



ON MINIMUM WAGE OR PENSION? HOW TO RESPOND TO BANK EMBARGOES

The Law of "Civil Procedure" does not permit that funds are taken in the form of embargoes from your bank if you are on the minimum pension or wage. The information for minimum wages (SMI) [HERE](#)

For those receiving 14 payments annually for either a pension of wage, the extra payment made twice a year may increase the amount going into your bank to above the "minimum wage" level.

Administrations will likely take the full amount. This also by law is not permissible. The amount is due to being paid double in one month and not an increase in wages or pension.

What can you do? Unfortunately, neither you or your bank will be able to stop the embargoes. Once the funds have been taken from the bank, approach the entity making the embargo (Court house, tax office or provincial recaudacion offices). Go to either of the latter with proof of your income, ID, few months bank statements and last tax declaration if applicable, and ask them to lift the embargo. This will

Ref: 00/0135

Date: 10/11/2018

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normally take a few days taking weekends into account. Unfortunately, you will have to repeat the process if there are further embargoes.

CAB is not advising that debts should not be met. They will have to be paid. This is to assist those who may be left with no funds to live on and pay bills. Arrangements can be made to pay in instalments or by leaving a small amount in the bank before the embargo is due. This will then be taken via the 'EMBARGO PREVENTIVO' or 'EMBARGO EJECUTIVO'.

[Embargo by Tax Agency Check](#)

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10/11/2018

<https://www.facebook.com/groups/citizensinpain/>

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