

### 1 What does 'enforcement' mean in civil and commercial matters?

Under Section 232(1) of Act No 160/2015, the Contentious Civil Procedure Code (*Civilný sporový poriadok*), enforceability is an attribute of a court decision establishing an obligation to comply with the decision; it consists in the option of the decision's direct and immediate enforceability by legal means. With the exception of cases involving minors, the enforcement of decisions in civil and commercial matters is governed by Act No 233/1995 on enforcement agents and enforcement proceedings, amending certain laws, as amended (the Enforcement Code) (*Exekučný poriadok*), under which only a decision that has the attribute of enforceability is an enforceable title. The Enforcement Code defines an enforceable court decision as an enforceable title if it grants a right, establishes an obligation or affects assets. Section 45 of the Enforcement Code also defines other enforceable titles on whose basis enforcement may be conducted, including enforceable titles from other countries and notarial deeds.

The enforcement of decisions in cases involving minors is governed by different legal rules and does not come under the Enforcement Code. It is covered by Section 370 et seq. of Act No 161/2015, the Non-Contentious Civil Procedure Code (*Civilný mimosporový poriadok*). This legislation applies to the enforcement of decisions:

- on the custody of a minor, visiting rights, or obligations regarding the minor other than pecuniary obligations;
- on the return of a minor abroad in the event of wrongful removal or retention;
- if any specific legislation or an international treaty to which the Slovak Republic is bound entails the enforceability of an agreement or an authentic instrument governing custody of a minor, visiting rights, or obligations regarding the minor other than pecuniary obligations.

The following account will therefore distinguish between enforcement under the Enforcement Code and enforcement under the Non-Contentious Civil Procedure Code.

### 2 Which authority or authorities are competent for enforcement?

#### Enforcement under the Enforcement Code

Enforcement is conducted by an enforcement agent, who is a person appointed and authorised by the state to carry out enforcement proceedings; such proceedings constitute the exercise of public power. Enforcement is conducted by an enforcement agent authorised by a court: the court assigns cases by issuing authorisation for enforcement to individual enforcement agents selected at random using technology and software approved by the Ministry so as to preclude the possibility of influencing the assigning of cases. Enforcement agents are listed on the website <http://www.ske.sk/>. Banská Bystrica District Court (*Okresný súd Banská Bystrica*) is competent for enforcement proceedings, i.e. petitions for enforcement must be directed to this court alone, regardless of the place of abode/permanent residence of the obligee or the obligor (i.e. the creditor or the debtor). Essentially, however, the court will allocate a case to an enforcement agent appointed for the regional court in whose jurisdiction the obligor's address is.

#### Enforcement under the Non-Contentious Civil Procedure Code

The enforcement of a decision in a case involving a minor may only be conducted by a court; the court with territorial jurisdiction is essentially the court in whose jurisdiction the minor has place of abode, as agreed by the parents or in another lawful way. If the court with territorial jurisdiction is not known, or cannot intervene in good time, the court in whose jurisdiction the minor currently resides will order and carry out enforcement. The court having territorial jurisdiction for the enforcement of an urgent measure is the court that ordered the measure; if an urgent measure is ordered by an appeal court, the court of first instance has territorial jurisdiction. The court with territorial jurisdiction for the enforcement of a decision on the return of a minor abroad in the event of wrongful removal or retention is the court of first instance.

The decision is therefore enforced by the judge himself, but the judge may authorise a judicial official to arrange for the removal of the minor. When enforcing the decision, the authorised judicial official has by law the same authority as the judge.

### 3 What are the conditions under which an enforceable title or decision may be issued?

#### 3.1 The procedure

##### The procedure under the Enforcement Code

Under Section 48 of the Enforcement Code the obligee (i.e. the obligee from an enforceable title; the entity to whom an enforceable decision awards a claim for payment) lodges a petition for enforcement if the obligor does not voluntarily comply with the enforceable decision. Enforcement proceedings are therefore initiated in response to a petition from the party who is entitled to request payment of the claim from the enforceable title.

