

Application for debt cancellation

Private individual and sole proprietorship

What you need to know before you apply for debt cancellation

Before completing the form, it is important that you read this guide on:

- What applying for debt cancellation entails
- How to apply for debt cancellation.

You must use this form if you are applying for debt cancellation as a private individual or sole proprietorship. If you are applying as a company, an association, a self-

governing institution or foundation, you must use form 51.068, which you can find at gaeldst.dk/blanket51068.

Is a large part of your debt to private creditors?

If a large part of your debt is to, for example, your bank or a finance company, you should apply for debt rescheduling under the probate court. You can read more about the rules at domstol.dk.

What does applying for debt cancellation entail?

When you apply for debt cancellation, you are applying for cancellation or reduction of your debt to public authorities. This means that you are applying for cancellation of all or part of your debt.

When you send us an application, we examine your debt, your income and expenses, and what you own. We examine the age of your debt, how it arose, and how you have been paying it off.

Can your debt be cancelled?

We may grant you full or partial debt cancellation if:

- Your debt is so large that you will not be able to pay it off in the coming years
- Your financial situation will be permanently improved by debt cancellation
- You have special social or health-related circumstances that particularly favour this, for example serious physical or mental illness.

This means that you need to be hopelessly indebted and unable to pay off your debt. We assess this by comparing the size of your debt with your ability to pay it off.

When can your debt not be cancelled?

Your debt will not normally be cancelled if you and your financial situation meet established grounds for rejection. If your debt is regarded as old, you may, however, have your debt cancelled in a few individual cases even though one or more of your circumstances weight against debt cancellation. We typically regard debt as old if you incurred it more than six to eight years ago.

We may reject debt cancellation based on these circumstances if:

- you have unresolved financial circumstances, for example if you are unemployed, receive temporary social assistance such as cash benefits or are a student.
- you have acted in a financially irresponsible manner, for example if you have incurred large debt for personal spending or raised large debt knowing that you would not be able to repay it.
- you have debt from penalties or compensation, for example if a large part of your debt has arisen as a consequence of criminal offences or circumstances for which you have to pay compensation.
- you have not paid your debt, for example if you have not made payments on your debt when you have been able to do so.
- you have arranged your finances for the purpose of obtaining debt cancellation by concealing assets or paying off all other debt than the debt you expect to be cancelled.
- you have incurred new debt after you have applied for debt cancellation, for example if you have not paid your bills to public authorities on time.
- there are other grounds for rejection of debt cancellation.

How to apply for debt cancellation

- You must complete all relevant fields in the form.
- You must document that you are unable to pay your debt.
- You must complete the form as a solemn declaration.

Your case will be decided more quickly if you complete the entire form at once and submit all documentation.

You must document all fields in the form

You must document all your expenses

For example, you can include printouts from Betalingsservice, a copy of your tenancy agreement or copies of bills.

You must document all your income

You must provide documentation of all your income in the past three months. The documentation may, for example, be copies of payslips, pension payments or statements of account.

If you have assets, for example a house or shares, you must calculate and document their value.

How do I document other circumstances?

If you are applying on the grounds of your social and/or health-related circumstances, you must document these grounds with, for example, statements from your municipality, the psychiatric services or your own doctor.

You must document your and your partner's situation

You must enclose the same documentation for any spouse, registered partner or cohabiting partner. If both you and your partner are applying for debt cancellation, you must both complete an application form.

You must make payments on your debt while we process your application.

We will continue the collection of your debt while we process your application. This means that we can, for example, levy execution, make set-off and withhold part of your income for payment of your debt.

Even though you have applied for debt cancellation, you must therefore continue to make payments on your debt to public authorities. If you have agreed an instalment payment plan with us, you must therefore still make payments under this plan. This will also be the case if we extend the deadline for processing your application for debt cancellation.

How to submit your application

Download the form onto your computer before you start completing it. Remember to save changes along the way, to ensure that your information is not lost.

Postal application

You can also send the application form with documentation to the Danish Debt Collection Agency (*Gældsstyrelsen*) at the address: Gældsstyrelsen, Postboks 49, 4930 Maribo, Denmark.

