

SECTION F. CIVIL/PENAL SANCTIONS

- (a) Yes, there are civil and criminal sanctions in relation to incurring and non-payment of debts.
- (b) To briefly state the types of sanctions, in the case of checks, criminal sanctions may apply for criminal use of checks (e.g., non-payment due to insufficient funds, cease of trading, termination of checks etc. after the check is issued). Criminal fraud and misrepresentation and civil tort liability may also apply.
- (c) This does not seem to be the case.
- (d) This does not seem to be the case.