As stated above, a petition for enforcement is lodged with Banská Bystrica District Court electronically, i.e. it is sent to the court's electronic mailbox on the specified electronic form, which is available from the Ministry's website. The petition must be authorised; if not, it is disregarded. If the obligee or his representative does not have an activated electronic mailbox, a petition for enforcement may be lodged via any enforcement agent. In this case the enforcement agent is an authorised representative of the obligee for service until authorisation for enforcement is issued, and in return for this the enforcement agent is entitled to a remuneration and the reimbursement of costs; the amount of the costs and how they are calculated is set out by the Ministry in an act of general application. A petition for enforcement must state the following particulars:

- (a) the court to which it is addressed;
- (b) the obligee and the obligor, if the latter is a party in the proceedings;
- (c) the obligee's representative, and if the petition is lodged by several obligees, the obligees' common representative (this refers to the obligation to appoint a common representative);
- (d) the enforcement agent, if the petition for enforcement is lodged via an enforcement agent;
- (e) the enforceable title on whose basis enforcement may be conducted, and which establishes the authorisation to lodge a petition for enforcement against the obligor; if this concerns legal succession, there must be an account of the facts establishing legal succession;
- (f) an account of the key facts and an indication of the evidence concerning the relationship with the obligor, if enforcement is to be conducted on the basis of an enforceable title that has awarded the claim from a bill or promissory note against the obligor, who is a natural person; this also applies if the authorisation to lodge a petition for enforcement has been established by means of a continuous series of endorsements;

- (g) the claim; if this is a claim for payment it should be divided into principal, recurrent incidentals, capitalised incidentals, the contractual penalty and the obligee's enforcement costs;
- (h) the obligee's bank account to which enforced payment should be remitted;
- (i) the obligee's email address for electronic communications with the enforcement agent, if the obligee does not have an activated electronic mailbox;
- (j) a declaration by the obligee on the satisfying of a condition or reciprocal obligation if what the enforceable title orders the obligor to do is tied to the satisfying of a condition or reciprocal obligation, and an indication of the evidence;
- (k) a declaration by the obligee that the obligation under the enforceable title has not been voluntarily discharged; if part of the obligation has not been discharged, this part must be declared on the day of lodging the petition for enforcement;
- (l) the date of lodging the petition.

The following must be enclosed with the petition for enforcement:

- (a) a duplicate of the enforceable title and confirmation of its enforceability, if required; any payment order issued in claim proceedings need not be enclosed;
- (b) a document establishing legal succession; if legal succession is established by law or the Business Register (*Obchodný register*) it is sufficient to refer to them;
- (c) a document from which it is evident that a condition or reciprocal obligation has been satisfied, if required by the enforceable title;
- (d) a consumer contract and all other contractual documents related to the consumer contract, including documents to which the consumer contract refers, if this concerns enforcement on the basis of an enforceable title awarding a claim from a consumer contract; this does not apply if the enforceable title is a payment order issued in claim proceedings.

If enforcement is petitioned on the basis of an enforceable title from another country, the obligee must also enclose documents in line with the type of enforceable title (Section 48(5) of the Enforcement Code).

On receiving a petition for enforcement, the court reviews it and, if it satisfies the statutory requirements, issues authorisation and serves it on an enforcement agent who will arrange for enforcement.

#### **The procedure under the Non-Contentious Civil Procedure Code**

The parties in proceedings on the enforcement of a decision are the minor, and the obligee and obligor under the enforceable title. If the obligor does not voluntarily comply with the enforceable title, the obligee may lodge a petition for the enforcement of the decision; however, under the Non-Contentious Civil Procedure Code the court may initiate proceedings on its own motion. The decision may be enforced once an order on its enforcement has been issued, and enforcement may proceed without the order being served on the parties. In enforcing the decision the court removes the minor from the person with whom the minor should not be according to the decision, and arranges for the minor to be surrendered to the person to whom the decision entrusts the minor, or the person to whom the decision grants a right to have contact with the minor for a limited period of time, or a person authorised to receive a minor who has been wrongfully removed or retained.

### **3.2 The main conditions**

#### **Enforcement proceedings under the Enforcement Code**

The conditions for enforcement proceedings under the Enforcement Code are the existence of an enforceable title, the lodging of a petition for enforcement, and the payment of a court fee (EUR 16.50). The court fee is due on the lodging of the petition, and it may only be paid by postal transfer or bank transfer. The billing data for paying this fee are communicated automatically. The court does not call for the payment of the fee; if it is not paid within 15 days after lodging the petition, the petition is disregarded; this does not apply if the obligee is exempt from court fees, and the court will inform the obligee of this fact. After the enforcement of an entitlement to performance other than the payment of a sum of money has commenced, the obligee's enforcement agent may request that an advance be paid towards the costs of the proceedings; this does not apply if the obligee is exempt from court fees. If the obligee does not pay this advance at the enforcement agent's request within the time limit specified by the agent, which must be no less than 15 days, the enforcement agent will issue notification of the suspension of enforcement.

