



KARATZAS  
& PARTNERS

# **Covid-19, Phase 3: Newsletter on businesses and employment matters and the Digitalization of Public Administration**

**Update on 16/06/20**

*Having successfully contained the spread of the first wave of the virus by early imposition of a general lockdown, the Greek government is now commencing the effort to resume economic activity in all sectors in a safe and efficient manner. As the need to span the lost time has dramatically increased in view of the upcoming summer period, the pace of adoption of new measures for the support of businesses and employees is sweeping boldly across every sector in Greece.*

*Having mostly concluded the gradual reopening of private businesses, a package of new supporting measures has been announced by the Minister of Economy and Development and Investment covering the period from June until October 2020, having as main purpose the full boost of Greek economy within winter 2021.*

*The present newsletter is an overview of the new measures adopted in this context.*

## **A. BUSINESSES AND EMPLOYMENT**

### **I. Measures regarding Businesses**

#### **1. State funding support to affected businesses (Joint Ministerial Decision 1645/03.05.2020 and 131/13.06.2020)**

The Greek government has announced a second phase of repayable advance for businesses affected. Such financial support will be based on the turnover loss of businesses during the months March, April and May. The unallocated amount of the first phase of repayable advance, which has been completed, will be added to the second phase, with the total amount of funding support to be up to 2 billion euros.

The procedure of the granting of the “second phase” repayable advance, the criteria and conditions of beneficiary businesses, the documentation needed, as well as any other detail on this matter are determined in the Ministerial Decision 131/13.06.2020. Eligible businesses shall apply for such funding until 22.06.2020.

To be eligible, such businesses shall meet the following prerequisites, in accordance with the Ministerial Decision:

- Having their registered seat or permanent establishment in Greece, duly operating, being affected by the spread of Covid-19 and having submitted their application through the electronic platform “myBusinessSupport”, except of sole practitioners who have not employed any employees with an employment relationship on 01.06.2020 and with no tax cash register, as well as businesses who employed more than 1,000 employees with an employment agreement on 01.06.2020 and inactive businesses on April 2020 and onwards pursuant to Independent Tax Authority data or their zero VAT returns regarding this period.
- Not being in difficulty on 31.12.2019 pursuant to the Regulation 651/2014 (EU L 187 / 26.06.2014) and not having at their disposal prior financial aid, which has been declared incompatible by a decision of the European Commission.
- Meeting the specific requirements of Regulation 1407/2013 (EU L351 / 1 of 24.12.2013, Regulation regarding the application of Articles 107 and 108 of the Treaty on the Functioning of the European Union to the de minimis aid) and not having reached the limit provided for under the Regulation for the years 2018-2020.

Businesses that do not have a Code of Professional Activity (CPA) included in the CPAs of affected businesses, beneficiaries of any type of emergency measures against the effects of the spread of Covid-19, as they are determined each time by the relevant Ministerial Decisions, are also eligible to apply for the second phase of repayable advance.



## **2. Bank Loans Ministerial Decision 1768/8.05.2020, as further specified by Announcements by the Minister of Development and Investment, the Hellenic Development Bank and Greek Banks)**

Following a Decision by the Ministry of Development and Investment, the Greek Government has decided the incorporation of “COVID-19 Business Guarantee Fund”, as an independent financial unit in the context of the Hellenic Development Bank. The Fund will cooperate with specific Financial Institutions in Greece for the granting of loans to be guaranteed by the Greek State. Such loans are to be used only as working capital.

This provision shall solely apply to businesses which have been compliant with their obligations to banks by the end of 2019 (until 31.12.2019), i.e. without a payment delay for more than three months, regardless of whether they have been affected by the spread of COVID-19 or not. Businesses operating in Greece shall apply for the granting of such loans, except of offshore businesses, partnership businesses, undertakings of the financial sector, public bodies and their subsidiaries, including, also, local and regional public bodies and their subsidiaries. To be eligible, such businesses shall meet the following prerequisites:

- They must not have been considered as businesses in difficulty on 31.12.2019, in accordance with the Commission Regulation (EU) No 651/2014;
- They must be eligible businesses regarding their creditworthiness in accordance with the internal evaluation process of the bank;
- They must not fall under the provision of article 40 par. 1 of Greek Law 4488/2017 (provision regarding the exclusion of businesses from the granting of any funding support, either by national or EU funds, due to the imposition of sanctions for violation of labour laws);
- There must be no pending order to recover any prior unlawful and incompatible state pursuant to an EU or ECJ Decision; and
- There must be no track of adverse transactional behavior regarding the repayment of their debts (loan termination or overdue debts for more than 90 days) to the Hellenic Development Bank (former “ETEAN”) pursuant to loan programs that have already expired or are still in effect.

