

*The Slovak version of this law is the legally binding version;
the English version is for informational purposes only.*

Selected parts

Act No 67/2020

on certain extraordinary financial measures in relation to the spread of the dangerous contagious human disease COVID-19, as amended by Act No 75/2020, Act No 96/2020, Act No 120/2020, Act No 156/2020, Act No 198/2020, Act No 264/2020, Act No 353/2020, Act No 9/2021, Act No 47/2021, Act No 57/2021, Act No 115/2021, Act No 279/2021, Act No 412/2021, Act No 469/2021, Act No 65/2022 and Act No 169/2022

The National Council of the Slovak Republic has adopted this Act:

DIVISION ONE GENERAL PROVISIONS

Section 1 Subject matter

This Act governs measures in areas within the competence of the Ministry of Finance of the Slovak Republic (hereinafter ‘the Ministry of Finance’) with the aim of mitigating the negative effects of the pandemic outbreak of COVID-19 disease caused by the SARS-CoV-2 coronavirus (hereinafter ‘the pandemic’).

Section 2 Temporal scope of the measures

(1) The measures pursuant to this Act apply during the period from 12 March 2020, when the Government of the Slovak Republic (hereinafter ‘the Government’) declared an extraordinary situation in accordance with other legislation¹ concerning a Level II threat to public from the COVID-19 disease caused by the SARS-CoV-2 coronavirus in the territory of the Slovak Republic, until the end of the calendar month in which the Government revokes the extraordinary situation unless otherwise provided in paragraph 3 (hereinafter ‘the pandemic period’), and until the expiry of the latest time limit as specified in this Act.

(2) The Government may decide that measures under this Act shall also apply after the time limits laid down in paragraph 1, if the economic, social or health situation concerning the pandemic in the Slovak Republic so requires. The extension of the application of measures under this Act shall be specified by a Government regulation. The Government may, by a regulation, also stipulate the scope of application, specific conditions for the application of measures under this Act and details of measures under this Act.

(3) For the purposes of Sections 3, 4, 6, 8 to 12, 16 to 18a, 20 to 24a, 24c to 24h, 24j, 24n, 24o, 33, 34, 36(1) and (3), 36a, and 36c(1) and (2), the pandemic period is deemed to be

terminated on 30 September 2020, and for the purposes of Sections 7, 24i and 31, the pandemic period is deemed to be terminated on 31 December 2020.

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TITLE ONE FINANCIAL MARKET SUPERVISION MEASURES

Section 26

(1) Supervision proceedings conducted by Národná banka Slovenska under other legislation⁴⁹ may be suspended by Národná banka Slovenska if the circumstances related to the pandemic period prevent a proper hearing and decision in the case.

(2) The operative part of the decision to suspend the proceedings pursuant to paragraph 1 shall, in addition to the provision of the legislation suspending the proceedings, state the proceedings to be suspended, the reason for the suspension referred to in paragraph 1 and the period of the suspension, or the operative part of the decision shall state that the suspension shall cease when the reasons for which it has been issued cease to exist. After the expiration of the period or after the reasons cease to exist, Národná banka Slovenska shall continue the proceedings immediately.

(3) The same proceedings may be suspended repeatedly in accordance with paragraph 1. The suspension of the proceedings shall last until the end of the pandemic period at the latest.

(4) A decision to suspend proceedings in accordance with paragraph 1 shall not include a statement of reasons.

(5) No appeal shall lie against the decision to suspend the proceedings in accordance with paragraph 1.

(6) The provisions of other legislation⁵⁰ apply mutatis mutandis to the decision suspending the proceedings.

Section 27

(1) Národná banka Slovenska may extend the time limits for actions or obligations arising from other legislation⁴⁹ if the circumstances related to the pandemic period are such as to prevent compliance with the time limits.

(2) Národná banka Slovenska may extend the time limits referred to in paragraph 1 repeatedly, but they shall expire no later than on the thirtieth calendar day following the end of the pandemic period.

(3) Národná banka Slovenska shall inform the supervised or other entity or the organisational unit of Národná banka Slovenska affected by its action or obligation about the extension of time limits pursuant to paragraph 1 by sending a notification. Where such entity does not exist or where the action or obligation of Národná banka Slovenska concerns a larger

number of supervised or other entities, Národná banka Slovenska shall inform about the extension of the time limit by publishing a notice on its website.