Under the Enforcement Code an enforceable title is an enforceable court decision if it grants a right, establishes an obligation or affects assets. An enforceable title may also be:

- (a) a decision by an institution, body, office or agency of the European Union;
- (b) an enforceable title from another country that is enforceable in Slovakia;
- (c) a notarial deed containing a legal obligation and specifying the obligee and obligor, the legal grounds, the subject and the timing of performance, if the obligor in the notarial deed has consented to enforceability;
- (d) an enforceable decision issued in arbitration proceedings, including the conciliation approved therein;
- (e) a decision on inheritance;
- (f) an enforceable decision by a public administration or regional self-government body, including a notice for a penalty that was not paid on the spot;
- (g) a payment assessment, statement of arrears for taxes and fees, and conciliation approved by the appropriate body;
- (h) an enforceable decision and statement of arrears for social security, social insurance, the old age pension scheme and public health insurance;
- (i) another enforceable decision, statement of arrears or approved conciliation that is enforceable by law;
- (j) a document issued under legislation in force in another EU Member State, if this concerns the recovery of a receivable as specified in the relevant legislation;
- (k) notification of the suspension of enforcement and a call for the payment of the costs of enforcement;
- (l) an enforceable title specified in the relevant legislation.

#### **Enforcement proceedings under the Non-Contentious Civil Procedure Code**

The only condition for the enforcement of a decision is the enforceable title itself, as the court may initiate proceedings on its own motion; the court may order the enforcement of the decision on its own motion, and the procedure to enforce an urgent measure is always ordered on the court's own motion. The obligee does not pay any court fee for the petition, as these proceedings are exempt from court fees.

### **4 Object and nature of enforcement measures**

#### **4.1 What types of assets can be subject to enforcement?**

##### **Assets subject to enforcement under the Enforcement Code**

If the basis for enforcement is an enforceable title establishing an obligation to pay a sum of money, enforcement may be conducted by means of:

- (a) attachment of earnings;
- (b) ordering payment;
- (c) selling movable property;
- (d) selling securities;
- (e) selling real estate;

- (f) selling an undertaking;
- (g) an order to suspend a driving licence.

If this concerns enforcement to recover a receivable which, without the incidentals, on the day of serving the petition for enforcement is not in excess of EUR 2 000 ("low-value enforcement"), enforcement cannot be conducted by selling the real estate in which the obligor has permanent or temporary residence; this is without prejudice to the right to place a lien on the real estate. Enforcement to recover a receivable for maintenance is not considered low-value enforcement.

Enforcement by means of selling the real estate in which the obligor has permanent or temporary residence may only be conducted with the court's approval if there are several enforcement proceedings against the obligor to recover receivables that are in total in excess of EUR 2 000 and the enforcement agent can prove that the receivable cannot be recovered in any other way. A petition for the approval of the sale of the real estate referred to in the previous sentence may be lodged by the enforcement agent who placed a lien on the real estate as the first in line, and also, with this agent's written consent, by an enforcement agent whose lien was placed at a later date.

If the basis for enforcement is an enforceable title that imposes an obligation other than the payment of a sum of money, the enforcement method is governed by the nature of the obligation. It may be conducted by means of:

- (a) vacating;
- (b) confiscating or destroying items at the obligor's expense;
- (c) dividing up a shared item;
- (d) rendering work and services.

Enforcement proceedings may not affect assets or rights that under the Enforcement Code or specific legislation are not subject to enforcement, or are excluded from enforcement, or are inadmissible for enforcement. Enforcement may therefore only be conducted on lien if the obligee is the lien creditor, or if the lien creditor consents to enforcement. Enforcement may only be conducted within the scope of the claim listed in the authorisation for enforcement and the enforcement costs; this does not apply if enforcement is conducted by selling movable property that cannot be divided, or by selling real estate when the obligor does not have sufficient alternative assets from which the claim could be satisfied.

The following are not subject to enforcement:

- (a) real estate owned by the state and under the administration of an administrator according to specific legislation, other than real estate under temporary administration according to specific legislation;
- (b) state budget revenues, money on the current account of a stated-funded organisation and receivables from the legal relations establishing such revenues;
- (c) securities owned by the state, and the state's equity in legal persons;
- (d) money intended to cover the state budget deficit and the national debt;
- (e) other assets of the state, as provided for by specific legislation.