Online application

You can submit your application form with documentation to the Debt Collection Agency at gaeldst.dk/contact. Select *Log on to send a message - for individuals* under *Write to us*. A new window will open. Select *Log on with NemID/MitID*. In our online self-service system E-tax, select *Kontakt* (Contact), *Skriv til os* (Write to us), *Betaling og gæld* (Payment and debt), *Gæld til inddrivelse* (Debt for recovery) and *Vil du søge om eftergivelse?* (Do you want to apply for cancellation of debt?).

You can only send 10 files at a time, so if there are many documents to your application, you may need to submit them in several batches. Your case officer will gather all your documents and your application.

Questions and legal basis

Do you have any questions?

Call us on +45 70 15 73 04 if, for example, you are unsure about:

- whether it is relevant for you to apply for debt cancellation
- how to complete the form
- which fields you need to complete
- how to document any income or expenses.

Read more about debt cancellation

You can find the rules on debt cancellation in the Danish Debt Collection Act (*Gældsinddrivelsesloven*) (Consolidation Act no. 29 of 12 January 2015).

The Act is available in Danish at skat.dk/skattelove.

More information about the rules are available in our Danish-language legal guide, section G.A.3.1.7 *Eftergivelse af gæld til det offentlige* (Cancellation of debt to public authorities) at skat.dk/juridiskvejledning.

Application form for cancellation of debt to public authorities

I. Personal data

Full name

Civil registration (CPR) number

Address

Postcode

Town/city

Phone number

Email address

Position

II. Your partner's data

Full name of spouse, registered partner or cohabiting partner

Civil registration (CPR) number

Position

State the date from which you and your partner have been registered as living at the same address in the Danish National Register (*Folkeregistret*):

Your cohabiting partner must participate in completing the form. We use your cohabiting partner's information when we calculate what you can pay. Your cohabiting partner has rights that he or she must know about. Read about your cohabiting partner's rights on the last pages.

Your reasons for applying for debt cancellation

III. I am applying for

Full debt cancellation

Describe why you are applying for full debt cancellation (for example life-threatening illness):

Partial debt cancellation

Describe why you are applying for partial debt cancellation. State the amount that you are able to pay:

Your household's monthly income and expenses

IV. Monthly income

How to complete the fields concerning your monthly income

You must enter all your income for the past three months. You must gather documentation for this income, which you must submit to us together with the completed form. The documentation may be copies of, for example, payslips or pension payments.

You must declare your monthly income. If there is income which you receive every three months or every six months, you must divide the amount by either three or six to get the amount per month. If your income varies from month to month, you must calculate your average income.

Income	Own (amounts per month)	Partner (amounts per month)	Household in total (amounts per month)
Income after tax <small>(for example salary, benefits, pension and travel allowance)</small>			
Pension scheme payments			
Compensation payments <small>(for example loss of earnings capacity or loss of breadwinner)</small>			
Child and youth benefit			
Other income <small>(for example B-income, maintenance payments or net rental income)</small>			
Total income <small>(the figures in 'Household in total' are added up)</small>			

V. Monthly expenses

How to complete the fields concerning your monthly expenses

You must enter your average monthly expenses. You must complete the fields that are relevant for your financial circumstances. For example, if you live in rental accommodation, you do not need to complete 'Property tax' under 'Housing expenses'.

You must gather documentation for all your expenses, and submit it to us together with the completed form. The documentation may be copies of, for example, bills for housing expenses or medicine prescribed by a doctor.

You must enter your monthly expenses. If there are expenses which you pay every three months or every six months, you must divide the amount by either three or six to get the amount per month.

Transport, trade union and faith-based community expenses	Own (amounts per month)	Partner (amounts per month)	Household in total (amounts per month)
Expenses for transport to and from work <small>How many kilometres do you drive daily? _____</small>			
Trade union, unemployment insurance fund and any early retirement scheme contributions			
Contribution to recognised or approved faith-based community			

Housing expenses	Own (amounts per month)	Partner (amounts per month)	Household in total (amounts per month)
Rent			
• Rent subsidy or housing benefit			
• Heating subsidy (income)			
Mortgage payments (instalment payments)			
Communal charges for homeowners' association			
Refuse collection			
Property tax			
Electricity			
Gas			
Water			
Heating			
Building and fire insurance			
Other housing expenses			
Other expenses	Own (amounts per month)	Partner (amounts per month)	Household in total (amounts per month)
Expenses for prescribed medicine and treatment			
Maintenance payments			
Child support			
Expenses for child's or children's contact with the other parent or yourself			
Net expenses for special needs			
Any other expenses			

Monthly income and expenses for children aged under 18 living at home

VI. Children living at home **How to complete the fields concerning monthly income and expenses for children in your household**

You must complete and document your children's income, expenses and any special needs. You must gather the documentation and submit it to us together with the completed form. The documentation may be copies of, for example, bills for childcare expenses or medicine prescribed by a doctor.

