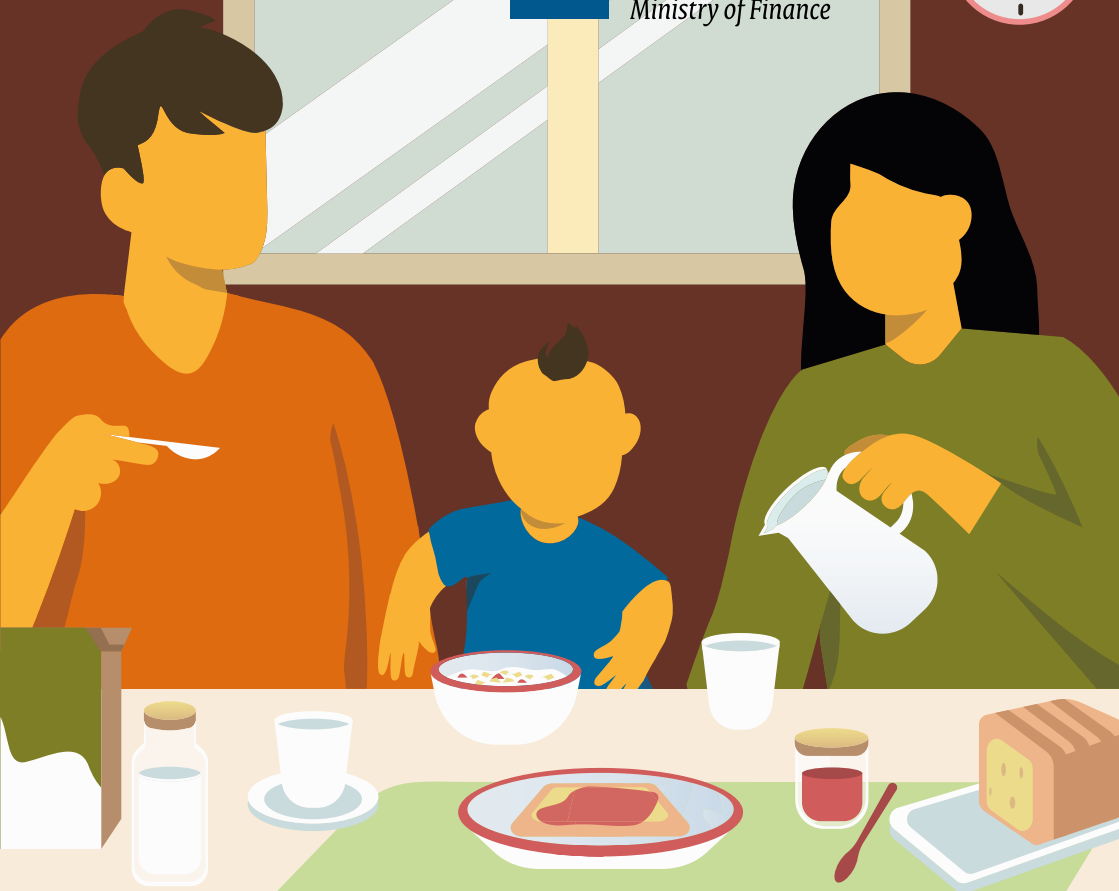




Allowances Administration of the  
Netherlands  
Ministry of Finance



# Help with debts and payment arrears

Information for affected parents and their benefit partner

This brochure is in English. It's also possible to read the brochure [in Dutch](#)

# Where can I go for help?

## Do you have any questions? Or do you need help?

### In the Netherlands:

Call our Service Team: 0800 - 2 358 358

### Do you live abroad?

Then you can also [make a phone appointment](#)

Call the Tax Hotline: +31 555 385 385 and ask for the Service Team.

Opening hours: Monday to Thursday from 8am to 8pm.  
Friday from 8am to 5pm.

## You can also contact these organisations:

Nederlandse gemeenten  
[vng.nl/hersteloperatie-toeslagen](https://vng.nl/hersteloperatie-toeslagen)

Sociale Banken Nederland  
[sbn.nl](https://sbn.nl)  
SBN helps with debts to companies.