Other state assets and the assets of the Export-Import Bank of the Slovak Republic (*Exportnoimportná banka Slovenskej republiky*) are not subject to enforcement if they have been excluded from enforcement on the grounds that they are essential for the performance of the state's work, or for a public benefit purpose, or that the Export-Import Bank's assets are essential for its work. In such cases a petition to exclude items from enforcement may be lodged within 60 days following the service of notification of the initiation of enforcement. Enforcement proceedings on such state assets may only be conducted on state assets under the administration of an administrator of state assets, from whose activity the obligee's claim has been established.

#### **The enforcement of a decision under the Non-Contentious Civil Procedure Code**

The court removes the minor from the person with whom the minor should not be according to the decision, and arranges for the minor to be surrendered to the person to whom the decision entrusts the minor, or the person to whom the decision grants a right to have contact with the minor for a limited period of time, or a person authorised to receive a minor who has been wrongfully removed or retained. The judge may authorise a judicial official to arrange for the removal of the minor. When enforcing the decision, the authorised judicial official has by law the same authority as the judge.

#### **4.2 What are the effects of enforcement measures?**

When enforcement is initiated, the enforcement agent notifies the obligee and the obligor of its initiation and how it will be conducted, if this can be determined (before the issuing of an enforcement order), and calls on the obligor to satisfy the claim. The notification of the initiation of enforcement includes the costs in the event of the satisfaction of the obligation within 15 days following the service of this notification, as well as the costs after the elapse of 15 days following the service of this notification if the obligor has not satisfied the obligation within this time limit.

#### **Effects of notification of the initiation of enforcement**

##### **Routine legal acts**

Following the service of notification of the initiation of enforcement, the obligor must confine himself to routine legal acts within the scope in which they can be reasonably required of him in view of the amount and significance of the claim. For a legal person or sole trader, routine legal acts are legal acts that are essential to the performing of the activities that are the subject of their work or business. For other natural persons, routine legal acts are legal acts that are essential for ensuring their ordinary needs are met, and also the needs of those for whom the natural person is obliged to pay maintenance.

In particular, the following are not considered routine legal acts:

- (a) setting up a business, cooperative or other legal entity;
- (b) acquiring or transferring equity in a business, cooperative or other legal entity;
- (c) transferring or leasing real estate, or encumbering it with a third-party right;
- (d) conducting a legal act without adequate remuneration.

##### **Disposal of assets subject to enforcement**

Following the service of notification of the initiation of enforcement, it is not possible to dispose of assets subject to enforcement without the prior written consent of the enforcement agent, with the exception of routine legal acts. The disposal of assets in defiance of this prohibition does not affect the validity of a legal act, but such legal act is without effect for the obligee, and the obligee's claim may be satisfied in enforcement from what has been lost, and without having to contest the legal act if it concerns the disposal of assets for the benefit of persons listed in Section 42a(3) and (4) of the Civil Code (*Občiansky zákonník*) who knew of the enforcement proceedings or must have known if they took all due care.

##### **Set-off of claims**

After enforcement has been initiated, the unilateral set-off of the obligor's claim against the obligee is disregarded, unless it is allowed by an enforceable title on the basis of which the obligor could conduct enforcement.

##### **Effects of satisfying a claim**

Following the service of notification of the initiation of enforcement proceedings, the effects of satisfying the claim only arise if the enforcement agent receives payment in the amount due. If payment is made towards the claim before the serving of notification of the initiation of enforcement proceedings, the obligee must inform the enforcement agent of such payment without undue delay.

#### 4.3 What is the validity of such measures?

The validity of these measures is not subject to any time limit.

#### 5 Is there a possibility of appeal against the decision granting such a measure?

##### Suspension of enforcement and discontinuation of enforcement under the Enforcement Code

The obligor may suspend enforcement by requesting the enforcement agent for a stay of enforcement (the agent then issues notification of the stay of enforcement), due to the following reasons on the obligor's part in particular:

- (a) a special action (*vylučovacia žaloba*) has been lodged, or proceedings are underway to determine ownership, if this concerns the assets subject to enforcement;
- (b) the obligor, who is a natural person, has made an application for instalments to be permitted, and it has been taken into consideration;
- (c) the obligor, who is a natural person, has made an application for a stay of enforcement and has declared that through no fault of his own he is temporarily in a situation where immediate enforcement could have especially severe consequences for him or members of his family;
- (d) in enforcement to recover maintenance, the obligor has paid the maintenance owing, including the obligee's and the enforcement agent's costs, has made an application for a stay of enforcement and has declared that he will voluntarily continue to pay regular maintenance via the enforcement agent;
- (e) the obligor, who has lodged a petition for the discontinuation of enforcement, has remitted security equal to the value of the claim to a special account that the enforcement agent has opened to this end.

