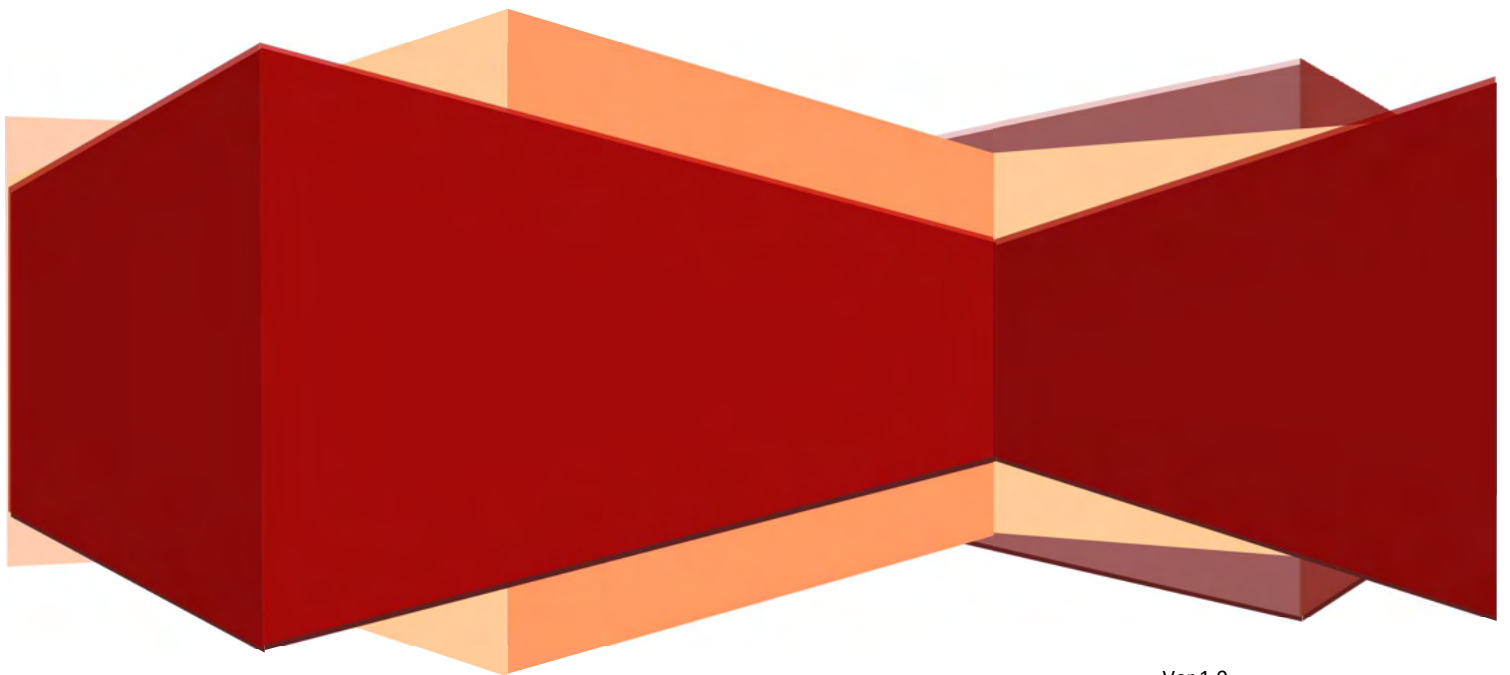


Debt Repayment Scheme

Filling Your DRS Statements Online

A Step-by-Step guide instructions



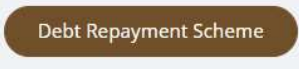
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Guides to File Your DRS Statements Online

Getting Started – Finding DRS e-Services

1. Go to Insolvency Office E-Services website at <https://eservices.mlaw.gov.sg/io/>
2. Locate and click on



3. You will see selected DRS e-services which are available to you.

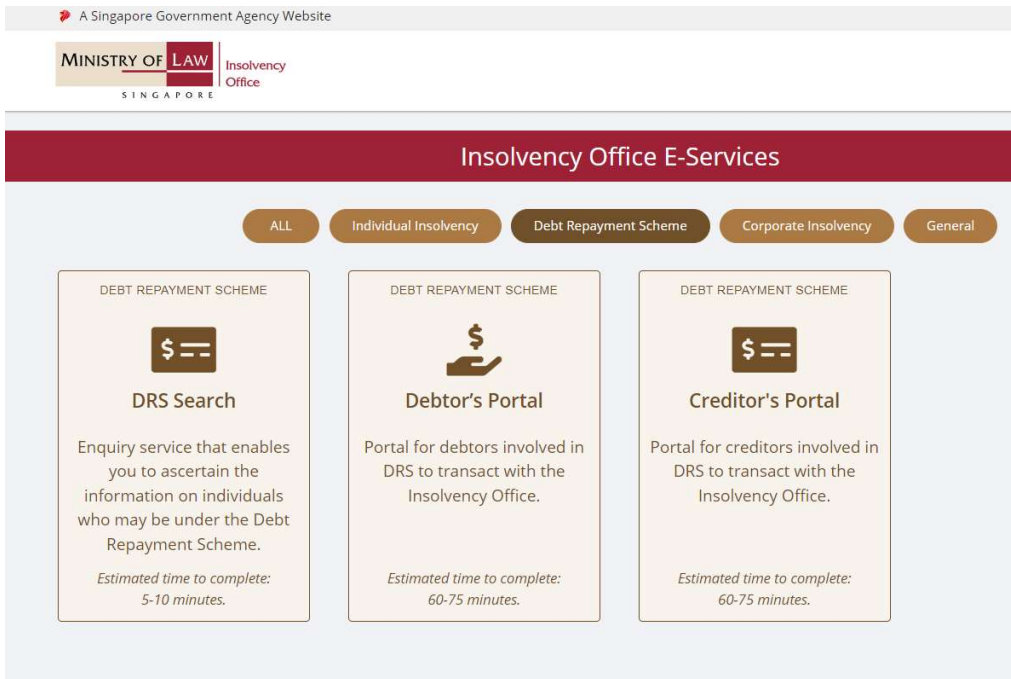


Figure 1: DRS e-Services

- To start filling your statements online . Please select debtor’s Portal as show below .

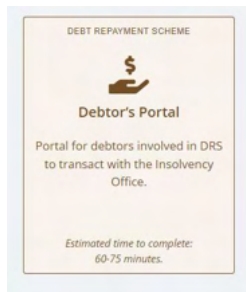


Figure 2: Debtor's Portal

- The portal will direct you to Singpass Login for authentication by logging in before allowing any activities to file the statements.
- Filing of statements follows a sequence order as follows which you can view in the portal .
 - A. Statement of affairs
 - B. Income and Expenditure Statement
 - C. Debt Repayment Plan

Logging In

To login to Debtor’s portal, please select “Login with SingPass” on relevant section to login. If you do not have SingPass , please click on “Register” button

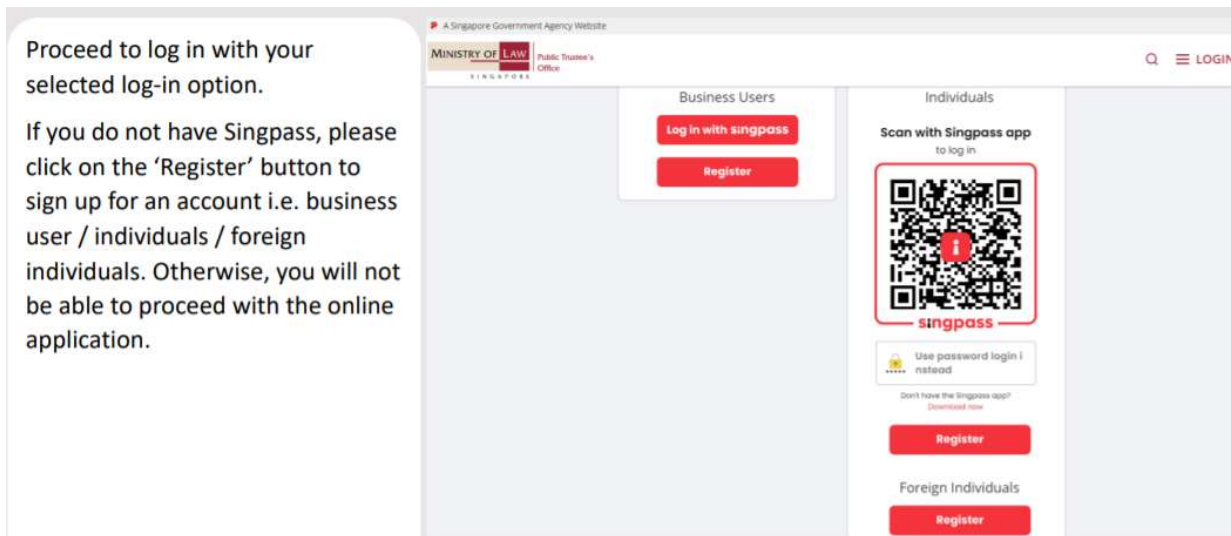


Figure 3: Logging in using Singpass

Provide permission for Singpass to retrieve and pre-fill information for the online application by clicking **I Agree**.

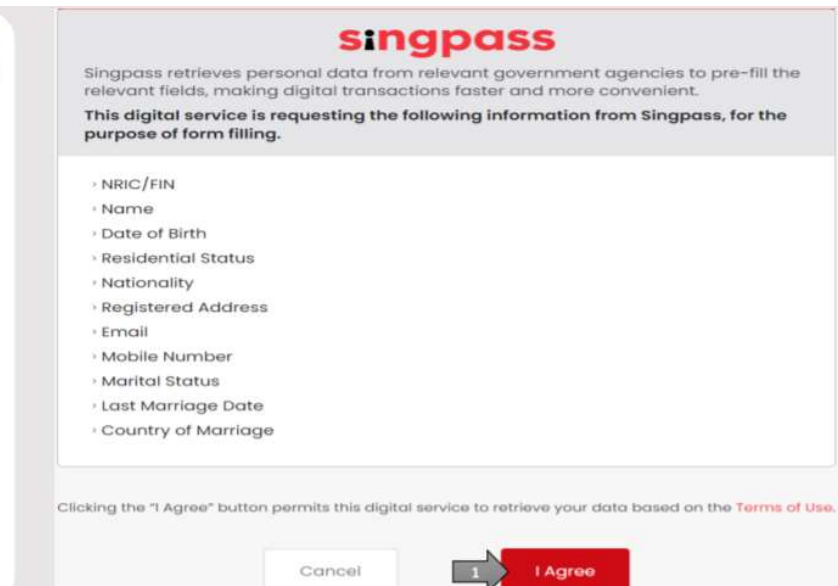


Figure 4: Logging in using Singp

Dashboard

Upon successful login, you will be re-directed to a dashboard page.

