

Registration of debt settlement cases/Application for debt settlement negotiation

Pursuant to the Act of 17 July 1992 No. 99 relating to voluntary and compulsory debt settlement for private individuals (The Debt Settlement Act)

The application is submitted to the enforcement officer where the applicant lives.

To register the application with the enforcement officer, it is enough to fill out the first page of the form.

The applicant fills out the rest of the application on his/her own, if necessary with the enforcement officer's help.

I. Personal information		An individual applies for a debt settlement scheme <input type="checkbox"/>		An application is made together with the spouse/cohabitant <input type="checkbox"/>	
Last name, first name					
Address					
Personal identification number (11 digits)		Tel. private		Tel. work	
Email address		Tel. mobile			
Position/occupation (see p. 5)		Education (see p. 5)			
Sources of income		<input type="checkbox"/> Wage income/sickness benefit		<input type="checkbox"/> Unemployment benefit/course money	
		<input type="checkbox"/> Retirement/disability pension		<input type="checkbox"/> Business income	
		<input type="checkbox"/> Transition allotment		<input type="checkbox"/> Work assessment allowance	
		<input type="checkbox"/> Other:			
<input type="checkbox"/> Unmarried		<input type="checkbox"/> Married		<input type="checkbox"/> Cohabitant/Partner	
		<input type="checkbox"/> Reg. partner		<input type="checkbox"/> Separated	
		<input type="checkbox"/> Divorced		<input type="checkbox"/> Widow/widower	
Any changes to marital status after 1 Nov. of previous year					
Information about spouse/cohabitant					
Last name, first name					
Address					
Personal identification number (11 digits)		Tel. private		Tel. work	
Position/occupation (see p. 5)		Education (see p. 5)			
Sources of income		<input type="checkbox"/> Wage income/sickness benefit		<input type="checkbox"/> Unemployment benefit/course money	
		<input type="checkbox"/> Retirement/disability pension		<input type="checkbox"/> Business income	
		<input type="checkbox"/> Transition allotment		<input type="checkbox"/> Work assessment allowance	
		<input type="checkbox"/> Other:			

II. Other information	
1. Are you currently under bankruptcy proceedings under the Norwegian Insolvency Act?	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Have you previously received a voluntary or forced debt settlement scheme under the Debt Settlement Act?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Have you previously applied for a debt settlement scheme under the Debt Settlement Act?	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Do any of your debts stem from criminal liabilities? (fine, redress or restitution)	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. During the past two years, have you transferred assets (household effects, property, cash or the like) worth more than NOK 5000 to others?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please specify (to whom, value, etc.)	
6. Have you personally tried to agree on a settlement arrangement with your creditors?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Please provide further information on how you attempted to do this, or why you did not try to do so, on page 6 of this form or on a separate sheet	
7. Number of children living at home and for whom you provide support	8. How many of these children are over the age of 18?

Signature

I the undersigned request that the case pursuant to the Debt Settlement Act be registered with the enforcement authority and hereby authorize the enforcement authorities to obtain information pursuant to section 2-1 of the Act, without impediment to confidentiality. A spouse/cohabitant in this case signs only if application is being made together for debt negotiations. Moreover, in the event application is made for debt negotiations by an individual, the spouse/cohabitant shall also be aware that the application has been submitted. The financial status of the spouse/cohabitant shall also be disclosed. When this information is provided, the spouse/cohabitant signs on the last page of the application form.			
Debtor's signature	Date	Spouse/cohabitant's signature	Date

Before debt negotiations can be opened pursuant to the law, pages 2-6, along with the supplementary forms listing outstanding debts, must be filled in. The enforcement officer will offer whatever help is necessary in this regard.

Annual revenue information

Copies of the tax returns and revenue certificates for the previous three fiscal years shall be attached. In addition, please attach documentation of income during the past three months, (in the form of payslips, evidence of payment etc.). If you are married or living in cohabitation, the aforementioned documentation is also provided for the spouse/cohabitant. Even when an individual applies alone for a debt settlement scheme, the spouse/cohabitant's income and wealth/assets must be listed and documented.