Would you like to talk to a parent with similar experiences? This can be done through peer contact:  
[lotgenotencontact.info](https://lotgenotencontact.info)

# Contents

2	Contents Where can I go for help?
3	<a href="#">About this leaflet</a> <a href="#">Why are we helping parents with their debts?</a> <a href="#">There are two types of debt</a> <a href="#">Do you need urgent help?</a>
4	<a href="#">What happens to my debts?</a> <a href="#">Affected according to the comprehensive review</a>
5	<a href="#">What if you have paid a debt with the minimum amount of €30,000?</a> <a href="#">What support is available for debt?</a>
6	<a href="#">What happens next?</a> <a href="#">These are the steps SBN takes</a> <a href="#">The 'pause button'</a>
7	<a href="#">We have shared your data under the pause button</a> <a href="#">Is your creditor asking for money?</a> <a href="#">Have your private debts been resolved?</a> <a href="#">Which arrears are not being paid?</a>
8	<a href="#">What are payment arrears?</a> <a href="#">Examples of debt</a> <a href="#">Public organisations write and send letters themselves</a> <a href="#">Sometimes debts are not cancelled</a> <a href="#">Please note: the interest on paused debt continues</a>
9	<a href="#">What happens when the 1-year pause ends?</a> <a href="#">The pause button does not apply to people subject to the Wsnp and Msnp</a> <a href="#">What are the rules concerning allowance partners?</a>
10	<a href="#">Additional support</a>

## About this leaflet

You have registered with the Uitvoeringsorganisatie Herstel Toeslagen (UHT). You want us to take another look at your childcare allowance because of past problems. This is called a comprehensive review.

This leaflet is about help with debt. What happened to your debts while you were waiting for your assessment? What debts can we help you with? And what can you do yourself? We enclose this leaflet with the letter inviting you to report debts. We also put the leaflet online.

For your convenience, we sometimes repeat information from the first general leaflet. Have you not seen that leaflet? You can download [the general leaflet on our site](#).

There are several UHT leaflets. For example, about what to expect after you register. Or from the comprehensive review. You will find [the other leaflets](#) on our site

Is your comprehensive review ready? In that case you will be given information about aftercare: what you can do next. And where to turn for support.

## Why are we helping parents with their debts?

We have made serious mistakes with the childcare allowance. This is something we deeply regret. We want to rectify those mistakes as best we can. Many parents are in debt because of the mistakes. You could be among them. We want to help you with this so that you can put this behind you and get on with your life.

### Even if you live abroad.

But in that case different rules apply. For example, the debt pause does not apply to debts to foreign organisations. Do you have any questions about this? If so, the Ondersteuningsteam Buitenland is there to help you.

## There are two types of debt

- **Public debts**  
These are debts owed to the Dutch government. That includes, for example, the Belastingdienst or Dienst Toeslagen. But also to Municipalities, UWV, DUO and CJIB.
- **Private debts**  
These are debts to other organisations. For example, companies such as online shops, your phone company, your energy company or your health insurer.  
But also your housing association.

### Do you need urgent help?

Are you unable to do any more shopping? Are you in danger of being evicted? Can you no longer buy medicines? Do you not have enough money for school supplies or clothes for your children? In that case, we may be able to give you financial support. Or we can help you to get in touch with another organisation.

For this purpose, call our Service Team: **0800 - 2 358 358**

# What happens to my debts?

## UHT Registration

You are temporarily excused from paying debts to the Belastingdienst and Dienst Toeslagen. We share data with other public authorities. They will inform you whether they have also paused your debts to them.

Only debts incurred up to 31 December 2020 are usually paused.

## Comprehensive assessment I have been affected:

Clearing arrears on debts to non-government organisations (private debts). These were debts incurred between 1 January 2006 and 1 June 2021.

**Report your debts to SBN.**

Public debts up to 31 December 2020 will be cancelled wherever possible.

Pause button: 1-year break from public and private debts from the payment of €30,000 onwards.

**Have you already paid debts yourself?**

**Report them within six months.**

## Comprehensive assessment I am not affected:

You will need to resume paying your debts. Do you need help with that? If so, your municipality can help.

# Affected according to the comprehensive review

How does this affect your debts?

## Comprehensive review

During the comprehensive review, we look at your situation in more detail. Once you have registered, public debts are paused. This will remain the case until the review has been completed.

## You have been affected

- You will receive a minimum of €30,000 from us. Or you have already received this from us. You do not need to repay this. Unless there has been serious abuse or fraud.
- Once the payment has been made, there is a 1-year pause button for public and private debt. The pause button also applies to your current allowance partner.
- Report your private debt arrears. These are arrears with non-government organisations. They are usually companies. But you can also report rental arrears to the housing association.
- This covers arrears on debts incurred between 1 January 2006 and 1 June 2021. Report these debts to Sociale Banken Nederland (SBN). They will clear the arrears on these debts for you. Do this within six months of the confirmation that you have been affected. This is when no further objection or appeal is possible against the first decision on the minimum amount of €30,000. For more information, go to [our website](#).
- Information on how to pass on your debts to SBN is given further on in this leaflet.
- Public debts up to 31 December 2020 will be cancelled. This also applies to your allowance partner. Government organisations will send you letters about this themselves.
- Unfortunately, there are some debts we cannot resolve for you. You must start to pay these debts again when the debt pause ends. Even if you have been affected. For more information [on our website](#)

What if you have paid a debt with the minimum amount of €30,000?