The loan's amount for each business can be either double the annual salary costs of 2019, or 25% of the company's annual turnover of 2019. In case of businesses which have not completed full operation in 2019, the maximum amount of the loan shall not exceed the estimated annual salary cost for the first 2 years of their operation. Such loan's amount may exceed the afore-mentioned limits for 18 months starting from the date of loan's granting regarding small and medium businesses and self-employed persons, as well as for 12 months regarding large businesses. For the purposes of loan's amount increase, eligible businesses shall submit relevant statements justifying their liquidity needs.

The duration of loans will be up to 5 years. The Fund will guarantee up to 80% of the total amount of working capital, as well as up to 40% of the amount of each bank's portfolio regarding small businesses and 30% regarding big businesses. The enforcement of the program begins on the 3rd of June 2020.

Following an announcement by the Minister of Development and Investment, pertinent businesses may apply for the granting of such loans through the electronic platform of State Aid Information System or through [www.ependyseis.gr/mis](http://www.ependyseis.gr/mis). National Bank of Greece, Piraeus Bank, Eurobank, Alpha Bank, Attica Bank, Optima Bank, Procredit Bank, as well as Ipiros, Pangkritia, Thessaly, Karditsa, Central Macedonia, Chania Cooperative Banks, constitute the eligible Greek Banks who will cooperate with the Fund regarding the implementation of guarantee loans program.

Eligible businesses may find further information regarding the guarantee loan program through each bank's website.

### **3. Deferral of tax payments for affected businesses (Law 4683/2020, Law 4690/2020, as further specified by Ministerial Decisions 1821/13.05.2020, 1822/13.05.2020 and 1824/13.05.2020)**

A deferral of payment has been provided for affected businesses, having either a primary Code of Professional Activity (CPA) on 20.03.2020, as determined by the Ministry of Economy and as defined in the relevant Ministerial Decision, or a gross income related to their active secondary CPA on 20.03.2020, as defined by the Ministerial Decision, higher than the income attributed to their principal CPA, as such income derives from their initial income tax return of the year 2018, which are or were due from 01.05.2020 until 31.05.2020. as well as their employees and natural persons owners of immovable property leased to such businesses as follows:

- **Affected Businesses:** payments of debts to the Greek Tax Authorities and schedule payments in the context of a debt settlement scheme with the Greek state, due from 01.05.2020 until 31.05.2020, are deferred until the 30th of September 2020. VAT payments of such businesses affected, due from 1.05.2020 until 29.05.2020, are, also, deferred until the 30th of September 2020.
- **Employees of Affected Businesses:** payments of debts to the Greek Tax Authorities and schedule payments in the context of a debt settlement scheme with the Greek state, due from 01.05.2020 until 31.05.2020, are deferred until the 31st of August 2020.

The maintenance of existing employment agreements and employment posts constitutes a prerequisite for the deferral of taxes for the affected businesses and employers.

The recovery of the above debt payments is suspended until 30.09.2020 without the imposition of any interest, penalty or surcharge.

- **Natural Persons Owners of Immovable Property Leased to Affected Businesses** or employees of affected businesses, beneficiaries of the 40% reduction of their total rent: payments of debts to the Greek Tax Authorities, as well as schedule payments in the context of a debt settlement scheme with the Greek state, due from 1.05.2020 until 31.05.2020, are deferred until the 30th of September 2020. Tax payments, due in June, are, also, deferred until 30.10.2020.

The recovery of the above debt payments is suspended until 30.09.2020 and 30.10.2020, respectively, without the imposition of any interest, penalty or surcharge.