- 1) You will see the left menu for you to navigate to different pages
- 2) You can keep track on the current case status under “My Case Status”
- 3) Tasks that required your action will be display under “My Pending Task(s)” table

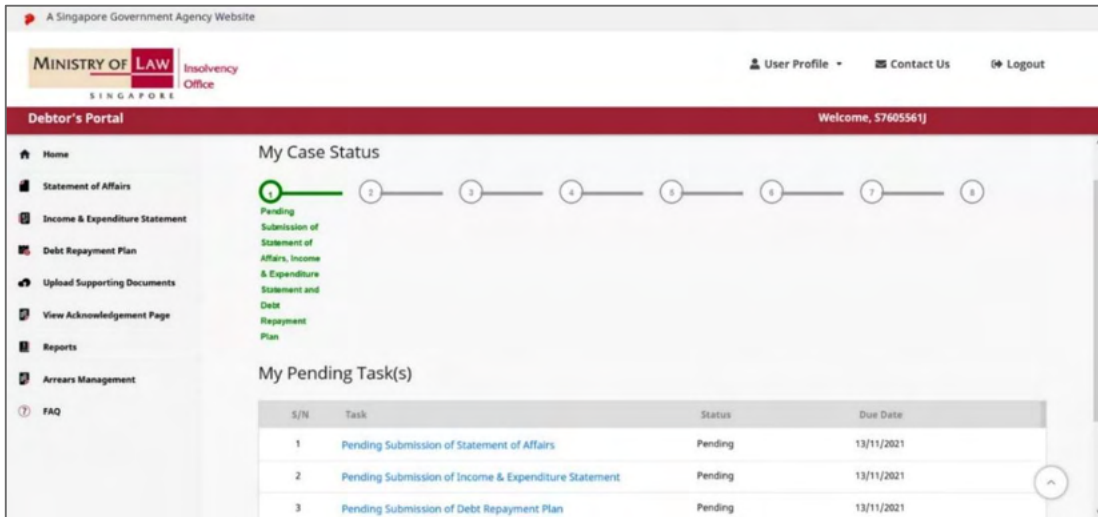


Figure 5: Dashboard

Statement of Affairs

The entire filing is expected to take 60 to 75 minutes to complete. You are strongly advised to have with you information to support your submission at hand, in soft copies to facilitate the filing process. This will greatly reduce the amount of time required for the filing.

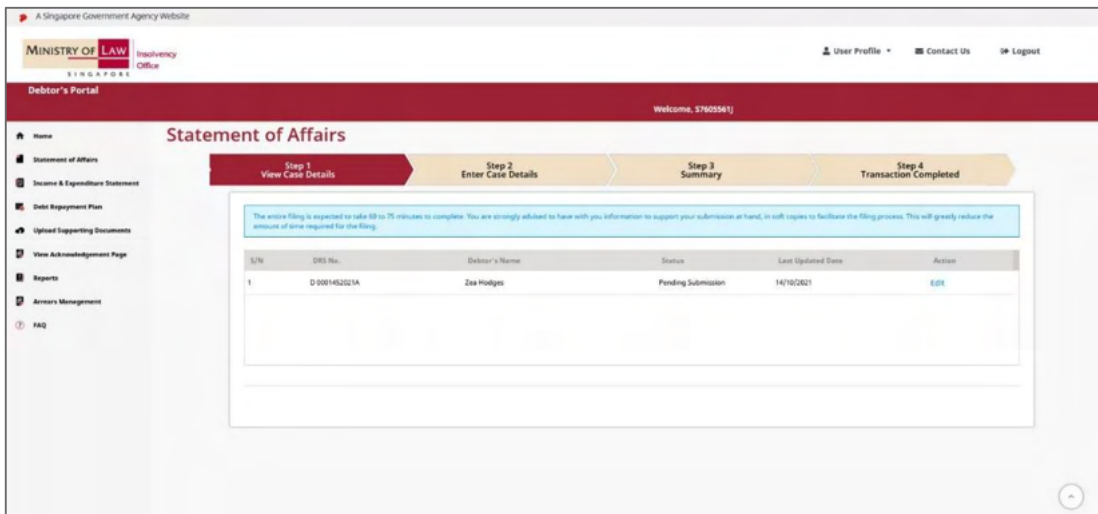




Figure 6: Statement of Affairs for DRS

Personal Particulars

- Your name, NRIC are pre-populated in the system. Fill in all the mandatory fields that are marked with asterisk(*).

- You may also use the  button to auto populate information in the fields, or

 to clear those information where needed.

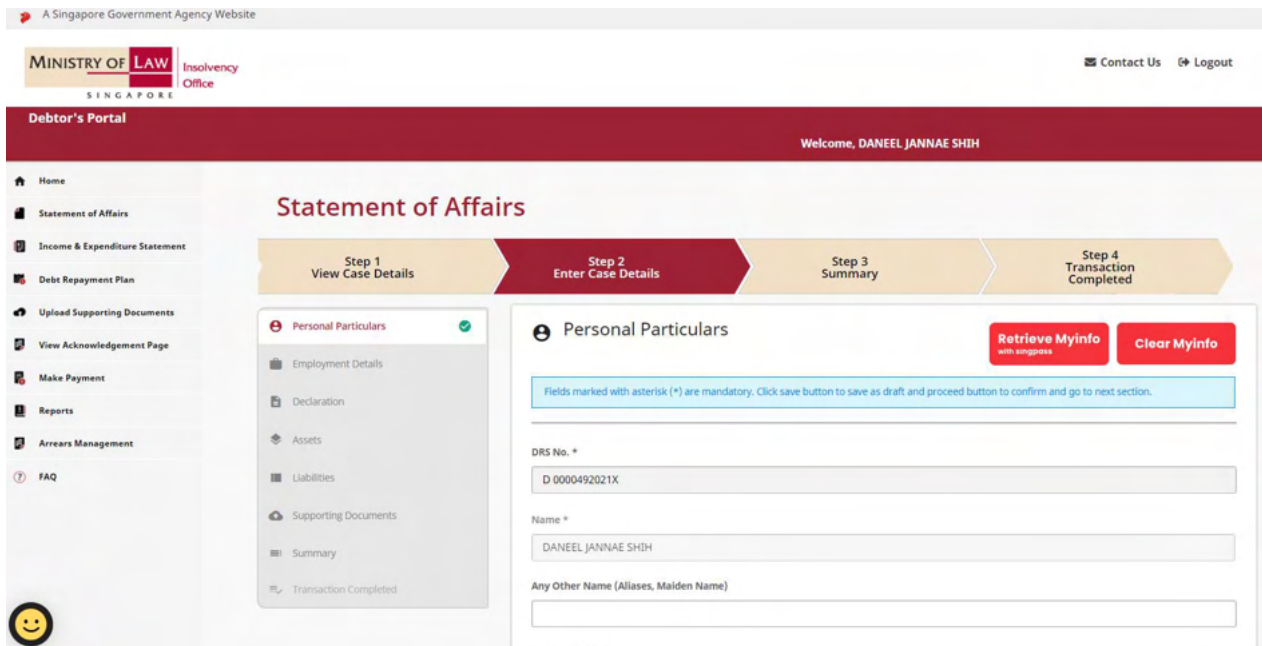
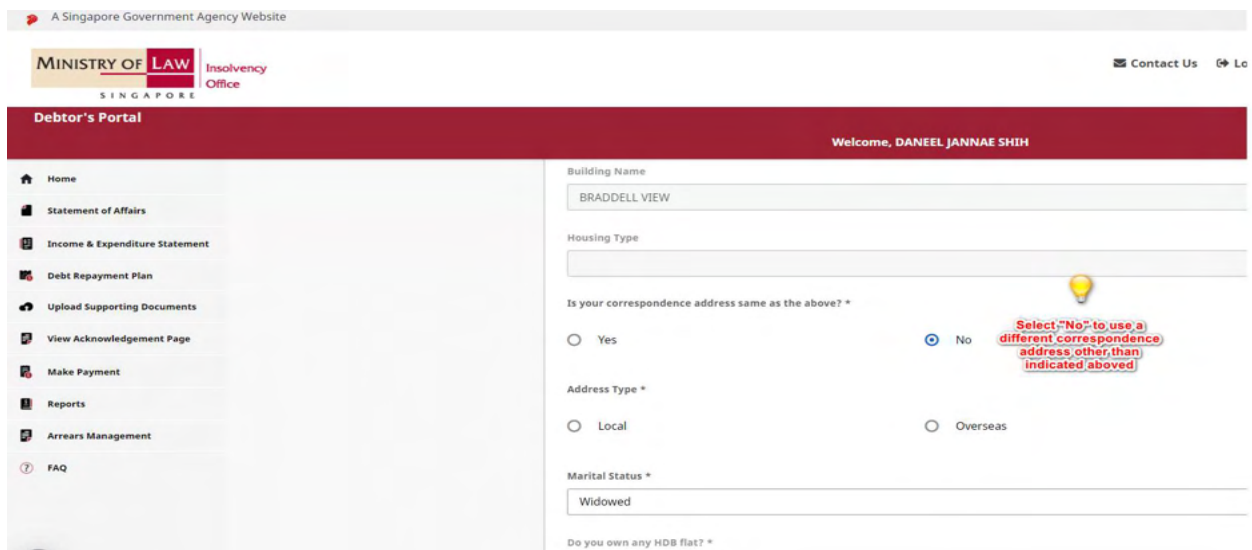


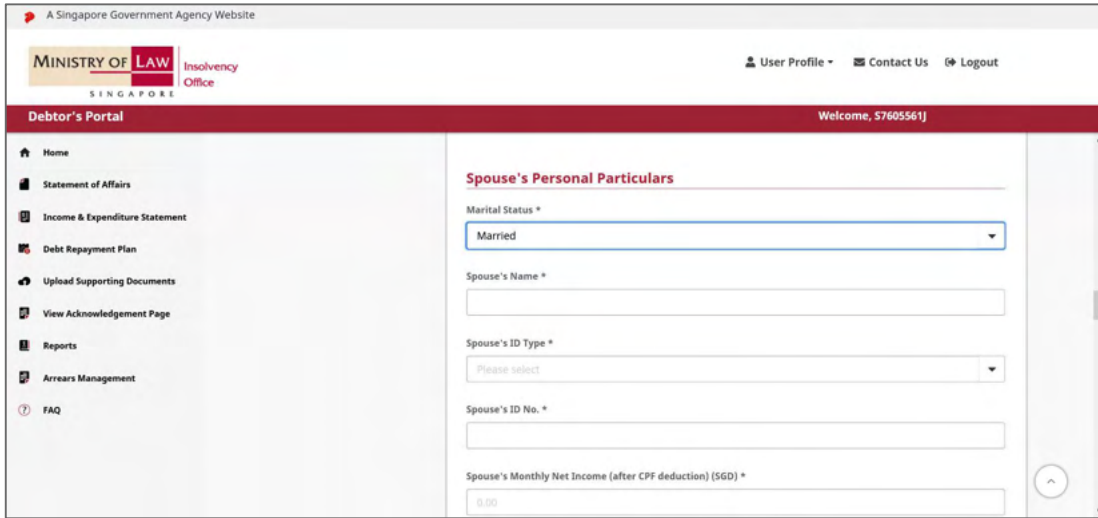
Figure 7: Filling in Personal Particulars

If you wish to receive mails at any other address instead of your registered address stated in your NRIC, please select “No” (Is your correspondence address same as above.) Proceed to fill up the “Correspondence Address”. Please note that the Official Assignee will send all subsequent mails to your correspondence address until specifically informed not to.



Personal Particulars – Spouse's Personal Particulars

If you are married. You are required to declare and fill up basic information of your spouse, such as NRIC no., income and others .