The obligor may also request the court for a discontinuation of enforcement, for the following reasons:

- (a) circumstances since the inception of the enforceable title have resulted in the extinction of the claim;
- (b) the enforceable title has been revoked;
- (c) under specific legislation there are grounds for which the recognition or enforcement of an enforceable title from another country is inadmissible, unless the title could have been applied earlier in the proceedings;
- (d) there are other factors obstructing the enforcement of the enforceable title.

The obligor may lodge a petition having a suspensive effect with the enforcement agent only within 15 days following the serving of notification of the initiation of enforcement. In petitions for the suspension of enforcement lodged later (which do not have a suspensive effect) the obligor may only invoke factors that have arisen since that period expired. In further petitions for the suspension of enforcement, the obligor may only invoke factors that have arisen since the previous petition for the suspension of enforcement was lodged. The limitations defined in the first two sentences do not apply if there are also factors that the obligor was unable to apply earlier through no fault of his own. If the obligee consents to the discontinuation of enforcement, the enforcement agent issues notification of the discontinuation of enforcement, which is served on the parties to the proceedings and the court; otherwise within five working days following the deadline for responding, the obligee's enforcement agent lodges a petition for the discontinuation of enforcement, together with the agent's statement and any statement by the obligee, with the court that will decide on the petition.

In principle no "appeals" may be lodged against subsequent decisions by the enforcement agent and the court in enforcement proceedings, other than the lawful exemptions under the Enforcement Code.

##### Enforcement of a decision under the Non-Contentious Civil Procedure Code

Appeal is admissible against an order for the enforcement of a decision, and against an order rejecting a petition for the enforcement of a decision. An appeal against an order for the enforcement of a decision may only be on the grounds that the enforceable title is not enforceable, or that circumstances arising since the inception of the enforceable title have resulted in the extinction of the obligation. An appeal against an order for the enforcement of a decision is not an obstacle to the court of first instance enforcing the decision.

A court may postpone the enforcement of a decision on its own motion if the minor's life, health or development is seriously jeopardised by the enforcement of the decision. In response to a petition a court may postpone the enforcement of a decision from another country if it is contested in the country in which it was issued, until such time as a decision is taken on the appeal. A court will also postpone the enforcement of a decision if required by specific legislation.

A court will also discontinue proceedings to enforce a decision on its own motion if:

- (a) the enforceable title has not yet become enforceable;
- (b) the enforceable title has been revoked since the enforcement of the decision was ordered; if the enforceable title has been amended, the court may continue enforcing the decision according to the amended enforceable title;
- (c) the court has declared the enforcement of the decision inadmissible as there is another reason why the decision cannot be enforced;
- (d) circumstances arising since the inception of the enforceable title have resulted in the extinction of the obligation;
- (e) the obligation has been discharged;
- (f) the decision has been enforced.

#### 6 Are there any limitations on enforcement, in particular related to debtor protection or time limits?

See points 4 and 5. The enforcement agent is responsible for deciding on an enforcement method that is commensurate with the obligation enforced, and where the value of the obligor's assets attached corresponds to the value of the obligation. Enforcement may only be conducted within the scope of the claim listed in the authorisation for enforcement and the enforcement costs; this does not apply if enforcement is conducted by selling movable property that cannot be divided, or by selling real estate when the obligor does not have sufficient alternative assets from which the claim could be satisfied.