Such lessors shall be granted the benefit to offset an amount equal to 25% on the above deferred tax payments, with other debts or installments of debts or facilities of partial payments due from 31.07.2020 and following, to Tax Authorities, in case of timely payments of their tax debts within May and June. The right to a 25% offset to their tax payments or installments of debts or facilities of partial payments shall be, also, provided in case of timely tax payments of such lessors, due in March and April. A 25% offset on VAT payments is provided in case of timely payment, solely in the context of a debt settlement scheme.

The deferral of payments of debts to Greek Tax Authorities is expected to be extended, according to an announcement by the Minister of Economy. In particular, such deferral of tax payments, due in June, shall be provided, also for affected businesses which continue to suspend their operation, regardless of their activity sector, as well as employees, whose employment agreement is still suspended.

Businesses operating in the sector of tourism, transportation, culture and sports, as well as restaurants and cafes, will be also granted a deferral of their tax payments due in June.

A 25% reduction of tax payments, which are due for within May, is provided for affected businesses and natural persons in case of timely payment. This measure applies also in case of timely payment of scheduled payments in the context of a debt settlement scheme. Such reduction is provided for businesses and natural persons who benefit a deferral of tax payments, as above mentioned. A 25% reduction on VAT payments is provided in case of timely payment, solely in the context of a debt settlement scheme. Such reduction will be further extended for tax payments due within the month of June.

Affected businesses may have the right to a 25% offset of their VAT payments. The benefit to offsetting an amount equal to 25% on the VAT payments, with other debts or installments of debts or facilities of partial payments due in 01.05.2020, to Tax Authorities, is provided for the affected businesses which will timely pay the total amount of their VAT debts until 30.04.2020. In particular, the amount of the VAT debts to be paid is specified in the statements of the first quarter of 2020 for businesses who keep holographic/simplified books and the third month of 2020 for those who keep diplographic/ duplicative books. The payment of VAT debt due in February 2020 constitute a prerequisite for businesses who keep diplographic/ duplicative books, in order to be granted the benefit of a 25% set off. Liable businesses who have already been granted a suspension of their payments at 26.03.2020 are not entitled apply to this measure. For any affected business that reduces its initial amount of VAT debt to be paid by means of an amendment statement regarding the above periods, the amount of the provided set off shall be reduced accordingly.

#### **4. Deferral of Payments of Social Security Contributions (Law 4690/2020, as further specified by Minister Decision no. 1823/13.05.2020)**

Scheduled payments of social security contributions and instalments under debt settlement schemes with the social security authorities, which were due for from 01.05.2020 until 31.05.2020, are deferred for affected businesses until 30.09.2020, without accrual of interest or surcharges. Such businesses shall have on 20.03.2020 either a primary CPA, as determined by the Ministry of Economy and as defined in the present Ministerial Decision, or gross income in relation with an active secondary CPA on 20.03.2020, as defined hereof, is higher than the income attributed to their principal CPA, as such income derives from their initial income tax return of the year 2018, which are or were due from 01.05.2020 until 31.05.2020.

The maintenance of existing employment agreements and employment posts constitutes a prerequisite for the suspension of social security obligations for the affected businesses and employers.

A 25% reduction of social security obligations payments, regarding the contributions for the months of April and May, is provided in case of an earlier payment than the date provided by the extension adopted, regarding the sole entrepreneurs and self-employed professionals.



A deferral of payment of current social security obligations payments is provided for businesses and natural persons affected by the effects of the spread of Covid19. This provision applies to businesses or employers who employ employees with private law employment agreements, having either a primary CPA on 20.03.2020, as determined by the Ministry of Economy, or a gross income related to their active secondary CPA on 20.03.2020, as defined by the Ministerial Decision, higher than the income attributed to their principal CPA, as such income derives from their initial income tax return of the year 2018. Payments of contributions regarding the month March, until the suspension of businesses' operation or such of their employment agreements, which were due for in 30.04.2020, are deferred until 31.10.2020.

Such deferral is provided also for social security contributions in the context of debt settlement scheme. Instalments under debt settlement schemes with the social security authorities, which were due in 30.04.2020, as well as of all subsequent monthly installments, are deferred for three (3) months.