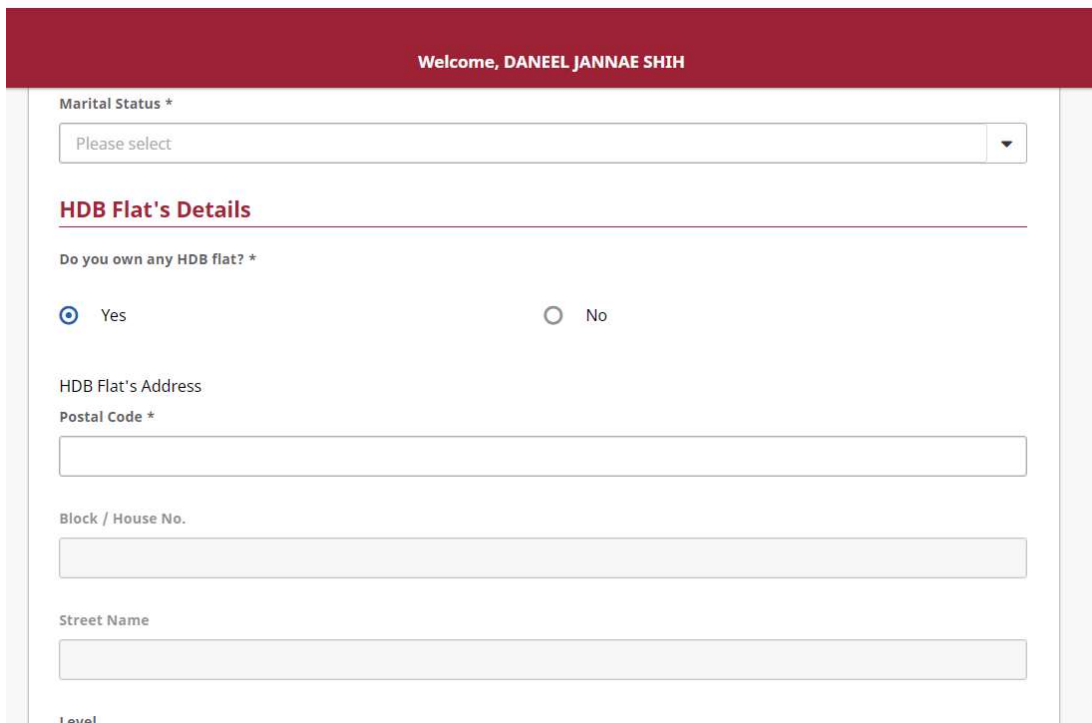
The screenshot shows the 'Spouse's Personal Particulars' form within the 'Debtor's Portal' of the Ministry of Law Insolvency Office. The page header includes the logo and 'A Singapore Government Agency Website'. The user is logged in as 'S7605561J'. The left sidebar contains navigation links: Home, Statement of Affairs, Income & Expenditure Statement, Debt Repayment Plan, Upload Supporting Documents, View Acknowledgement Page, Reports, Arrears Management, and FAQ. The main form area has the following fields:

- Marital Status ***: A dropdown menu with 'Married' selected.
- Spouse's Name ***: A text input field.
- Spouse's ID Type ***: A dropdown menu with 'Please select'.
- Spouse's ID No. ***: A text input field.
- Spouse's Monthly Net Income (after CPF deduction) (SGD) ***: A text input field with '0.00' entered.

Figure 8: Spouse's Personal Particulars

Personal Particulars– HDB Flat's Details

If you own any HDB flat. You are required to declare and fill up the HDB Flat's Address i.e postal code and unit numbers.



The screenshot shows the 'HDB Flat's Details' form. The user is logged in as 'DANEEL JANNAE SHIH'. The form includes the following fields:

- Marital Status ***: A dropdown menu with 'Please select'.
- HDB Flat's Details**: A section header.
- Do you own any HDB flat? ***: Radio buttons for 'Yes' (selected) and 'No'.
- HDB Flat's Address**: A section header.
- Postal Code ***: A text input field.
- Block / House No.**: A text input field.
- Street Name**: A text input field.
- Level**: A text input field.

Figure 9: Spouse's Personal Particulars

Personal Particulars – Children / Dependent's Details


Please select “Yes” in this section if you have children or dependents. Click on “Add” button and fill up Children / Dependent's Details on the pop-up form and save the record

Children / Dependent's Details

(Please declare the details of your children and other individuals who are financially dependent on you.)

Do you have any dependents? *

Yes No

S/N	Name	Age	Relationship	Employment Status	Monthly Net Income (SGD)	Action
 Indicate and add if you have dependants						

Add

Figure 10.1: Particulars of Children/ Dependent's Details

Welcome, DANEEL JANNAE SHIH

Ownership *

Please select

Children / Dependent's Details

(Please declare the details of your children and other individuals who are financially dependent on you.)

Do you have any dependents? *

Children / Dependent's Details

Name *

Age *

Relationship *

Back Save Proceed Clear Form

Figure 10.2: Particulars of Children/ Dependent's Details

Employment Details - Employment Status

Fill in the Employer's name and other job information if you are currently employed.

The screenshot shows the 'Employment Status' form in the Debtor's Portal. The form includes the following fields and options:

- Are you currently employed? ***: Radio buttons for Yes (selected) and No.
- Employer's Name ***: Text input field.
- Job Title ***: Text input field.
- Length of Service ***: Two input fields for Year(s) and Month(s), both containing '0'.
- Net Monthly Salary (after CPF deduction) (SGD) ***: Text input field containing '\$ 0.00'.

The left sidebar contains navigation options: Home, Statement of Affairs, Income & Expenditure Statement, Debt Repayment Plan, Upload Supporting Documents, View Acknowledgement Page, Reports, Arrears Management, and FAQ. The top navigation bar includes 'User Profile', 'Contact Us', and 'Logout'. The page title is 'Debtor's Portal' and the user is logged in as 'Welcome, S7605561J'.

Figure 11: Employment Status

Employment Details – Business Ownership

In this section, you are required to declare your stake in companies and businesses, if you are registered business owner. Click on “Add” button and fill up the information on your business in the pop-up form and save the record

The screenshot shows the 'Business Ownership' form in the Debtor's Portal. The form includes the following elements:

- Are you a registered business owner? ***: Radio buttons for Yes (selected) and No.
- Table of Business Ownership**: A table with columns for S/N, Business Name, UEN No., Last Reported Annual Trade Income (SGD), and Action. The table is currently empty.
- Add Button**: A button labeled 'Add' is highlighted with a dashed blue box, indicating where to click to add a new business record.
- Other Sources of Regular Income**: A section header below the table.

The left sidebar and top navigation bar are identical to the previous screenshot.

Figure 11.1: Business Ownership

A Singapore Government Agency Website

MINISTRY OF LAW SINGAPORE Insolvency Office

Debtor's Portal

Home
Statement of Affairs
Income & Expenditure Statement
Debt Repayment Plan
Upload Supporting Documents
View Acknowledgement Page
Reports
Arrears Management
FAQ

Business Ownership

Business Name *

UEN No.
To search for the Business/Company's UEN, please access the UEN Portal at www.uen...

Address Type *

Local Overseas

Business Contact No.
Contact number must be at least 8 digits

Last Reported Annual Trade Income (SGD) *

\$ 0.00

Cancel Save

Figure 11.2: Business Ownership

Employment Details – Other Sources of Regular Income

In this section, you are required to declare if you have other sources of regular income. Click on “Add” button and fill up the information of other sources of incomes in the pop-up form and save the record

A Singapore Government Agency Website

MINISTRY OF LAW SINGAPORE Insolvency Office

User Profile Contact Us Logout

Debtor's Portal Welcome, 57605561J

Home
Statement of Affairs
Income & Expenditure Statement
Debt Repayment Plan
Upload Supporting Documents
View Acknowledgement Page
Reports
Arrears Management
FAQ

Other Sources of Regular Income

Do you have other sources of regular income (eg. part-time job, rental income)? *

Yes No

S/N	Source of Income	If Others, please specify	Amount (SGD)	Action

Add

Back Save Proceed Clear Form

Figure 12.1: Other Source of Income

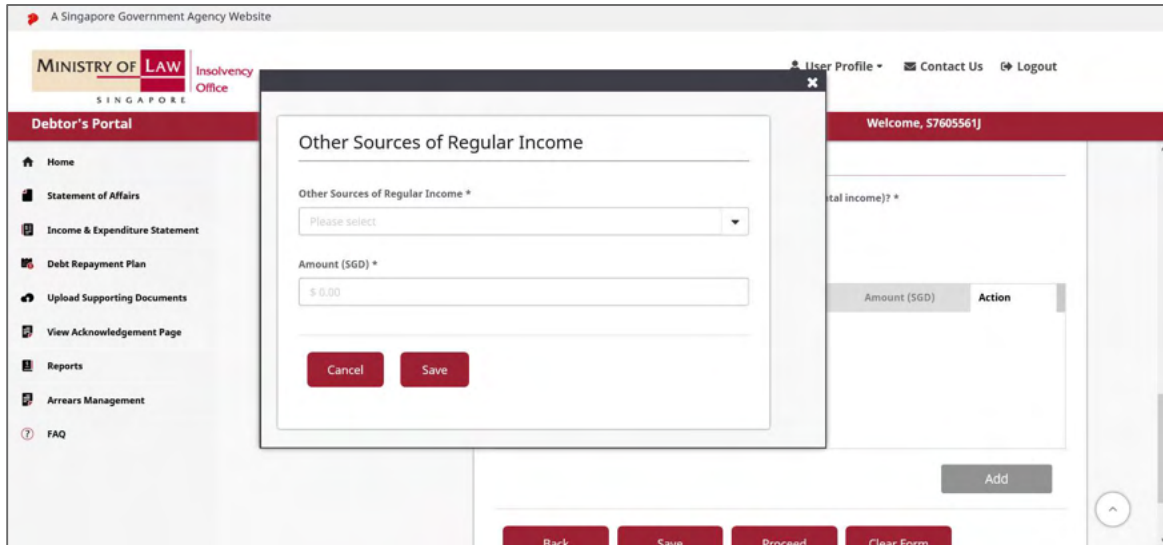


Figure 12.2: Other Source of Income

Declaration

If you were previously subject to any Voluntary Arrangement under Part V of the Bankruptcy Act, please fill up the details as required.

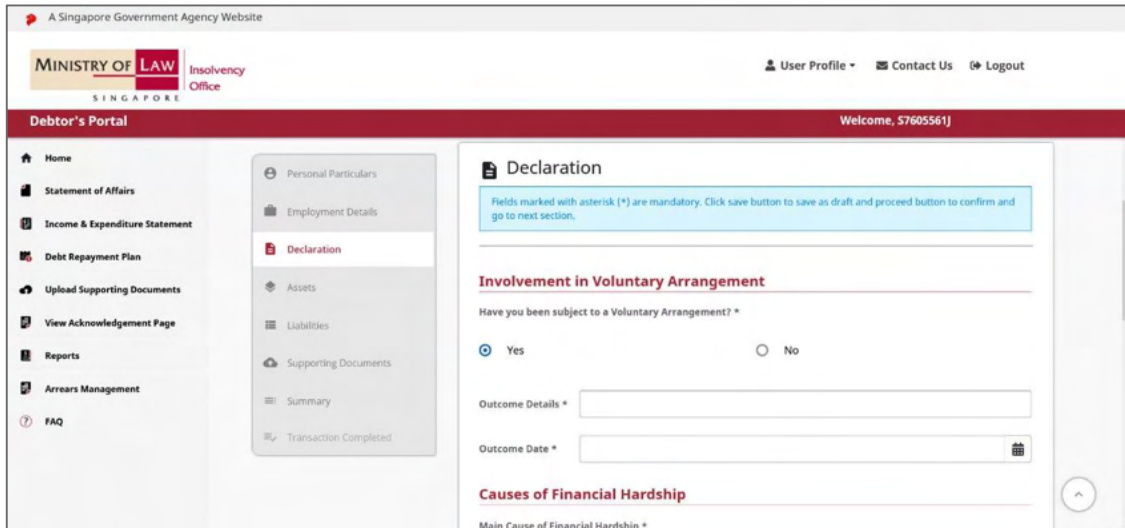


Figure 13: Declaration

Particulars – Causes of Financial Hardship

Select ONE cause which you think is the main factor causing your financial difficulty.

The screenshot shows the 'Debtor's Portal' interface. The main heading is 'Causes of Financial Hardship'. Below it, there is a dropdown menu labeled 'Main Cause of Financial Hardship *'. The dropdown is open, showing a list of options: 'Business failure' (highlighted in blue), 'Claims against you as a result of criminal offences', 'Gambling', 'Inability to collect book debts', 'Liabilities due to guarantees of a personal nature', 'Loss of income due to medical problems or ill health', 'Loss of income due to unemployment or retrenchment', 'Low income', 'Overspending on consumer goods/services', 'Speculation', 'Others', and 'Personal loans' (with an unchecked checkbox). The left sidebar contains navigation links: Home, Statement of Affairs, Income & Expenditure Statement, Debt Repayment Plan, Upload Supporting Documents, View Acknowledgement Page, Reports, Arrears Management, and FAQ. The top navigation bar includes 'User Profile', 'Contact Us', and 'Logout'. The user is logged in as 'Welcome, S7605561J'.

