

***Measures approved by the Spanish Government due to the COVID-19
(Royal Decree-law 11/2020 of 31st March)***

SELF-EMPLOYED & SMEs

1. Social Security contributions moratorium

- a) Entities and self-employed can apply to Social Security Authorities included in any of the SS regimen for a moratorium of payments of six months, without interests, providing the requirements and established conditions are met.
- b) In the cases the moratorium of payment is granted, it will affect to the Social Security contributions which accrual period, is:
 - Entities: within April and June 2020
 - Self-employed: within May and July 2020

providing that their business activities were not suspended due to the declaration of the state of alarm.

Self-employed perceiving the allowance for the suspension of their business activity which payment for their Social Security contributions, corresponding to the real days worked in March, is still pending, will be allowed to settle their late contributions, without any surcharge.

- c) Applications must be submitted:
 - SMEs, via Social Security system (RED); and self-employed via Social Security system (RED) or any other available electronic means (SEDESS). Social Security Authorities could enable any other electronic mean apart from RED and SEDESS to submit applications.
 - Separate and individual applications for each contribution account code (CCC) where stated the employees registration of whom the moratorium is applied for their SS contributions. Resolution will be notified within 3 months after application is submitted.
 - The period for submission will be within the first 10 calendar days of the payment dates corresponding to the accrual periods. In no case, a moratorium for those contributions which payment date expired prior to submitting the application will be accepted.
 - The moratorium is not applicable to those CCC, which already obtained an exemption on cargo, or the joint contributions, as a result of contract suspensions or reduction in working hours established in RDL 8/2020.

2. Social Security debt installments deferrals

SMEs and self-employed included in any SS regime, that have no debt instalments in force with the Social Security, can applied for, **before 30th June 2020**, a debt instalment deferral for payments which payment period expires between April and June 2020, with a discount on the established interest rate of a 0,5%

3. Easing measures

- a) Self-employed and SMEs can suspend their supplies contracts or change their arrangements without penalty.
- b) Suspension of the payment of the electricity supply invoices have been agreed by means of a suspension system for contract holders of the electricity supply.
- c) Extensions for the submission of appeals and claims at state, regional and local levels have been approved. Explicitly the extensions for the payment of tax debts regulated in Art. 33 RDL 8/2020, are applicable to other public debts.
- d) For those self-employed not obliged to keep accounting Books to justify their activity volume, the fall in their invoicing incomes of at least of a 75% could be justified by any other means of evidence admitted by law.
- e) Moratorium for mortgage debts related to properties where professionals and employers develop their business activities, in the cases of economic vulnerability, as a result of this sanitary emergency.
- f) Exceptional redemption of the pension plans within a period of six months from the date of declaration of the state of alarm, and only in the next assumptions:
 - Be in legal situation of unemployment as a consequence of a temporary labour force adjustment plan (ERTE)
 - Being force to suspend the business activity
 - The amount of the available consolidated rights are not higher than:
 - o The net salaries not perceived while under the ERTE
 - o The net estimated incomes not perceived due to the suspension of the business activities
 - o The net estimated incomes not perceived while remains the sanitary crisis