

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

A debt becomes definitely time-barred in 20 years
from the due date

(in 20 years if the creditor is a private person or the debt is due to an offence for which a sentence of imprisonment has been imposed)

(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 or 20 years have passed since since the date of issue of the judgment.

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 or 25 years have passed since the due date.