Figure 14.1: Main Cause of Financial Difficulty

You may then select any other factors (multiple selections allowed) which you think also contributed to your financial difficulty.

The screenshot shows the 'Debtor's Portal' interface. The main heading is 'Source of Debts Contributing to Financial Hardship *'. Below it, there is a list of checkboxes for selection: 'Credit facilities from financial institutions', 'Hire purchase facilities', 'Licensed moneylenders', 'Personal loans', and 'Others'. The left sidebar contains navigation links: Home, Statement of Affairs, Income & Expenditure Statement, Debt Repayment Plan, Upload Supporting Documents, View Acknowledgement Page, Reports, Arrears Management, and FAQ. The top navigation bar includes 'User Profile', 'Contact Us', and 'Logout'. The user is logged in as 'Welcome, S7605561J'.

Figure 14.2: Other Causes of Financial Difficulty

Assets – Cash in Bank

Select “Yes” if you have bank account and cash in bank. You may add multiple accounts by clicking on “Add” button and fill up the information and provide details of the account. in the pop-up form and save the record

A Singapore Government Agency Website

MINISTRY OF LAW SINGAPORE Insolvency Office

User Profile Contact Us Logout

Debtor's Portal Welcome, S8671882J

Home
Statement of Affairs
Income & Expenditure Statement
Debt Repayment Plan
Upload Supporting Documents
View Acknowledgement Page
Reports
Arrears Management
FAQ

Assets
Liabilities
Supporting Documents
Summary
Transaction Completed

Cash in Bank

Do you have any cash in bank (Savings / Current / Fixed Deposits)? *

Yes No

S/N	Bank's Name	Account Type	Account No.	Amount	Action
-----	-------------	--------------	-------------	--------	--------

Add

Sundry Debtors

Figure 15.1: Cash in Bank

A Singapore Government Agency Website

MINISTRY OF LAW SINGAPORE Insolvency Office

User Profile Contact Us Logout

Debtor's Portal S8671882J

Home
Statement of Affairs
Income & Expenditure Statement
Debt Repayment Plan
Upload Supporting Documents
View Acknowledgement Page
Reports
Arrears Management
FAQ

Assets
Liabilities
Supporting Documents
Summary
Transaction Completed

Cash in Bank

Bank's Name *

Please select

- DBS/POSB
- Overseas Chinese Banking Corporation
- United Overseas Bank
- Malayan Banking Berhad
- ABN AMRO Bank
- American Express Bank Ltd
- Asia Commerical Banking Corporations Ltd
- Ban Hin Lee Bank Berhad
- Bangkok Bank Ltd
- Bangkok Bank Public Co Ltd
- Bank Bumiputra Malaysia Berhad
- Bank of America

Action

Add

Figure 15.2: Cash in Bank

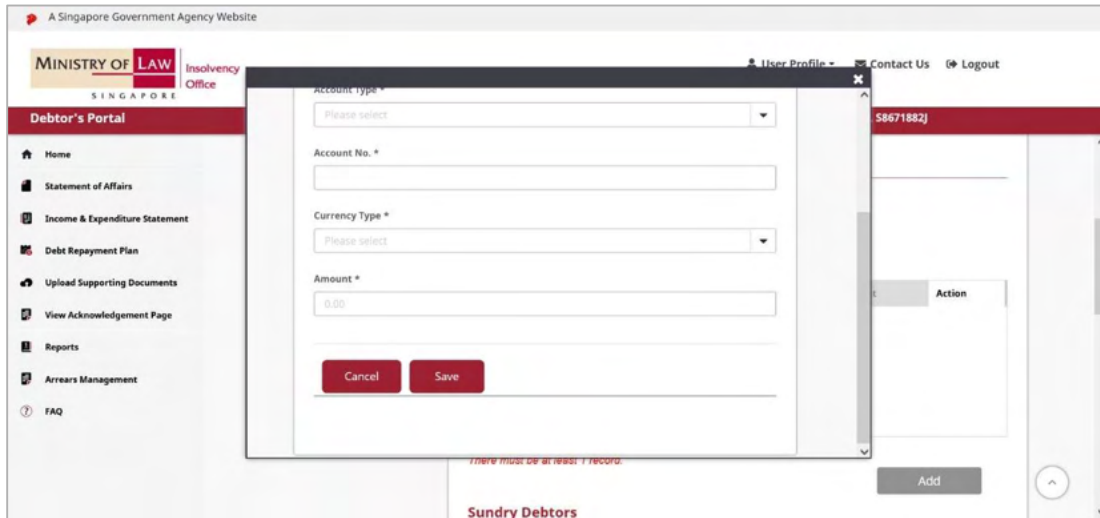


Figure 15.3: Cash in Bank

Assets – Sundry Debtors

Select “Yes” if there’s individual or business owe you money. Clicking on “Add” button and fill up the information of the individual or company that owe you money in the pop-up form and save the record

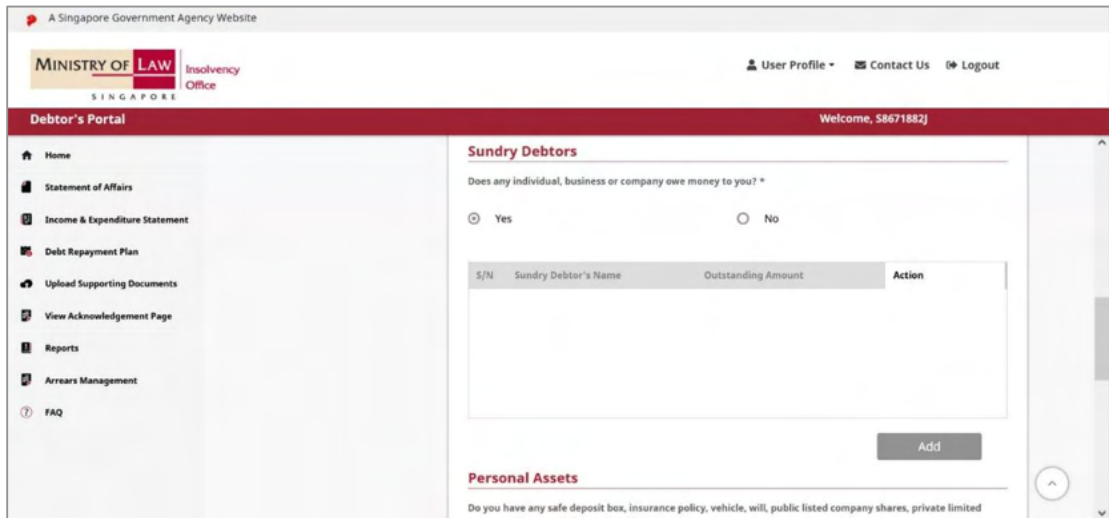


Figure 16.1: Sundry Debtor

Assets – Sundry Debtors

Fill up the information of the individual or company that owe you money in the pop-up form and save the record

The screenshot shows the 'Sundry Debtors' form in a web application. The form is titled 'Sundry Debtors' and has a close button (X) in the top right corner. It features a radio button selection for 'Entity / Individual *', with 'Individual' selected. Below this are input fields for 'Debtor's NRIC / FIN / Passport No.', 'Debtor's Name *', and 'Outstanding Amount *'. A 'Currency Type *' dropdown menu is set to 'Please select'. An 'Add' button is located at the bottom right of the form. The background shows the 'Debtor's Portal' navigation menu and the 'Personal Assets' section.

Figure 16.2: Sundry Debtor

This screenshot shows the same 'Sundry Debtors' form, but with the 'Outstanding Amount *' field filled with '\$ 0.00'. At the bottom of the form, there are two buttons: 'Cancel' and 'Save'. The 'Add' button is still visible at the bottom right. The background elements, including the 'Debtor's Portal' menu and 'Personal Assets' section, are consistent with the previous screenshot.

Figure 16.3: Sundry Debtor

Assets – Personal Assets

Select “Yes” if you have any safe deposit box, insurance policy, vehicle, will, public listed company shares, private limited company shares or club membership. Clicking on “Add” button and fill up the information of the personal assets in the pop-up form and save the record

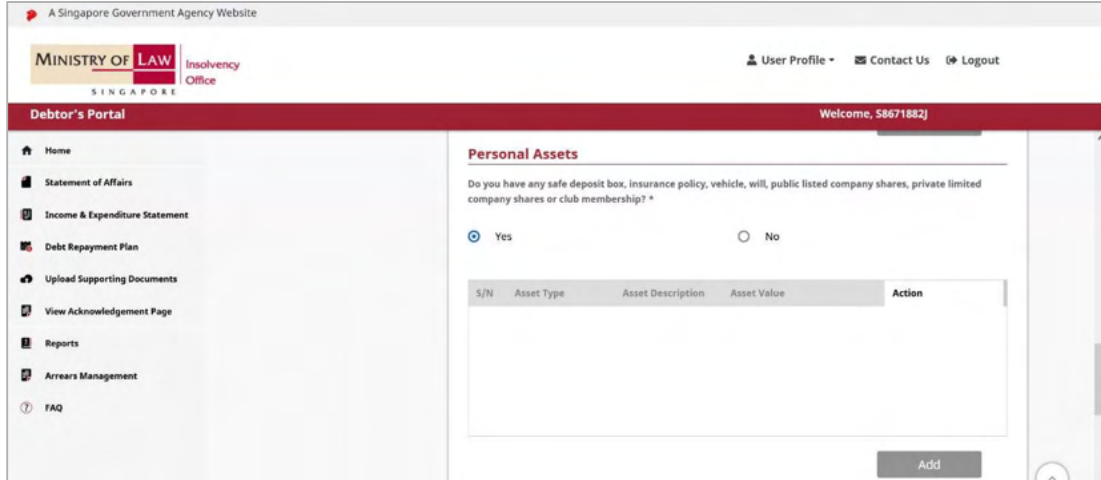


Figure 17.1: Personal Assets

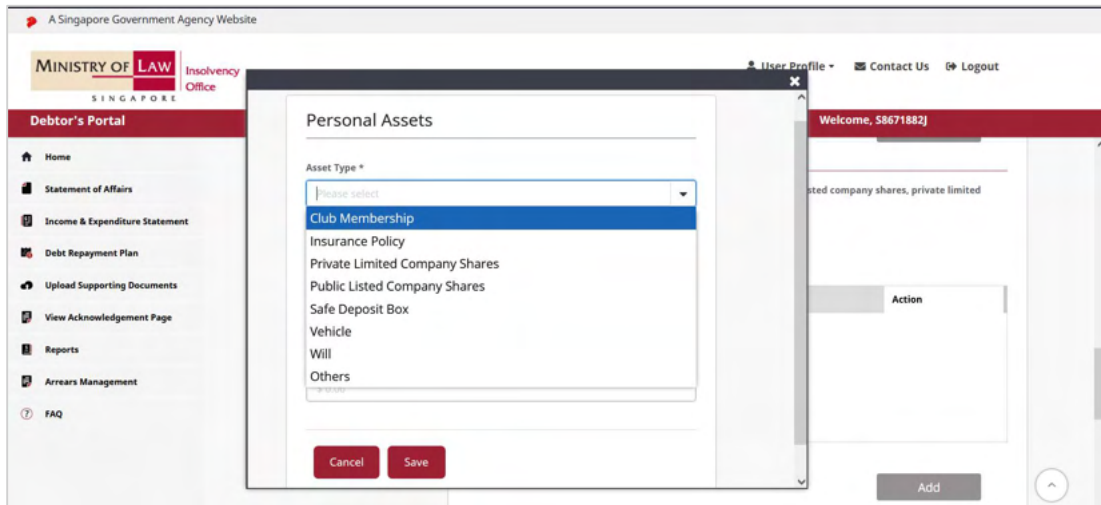


Figure 17.2: Personal Assets

Assets – Personal Assets

Fill up the information of the personal assets in the pop-up form and remember to save the records.

