

Time-barred debts

Public-law debts

Taxes, maintenance debts, insurance premiums, hospital fees, client fees for early childhood education and care, dental care fees, parking fines, etc.

Private-law debts

Loans, overdue bills, hire purchase agreements, etc.

Due date		Debt on which a court judgment has been issued	Debt on which no court judgment has been issued
General limitation		A debt may become time-barred if no reminder is issued or no repayment is made in five years. If a reminder is issued or a repayment is made, a new five-year cycle will start to run.	A debt may become time-barred if no reminder is issued or no repayment is made in three years. If a reminder is issued or a repayment is made, a new three-year cycle will start to run.
Final limitation	Become definitely time-barred after five full calendar years have elapsed following the due date.	A debt becomes definitely time-barred in 15 years from the issue of a judgment on the debt or in 20 years from the due date of the debt	A debt becomes definitely time-barred in 20 years from the due date (in 25 years if the creditor is a private person).

A debt becomes definitely time-barred depending on which of these two conditions is met first:

- (a) no reminder has been issued or no repayment has been made in the past five years, or
- (b) 15/20 years have passed since the date issue of the judgement or 20/25 years have passed since the due date of the debt

A debt becomes definitely time-barred depending on which of these two conditions is met first:

- (a) no reminder has been issued or no repayment has been made in the past three years, or
- (b) 20/25 years have passed since the due date.