Section 28

The time limits for the actions to be carried out by Národná banka Slovenska pursuant to other legislation⁴⁹ which are shorter than 30 calendar days and which started after the effective date of this Act or did not expire before the effective date of this Act, shall be considered to be time limits of 30 calendar days which shall expire no later than on the thirtieth calendar day following the end of the pandemic period. Národná banka Slovenska is not obliged to inform about this fact pursuant to Section 27(3). Národná banka Slovenska may extend the time limit of 30 calendar days pursuant to Section 27.

Section 29

(1) Národná banka Slovenska may extend the time limits for actions or obligations arising from other legislation⁴⁹ for supervised or other entities if the circumstances related to the pandemic period are such as to prevent compliance with the time limits.

(2) Národná banka Slovenska may extend the time limits referred to in paragraph 1 at the reasoned request of the supervised or other entity concerned by the action or obligation pursuant to paragraph 1, at the request of the association of supervised entities or on its own initiative.

(3) Národná banka Slovenska may extend the time limits referred to in paragraph 1 repeatedly, but they shall expire no later than on the thirtieth calendar day following the end of the pandemic period. Where serious reasons exist, Národná banka Slovenska may extend the time limits referred to in paragraph 1 so that they shall expire no later than on the sixtieth calendar day following the end of the pandemic period.

(4) Národná banka Slovenska shall inform the supervised or other entity affected by the action or obligation or the association of supervised entities about the extension of time limits pursuant to paragraph 1 by sending a notification. Where the action or obligation of Národná banka Slovenska concerns a larger number of supervised or other entities, Národná banka Slovenska shall inform about the extension of time limit by publishing a notice on its website.

Section 30

(1) During the pandemic period, supervised and other entities may submit to Národná banka Slovenska requests, comments or appeals pursuant to other legislation⁴⁹ electronically using a qualified electronic signature via the Central Government Portal. Where a request, comment or appeal is filed by more persons, a qualified electronic signature of each person is needed.

(2) Supervised and other entities may submit attachments to requests, comments or appeals electronically together with the request, comment or appeal pursuant to paragraph 1, regardless of any obligation under other legislation to deliver original or certified copies of such documents.

(3) Národná banka Slovenska may require that the requests, comments or appeals, or the attachments thereto, are submitted in accordance with other legislation.⁴⁹

(4) Supervised and other entities shall submit attachments to requests, comments or appeals no later than on the thirtieth calendar day following the end of the pandemic period in accordance with other legislation.⁴⁹

(5) Where a supervised entity submits an altered, falsified or otherwise modified version of a document under this paragraph or fails to comply with the obligation under paragraph 4, Národná banka Slovenska may impose a disciplinary penalty of up to €500,000. The disciplinary penalty shall be imposed in accordance with other legislation.⁵¹

(6) In addition to the imposition of a disciplinary penalty pursuant to paragraph 5, Národná banka Slovenska may, on its own initiative, at any time revoke a decision it has issued on the basis of an altered, falsified or otherwise modified document. The organisational unit of Národná banka Slovenska which would be competent to issue such a decision pursuant to other legislation is competent to revoke the decision.⁵¹ The provisions of other legislation apply mutatis mutandis to a decision on revocation under this paragraph.⁵¹

(7) Action taken on the basis of a decision of Národná banka Slovenska, which has been finally revoked under paragraph 6, shall be null and void.

(8) The provisions of paragraphs 1 to 7 shall be without prejudice to the possibility of Národná banka Slovenska, at the request of the supervised or other entity, to waive the submission of attachments in paper form to a request in paper form and to allow their submission electronically.

(9) If, during the pandemic period, a document is delivered by registered post, the procedure specified by the postal service for the delivery of postal items in person shall be followed. The provisions of other legislation do not apply to the delivery of documents in person during the pandemic period.^{51a}

TITLE THREE MEASURES FOR DEFERRING PAYMENTS OF LOANS GRANTED TO CONSUMERS

Section 30a Basic provisions

For the purposes of this Title:

- (a) creditor means any person offering and providing loans to consumers;^{51b}
- (b) debtor means any consumer pursuant to other legislation^{51b} against whom the creditor has a claim from a consumer agreement or from a guaranty in respect of such agreement and who is interested in deferring payments;
- (c) consumer agreement means a housing loan agreement^{51c} or another consumer loan agreement serving the same purpose as a housing loan agreement, and a consumer loan agreement,^{51d} where the loan is repaid by regular fixed payments;

(d) deferral of payments means a deferral of payments of the loan principal and loan interest from a consumer agreement.

Section 30b **Deferral of payments**

(1) A creditor which is a bank^{51e} shall, at the request of a debtor, authorise the deferral of payments for the period specified in the deferral request, which shall not exceed nine months from the date of the next outstanding loan payment due after the date of submission of the deferral request. A debtor may request the deferral of payments of the same loan at most once during the pandemic period.