The screenshot shows a web browser window with the title "A Singapore Government Agency Website". The page header includes the "MINISTRY OF LAW SINGAPORE" logo and "Insolvency Office". The user is logged in as "User Profile" with "Contact Us" and "Logout" links. The main navigation bar is "Debtor's Portal" with a welcome message "Welcome, S8671882J". A sidebar on the left contains links for Home, Statement of Affairs, Income & Expenditure Statement, Debt Repayment Plan, Upload Supporting Documents, View Acknowledgement Page, Reports, Arrears Management, and FAQ. The central content area is titled "Personal Assets" and contains a form with the following fields: "Asset Type" (dropdown menu), "Asset Description" (text input), "Currency Type" (dropdown menu), and "Asset Value" (text input with a pre-filled value of "\$ 0.00"). At the bottom of the form are "Cancel" and "Save" buttons. Below the form, there is a section titled "Real Estates (Exclude HDB Flats)" with an "Add" button.

Figure 17.3: Personal Assets

Assets – Real Estates (Exclude HDB Flats)

Select "Yes" if you have any Commercial / Industrial / Foreign properties, Executive Condominiums and HUDC flats. Clicking on "Add" button and fill up the information of the personal assets in the pop-up form and save the record

The screenshot shows the "Real Estates (Exclude HDB Flats)" section of the Debtor's Portal. The header and navigation are the same as in Figure 17.3. The main content area contains a question: "Do you have any Commercial / Industrial / Foreign properties, Executive Condominiums and HUDC flats? If you are a Singapore Permanent Resident owning an HDB flat, you are required to declare the details here. *". Below the question are two radio buttons: "Yes" (selected) and "No". Below the radio buttons is a table with the following columns: "S/N", "Asset Description", "Ownership", "Outstanding Loan Amount", "Asset Value", and "Action". The table is currently empty. At the bottom right of the table area is an "Add" button.

Figure 18.1: Real Estates (Exclude HDB Flats)

Fill up the information of the personal assets in the pop-up form and save the records.

The screenshot shows a web application interface for the Ministry of Law, Insolvency Office, Singapore. The page is titled 'Debtor's Portal' and features a navigation menu on the left with options like Home, Statement of Affairs, Income & Expenditure Statement, Debt Repayment Plan, Upload Supporting Documents, View Acknowledgement Page, Reports, Arrears Management, and FAQ. The main content area displays a pop-up form titled 'Real Estates (Exclude HDB Flats)'. The form contains several input fields: 'Asset Description *' (text input), 'Ownership *' (dropdown menu with 'Please select'), 'Currency Type *' (dropdown menu with 'Please select'), 'Outstanding Loan Amount *' (text input with '\$ 0.00'), and 'Asset Value *' (text input). An 'Action' button is visible on the right side of the form. The background shows a partial view of a table with a column header 'Are you a HUDC flats? If you are, please specify here.' and an 'Add' button at the bottom right.

Figure 18.2: Real Estates (Exclude HDB Flats)

This screenshot shows the same 'Real Estates (Exclude HDB Flats)' form as in Figure 18.2, but with the 'Outstanding Loan Amount *' and 'Asset Value *' fields filled with '\$ 0.00'. At the bottom of the form, there are two buttons: 'Cancel' and 'Save'. The background shows the same navigation menu and table structure as in Figure 18.2, with the 'Add' button visible at the bottom right. The page title 'Contingent Assets' is visible at the bottom center.

Figure 18.3: Real Estates (Exclude HDB Flats)

Assets – Contingent Assets

Select “Yes” if you have any ongoing lawsuits, or legal claims where you are the plaintiff (you bring a case against another party) and outstanding loans owed to you which arose from legal suits. Clicking on “Add” button and fill up the information of the counter-claim in the pop-up form and save the record

A Singapore Government Agency Website

MINISTRY OF LAW SINGAPORE Insolvency Office

Debtor's Portal

Home
Statement of Affairs
Income & Expenditure Statement
Debt Repayment Plan
Upload Supporting Documents
View Acknowledgement Page
Reports
Arrears Management
FAQ

Contingent Assets

Contingency Nature *
Please select
Arbitration
Pending Suit
Warranty/Guarantee
Others

Currency Type *
Please select

Amount *
\$ 0.00

Action

Add

Figure 19.1: Contingent Assets

A Singapore Government Agency Website

MINISTRY OF LAW SINGAPORE Insolvency Office

Debtor's Portal

Home
Statement of Affairs
Income & Expenditure Statement
Debt Repayment Plan
Upload Supporting Documents
View Acknowledgement Page
Reports
Arrears Management
FAQ

Contingent Assets

Contingency Nature *
Please select

Entity / Individual *
 Entity Individual

Currency Type *
Please select

Amount *
\$ 0.00

Cancel Save

Action

Add

Back Save Proceed Clear Form

Figure 19.2: Contingent Assets

Liabilities- Unsecured Creditors

Select “Add” button to add unsecured creditors record in the pop-up form and save the record, if you have credit cards debts; personal loans from financial institutions, licensed moneylenders or individuals; renovation loans; medical expenses.

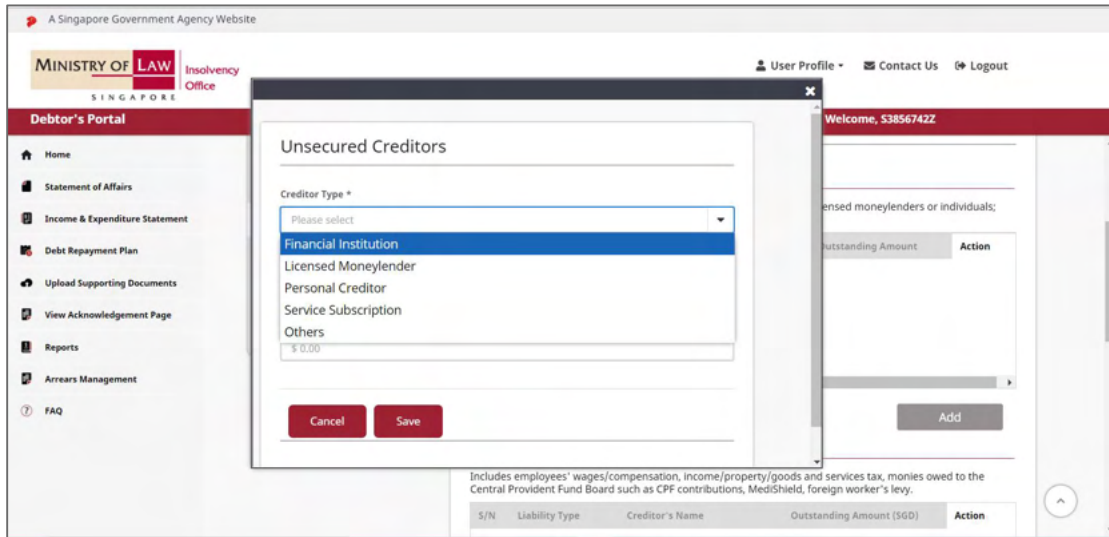


Figure 20.1: Unsecured Creditors

After selecting the appropriate Creditor Type , you can type and search the creditor name or by UID number before a selection dropdown list will be populated for you to select one.

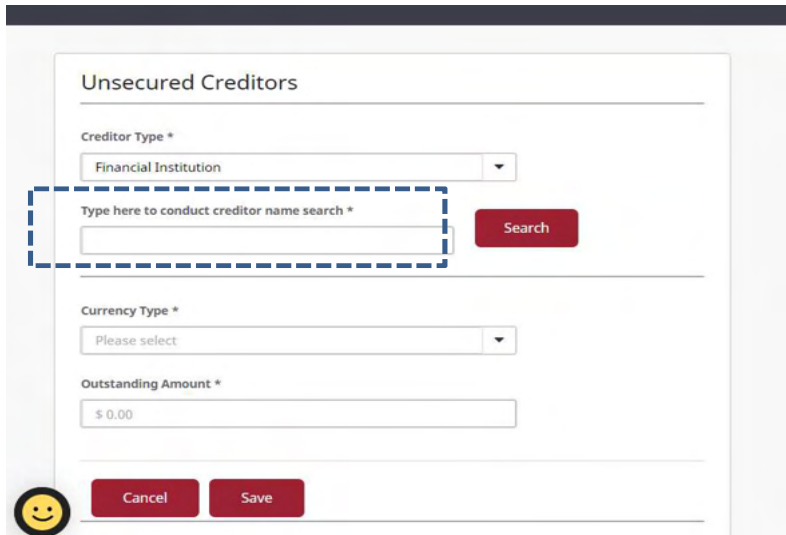


Figure 20.2: Unsecured Creditors name search

Type and search the creditor name or by UID number for a selection dropdown list of creditors matching your search for selection.

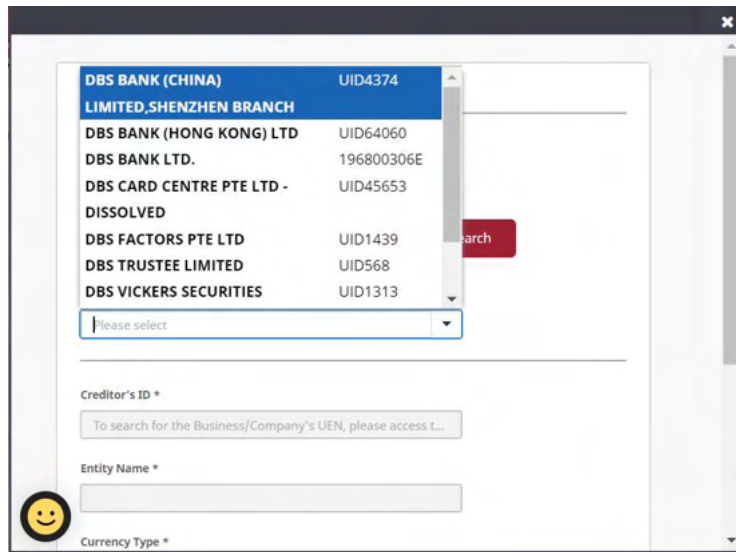


Figure 20.2: Unsecured Creditors name search with drop down list result

Input the rest of the required information and remember to save record . You can view the record in summary in Unsecured Creditors table and listed after you have saved.

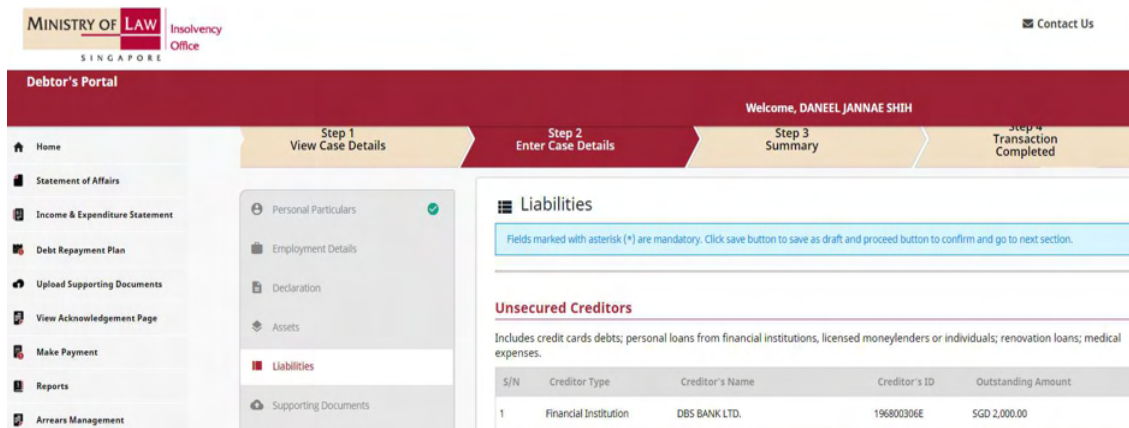


Figure 20.2: Unsecured Creditors

Liabilities – Preferential Creditors

Select “Add” button to add preferential creditors record in the pop-up form and save the record, Includes employees' wages/compensation, income/property/goods and services tax, monies owed to the Central Provident Fund Board such as CPF contributions, MediShield, foreign worker's levy.