Have you been affected and received a payment from us? And have you paid a debt with that payment? Or had you paid a debt before we let you know you had been affected? In that case, you will be refunded this in some situations.

For more information go to [our website](#)



## What support is available for debt?

### Report your private debts to Sociale Banken Nederland

Have you been affected? In that case, you do not have to pay arrears on your debts. This also applies to your allowance partner. You can also report the debts of children under 18.

- Report private debts to Sociale Banken Nederland (SBN). They will clear the arrears on these debts for you. This covers arrears on debts incurred between 1 January 2006 and 1 June 2021.
- Public debts up to 31 December 2020 will be cancelled wherever possible. you do not have to report public debts.

SBN helps people in debt. They have been doing this for many years. That is why we have asked SBN to help with the debts of affected parents.

### Report your private debts via [sbn.nl](#)

Or download a form there to report your debts by post. Not yet sure exactly which debts you have? In that case, start by reporting the debts you do know. You can report debts many times as you want to. Your municipality can help you make an overview of your debts. Your allowance partner can also report debts to SBN. You have 6 months from when it is established that you have been affected. This is when no further objection or appeal is possible against the first decision on the minimum amount of €30,000.

### Do you live abroad?

Even then, you can report your debts to SBN. This also applies to debts owed to a government abroad. The Ondersteuningsteam Buitenland can help you with this. If you do not have a DigiD, you can apply for one via [digid.nl](#). You can also download a form from SBN.

Information for [parents abroad](#) can be found on our website.

### What happens next?

SBN reviews your debts. You will receive a letter from SBN telling you which debt arrears will be cleared. Or they will call you with questions or an explanation.

After that, they pay the debts to creditors. That means you no longer have to pay those debts yourself. In doubt about what to do?

Call SBN: **088 - 1410 560**



### These are the steps SBN follows:

1. You report arrears on your debts.
2. SBN sends you a letter so you know they have received your arrears.
3. SBN checks the arrears with creditors. We have agreed that creditors will respond within two weeks.
4. In some cases, SBN will ask the creditor for more information. For example, if the amount you passed on is very different from the amount of stated by the creditor.
5. SBN checks whether they can take over the arrears. They look into whether this is in line with the law.
6. You will receive a letter setting out the checked arrears.
7. Is something not right? In that case, let SBN know within two weeks.
8. You will receive a letter detailing the debts that are being taken over. This is a decision.
9. Creditors are paid within two weeks.
10. Do you have a negative BKR record due to a paid debt? If so, the creditors will have it deleted.

See the site [sbn.nl](https://sbn.nl)

### The 'pause button'

The pause button applies to debts you had before you received the minimum amount of €30,000. The pause button is valid for one year. This starts on the day you received the amount. The pause button also applies to your allowance partner.

The pause button does not apply to debts to foreign organisations.

The pause button prevents creditors from gaining access to your money or assets.

For example, to the €30,000, your salary or something else. We call this an attachment.

- Creditors may still ask you to pay your debt. Or send reminders or payment demands.
- Bailiffs may not attach a bank account, wages or anything else. Nor may the creditor enforce an attachment already imposed. For example, is your house under attachment? In that case, the attachment remains in place. But your house may not be sold.
- But bailiffs are also not allowed to sell your property. Or gain access to your wages. That is called 'enforcing an attachment'.
- Creditors may not amend contracts with you because of a debt. Therefore, a rental agreement or telephone subscription cannot be stopped because you have a debt.



## We have shared your data under the pause button

We have passed on which parents have been affected.

And who their allowance partner is.

We have passed on this data to bailiffs and public creditors.

That means: UWV, CJIB, CAK, DUO, the Sociale Verzekeringsbank, municipalities and water boards.

The personal data in question are:

- your name
- your date of birth
- your BSN

Are you not in debt with one of these organisations?

In that case, they will delete your data immediately.

## Is your creditor asking for money?

Do your private debts fall under the pause button? And are creditors asking for money?

If so, give them the code from the letter with reference UHT-ISGO. This enables your creditor to check whether you have been affected.

If a creditor has any questions, they can call us on **0800 - 2 358 358**.

Do you no longer have the letter? In that case, you can obtain a copy of the letter through the Serviceteam.

## Have your private debts been resolved?

In that case, your creditor must remove your negative BKR record. If that has not been done, you can ask your creditor to do it. For this purpose, show the code from the letter with reference UHT-ISGO or UHT-ITPS to the creditor.

Debts that have not been cancelled remain registered with BKR. For example, current loans or phone subscriptions. That is because this information is important when you apply for a new loan.