The deferral of the above debt payments is suspended without the imposition of any interest or surcharge.

The beneficiary businesses and employers shall submit regularly and within the provided deadline the Detailed Periodic Report (ΑΠΔ) regarding their personnel for the month March. Surcharges will be imposed for any Detailed Periodic Report (ΑΠΔ) not submitted pursuant to the above procedure and within the specific deadlines.

The maintenance of existing employment agreements and employment posts constitutes a prerequisite for the suspension of social security obligations for the affected businesses and employers.

The specific criteria regarding the procedure of such reduction are further specified, each time, by a Decision of the Ministry of Labour.

## 5. Payment of reduced commercial rents (Law 4690/2020, Ministerial Decisions 2219/10.06.2020 and 1135/2020)

The provision of 40% reduction of commercial rents is provided for businesses, as well as self-employed professionals affected by the spread of Covid-19, as follows:

- **For the month March until June:** businesses and self-employed professionals who were forced by law to shut down pursuant to the emergency measures adopted by the Greek Government, in order to tackle the effects of the spread of Covid-19, including, but not limited, businesses operating in the sectors of retail and catering, tourism, transport, culture and sports, shall only pay 60% of the total rent due for these months. In particular, following the Ministerial Decision 2219/2020, such reduction of commercial rents for the month of June shall apply in case of businesses having either a primary CPA on 20.03.2020, as determined by the Ministry of Economy and as attached in the above Decision, or a gross income related to their active secondary CPA on 20.03.2020, as defined by the present Ministerial Decision, higher than the income attributed to their principal CPA, as such income derives from their initial income tax return of the year 2018.
- **For the months of April and May:** businesses having either a primary CPA on 20.03.2020, as determined by the Ministry of Economy and as attached in the Ministerial Decision 1135/2020, or a gross income related to their active secondary CPA on 20.03.2020, as defined by the Ministerial Decision, higher than the income attributed to their principal CPA, as such income derives from their initial income tax return of the year 2018, shall benefit of the 40% reduction of their commercial rents due for in these months.
- **For the months July and August:** the reduction of 40% of commercial rents will be provided for businesses which are still affected financially by the effects of the spread of Covid-19. Such provision shall apply no later than August 2020. Such reduction will be provided to eligible businesses solely after a decision by Minister of Finance, following a relevant suggestion of the Independent Public Revenue Authority (AADE) which will determine the above-mentioned affected businesses per month. Following a relevant announcement, such provision will apply to undertakings operation in the sector of tourism, transport, culture and sports.

## **II. Measures Regarding Employment**

### **1. New “SYN-ERGASIA” program for the period 15.06.2020- 15.10.2020 (Law 4690/2020)**

All affected Businesses and Employers presenting a decline in turnover of 20% or more, regardless of their Code of Professional Activity, can be included in the new program “SYN-ERGASIA”.

Businesses and Employers participating in the program “SYN-ERGASIA” are given the option to reduce the agreed working hours for some or all of their employees up to 50% each week, according to their operational needs.

This measure concerns full-time employees, and this reduction in hours doesn't alter their initial employment agreement.

Employees whose working hours are reduced pursuant to the present measure will be provided with financial support calculated at 60% on their net pay for the days they do not work, so as to reach, in any case, the amount provided for in the law as the minimum wage. The financial support will include the payment of the relevant proportion owed as holiday and Christmas bonuses, as well as 60% of employers' share of employees' social security contributions for the period when employees are not working, from 15.06.2020 to 31.07.2020.

Exceptionally, the state will fully cover the employers' share of employees' social security contributions for companies of the airline sector and related companies. Furthermore, for these companies the present measure will remain in force until 31.12.2020.

Employers must not terminate the employment agreements of employees introduced to this program, and any such termination will be invalid. They are also obligated to maintain the nominal wages of employees for the duration of their introduction to this program.

### **2. Termination of measure permitting operation of businesses with Safe Operation Personnel (Law 4683/2020, Law 4690/2020 as further specified by KYA 28.03.2020 and YA 13564/D1.4770 03.04.2020)**

The provision permitting operation of affected businesses with Safe Operation Personnel shall remain in force until 15.06.2020 and then withdrawn.