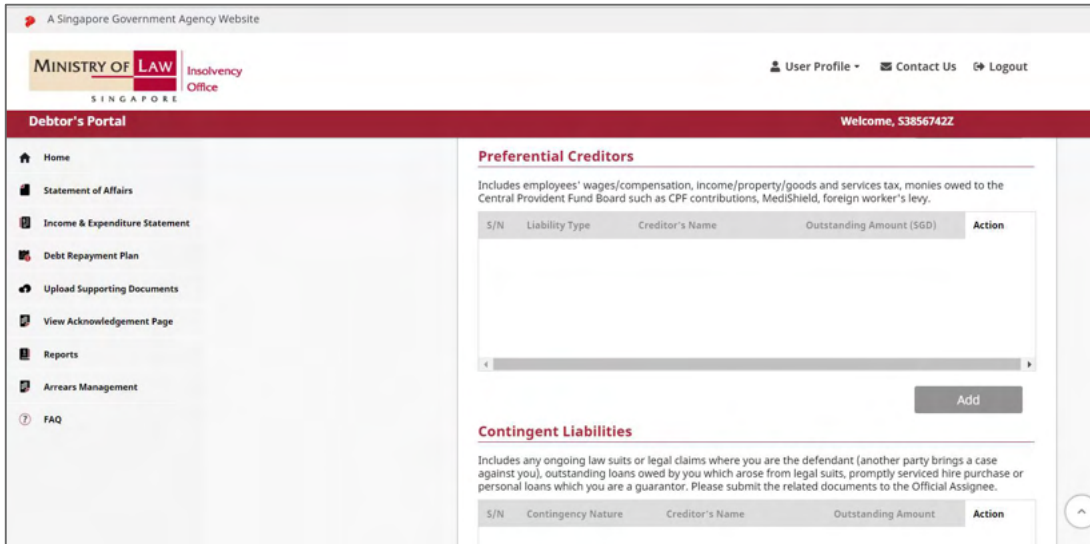
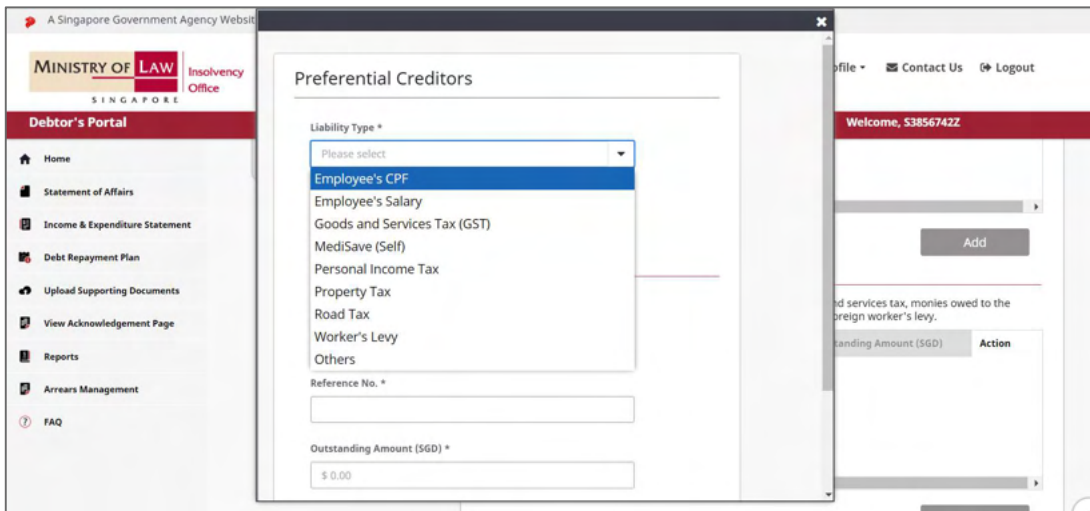


Figure 21: preferential creditors




Preferential Creditors

Liability Type *
 Employee's CPF

Type here to conduct creditor name search *
 hong leong

Search

Creditor Search Results *
 HONG LEONG ASIA LTD.

 Creditor's ID *


00

Building Name
 ROYAL NORWEGIAN EMBASSY

Reference No.

Outstanding Amount (SGD) *
 S\$ 1,000.00

Cancel **Save**



MINISTRY OF LAW Insolvency Office
 SINGAPORE

Contact Us Logout

Debtor's Portal Welcome, DANEEL JANNAE SHIH

- Home
- Statement of Affairs
- Income & Expenditure Statement
- Debt Repayment Plan
- Upload Supporting Documents
- View Acknowledgement Page
- Make Payment
- Reports
- Arrears Management
- FAQ

Preferential Creditors **Add**

Includes employees' wages/compensation, income/property/goods and services tax, monies owed to the Central Provident Fund Board such as CPF contributions, MediShield, foreign worker's levy.

Type	Creditor's Name	Creditor's ID	Outstanding Amount (SGD)	Action
CPF	HONG LEONG ASIA LTD.	UID31697	1,000.00	Action ▾

Add

Figure 21.1: preferential creditors

Liabilities – Contingent Liabilities

Select “Add” button to add Contingent Liabilities record in the pop-up form and save the record, includes any ongoing law suits or legal claims where you are the defendant (another party brings a case against you), outstanding loans owed by you which arose from legal suits, promptly serviced hire purchase or personal loans which you are a guarantor. Please submit the related documents to the Official Assignee.

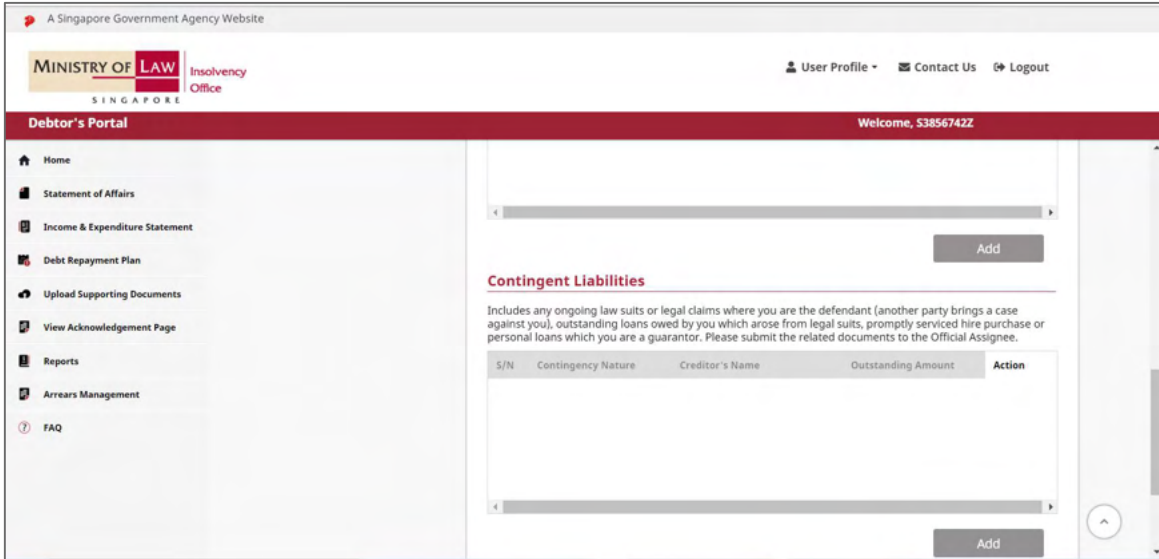


Figure 22: Contingent Liabilities

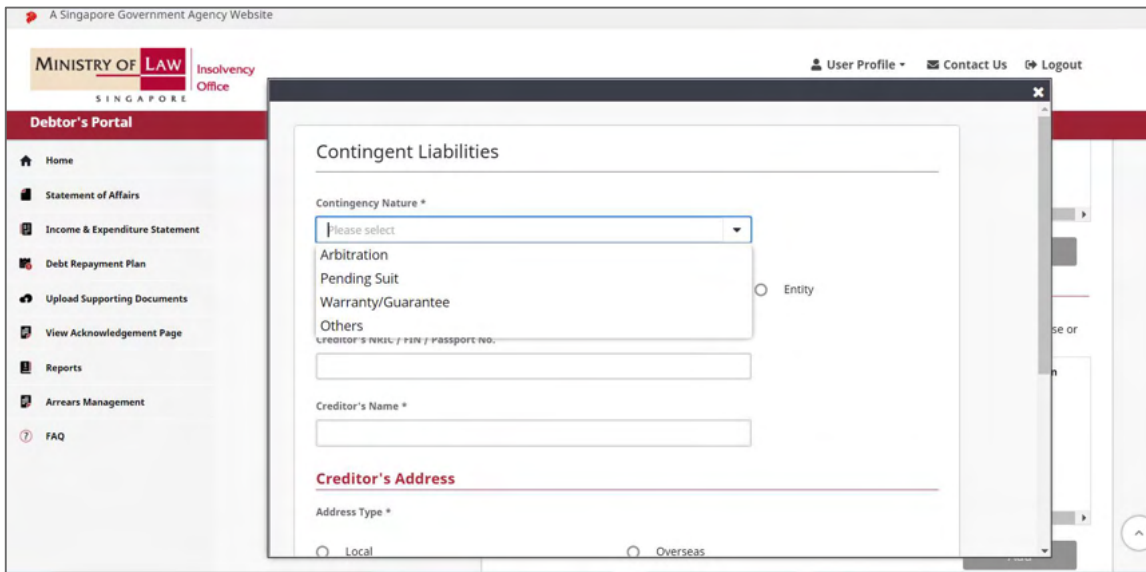


Figure 22.1: Contingent Liabilities

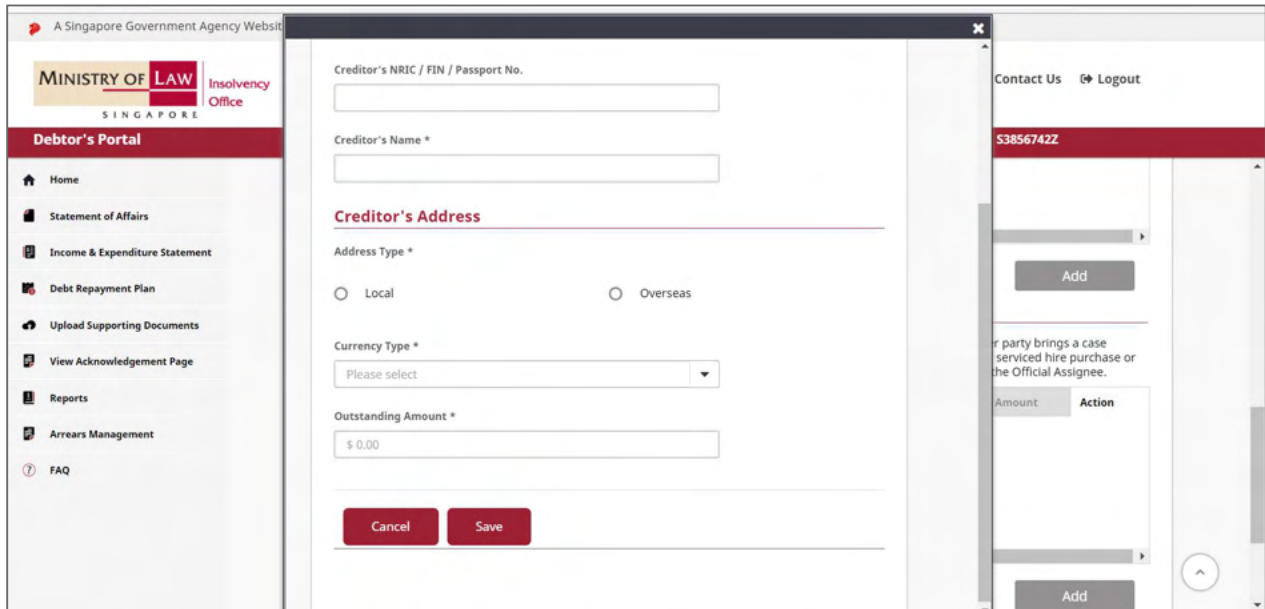


Figure 22.2: Contingent Liabilities

Supporting Documents

Upload supporting documents by select "Choose Files". Please check on checkbox and provide reason, if you unable to provide the document

