Information sheet:

**Garnishment protection account**

**(**in german: **Pfändungsschutzkonto/P-Konto)**

**What is an attachment protection account?**

Anyone who has an account and is in debt can apply for a seizure protection account (P-Konto for short). It protects your money from seizure. This means that if you have debts and someone wants money from you, they cannot simply withdraw it all from your account.

**The conversion:**

It is important that you tell your bank that you want to convert your normal account into a P-account. If there are any difficulties, get in touch with us. We will help you further.

**The protection amount:**

There is a certain amount in a P-account that is always protected.

This amount is 1,500 euros per month.

If you have children or are married, even more money can be protected. However, you will then need a P-account certificate.

You will also need a certificate if you receive additional payments from the office, as you may then have more than 1,500 in your account.

**The garnishment protection account certificate**

**(**in german: **P-Konto-Bescheinigung):**

Give us a call and make an appointment with us. We will then tell you what you need to bring with you to the appointment.

**Debt counselling East: Stresemannstr. 54 - 0421 - 69 675 871 5**

**Debt counselling south: Kornstr. 13 - 0421 504 036**

**Debt counselling north: Gerhard-Rohlfs-Str. 16 (Passage) - 0421 - 658 696 6**

**Access to your money if you have a P-Konto:**

You can continue to withdraw money and make transfers. The protected amount may not be seized. This is your right so that you still have enough money for rent, electricity and food.

**Important:** You must always withdraw the remaining money from the account at the end of the month, otherwise it may be gone. You cannot save money in a P-Konto.

If you have any further questions, we will be happy to help you!

[www.solidarische-hilfe.de](http://www.solidarische-hilfe.de) Status: February 2025