You must enter the monthly income and expenses. If there are income or expenses for the child which you receive or pay every three months or every six months, you must divide the amount by either three or six to get the amount per month.

Child's name Date of birth

Income	Amount per month
Child and youth benefit	
Child allowance	
Child support	
Children's pension	
Other income for the child	

Expenses	Amount per month
Childcare <small>(for example daycare centre)</small>	
Net expenses for special needs	
Other expenses for the child	

Child's name Date of birth

Income	Amount per month
Child and youth benefit	
Child allowance	
Child support	
Children's pension	
Other income for the child	

Expenses	Amount per month
Childcare <small>(for example daycare centre)</small>	
Net expenses for special needs	
Other expenses for the child	

Child's name Date of birth

Income	Amount per month
Child and youth benefit	
Child allowance	
Child support	
Children's pension	
Other income for the child	

Expenses	Amount per month
Childcare <small>(for example daycare centre)</small>	
Net expenses for special needs	
Other expenses for the child	

Child's name Date of birth

Income	Amount per month
Child and youth benefit	
Child allowance	
Child support	
Children's pension	
Other income for the child	

Expenses	Amount per month
Childcare <small>(for example daycare centre)</small>	
Net expenses for special needs	
Other expenses for the child	

Child's name Date of birth

Child's name Date of birth

Income	Amount per month
Child and youth benefit	
Child allowance	
Child support	
Children's pension	
Other income for the child	
Expenses	Amount per month
Childcare (for example daycare centre)	
Net expenses for special needs	
Other expenses for the child	

Income	Amount per month
Child and youth benefit	
Child allowance	
Child support	
Children's pension	
Other income for the child	
Expenses	Amount per month
Childcare (for example daycare centre)	
Net expenses for special needs	
Other expenses for the child	

Assets and debt of your household

VI. Assets How to complete the fields concerning your assets

Your assets are possessions or money that you and your spouse, registered partner or cohabiting partner own. You must complete the table with the assets which you and your spouse, registered partner or cohabiting partner, if any, each own. If you and your spouse, registered partner or cohabiting partner own something jointly, for example a house or car, you must divide the value between the two columns.

You must enter the value for which you think it can be sold. If you have mortgage debt, debt against ownership of a cooperative housing unit, or against shares or units in a public or private limited liability cooperative housing company, you must include this under 'debt'.

You must send us an overview of all your pension savings. This means your pension savings with, for example, your bank, pension provider and insurance company. You must submit details of both company pension schemes and personal pension schemes. You can find an overview of your pension savings at pensionsinfo.dk.

Assets (what you own individually or together)	Own (amount)	Partner (amount)
Cash funds		
Bank deposits		
Market value of securities (for example shares, bonds and units)		
Cooperative housing unit (value must be documented)		
Real property (value must be documented)		
Car or other motor vehicles		
Type and value of other assets (for example assets abroad)		
Pension schemes (value must be documented)		
Your and your partner's assets (add up each column)		
Total assets (the figures in 'Your and your partner's assets' are added up)		

VII. Debt

How to complete the fields concerning your debt

Debt is the amount owed by you and your spouse, registered partner or cohabiting partner, if any. You must complete the tables with all the debt held by you and your spouse, registered partner or cohabiting partner. This means that you must also include your debt to, for example, your bank (account debt and overdraft) and instalment contracts. You must also enter the debt on your assets, for example on your house or car.

If both you and your spouse, registered partner or cohabiting partner are liable for the debt, you must divide the debt between the two columns. If you or your partner have more than six creditors, you must include information about the rest of your creditors in a document.