Under this provision, the employer is entitled to decrease the working hours agreed with a full-time employee, up to two weeks per month, with a linked obligation that each week at least 50% of the personnel must be working.

### **3. Reduction of Social Security Contribution obligations for full time employees (Law 4670/2020)**

From 01.06.2020 social security contributions for full time employees are reduced by 0.9%. This discount shall be divided between the employee (0.48%) and the employer (0.42%).

### **4. Deferral of Employers' Publication Formalities Obligations**

**(Law 4682/2020, Ministerial Decision 1208/ 07.04.2020, Joint Ministerial Decision 1566/24.04.2020 and Joint Ministerial Decision 2083/30.05.2020.)**

The obligation of employers to submit in advance certain information to the ERGANI Digital Information System is further suspended until 15.06.2020. After this date this obligation will resume.

More specifically: (a) form E4 schedule of personnel and arrangement of working hours, (b) form E8 for the announcement of legal overwork and legal overtime working and (c) form E12 for the announcement of occupied personnel in building activities. For the duration of this measure the employer must submit these forms to ERGANI Digital Information System up until the 10th day of the following month.

### **5. Remote Working (Law 4682/2020, 4683/2020 and 4690/2020 as specified by Ministerial Decision 03.04.2020 and Joint Ministerial Decision 07.04.2020)**

Each employer is entitled to unilaterally introduce remote working (working from home). This provision will remain in force until 30.06.2020.

Employers must submit a form to the ERGANI Digital Information System until in the first ten (10) days of the following month from the date of their decision to apply a remote working system.



**6. “Special Purpose” Paid Leave, Parent-Teacher Conference Attendance Leave (Law 4682/2020, Ministerial Decision 1208/07.04.2020, Joint Ministerial Decision 1566/24.04.2020, Joint Ministerial Decision 1778/10.05.2020, Circular 20477/604 of the Ministry of Employment and Labour)**

A “special purpose” paid leave is provided for parents whose children: a) are enrolled in early childhood care or kindergarten, b) attend school up until the third grade of middle school, c) attend special schools and schools providing special education and training, regardless of the age of the child, and d) benefiting from open care services for people with disabilities, regardless of the age of the child.

Working parents specified above are entitled to three (3) days of “special purpose” paid leave for every day of regular annual leave they take.

The leave is divided between both parents if both parents are employed. In cases where one parent is not employed, the “special purpose” paid leave will only apply exceptionally. This leave will be funded up to 2/3 by the employer and 1/3 by the state budget.

This measure will remain in force for as long as the units of care or education where their children are enrolled continue to have suspended their operation pursuant to the adopted measures. It has now been explained in a circular of the Ministry, that after these units of care or education restart their operations, the special purpose leave will still be available in the following cases: a) classes in rotating groups, the parents will still be able to take a “special purpose” leave on the days their child remains at home, b) children who belong to high risk groups or come to contact in their family with a person who does, and for this reason will not be attending, c) suspension of operation of an education or care unit because a new case of the virus has been detected.

Furthermore, another type of leave, provided for by existing Greek labour laws, for parents to be able to attend parent- teacher conferences, can be used during this period, either as a daily leave or as an hourly leave for equivalent hours, so as to safely escort children to and from their units of care or education. It can also be used during days when children do not have to attend and remain home.

Last, public sector employees who belong to high risk groups are entitled to abstain from work by virtue of a special purpose paid leave.

## **7. Option to reduce working hours up to 25% for working parents (Law 4690/2020)**

An option to reduce working hours up to 25% until the end of school year 2019-2020 is provided for parents whose children: a) are enrolled in early childhood care, kindergarten, b) attend school up until the third grade of middle school, c) attend special schools and schools providing special education and training, regardless of the age of the child, and d) benefiting from open care services for people with disabilities, regardless of the age of the child.

Following relevant agreement with their employer, working parents as defined above, may reduce their working hours for up to 25% until the end of the school year 2019- 2020 without having their salaries reduced. In this case, arrangements can be made for overtime work during working days, at a later point, without overtime payment.

This measure can function independently from or in combination with the provisions for a special purpose leave mentioned above.