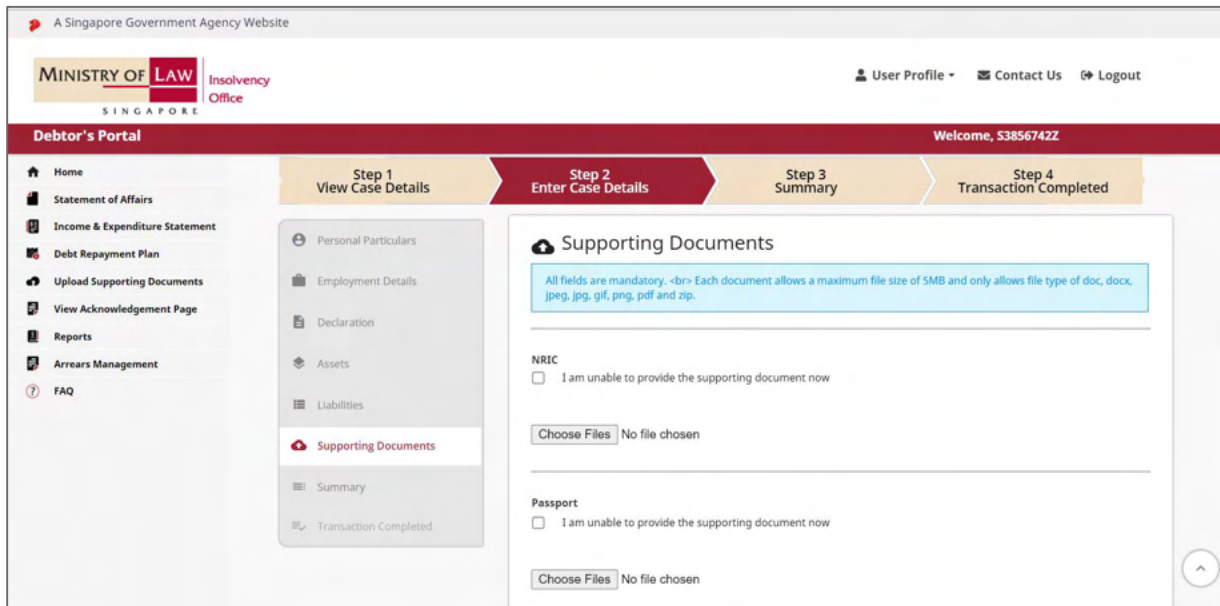


Figure 23: Upload Supporting Documents

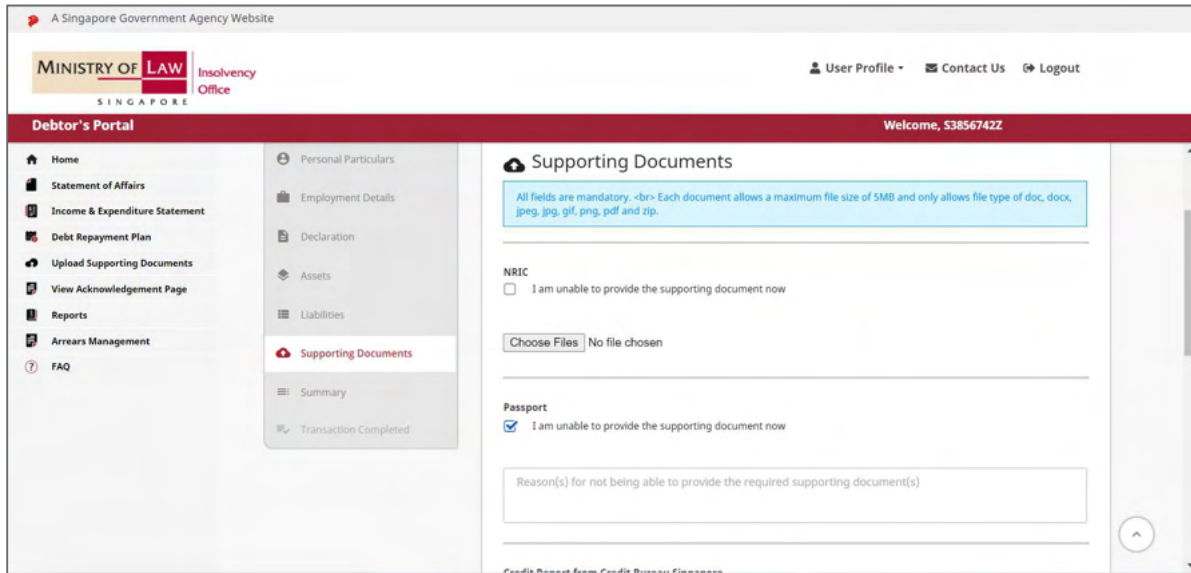


Figure 23.1: Upload Supporting Documents

Summary

After you fill up all information on each section, you will be led to the Summary page where you will be able to review all the declarations that you have made. You may revisit the relevant pages to do editing by clicking on the “Edit” button located at each section or the left menu of the summary to make the amendments.

Before you complete the submission, please read through the declaration and check on the checkbox and click on submit button to proceed and complete the submission.

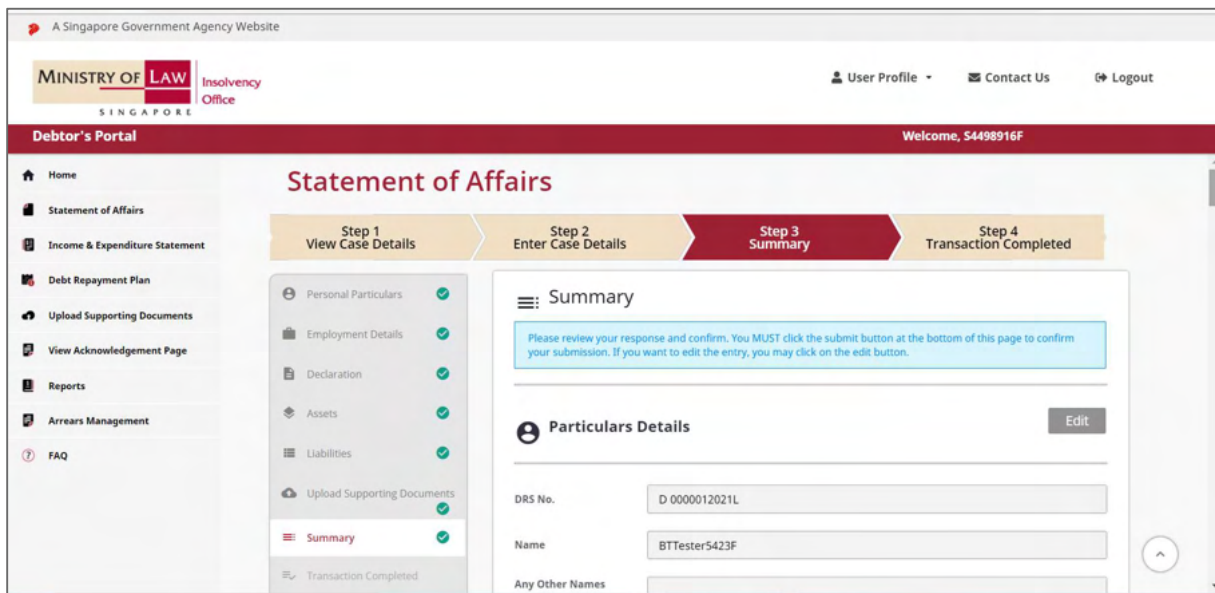


Figure 24.1: Review of Entire Submission on summary

A Singapore Government Agency Website

MINISTRY OF LAW SINGAPORE Insolvency Office

User Profile Contact Us Logout

Debtor's Portal Welcome, S4498916F

Home

Statement of Affairs

Income & Expenditure Statement

Debt Repayment Plan

Upload Supporting Documents

View Acknowledgement Page

Reports

Arrears Management

FAQ

ID Type Singapore NRIC

Latest ID No. S4498916F

Date of Birth (DD/MM/YYYY) 12/10/1988

Nationality Singapore Citizen

Gender

Race Chinese

Highest Educational Qualification Degree

Telephone No. (Mobile) 99040404

Telephone No. (Home)

Figure 24.2: Review of Entire Submission on summary

A Singapore Government Agency Website

MINISTRY OF LAW SINGAPORE Insolvency Office

User Profile Contact Us Logout

Debtor's Portal Welcome, S4498916F

Home

Statement of Affairs

Income & Expenditure Statement

Debt Repayment Plan

Upload Supporting Documents

View Acknowledgement Page

Reports

Arrears Management

FAQ

Declaration

I declare that all information and documents that I have provided are true, accurate and complete to the best of my knowledge and belief. I have provided such information and documents knowing that the Official Assignee and/or his officers will use, and rely on, the same to perform their duties.

I understand that I may be committing an offence of giving false information to a public servant and thereby liable to prosecution under Section 182 of the Penal Code (Cap. 224) for any false declaration and/or material omission. The offence is punishable on conviction with imprisonment for a term of up to two years or a fine or both.

Close Submit

Figure 24.3: Declaration on summary page

Transaction Completed

After you click submit and proceed with the submission, you will be led to a Transaction Completed page. You will see the e-filing no with the submitted information

The screenshot displays the 'Debtor's Portal' interface. At the top, it identifies the site as a Singapore Government Agency Website and includes the Ministry of Law Insolvency Office logo. The user is logged in as 'User Profile' and can access 'Contact Us' or 'Logout'. The main header shows 'Debtor's Portal' and a welcome message for user 'S5976349J'. The left sidebar contains navigation options: Home, Statement of Affairs, Income & Expenditure Statement, Debt Repayment Plan, Upload Supporting Documents, View Acknowledgement Page, Reports, Arrears Management, and FAQ. The main content area is titled 'Statement of Affairs' and features a progress bar with four steps: Step 1 (View Case Details), Step 2 (Enter Case Details), Step 3 (Summary), and Step 4 (Transaction Completed). Below the progress bar, a list of completed sections includes Personal Particulars, Employment Details, Declaration, Assets, Liabilities, Supporting Documents, and Summary, each with a green checkmark. The 'Transaction Completed' section is highlighted in red. The main content area displays a 'Transaction Completed' message with a checkmark icon, stating: 'Thank you for using our eService. Your application has been successfully submitted. You may print or save this page for your own reference.' Below this message, four key-value pairs are shown in a table-like format: DRS No. (D 000032021X), Date & Time of Submission (05/11/2021 15:41:36), Status (Submitted), and E-Filing No. (DSA202111050003Y). A scroll button is visible in the bottom right corner.

