Debts

If you don’t pay your bills on time, this can be serious. Do you have financial worries? Debt counselling centres offer help.

Reminders and notices of prosecution

If you do not pay a bill on time, you usually receive a first reminder.
If you still do not pay the bill after the first reminder, you sometimes receive a second reminder.
The creditor (the person to whom the money is owed) can start legal proceedings at any time.
This is called a collection procedure.
In this case, the debtor (one person who owes money) receives a notice of prosecution from the Office des poursuites (Debt Enforcement Office). Notice of prosecution is subject to a fee.
The costs are advanced by the creditor and must then be paid by the debtor.
If the debtor believes that the proceedings are unfair, they may file an objection with the Office des poursuites (Debt Enforcement Office).
Please note: If you are being prosecuted, the authorities may deduct money from your salary, or take something of value from you.
In addition, notices of debt enforcement are registered under your name in the debt enforcement register. This can cause problems when looking for an apartment, for example. Even when you have paid for the debt enforcement, the notice remains in the debt enforcement register for some time.

Debts

Having debts means having to give money back to a person or a company.
Do you have debts or financial worries? You can go to a helpdesk: a debt reduction service.
Here an expert will look at the situation with you. They will work with you to find a solution.
Caritas offers debt reduction assistance on: 0800 708,708.
This help is anonymous. You don’t have to give your name. The service is free of charge.
The Fédération romande des consommateurs (Consumer Federation for French-speaking Switzerland) also offers a debt reduction service, which costs CHF 10 in the Canton of Jura.

Additional information (links, addresses, information sheets, brochures)

www.bonjour-jura.ch/en/money-and-taxes/debts