(2) A creditor operating on the basis of an authorisation pursuant to other legislation^{51f} shall, at the request of a debtor, authorise the deferral of payments for the period specified in the deferral request, which shall not exceed three months from the date of the next outstanding loan payment due after the date of submission of the deferral request. A creditor pursuant to the first sentence shall authorise the deferral of payments for a further period of up to three months if a debtor notifies a creditor of their interest in a further deferral of payments at the latest before the expiry of the initial deferral period; this notice shall contain the number of the consumer agreement and the deferral period.

(3) Where a loan payment due no more than 30 days prior to the date of submission of the deferral request is not paid, such loan payment shall also be deferred, and the deferral period shall start on the due date of such loan payment.

(4) A creditor shall not authorise the deferral of payments if:

- (a) the debtor is in arrears with the payment of loan for which the deferral is requested for more than 30 days prior to the date of submission of the deferral request;
- (b) the debtor was in arrears with the payment of another loan granted by the same creditor amounting to at least €100 for more than 30 days on 29 February 2020;
- (c) the debtor was in default on the date of submission of the deferral request, pursuant to other legislation;^{51g}
- (d) the deferral request is not duly completed; or
- (e) the deferral request does not include the elements as specified in the template set out in Annex 2.

(6) A creditor shall inform the debtor submitting a deferral request, within 30 days from the date of submission of the request, about the assessment of the request and in particular about:

- (a) the authorisation of the deferral of payments;
- (b) the non-authorisation of the deferral of payments;
- (c) the missing elements in the deferral request and the need to complete it.

(7) Where a creditor has not authorised a deferral of payments, the reasons shall be specified in the information pursuant to paragraph 5.

(8) Where a creditor fails to provide the debtor submitting a deferral request with the information pursuant to paragraph 5, the deferral of payments shall be deemed to be authorised in accordance with paragraphs 1 and 2. The time limit referred to in paragraph 5 shall be

suspended from the date of receipt of the information about the incompleteness of the request by a debtor submitting the deferral request until the date of receipt of the completed request; in the information the creditor shall inform the debtor submitting the deferral request that the time limit referred to in paragraph 5 is suspended.

(9) A debtor may request the deferral of payments during the pandemic period.

(10) The deferral request may be submitted in paper form or by means of distance communication.^{51h} When identifying a debtor for the purposes of submission of a deferral request and its acceptance, a creditor shall comply with the rules on simplified care in accordance with other legislation;⁵¹ⁱ if the creditor is a bank, the provisions of other legislation^{51j} do not apply.

(11) Where there are several debtors connected to one consumer agreement, a creditor shall authorise the deferral of payments based on a deferral request submitted by any of the debtors.

(12) Where a deferral request is submitted by means of distance communication, the creditor or financial agent^{51k} shall ensure that the debtor is informed before the submission of the deferral request about the facts specified in Part I of the deferral request template set out in Annex 2.

(13) The authorisation of the deferral of payments shall be considered an amendment to the consumer agreement without the need to conclude an addendum to it. By authorising the deferral of payments, the effects of the debtor's arrears shall not occur to the extent of the deferral. The rights and obligations of persons providing guaranty for claims of a creditor in respect of a consumer agreement or rights and obligations of other persons arising from a consumer agreement shall not be affected. The consent of the persons providing loan guaranty for the amendment to the consumer agreement shall not be required in respect of the deferral of payments.

(14) The deferral of payments shall not affect the default indicator and shall not impair the credit quality of the debtor.^{51g} The provision of the first sentence applies where the deferral of payments was authorised before 1 January 2021 and continues beyond 31 December 2020.

(15) An authorised deferral of payments shall not prevent a debtor from starting repayment or early repayment of the loan or its part also during the deferral period. The debtor submitting a deferral request shall notify the creditor of their intention to start repaying the loan or its part, whereupon the deferral of payments shall be terminated; in addition to the intention to start the repayment of the loan or its part during the deferral period, this notification shall include the number of the consumer agreement which has been subject to the deferral of payments.

Section 30c **Information obligations of creditor**

(1) Where a payment for insurance concluded in connection with a consumer agreement is paid together with a loan payment and the debtor submitting a deferral request is obliged to

pay for insurance also during the deferral period, the creditor shall inform the debtor about the method and amount of such payment.

