The Laws of Zambia

REPUBLIC OF ZAMBIA

THE CIVIL COURTS (ATTACHMENT OF DEBTS) ACT

CHAPTER 78 OF THE LAWS OF ZAMBIA

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CHAPTER 78

CIVIL COURTS (ATTACHMENT OF DEBTS)

12 of 1940 4 of 1943 Government Notice 497 of 1964

An Act to make provision for the attachment of debts; and to provide for matters incidental to or connected therewith.

[15th August, 1940]

1. This Act may be cited as the Civil Courts (Attachment of Debts) Act.

Short title

2. It shall be lawful for any creditor who has obtained a judgment in any court in Zambia to apply to the court for a rule or order that the judgment debtor should be orally examined before the court as to any and what debts are owing to him; and the court may make such rule or order for the examination of such judgment debtor and for the production of any books or documents.

Examination of judgment debtor as to debts due to him

3. It shall be lawful for a court, upon the *ex parte* application of such judgment creditor, either before or after such oral examination and upon affidavit by himself or his attorney stating that judgment has been recovered, and that it is still unsatisfied, and to what amount, and that any other person is indebted to the judgment debtor, and is within the jurisdiction of the court, to order that all debts owing or accruing from such third person (hereinafter called the garnishee) to the judgment debtor shall be attached to answer the judgment debt; and, by the same or any subsequent order, it may be ordered that the garnishee shall appear before the court to show cause why he should not pay the judgment creditor the debt due from him to the judgment debtor, or so much thereof as may be sufficient to satisfy the judgment debt.

Court may order an attachment of debts

4. Service of an order that debts due or accruing to the judgment debtor shall be attached, or notice thereof to the garnishee, in such manner as the court shall direct, shall bind such debts in his hands.

Order for attachment to bind debts

5. If the garnishee does not forthwith pay into court the amount due from him to the judgment debtor, or an amount equal to the judgment debt, and does not dispute the debt due or claimed to be due from him to the judgment debtor, or if he does not appear upon summons, then the court may order execution to issue, and it may be sued forth accordingly, without any previous writ or process, to levy the amount due from such garnishee towards satisfaction of the judgment debt.

Proceedings to levy amount due from garnishee to judgment debtor

6. If the garnishee disputes his liability, the court, instead of making an order that execution shall issue, may order that the judgment creditor shall be at liberty to proceed against the garnishee by writ, calling upon him to show cause why there should not be execution against him for the alleged debts, and for costs of suit.

Court may allow judgment creditor to sue garnishee

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7. Payment made by or execution levied upon the garnishee under any such proceeding as aforesaid shall be a valid discharge to him as against the judgment debtor to the amount paid or levied, although such proceedings may be set aside or the judgment reversed.

Garnishee discharged

8. In any proceedings to obtain an attachment of debts under this Act, the court may, in its discretion, refuse to interfere, where from the smallness of the amount to be recovered, or of the debt sought to be attached, or otherwise, the remedy sought would be worthless or vexatious.

Court may refuse to interfere in proceedings to attach debts

9. Whenever in proceedings under this Act to obtain an attachment of debts it is suggested by the garnishee that the debt sought to be attached belongs to some third person who has a lien or charge upon it, the court may order such third person to appear before it, and state the nature and particulars of his claim upon such debt.

Proceedings where third person has a lien on the debt

10. After hearing the allegations of such third person under such order, and of any other person whom, by the same or any subsequent order, the court may think fit to call before it, or in the case of such third person not appearing before it upon such summons, the court may order execution to issue to levy the amount due from such garnishee, or the judgment creditor to proceed against the garnishee according to the provisions of this Act, and it may bar the claim of such third person, or make such other order as it shall think fit, upon such terms, in all cases, with respect to the lien or charge (if any) of such third person, and to costs, as it shall think just and reasonable.

Court may bar claim of third person and make orders

11. The costs of any application for an attachment of debts under this Act, and of any proceedings arising from or incidental to such application, shall be in the discretion of the court.

Costs of applications

12. Notwithstanding anything in this Act contained, wages and salaries shall not be liable to attachment:

No attachment of wages or salaries

Provided that the provision contained in this section shall not be deemed to prevent the attachment of any wages or salary for the purpose of enforcing an affiliation order, maintenance order or a judgment for damages in respect of personal injury.

(As amended by No. 4 of 1943)