## **8. Suspension of Employment Agreements for employees in the Tourism, Transportation, Cultural, Sporting and Food Sectors (Law 4690/2020)**

The suspension of employment agreements previously provided for regarding affected businesses in all sectors has been terminated as of 31.05.2020.

For businesses and employers whose operation has been suspended in June, the suspension of their employment agreements will be further extended until their operation is permitted.

Affected Businesses and Employers operating in the Tourism, Transportation, Cultural and Sporting sector, as those have been determined by the Ministry of Economy by Code of Professional Activities, are given the option to extend the suspension of their employment agreements, or suspend employment agreements for the first time, for any period of time until 31.07.2020.

For affected Businesses and Employers operating in the food sector, as those have been determined by the Ministry of Economy by Code of Professional Activities for June, the option to extend the suspension of their employment agreements, or suspend employment agreements for the first time is given for any period of time until 30.06.2020.

Affected businesses and employers are prohibited from reducing their personnel by terminating employment agreements for as long as they suspend employment agreement(s). They are also required to maintain the same number of jobs after the expiry of the suspension period for another thirty days.

For the duration of the suspension of their employment agreements, employees will be eligible to receive the “special purpose compensation” of €534 per month.

Employers can introduce employees whose employment agreement hasn't been suspended or whose suspension has been permanently revoked in the “SYNERGASIA” program.

In case of exceptional and urgent need for work in a suspended or affected business, suspension of employment agreements can be temporarily revoked by the employer. For this period the employer is liable for any obligation (wages etc) under these employment agreements. This information needs to be submitted in advance to the ERGANI Digital Information System.

While an employee is suspended, it is also possible to agree that they continue to work remotely to cover occasional temporary needs. This information needs to be submitted in advance to the ERGANI Digital Information System. The occasional remote work must be compensated for by an amount commensurate with the employee's salary.

#### **9. Conditional Suspension of Employment Agreements of Employees in Tourist Accommodation Facilities and Bus Transport for tourists (Law 4690/2020, Joint Ministerial Decision 2268/13.06.2020)**

Employees entitled to be employed for the summer tourist season with businesses and employers who will not be operating during this summer tourist season, will be granted a “special purpose compensation” of €534 from 01.06.2020 until 30.09.2020.

Operating tourist accommodation businesses and employers are obligated by law to keep the number of employment positions offered on the average of the number of such positions in the previous two seasons pro rata to their occupancy. The employees employed during the last summer season are given priority.

Operating bus transport businesses and employers for tourists are obligated by law to employ the same employees as those they employed during the previous summer season, pro rata to the number of buses they continue to operate.

Businesses and employers mentioned above can suspend part or all of their employment agreements for any period of time from 01.06.2020 until 30.09.2020 according to their business's occupancy.

More specifically, operating businesses achieving an occupancy of:

- 20% must revoke the suspension of 1/3 of their employment agreements,
- 50% must revoke the suspension of 2/3 of their employment agreements,
- 80% must revoke the suspension all their employment agreements

Employers can introduce employees whose suspension has been permanently revoked in the "SYN-ERGASIA" program.

For the duration of the suspension of their employment agreements, employees will be eligible to receive the "special purpose compensation" of €534 per month.

Affected businesses and employers that have suspended employment agreements are prohibited from reducing their personnel by terminating employment agreements for the period from 01.06.2020 until 30.09.2020.



**10. Compensation for Seasonal Workers not entitled to be employed for this summer season (Law 4690/2020, Joint Ministerial Decision 2268/13.06.2020)**

Employees in the food and tourism sectors who were employed during the summer tourist season of 2019 and were not entitled to be employed for the summer tourist season of 2020, and who also received regular unemployment subsidy from September 2019 until February 2020, are eligible to receive a monthly special compensation of the same amount. This compensation will extend to June, July and August in the event that these persons remain unemployed for this period.

**11. Inclusion of employees previously absent on leave in the special purpose compensation scheme (Law 4690/2020)**

Employees of businesses and employers which were forced to suspend their operation by virtue of the adopted measures, who were absent on some type of leave, and for this reason were not included in the special purpose compensation scheme, and whose leave ended during the suspension of operation, are eligible to receive the special purpose compensation for the period from 01.05.2020 until the reopening of the business. This measure includes persons absent on a sick leave, a maternity leave, as well as a six-month special maternity protection benefit.