(2) The creditor shall, at the latest within two months following the authorisation of the deferral of payments, notify the debtor submitting the deferral request of the consequences of the deferral of payments, in particular of:

- (a) the obligation to pay the interest for the deferral period and the amount thereof;
- (b) the procedure to be followed after the termination of the deferral of payments and the fact that the creditor will request the consumer to continue the repayment of the loan including information on how to continue the repayment of the loan and indicating the amount of payments and the date of the last payment of the loan;
- (c) the possibility to start repaying the loan also during the deferral period and the conditions for such repayment;
- (d) other facts concerning the deferral of payments affecting the total costs of the loan.

(3) The creditor shall provide the information referred to in paragraphs 1 and 2 to the consumer in the form of a record on a durable medium.⁵¹¹

(4) A creditor shall, from the effective date of this Act, publish free of charge on its website and in its premises, if they are not closed during the pandemic period:

- (a) information on the possibility of deferral of payments, conditions and consequences of such deferral;
- (b) the template of the deferral request set out in Annex 2;
- (c) a recommendation to submit the deferral request by means of distance communication.

Section 30d **Additional obligations of creditor**

In the context of the deferral of payments and related amendment of a consumer agreement, a creditor shall not:

- (a) require additional credit guaranty;
- (b) request payment of fees, reimbursement of costs or other remuneration in addition to the payment of interest for the deferral period;
- (c) make deferral of payments subject to additional conditions.

Section 30e **Effects of deferral of payments on data in the electronic register of consumer credit data**

A loan payment deferred pursuant to Section 30b shall not be considered delayed for the purposes of the electronic register of consumer credit data.^{51m} The provision of the first sentence applies where the deferral of payments was authorised before 1 January 2021 and continues beyond 31 December 2020.

Section 30f **Payment of state interest subsidies in respect of deferral of payments**

Where a state interest subsidy, a state interest subsidy for young people or a state interest subsidy for young married couples has been granted to a debtor in connection with a consumer agreement, the entitlement to such payment shall not be affected by the deferral of payments

and the time limit for granting of a state interest subsidy, a state interest subsidy for young people or a state interest subsidy for young married couples shall be extended to the extent of the deferral period. Such entitlement shall not expire even if the debtor has been in arrears with a loan payment after 29 February 2020 and has been granted an authorisation for the deferral of payments under Section 30b.

Section 30g Common provisions for deferred payments

(1) The total amount of the loan shall not be increased because of the deferral of payments.⁵¹ⁿ

(2) A creditor shall not request repayment of the entire loan during the deferral period; this shall be without prejudice to the provisions of a consumer agreement which are not related to the deferral of payments.

(3) A creditor shall spread the unpaid interest for the deferral period over the remaining loan payments due at the end of the deferral period, unless otherwise agreed with a debtor.

(4) The deferral of payments of a housing loan is not subject to the provisions of other legislation.^{51o} The deferral of payments of a housing loan shall not affect the extension of the repayment period of such loan pursuant to other legislation.^{51p}

(5) The deferral of payments of a consumer loan is not subject to the provisions of other legislation.^{51q}

(6) The deferral of payments of a consumer agreement is not subject to the provisions of other legislation on providing distance financial services.^{51r}

(7) The deferral of payments authorised during the pandemic period shall be valid until the expiry of the deferral period pursuant to Section 30b(1) and (2).

(8) A request for the deferral of payments pursuant to this Act may also be submitted by a debtor who has already submitted such request during the pandemic period prior to the effective date of this Act; where a creditor authorises the deferral of payments on the basis of a deferral request submitted under this Act and cancels the deferral of payments on the basis of a deferral request submitted during the pandemic period prior to the effective date of this Act, the deferral period pursuant to Section 30b (1) and (2) shall start from the date of the next outstanding loan payment due after the date of submission of the deferral request submitted during the pandemic period prior to the effective date of this Act.

Section 30h Supervision

Supervision of compliance with the provisions of this Title of the Act shall be exercised by Národná banka Slovenska in accordance with other legislation.^{51s}

TITLE FOUR
MEASURES FOR DEFERRING PAYMENTS OF LOANS
GRANTED TO SMALL ENTREPRENEURS AND
OTHER ENTREPRENEURS – NATURAL PERSONS

Section 30i
Basic provisions

For the purposes of this Title:

- (a) creditor means any person offering and providing loans to small entrepreneurs and other entrepreneurs – natural persons, within the scope of their business pursuant to other legislation;^{51t}
- (b) debtor means a small entrepreneur or other entrepreneur – natural person, against whom a creditor has a claim from a loan agreement or from a guaranty in respect of such agreement; small entrepreneur means an entrepreneur that, on 31 December of the year preceding the year in which the application for the deferral of loan payments is submitted, employed less than 250 persons and whose annual turnover did not exceed €50,000,000 or whose total assets did not exceed €43,000,000;
- (c) loan agreement means agreement on providing a loan in accordance with other legislation,^{51t} with the exception of loans granted in the form of a current account overdraft or in the form of a credit framework provided by means of a payment card;
- (d) deferral of loan payments means:
 - 1. deferral of payments of the loan principal;
 - 2. deferral of payments of the loan principal and the loan interest; or
 - 3. deferral of repayment of the loan due in single payment.
- (e) loan payment means payment of the loan principal or payment of the loan interest.

