Text consolidated by Valsts valodas centrs (State Language Centre) with amending regulations of:

29 October 2013 [shall come into force on 1 January 2014];

9 July 2024 [shall come into force on 12 July 2024];

23 July 2024 [shall come into force on 26 July 2024];

10 September 2024 [shall come into force on 18 September 2024].

If a whole or part of a paragraph has been amended, the date of the amending regulation appears in square brackets at the end of the paragraph. If a whole paragraph or sub-paragraph has been deleted, the date of the deletion appears in square brackets beside the deleted paragraph or sub-paragraph.

Republic of Latvia

Cabinet

Regulation No. 61

Adopted 29 January 2013

**Regulations Regarding the Permissible Amount of Debt Recovery Expenses and the Non-reimbursable Expenses**

*Issued pursuant to*

*Section 6, Paragraph three of the Law on Extrajudicial Recovery of Debt*

1. This Regulation prescribes the permissible amount of debt recovery expenses as well as the non-reimbursable expenses.

2. A provider of debt recovery services has the right to request a debtor or borrower (natural person) to reimburse the justified debt recovery expenses which correspond to the following permissible amount:

2.1. for the preparation and sending of a written notification to the debtor or borrower (natural person) in which information on the existence of a debt and an invitation to voluntarily fulfil the delayed payment obligations have been provided, and for the activities necessary to clarify the actual contact information of the debtor or borrower (natural person) if the debtor or borrower (natural person) cannot be reached, in total not more than EUR 15;

2.2. for other activities additionally carried out for the debt recovery, in total not more than EUR 15 within the debt recovery process until the debtor or borrower (natural person) has fulfilled payment obligations towards the provider of debt recover services or creditor.

[*9 July 2024; 23 July 2024; 10 September 2024*]

3. Expenses which have arisen to a provider of debt recovery services in carrying out the following activities for debt recovery shall be considered as non-reimbursable debt recovery expenses:

3.1. contact with a debtor or borrower (natural person) without compliance with the requirements stipulated in the Law on Extrajudicial Recovery of Debt;

3.2. contact with a debtor or borrower (natural person) within the period determined by the provider of debt recovery services to express objections against the existence of a debt, its amount and payment term after sending of the written notification referred to in Sub-paragraph 2.1 of this Regulation;

3.3. a written reminder to a debtor or borrower (natural person) of the existence of debt which is sent not more than once in 14 days or not more than three times during debt recovery proceedings;

3.4. activities carried out after the provider of debt recovery services or creditor has received payment from the debtor or borrower (natural person) for the repayment of the debt, except when the debtor or borrower (natural person) has repaid the debt before the debt recovery activities have reached the debtor, but the provider of debt recovery services has taken such activities before the provider of debt recovery services or creditor has received the payment;

3.5. activities which are not considered to be objectively necessary and justified for debt recovery as well as activities which are to be recognised as unfair commercial practice in accordance with the Unfair Commercial Practices Prohibition Law.

[*9 July 2024*]

4. The Regulation shall come into force on 1 February 2013.

**Informative Reference to European Union Directive**

[*9 July 2024*]

The Regulation contains legal norms arising from Directive (EU) 2021/2167 of the European Parliament and of the Council of 24 November 2021 on credit servicers and credit purchasers and amending Directives 2008/48/EC and 2014/17/EU.

Prime Minister V. Dombrovskis

Minister for Economics D. Pavļuts