Your debt (what you owe)

Creditor's name	Used for	Outstand- ing debt (amount)	Monthly instalment (amount)	Incurred (month and year)

Your total debt:

(add up the amounts in the 'Outstanding debt' field)

Your spouse, registered partner or cohabiting partner's debt (what your partner owes)

Creditor's name	Used for	Outstand- ing debt (amount)	Monthly instalment (amount)	Incurred (month and year)

Total debt of your spouse, registered partner or cohabiting partner:

(add up the amounts in the 'Outstanding debt' field)

Total debt:

(add up your and your partner's debt)

Other information

**VIII.
Bankruptcy,
composition
and debt
rescheduling**

Your bankruptcy, composition and debt rescheduling cases

Are you or a company owned by you subject to or have you previously been subject to proceedings concerning:

Bankruptcy	No	Yes, when: _____
Composition	No	Yes, when: _____
Debt rescheduling	No	Yes, when: _____

Your partner's bankruptcy, composition and debt rescheduling cases

Is your spouse, registered partner or cohabiting partner, or a company owned by your spouse, registered partner or cohabiting partner, subject to or has previously been subject to proceedings concerning:

Bankruptcy	No	Yes, when: _____
Composition	No	Yes, when: _____
Debt rescheduling	No	Yes, when: _____

**IX.
Inheritance**

Your inheritance cases

If you have renounced inheritance, you must include documentation for this.

Do you have any prospects of an inheritance or inheritance advancement?	No	Yes, when: _____
Have you renounced inheritance?	No	Yes, when: _____

Declarations and signature

X. Declaration I, the undersigned, solemnly declare that:

- all information in this application is correct
- I have disclosed all income
- I have disclosed everything that I own and owe
- I have involved my cohabiting partner in filling in his/her information and that my cohabiting partner has read his/her rights about the Debt Collection Agency's processing of personal data.

Date and signature

_____

Privacy policy – cohabiting partner

We may process your data

If your cohabiting partner has debt to public authorities, we may, in some cases, examine your financial circumstances. We can do this if we:

- calculate, based on your household's budget, what we can withhold from your cohabiting partner's income
- collect tax debt
- cancel debt
- write off debt
- defer a payment deadline
- enter into an instalment payment plan.

We only process the data about you which are necessary

If we examine your financial circumstances, we process:

- general personal data: Your civil registration (CPR) number, address and other contact details as well as information about your income.
- sensitive personal data: to the extent necessary, for example if we receive information that you pay church tax.

How we obtain data about you

We obtain data about you from, among other sources, yourself, public registers, other public authorities, authorities in other countries, the income register and banks.

We only collect the data when necessary for our debt collection. You will be informed if we use your data for purposes other than those we have mentioned here.

Your rights

Under the General Data Protection Regulation, you have a number of rights in relation to our processing of your data. You have the right:

- to see the data we process about you as well as various other information (right of access)
- to have the data corrected if it is incorrect or inaccurate (right to rectification)
- to have data about you erased in special cases (right to erasure)
- to have the processing of your personal data restricted (right to restriction of processing)
- to receive your personal data and to have these data transmitted from us to another controller (right to data portability)
- in certain cases, to object to our processing of your personal data (right to object)
- to file a complaint about our data processing with the Danish Data Protection Agency (*Datatilsynet*) at datatilsynet.dk.

If you want to exercise your rights under the General Data Protection Regulation, you can contact us at persondata@gældst.dk.

If you have general questions about how we process your personal data, you can contact the Data Protection Officer (*Databeskyttelsesrådgiveren*) of the Danish Ministry of Taxation at dpo@ufst.dk. You can also write to the IT and Development Agency of the Danish Ministry of Taxation at the address: Udviklings- og Forenklingstyrelsen, Osvald Helmuths Vej 4, 2000 Frederiksberg, Denmark, Attn: Databeskyttelsesrådgiveren/ Data Protection Officer.

The legislation and statutory rules entitling us to process your data

The rules on how we are entitled to process your personal data are laid down in the Danish Data Protection Act (*Databeskyttelsesloven*) (Consolidation Act no. 502 of 23 May 2018) and in the General Data Protection Regulation (no. 679 of 27 April 2016). You can find the General Data Protection Regulation under the Data Protection Act, Schedule 1.

The Data Protection Act is available in Danish at retsinfo.dk. Search for number 502 and the year 2018 to find the Data Protection Act.