Section 30j
Deferral of loan payments

(1) A creditor that is a bank shall, at the request of a debtor, authorise the deferral of loan payments for the period specified in the deferral request, which shall not exceed nine months from the date of the next outstanding loan payment due after the date of submission of the deferral request. A debtor may request the deferral of payments of the same loan at most once during the pandemic period.

(2) A creditor that is not a bank shall, at the request of a debtor, authorise the deferral of loan payments for the period specified in the deferral request, which shall not exceed three months from the date of the next outstanding loan payment due after the date of submission of the deferral request. A creditor pursuant to the first sentence shall authorise the deferral of loan payments for a further period of up to three months if a debtor notifies the creditor of their interest in a further deferral of loan payments at the latest before the expiration of the initial deferral period; this notice shall contain the number of the loan agreement and the deferral period.

(3) Where the loan payment due no more than 30 days prior to the date of submission of the deferral request is not paid, such loan payment shall also be deferred, and the deferral period shall start on the due date of such loan payment.

(4) A creditor shall not authorise the deferral of loan payments if:

- (a) the debtor is in arrears with the payment of loan for which the deferral is requested for more than 30 days prior to the date of submission of the deferral request;
- (b) the debtor was in arrears with the payment of another loan granted by the same creditor amounting to at least €100 for more than 30 days on 29 February 2020;
- (c) the debtor was in default on the date of submission of the deferral request, pursuant to other legislation;^{51g}
- (d) the deferral request is not duly completed; or
- (e) the deferral request does not include the elements as specified in the template set out in Annex 3.

(5) A debtor may request the deferral of loan payments during the pandemic period. The deferral request shall be submitted in written form^{51u} and must be signed by a person authorised to act on behalf of the debtor. When identifying a debtor for the purposes of submission of a deferral request and its acceptance, a creditor shall comply with the rules on simplified care in accordance with other legislation;⁵¹ⁱ if the creditor is a bank, the provisions of other legislation^{51j} do not apply.

(6) A creditor shall inform the debtor within 30 days from the date of submission of a deferral request that there are missing elements in the deferral request and that the request needs to be completed. The debtor shall complete the deferral request promptly.

(7) A creditor shall inform the debtor about the authorisation or non-authorisation of the deferral of loan payments within 30 days from the date of submission of the complete deferral request. Where a creditor has not authorised a deferral of loan payments, the debtor shall be informed about the reasons.

(8) Where a creditor fails to provide a debtor with the information pursuant to paragraphs 6 and 7, the deferral of loan payments shall be deemed to be authorised in accordance with paragraphs 1 and 2. The time limit referred to in the first sentence of paragraph 6 shall be suspended from the date of receipt of the information about the incompleteness of the request by a debtor until the date of receipt of the completed request by a creditor pursuant to the second sentence of paragraph 6; in this information the creditor shall inform the debtor submitting the deferral request that the time limit referred to in the first sentence of paragraph 6 is suspended.

(9) An authorised deferral of loan payments shall not prevent a debtor from starting repayment or early repayment of the loan or its part also during the deferral period. A debtor shall request the termination of the deferral of loan payment by a specific request addressed to a creditor; whereupon the deferral period shall be terminated.

(10) If a loan has been agreed with maturity at the creditor's request, the creditor cannot request the repayment of the loan during the pandemic period.

(11) The authorisation of the deferral of loan payments shall be deemed to be an amendment to the loan agreement without the need to conclude an addendum to it. The rights and obligations of persons providing guaranty for claims of a creditor in respect of a loan agreement or rights and obligations of other persons arising from a loan agreement shall not be affected. The consent of the persons providing loan guaranty for the amendment to the loan agreement shall not be required in respect of the deferral of loan payments. The legal effects of

the enforcement order securing the claim shall be extended by the period of the deferral of loan payments.

(12) The deferral of loan payments shall not affect the default indicator and shall not impair the credit quality of a debtor. The provision of the first sentence applies where the deferral of loan payments was authorised before 1 January 2021 and continues beyond 31 December 2020.