III. Income (Provide the expected income for the current year)		Your own	Spouse/ cohabitant's
1. Anticipated income from work this year, before tax (incl. sickness benefit and/or unemployment benefit)	Employer/payer		
1.	a. Of this, how much is seafarer's income for you		for your spouse/cohabitant
2.	Taxable social security and benefits (old-age/disability pension, social security benefits etc.)		
3.	Financial provisions received from divorced/separated spouse		
4.	Benefits/payments in kind at work		
	a. Interest benefits		c. Company car, list price as new
	b. Other goods/benefits in kind		d. Travel distance home/place of work
5.	Anticipated surplus from business and work-related sickness benefits this year, before tax		
6.	a. Personal income in primary industries (agriculture, fishing etc.)		
	b. Personal income in other industries		
7.	Surplus of per diem/car allowances		
8.	Interest on bank assets, bonds, outstanding receivables etc.		
9.	Dividends		
10.	Return on capital insurance (life insurance)		
11.	Gains from sale of shares/bonds		
12.	Rental income		
13.	Other tax-free income (child benefits, social assistance and the like)		
14.	Children's income (transferred from section IV below)		
15.	Total income before tax		

IV. Children's income and wealth/assets (List only income/assets for children whom you support financially). Any child support you pay is not to be included here, but listed as expenses under section VII. 1)				
The child's full name (Provide an address if your child is not living at home. In addition, state whether this is a child of a spouse or partner from a former marriage or relationship, and if so, whose child it is)	Personal identification number (11 digits)	Contributions or pensions	Child's income	Child's net assets/wealth
Add the child's income/wealth and list the total sum				
The total sums must be transferred to:		Section III. 14	Section III. 14	

Information about annual expenses

V. Housing expenses	Own	Spouse/ cohabitant's
1. Housing rent		
2. Joint costs (for jointly owned property/residence etc.)		
3. Municipal taxes/fees		
4. Expenses for housing mortgage payments (sum section 17 on the debt forms pertaining to housing debt)		
5. Other expenses related to housing (maintenance, fire insurance on the dwelling and the like)		
6. Total expenditure on current housing		

VI. Other debt obligations	Own	Spouse/ cohabitant's
1. Expenses for servicing deb obligations not related to housing (sum debt form section 17)		

VII. Ongoing contributions/financial support	Own	Spouse/ cohabitant's
1. Ongoing support obligations to children/spouse (list total ongoing support contributions)		

To ensure a correct assessment of the application, all pertinent factors that may affect future tax must be stated. The individual expense items below are to be covered by the subsistence amount. What is stated here will correspond to specified items 3.2, 3.3 and 3.5 in your tax return

VIII. Expenses that may make you eligible for tax credits	Own	Spouse/ cohabitant's
1. Additional expenses for per diem and lodging during service-related trips/work stays outside the home		
2. a. Travel expenses to and from work (specify the mode of travel, do not include use of your own car)		
b. For the use of your own car to and from work, specify the total number of km per year		
3. Union dues		
4. Premium paid into employment-related pension scheme or own pension insurance		
5. Other work-related expenses (office expenses, uniform etc.)		
6. Self-employed persons' premium for their own supplementary contribution to sickness benefits from national insurance		
7. Expenses for day-care and childcare		
8. Expenses that may entitle you to special deductions (Must be specified)		
9. Other expenses/deductions (Must be specified)		

When assessing whether the applicant is "permanently incapable of fulfilling his or her obligations" it must be taken into account that the debtor has the right to keep an amount of his/her income to cover the necessary expenses for subsistence for himself and his or her household, i.e., all expenses other than housing expenses and debt obligations. In the proposal for a debt settlement scheme, an amount is proposed for subsistence, cf. Regulations 2014-06-13-724 on subsistence rates for deductions and debt settlement <https://lovdata.no/dokument/SF/forskrift/2014-06-13-724>.

More information about the Debt Settlement Act, including case law, can be found at <http://gjeldsordningsbasen.dep.no/>

IX. Other expenses that may affect the subsistence allowance amount	Own	Spouse/ cohabitant's
1. Expenses for children whom you support: Expenses for food, clothing, leisure activities and the like (Child support that you pay, as well as expenses for day-care and childcare, are not included here)		
2. Special expenses:		

Information on property and assets/wealth

X. Information on housing (If you rent a dwelling, fill in only sections 4, 5, 6 and 9)		Own	Spouse/ cohabitant's
1. The dwelling's estimated sale value (if possible, attach valuation)			
2. The property's assessed tax value			
3. Ownership (individually owned, shared/part ownership etc.)		4. Size in sq. m. (living area)	
5. Type (flat, townhouse etc.)		6. Number of rooms (excluding kitchen/bathroom)	
7. Property registration, holding number, unit no., lease no.		8. Municipality	
9. Address			
10. If you have a flat in a housing cooperative or a limited liability cooperative, please state your ownership share in NOK of:			
a. Income		b. Expenses	
		c. Assets	
		d. Debt	
11. Cooperative/Company name/address			
If you have this kind of flat in a housing cooperative, attach last year's financial account for the cooperative/company			