## Which arrears are not being paid?

- Normal monthly payments. Such as rent or gas.
- Debts incurred after you received the minimum amount of €30,000.
- Criminal fines. You must pay the fine. But without any additional costs and increases.
- Money you have borrowed from a relative or friend. Unless you have a deed issued by the civil-law notary for this debt. Or if there is a court ruling on this debt.  
For more information, go to [this website](#)
- Public debt incurred after 31 December 2020.
- Private debts incurred before 1 January 2006 and after 1 June 2021.

You will find more information at [privateschulden.sbn.nl](https://privateschulden.sbn.nl)

You can see [on our website](#) which debts you can pass on.

## What are payment arrears?

You are in arrears if you should have already paid a bill. There is usually a payment date on a bill. Has that date passed? If so, you are in arrears. Is there no date on a bill? In that case, you are in arrears 30 days after that bill.

## Examples of debt

### Example 1:

We do not resolve financial arrangements or loans without arrears. Have you bought something on instalments? For example, a car or a TV? Or do you have a gym subscription? You must continue to pay the monthly amounts.

### Example 2:

We do not resolve your normal monthly health insurance payments. We only clear arrears that have arisen between 1 January 2006 and 1 June 2021. You must continue to pay the normal monthly amounts.

### Example 3:

You have not paid a dental bill. Did the dental treatment arrears arise between 1 January 2006 and 1 June 2021? If so, we will clear this debt. This includes interest and other charges.

## Public organisations write and send letters themselves

That means we do not know exactly when you will receive letters. Nor do the organisations send the letters at the same time. Perhaps a parent you know has already received a letter. And you have not yet. That is not a problem. You will receive a letter automatically. That is what we have agreed. You will also receive a letter from us when we start cancelling debts.

## Sometimes debts are not cancelled

For example, if you have committed a serious criminal offence regarding allowances. Or in case of scams or abuse. This is called 'culpable behaviour'. Or if you are an entrepreneur. In that case, there are additional rules. There is a maximum amount that can be cancelled for entrepreneurs. These additional rules also apply to your allowance partner's business debts. Do you have any questions about your debts as a business owner? If so, call the Serviceteam.

## *Please note:* the interest on paused debt continues

The pause button means you do not have to pay your public and private debts for the time being. However, it might still be worth doing so. The interest on your debts continues. That means your debt will increase if you pay later.

## Have your public debts been paused?

If so, you may choose to continue paying your debts anyway:

- Not all public debts can be cancelled. Is the comprehensive review ready? In that case, you still have to pay.
- Do you still have to pay your debts? If so, the amount may have increased due to interest.





## What happens when the 1-year pause ends?

Do you have any debts after that? Or do you have new debts?

If so, you will receive a letter from the creditors about this:

- public creditors will let you know how much debt you owe since 1 January 2021. The debt might be higher because of interest. The letter also contains information about a payment plan. Do you have any questions about that? If so, contact the creditor.
- Let private creditors know what debts you still have. You must always pay debts incurred after 1 June 2021 yourself.

The pause button does not apply to people subject to the Wsnp and Msnp. Wsnp is statutory debt restructuring. Msnp is an 'amicable debt settlement'.

What applies to you depends on the date you became subject to the Wsnp or Msnp. That is because the new Wet Herstel Toeslagen came into effect on 5 November 2022.

### **Were you first subject to the Wsnp or Msnp before 5 November 2022?**

If so, we will pay off all your debts. We have provided this guarantee so that you can keep the minimum amount of €30,000 yourself. We also want your procedure to end as soon as possible, but this takes time.

For more information, go to [the website](#)

### **Were you first subject to the Wsnp or Msnp after 5 November 2022?**

If so, the same rules apply to you as to other affected parents in debt.

In that case, we will pay off debts between 1 January 2006 and 1 June 2021.

For the other debts, the Wsnp or Msnp continues.

## What are the rules concerning allowance partners?

The pause button applies to affected parents and their allowance partner at the time we paid the minimum amount of €30,000. The arrangements for public and private debt also apply to these benefit partners. We also help benefit partners in debt.

# Additional support

## Support from the municipality

The municipality will be pleased to help you. For example, if you have problems with these give aspects:

- children & relationship
- money or debts
- housing
- health
- work

More details on how the municipality can help you can be found on the page about help from the municipality

Or check the [municipalities page](#)

Would you like help from your municipality? For example, if you have debts that have not been cleared. Or if you do not have an overview of your debts.

In that case, contact the municipality where you live. Ask for the childcare allowance recovery support team. Or for the childcare allowance rectification contact.

Would you like help from your municipality?

Go to [herstel.toeslagen.nl](https://herstel.toeslagen.nl)