(13) A creditor shall spread the unpaid interest for the deferral period over the remaining loan payments due at the end of the deferral period, unless otherwise agreed with the debtor.

(14) The total amount of the loan principal due pursuant to a loan agreement shall not be increased because of the deferral of payments.

(15) A creditor shall not request repayment of the entire loan during the deferral period; this shall be without prejudice to the provisions of the loan agreement which are not related to the deferral of loan payments.

(16) A deferral of loan payments shall not be considered a delay for the purposes of the register pursuant to other legislation.^{51v} The provision of the first sentence applies where the deferral of loan payments was authorised before 1 January 2021 and continues beyond 31 December 2020.

(17) Where a payment for insurance concluded in connection with a loan agreement is paid together with a loan payment and a debtor submitting a deferral request is obliged to pay for insurance also during the deferral period, a creditor shall inform a debtor about the method and amount of such payment.

(18) The deferral of loan payments authorised during the pandemic period shall be valid until the expiration of the deferral period pursuant to paragraphs 1 and 2.

(19) The request for the deferral of loan payments pursuant this Act may also be submitted by a debtor who has already submitted such request during the pandemic period prior to the effective date of this Act; where a creditor authorises the deferral of loan payments on the basis of a deferral request submitted under this Act and cancels the deferral of payments on the basis of a deferral request submitted during the pandemic period prior to the effective date of this Act, the deferral period pursuant to paragraphs 1 and 2 shall start from the date of the next outstanding loan payment due after the date of submission of the deferral request submitted during the pandemic period prior to the effective date of this Act.

Section 30k **Information obligations of creditor**

A creditor shall, from the effective date of this Act, publish on its website and in its premises, if they are not closed during the pandemic period:

- (a) information on the possibility of deferral of loan payments, conditions and consequences of such deferral;
- (b) the template of the deferral request set out in Annex 3;

(c) a recommendation to submit the deferral request electronically.

Section 30l
Additional obligations of creditor

In the context of the deferral of loan payments and related amendment of a loan agreement, a creditor shall not:

- (a) require additional credit guaranty;
- (b) request payment of fees, reimbursement of costs or other remuneration;
- (c) make deferral of loan payments subject to additional conditions.

Section 30m

The provisions of Sections 30i to 30l do not apply to:

- (a) aid schemes for small employers involving banks;
- (b) loan agreements to be repaid from state budget resources or from the European Union resources pursuant to other legislation.^{51w}

TITLE FIVE
MEASURES RELATED TO CONTACTLESS PAYMENTS

Section 30n
Limits for contactless card payments

(1) For the purposes of this title, ‘POS terminal’ means a point-of-sale (POS) device allowing the use of payment cards at a physical (not virtual) point of sale, excluding self-service devices.

(2) During the pandemic, payment service providers^{51x} shall apply the highest limits under other legislation^{51z} to payment transactions^{51y} made with a payment card at a POS terminal. Payment service users^{51aa} may reduce this limit.

(3) Payment service providers shall start applying the limits referred to in paragraph 2 no later than the fourteenth day after the effective date of this Act.

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TITLE SEVEN
MEASURES RELATED TO THE SPECIAL LEVEY
ON SELECTED FINANCIAL INSTITUTIONS

Section 30p

In order to mitigate the adverse consequences of the pandemic, payments of the special levy under other legislation^{51ad} cease to be payable if they became due between the effective date of this Act and the end of 2020.

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Section 38 **Transposition provision**

This Act enacts in Slovak law the legally binding acts of the European Union listed in Annex 1.

Section 39 **Date of effect**

This Act took effect on the date of its promulgation.
Act No 75/2020 took effect on 9 April 2020.
Act No 96/2020 took effect on 25 April 2020.
Act No 120/2020 took effect on 20 May 2020.
Act No 156/2020 took effect on 17 June 2020.
Act No 198/2020 took effect on 21 July 2020.
Act No 264/2020 took effect on 29 September 2020.
Act No 353/2020 took effect on 1 January 2021.
Act No 9/2021 took effect on 19 January 2021.
Act No 47/2021 took effect on 6 February 2021.
Act No 57/2021 took effect on 12 February 2021.
Act No 115/2021 took effect on 31 March 2021.
Act No 279/2021 took effect on 15 July 2021.
Act No 412/2021 took effect on 15 November 2021.
Act No 469/2021 took effect on 11 December 2021.
Act No 65/2022 took effect on 9 March 2022.
Act No 169/2022 took effect on 20 May 2022.

