



In case of insolvency of a private individual we offer the following services. We will:

- ✓ file your claims in court
- ✓ presence at court hearings
- ✓ recommendation for value adjustment of claims
- ✓ negotiation with debtors and their representatives
- ✓ evaluation of proposed payment plans as to fairness and soundness
- ✓ reports on the state of the proceedings
- ✓ monitoring of payment dates
- ✓ collection of dividends on your behalf over many years
- ✓ facilitate use of InsolvencyOnline – your electronic insolvency-file

**Amount of Claim**  
**EUR**

**Fee (in % of the**  
**claim amount) EUR**

up to	1,000.00	9,2 %	(at least 50.00)
up to	4,000.00	5,8 %	(at least 80.00)
up to	7.500.00	4,6 %	(at least 220.00)
up to	20,000.00	2,3 %	(at least 380.00)
up to	30,000.00	1,7 %	(at least 430.00)
over	30,000.00	1,2 %	(at least 640.00)

### Fees

Translation surcharge if necessary	46.00
Stamp duty at court	25.00

The costs of representation are irrespective of the financial outcome of the insolvency proceedings. They will be invoiced in a lump-sum (rounded down) at the start of the proceedings and also cover the full period of dividend collection. Valid as of November 1st, 2012.

### Benefit from your membership:

Insolvency representation free of charge or at reduced cost using the vouchers.  
Find out more at [gutscheine.ksv.at](http://gutscheine.ksv.at).