A court must also reject a petition for enforcement if:

- (a) the petition or the enforceable title is in violation of the Enforcement Code;
- (b) there are reasons for which enforcement would have to be discontinued;
- (c) either the obligee or the obligor is not the legal successor to the person listed in the enforceable title;
- (d) enforcement is proposed on the basis of an enforceable title issued in proceedings in which there was a claim from a bill or promissory note and it has emerged that the claim arose in connection with a consumer contract where no account was taken of the unacceptable contractual conditions, or the restriction on or inadmissibility of using a bill or promissory note, or the fact that the contract violated the accepted principles of morality, and this has an influence on the claim;
- (e) the enforceable title was issued in proceedings in which it was not possible to challenge or review any unacceptable contractual conditions, and the existence of an unacceptable condition has an influence on the enforced claim that arose in connection with a consumer contract;
- (f) enforcement is to be conducted on the basis of an arbitration award issued in a consumer dispute, and:
  1. the consumer arbitration agreement does not satisfy the conditions set out in specific legislation;
  2. the arbitration award in the consumer dispute was not issued by an arbitrator who at the time of the arbitration proceedings was registered in the list of arbitrators authorised to decide consumer disputes;
  3. the arbitration award in the consumer dispute was not issued by an established arbitration court which at the time of the arbitration proceedings was licensed to decide consumer disputes;

4. the arbitration award does not satisfy the particulars set out in specific legislation, or is unenforceable;

(g) the petition includes a claim for recurrent incidentals and has been lodged more than three years after the enforceable title became enforceable and without the obligor having been requested to pay the debt in the last three months before the lodging of the petition for enforcement, or without an agreement having been concluded with the obligor on the gradual payment of the receivable awarded by the enforceable title in the course of the three years since the enforceable title became enforceable;

(h) enforcement is proposed on the basis of an enforceable title which is a notarial deed that does not satisfy statutory requirements, or the obligation contained therein is in violation of the law or the accepted principles of morality.

In the course of enforcement the court is entitled to ask the enforcement agent for explanations or reports on the progress of each enforcement case assigned to the agent, and the agent is obliged to provide these for the court within the stated time limit. The court may also replace the agent on its own motion if the agent is in repeated or grave violation of an obligation set out in the Enforcement Code or the court's decision. Before deciding to replace the agent, the court will take into account statements by the parties in the proceedings and the enforcement agent.

Where enforcement is conducted by attachment of earnings, a basic amount may not be deducted from the obligor's monthly wage or other income; the Government defines the methods for calculating this basic amount in a regulation. If this concerns maintenance for a minor child, the basic amount that cannot be deducted from the obligor's monthly wage is 70 % of the basic amount as defined by the first sentence. If this concerns a person who works abroad and whose wage or salary is calculated for this purpose using a salary coefficient or an analogous method, the method for calculating the basic amount is defined in the same way and in the same ratio as this wage or salary.

Funds in a bank account up to EUR 165 and funds that the obligor explicitly declares are intended to pay the wages of his employees are not subject to enforcement by means of ordering payment from the bank account. If the obligor has several accounts, funds up to EUR 165 on just one bank account are not subject to enforcement.

Of the items owned by the obligor, enforcement cannot apply to those the obligor needs to satisfy his own and his family's material needs, or for his work or enterprise, and nor can it apply to items whose sale would violate the accepted principles of morality.

The following are excluded from enforcement proceedings:

(a) ordinary items of clothing, underwear and footwear;

(b) essential household equipment, namely the beds of the obligor and members of his family, a table, chairs according to how many family members there are, a refrigerator, a cooker, a hotplate, a heater, fuel, a washing machine, duvets and bed linen, standard kitchen utensils, a radio;

(c) domestic animals, other than those serving for enterprise;

(d) items belonging to the obligor that serve for his work or enterprise, up to the amount of EUR 331.94;

(e) medical supplies and other items the obligor needs in view of sickness or physical disability;

(f) items for which benefits in material need and benefit allowances have been provided under specific legislation; financial contributions provided under specific legislation as compensation for a serious disability, and child protection measures of a financial nature provided under specific legislation;

(g) a motor vehicle which the obligor, who is a natural person, needs for private transport and to satisfy the needs of a natural person with a serious disability and the needs of his family or members of his household;

(h) engagement and wedding rings;

(i) cash up to EUR 165;

(j) textbooks and toys.

Also excluded from enforcement proceedings are items belonging to a sole trader farming land if their loss would jeopardise the farming of agricultural land or the continuous operation of plant and animal production under specific legislation, and breeding animals, i.e. dairy cows, heifers, pedigree bulls, pedigree sows, pedigree boars, ewes and pedigree rams.

Excluded from enforcement proceedings are the saver's holding of the assets in a pension fund, and the participant's holding of the assets in a supplementary pension fund, corresponding to the amount of the employer's contributions paid for this participant and the revenues from their investments.

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