Zuzana Čaputová [signed]
Boris Kollár [signed]
Igor Matovič [signed]

**SCHEDULE OF LEGALLY BINDING ACTS OF THE EUROPEAN UNION
ENACTED IN SLOVAK LAW BY THIS ACT**

1. Council Directive 2009/132/EC of 19 October 2009 determining the scope of Article 143(b) and (c) of Directive 2006/112/EC as regards exemption from value added tax on the final importation of certain goods (codified version) (OJ L 292, 10.11.2009).
2. Council Directive (EU) 2020/876 of 24 June 2020 amending Directive 2011/16/EU to address the urgent need to defer certain time limits for the filing and exchange of information in the field of taxation because of the COVID-19 pandemic (OJ L 204, 24.6.2020).

Template

Request for the deferral of payments due to the mitigation
of the negative effects of a pandemic
pursuant to Section 30b of Act No 67/2020

Part I

Information on the deferral of payments

Please read carefully and consider the following information before submitting the request:

1. The deferral of payments shall not imply remission of payments. The obligation to pay the loan payments shall be deferred.
2. The number of monthly payments of the loan specified in your request for the deferral of payments shall be deferred from the date of the authorisation of the deferral of payments by the creditor, including the loan payment due no more than 30 days prior to the submission of the deferral request (the deferral period shall not exceed nine months if the creditor is a bank or a foreign bank branch and three months, with a possibility of extension for additional three months, if the creditor is another person).
3. Your loan shall continue to be subject to interest during the deferral period. The creditor will agree with you on how this interest will be repaid and then provide you with information on the agreed terms.
4. Where a payment for insurance is paid together with a loan payment, the creditor will inform you about how to pay it.
5. For this deferral of payments, the creditor shall not request any fees, costs or remunerations.
6. Even where a deferral of payments has been authorised, a debtor may initiate the repayment or early repayment of the loan or part thereof.

Part II

Debtor information

(To be completed by the debtor)

1. Forename and surname of the debtor:
2. Personal identification number (or date of birth if a personal identification number has not been assigned):
3. Permanent address:
4. Correspondence address of the debtor:
5. Telephone number:
6. Email address:
7. Identification of the loan to which the deferral request relates (for example, the agreement number):
8. I request to defer the loan payments for a period of months (the deferral period shall not exceed nine months if the creditor is a bank or a foreign bank branch and three months if the creditor is other person).

PART III

Creditor data

(Please leave blank)

[Space for creditor's data, such as a date stamp of the registry for requests in paper form or visible verification data for electronic requests.]

Template

Request for the deferral of loan payments due to the mitigation of the negative effects of a pandemic pursuant to Section 30j of Act No 67/2020

Part I

Information on the deferral of loan payments

Please read carefully and consider the following information before submitting the request for the deferral of loan payments:

1. The deferral of loan payments shall not imply remission of loan payments. The obligation to pay the loan principal and interest payments shall be deferred.
2. The deferral of loan payments shall be authorised for the requested number of months (the deferral period shall not exceed nine months if the creditor is a bank or a foreign bank branch and three months, with a possibility of extension for additional three months, if the creditor is another person).
3. Your loan shall continue to be subject to interest during the deferral period.
4. Where a payment for insurance is paid together with a loan payment, the creditor will inform you how to pay it.
5. For this deferral of loan payments, the creditor shall not request any fees, costs or remunerations.
6. An authorised deferral of payments shall not prevent a debtor from starting repayment or early repayment of the loan or its part pursuant to the conditions specified in the loan agreement; in order to terminate the deferral of loan payments, the debtor shall submit a termination request to the creditor.

Part II

Debtor information

(To be completed by the debtor)

1. Forename and surname of the debtor/business name of the debtor:
2. Personal identification number of the debtor or date of birth of the debtor if a personal identification number has not been assigned, and identification number of the debtor if assigned / organisation identification number:
3. Permanent address, registered office or place of business of the debtor / registered office of a legal person:
4. Correspondence address / email address of the debtor:
5. Telephone number of the debtor / of the contact person of a legal person:
6. Identification of the loan to which the deferral request relates
 - a) Loan agreement number:
 - b) Agreement conclusion date:
7. Requested deferral of loan payments*
 - a) deferral of loan principal payments starting with the payment due on
 - b) deferral of loan principal and loan interest payments starting with the payment due on
 - c) deferral of repayment of a loan due in a single payment.

8. I request to defer the loan payments for a period of months (the deferral period shall not exceed nine months if the creditor is a bank or a foreign bank branch and three months if the creditor is another person).
9. A declaration of honour by a small entrepreneur on the number of staff and revenue for the purposes of assessing compliance with the conditions regarding small entrepreneurs.
10. A declaration of honour by a small entrepreneur that the deferral of loan payments is required solely because of difficulties in repayment resulting from the pandemic.

