protection the execution may not affect the enterprise, things, rights or other property values				

Member State	1. SUBSTANTIVE INSOLVENCY MEASURES AND RELATED CONTRACTS AFFECTING MEASURES				2.CIVIL, INCL. INSOLVENCY COURTS SUSPENSION AND PROCEDURAL SUSPENSIONS	3. OTHER INSOLVENCY MEASURES (e.g. relating to avoidance actions, reorganization plans, informal agreements etc.)	4. RELATED NON-INSOLVENCY MEASURES (payment deferrals, bank loans, social sec., health ins., business subsidies)
	1.1. <i>Insolvency suspension</i>		1.2. <i>Claim enforcement suspension and contract termination suspension</i>				
	A. Suspension of duty to file for insolvency (debtors)	B. Protection of debtors about insolvency filing from creditors	A. General / specific moratoria on claims enforcement / certain types of claims enforcement	B. Suspension of contract termination (general / specific contracts)			
			belonging to the enterprise of the entrepreneur under temporary protection, unless on the recovery of unlawful State aid.				