XI. Information about your car (or other vehicle)		Own	Spouse/ cohabitant's
1. Estimated sales value			
2. Make		3. Year of Manufacture	4. Reg.no.
5. Mileage (in km.)		6. Estimated mileage this year	
7. Are you dependent on using a car due to disability, work requirements or the like? Specify the reason in more detail			

XII. Information on business assets	Own	Spouse/ cohabitant's
1. Assets (inventory, machinery, operating equipment, warehouse inventories etc.) Specify on a separate sheet if needed		
2. Other business wealth (shares, capital, etc.) Specify on a separate sheet if needed		
3. Total		

XIII. Other assets/property	Own	Spouse/ cohabitant's
1. Value of real estate outside your own dwelling (cottage/shared cottage, plot or similar)		
2. Total value of movable property with a value of more than NOK 3000 (boat, household effects, art, coin/stamp collection etc.)		
3. Cash		
4. Value of shares/bonds, number of shares and company		
5. The cash-in value of life insurance		
6. Bank assets (Attach bank statement. Housing savings schemes are not listed here, but under section 7)		
7. Housing savings for young people (amount saved annually)		
8. Share savings with tax credits (amount saved annually)		
9. Money others owe you		
10. Value of other assets		
11. Total		

Information about liabilities All debts that the applicant has must be listed on a separate form (debt form)	
The debt forms must be attached to the application as an appendix. Enter the number of debt entries (= number of completed forms) here	

Profit and loss

XIV. Result	Own	Spouse/ cohabitant's
1. Income before tax (transferred from section III. 15)		
2. – Estimated tax		
3. = Disposable income		
4. – Housing expenses (transferred from section V. 6)		
5. – Expenses to service other liabilities (transferred from section VI. 1)		
6. – Expenses to service ongoing financial support obligations (transfer from section VII. 1)		
7. = Result		

XV. Net assets/liabilities	Own	Spouse/ cohabitant's
1. Housing debt (mortgage debt on own dwellings)		
2. + Tax/fee debt		
3. + Financial support debt		
4. + Punitive debt (fine, redress or compensation)		
5. + Business debt		
6. + Consumer debt		
7. + Other liabilities		
8. = Total debt (sum of all debt items)		
9. – Total assets/wealth (sum of section X. 1, XI. 1, XII. 3 and XIII. 11)		
10. = Net assets/liabilities		

XVI. Education and work experience			
Own education beyond primary and lower secondary school			
Spouse/cohabitant's education beyond primary and lower secondary school			
List your work situation/experience here		Your own	Spouse/cohabitant's
Current position			
If you are study/retraining, state future degree/profession			
Here, please provide information about your previous work experience			
Position		From-to	
Position		From-to	
Position		From-to	
Here, please provide information about your spouse/cohabitant's previous work experience			
Position		From-to	
Position		From-to	
Position		From-to	
If you are currently unemployed, briefly describe how you assess the possibility of getting back to work			

Disputed claims

Disputed accounts receivable	Own	Spouse/ cohabitant's
The type and size of the claim		
The type and size of the claim		
Disputed debt (amount they may owe)	Own	Spouse/ cohabitant's
The nature and size of the claim		
The nature and size of the claim		

Contingent debt liability (guarantor liability etc.)

If you are responsible for others' debts, e.g., you have guaranteed a security or pledge, this must be stated here.

Conditional liability for debt, security liability			
1. The type and size of the claim	<input type="checkbox"/> Yes	<input type="checkbox"/> No	The total amount if known
2. Has the current security liability been made operative?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If so, fill out a separate debt form
Creditor's name/address			
Debtor's name/address			

Comments and specifications for the application

Refer to the specific point being elaborated on

Declaration

When the application form has been completed as far as possible, if needed, with the help of the enforcement officer, it will serve as the basis for further debt negotiations. The person or persons applying for a debt negotiation then declare via the signatory that the information given in the application is correct.

The undersigned, who is applying for debt negotiations, is aware of the criminal liability entailed in providing false statement pursuant to the Norwegian Penal Law section 221, and the liability pursuant to Section 7-4 of the Debt Settlement Act if a case concerning debt settlement is initiated pursuant to this Act wilfully or grossly negligently without cause.			
Applicant's signature	Date	Signature of spouse/cohabitant when both parties apply debt negotiation together	Date
If you are married or live in cohabitation and apply for debt negotiation alone, the spouse/cohabitant must be aware of this. Information must also be provided about the latter's income and assets. The undersigned is aware that the spouse/cohabitant is applying for a debt negotiation, and I hereby declare that the information given about my income and assets is correct.			
Spouse/cohabitant's signature			Date