PART III

Bank data

(Please leave blank)

[Space for the bank's data, such as a date stamp of the registry for requests in paper form or visible verification data for electronic requests.]

* Delete as appropriate.

Endnotes

- ¹ Section 8 of Act No 42/1994 on civil protection of the population, as amended.
...
- ⁴⁹ For example: Act No 202/1995 – the Foreign Exchange Act (including amendments to Act No 372/1990 on non-indictable offences, as amended), as amended; Act No 483/2001 on banks (and amending certain laws), as amended; Act No 566/2001 on securities and investment services (and amending certain laws) (the Securities Act), as amended; Act No 43/2004 on the old-age pension scheme (and amending certain laws), as amended; Act No 650/2004 on the supplementary pension scheme (and amending certain laws), as amended; Act No 747/2004 on financial market supervision (and amending certain laws), as amended; Act No 186/2009 on financial intermediation and financial advisory services (and amending certain laws), as amended; Act No 492/2009 on payment services (and amending certain laws), as amended; Act No 129/2010 on consumer credit and on other credit and loans for consumers (and amending certain laws), as amended; Act No 39/2015 on insurance (and amending certain laws), as amended; Act No 90/2016 on housing loans (and amending certain laws), as amended.
- ⁵⁰ For example: Sections 18, 21(5), 29(1) and 32 of Act No 747/2004, as amended.
- ⁵¹ Act No 747/2004, as amended.
- ^{51a} Section 18(3), first and second sentences, of Act No 747/2004.
- ^{51b} Act No 129/2010, as amended.
Act No 90/2016, as amended.
- ^{51c} Section 2(1)(b) of Act No 90/2016.
- ^{51d} Section 2(d) of Act No 129/2010.
- ^{51e} Act No 483/2001, as amended.
- ^{51f} Section 20 of Act No 129/2010, as amended.
- ^{51g} Article 178 of Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 (OJ L 176, 27.6.2013) as amended.
- ^{51h} Section 2(e) of Act No 266/2005 on the protection of consumers in respect of the distance marketing of financial services (and amending certain laws).
- ⁵¹ⁱ Section 11(3) of Act No 297/2008 on the prevention of money laundering and terrorist financing (and amending certain laws), as amended by Act No 52/2018.
- ^{51j} Section 89(2) of Act No 483/2001, as amended.
- ^{51k} Section 6 of Act No 186/2009, as amended by Act No 282/2017.
- ^{51l} Section 2(m) of Act No 129/2010.
- ^{51m} Section 7 of Act No 129/2010, as amended.
Section 8 of Act No 90/2016.
- ⁵¹ⁿ Section 2(l) of Act No 129/2010.
Section 2(1)(k) of Act No 90/2016.
- ^{51o} Sections 5(1), (2)(e) and (3), 6(1), 8(3), (5), (13), (33) and (34), 13(1) to (5), (7), (8) and (10) to (19), 14 and 15(1)(b) of Act No 90/2016, as amended.
- ^{51p} Section 70(1) of Act No 483/2001, as amended by Act No 279/2017.
- ^{51q} Sections 4 to 6, 7(29), (30), (33) and (34), 9(1) to (5) and (7) to (19), 11 and 13 of Act No 129/2010, as amended.
- ^{51r} Act No 266/2005, as amended.
- ^{51s} Act No 747/2004 on financial market supervision (and amending certain laws), as amended.
- ^{51t} Sections 497 to 507 of the Commercial Code.
- ^{51u} Section 40(4) of the Civil Code.
- ^{51v} Sections 38 and 92(a) of Act No 483/2001, as amended.
- ^{51w} For example: Act No 528/2008 on assistance and support from European Community funds, as amended; Act No 280/2017 on the provision of support and subsidies in agriculture and rural development and amending Act No 292/2014 on the contribution from European structural and investment funds (and amending certain laws), as amended.
- ^{51x} Section 2(3) of Act No 492/2009, as amended.
- ^{51y} Section 2(2) of Act No 492/2009, as amended by Act No 281/2017.
- ^{51z} Article 11 of Commission Delegated Regulation (EU) 2018/389 of 27 November 2017 supplementing Directive (EU) 2015/2366 of the European Parliament and of the Council with regard to regulatory technical standards for strong customer authentication and common and secure open standards of communication (OJ L 69, 13.3.2018).
- ^{51aa} Section 2(6) of Act No 492/2009.
- ^{51ad} Act No 384/2011 on a special levy on selected financial institutions (and amending certain laws), as amended.