**12. Easter Bonus (Law 4684/2020, Ministerial Decision 2141/03.06.2020)**

Under previously adopted measures, affected employers, as those were determined according to the provided specific CPAs, had been given the option to defer until 30.06.2020 payment to their employees of the Easter bonus (which corresponds to half their monthly wages). Moreover, the proportion of the Easter bonus that corresponds to the period during which the employment agreement of the employee had been suspended is to be covered by the state.

According to the procedure, which has now been determined, the employer is required to pay the Easter bonus in full, whereas the state will refund to the employer this amount at a later stage. The employer must submit a specific form with ERGANI Information System until 10.07.2020. The payment will be made to the account specified by its IBAN in this form.

### **III. Primary Residence Protection (Legislative Decree 01.05.2020)**

Every natural person who is eligible under the Greek law protecting over-indebted households and primary residences mortgaged for residential and business loans (article 68 par. 1) has the right to apply for a settlement of its debts (pursuant to article 68 par.2 and 3) until 31.07.2020, in order to protect its main residence from forced liquidation. This provision shall be in force by 30.04.2020.

The Greek state will subsidize part of the amount of monthly loan installments with primary residence mortgage of natural persons affected by the effects of Covid-19, in accordance with the announcement by the Ministry of Economy on 20.05.2020. Such provision will apply to non-performing loans, which were overdue both before and after the ending of 2018, until today, as well as to loans which are not yet overdue.

Further details regarding the specific criteria and conditions, the duration of the subsidy, as well as the amount to be covered by the Greek State are expected within June. The beneficiaries will have the opportunity to apply for the granting of such subsidy from 1.07.2020 until 31.07.2020.

## B. DIGITALISATION

### Further developments on the digitalisation front of the Greek Administration

The digitalisation of the Greek administration has been accelerated, partly due to the general shutdown recently imposed to the Greek market. We have covered such measures in our previous newsletters, which you can access here, namely: [e-signature](#), [digital identification](#) and [service by electronic means](#).

The digital platform "SOLON" of the Ministry of Justice is being linked to that of the Citizen Service Centers (K.E.P.), so that the latter issue electronically the following certificates:

1. Certificate of whether succession has been waived or not (under the jurisdiction of magistrate's court);
2. Certificate of whether succession has been waived or not (under the jurisdiction of the Court of First Instance);
3. Certificate that a testament has been published or not (under jurisdiction of magistrate's court).
4. Certificate that a testament has been published or not (under the jurisdiction of the Court of First Instance);
5. Certificate of non-dispute of an inheritance right (under the jurisdiction of magistrate's court);
6. Certificate of non-dispute of an inheritance right (under the jurisdiction of the Court of First Instance);
7. Certificate of withdrawal/cancellation/amendment of a Certificate of Succession (under the jurisdiction of magistrate's court);
8. Certificate of withdrawal/cancellation/amendment of a Certificate of Succession (under the jurisdiction of the Court of First Instance);
9. Certificate of non-submission and non-issuance of a definite decision of judicial settlement for over-indebted natural persons (under the jurisdiction of magistrate's court);

10. Certificate of non-issuance of judicial decision regarding the dissolution of a private Capital Company (IKE) (under the jurisdiction of magistrate's court);
11. Certificate for an establishment of a permanent or temporary guardianship on an individual (under the jurisdiction of the Court of First Instance);
12. Certificate that no appeal has been filed against a decision issued by the magistrate's court (under the jurisdiction of magistrate's court);
13. Certificate that no suspension (or interception) against an order of payment has been filed (under the jurisdiction of magistrate's court);
14. Certificate that no suspension (or interception) against an order to give up a possession has been filed (under the jurisdiction of magistrate's court);
15. Certificate of no suspension (or interception) against an execution or negative declaration of a third party (under the jurisdiction of magistrate's court).

Last, it has been announced that, for the procedures already provided in [portal.olomeleia](http://portal.olomeleia), the electronic filing of an appeal before the First-Instance Court of Athens is activated.

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