Figure 36: Submission of the Statement of Affairs

Income & Expenditure Statement

After you have completed the submission of your Statement of Affairs, please proceed to file your Income & Expenditure Statement.

Upon selecting the Income & Expenditure Statement e-service on the portal left menu or dashboard my pending task, you will be able to see the new I&E submission with “Pending Submission” status.

Click “Edit” on the action column to start the filing process.

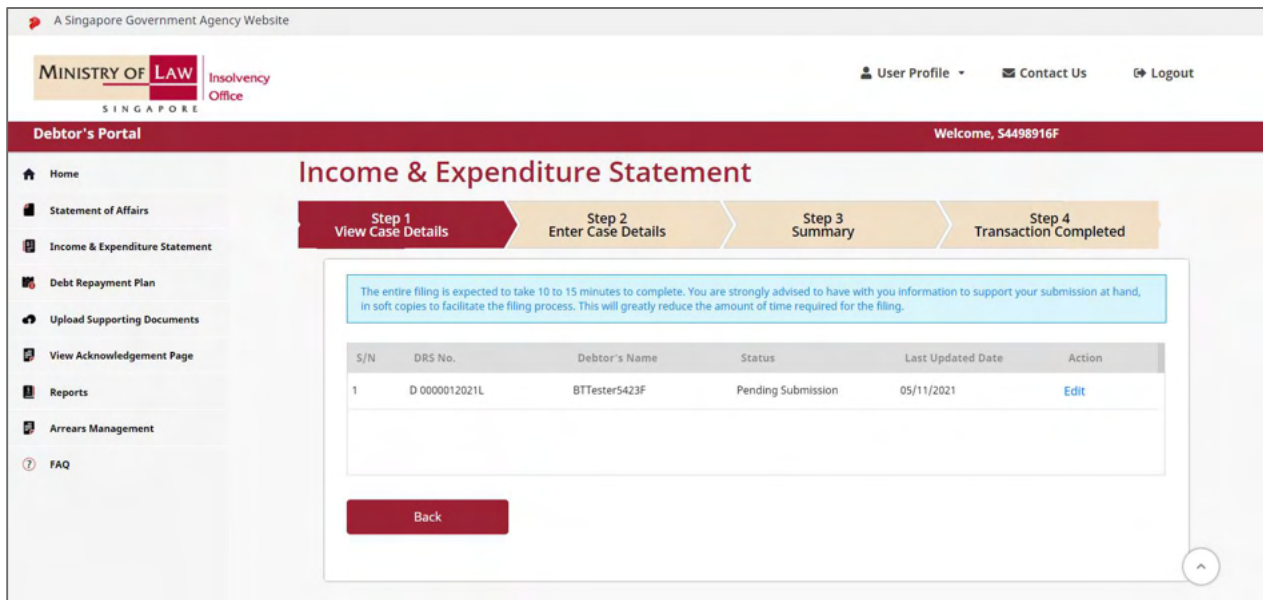


Figure 37: Starting the Filing of I&E

Income & Expenditure Statement – Monthly Income

Fill up your fixed monthly income after CPF deductions. If your income comprises of a fixed and variable component (eg: sales commission), declare the fixed income in this field.

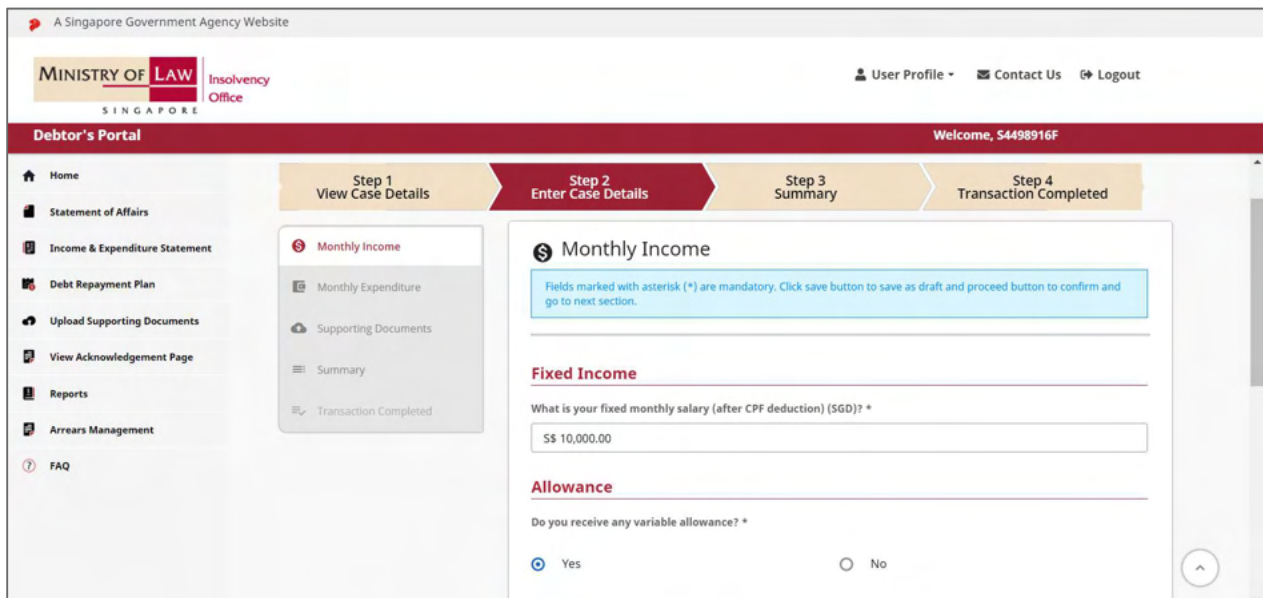


Figure 38: Filling Up Income Information

A Singapore Government Agency Website

MINISTRY OF LAW SINGAPORE Insolvency Office

User Profile - Contact Us Logout

Debtor's Portal Welcome, S4498916F

\$ 10,000.00

Allowance

Do you receive any variable allowance? *

Yes No

If Yes, please specify the type of allowance and the amount received.

S/N	Allowance	If Others, please specify	Amount (SGD)	Action

Add

Other Sources of Income

A Singapore Government Agency Website

MINISTRY OF LAW SINGAPORE Insolvency Office

User Profile - Contact Us Logout

Debtor's Portal S4498916F

Home Statement of Affairs Income & Expenditure Statement Debt Repayment Plan Upload Supporting Documents View Acknowledgement Page Reports Arrears Management FAQ

Allowance

Allowance *

Please select

Amount (SGD) *

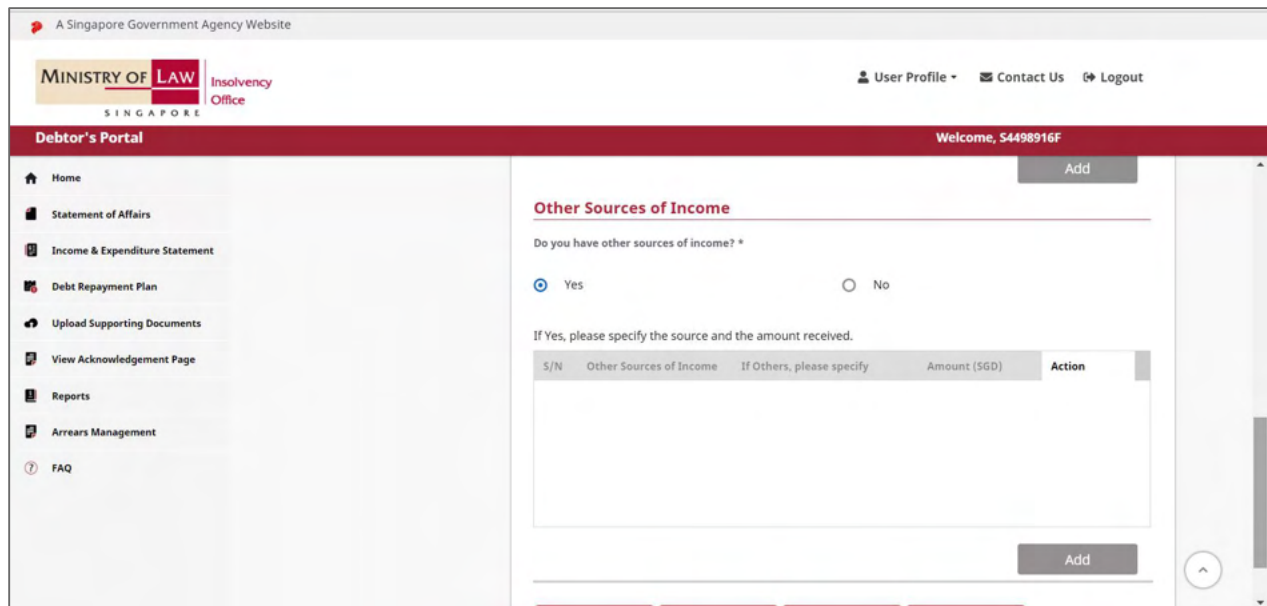
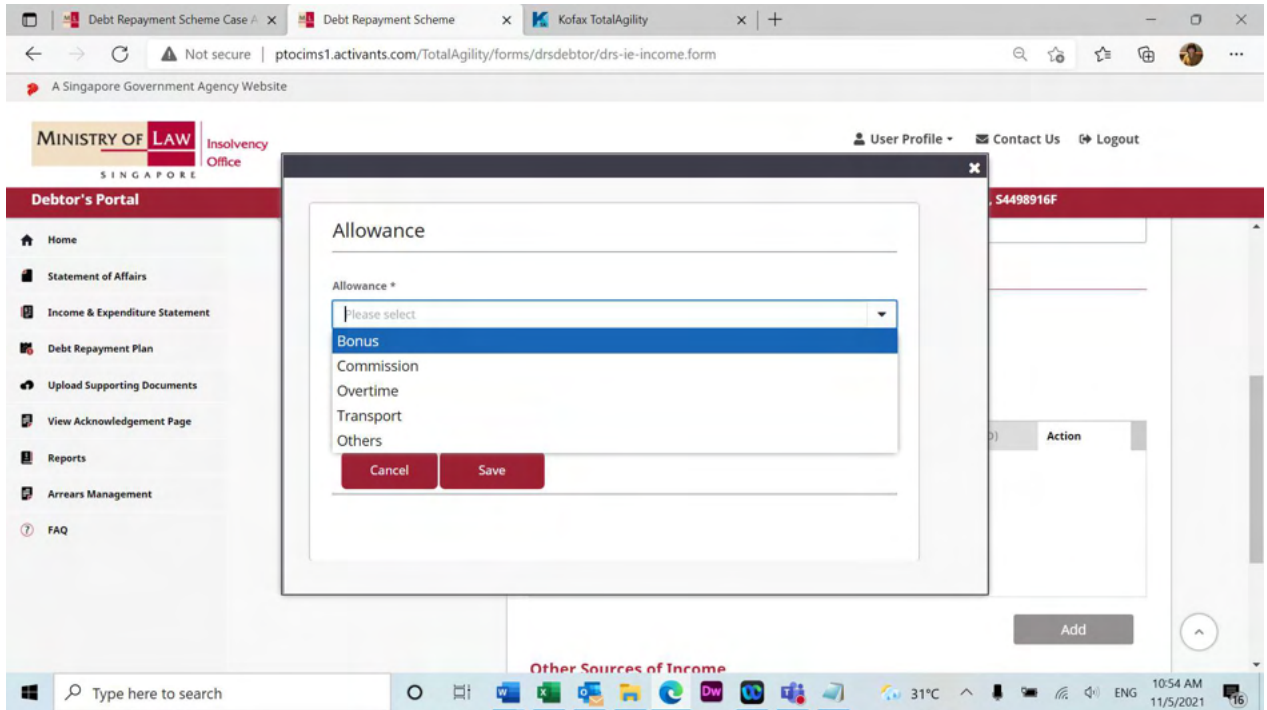
0.00

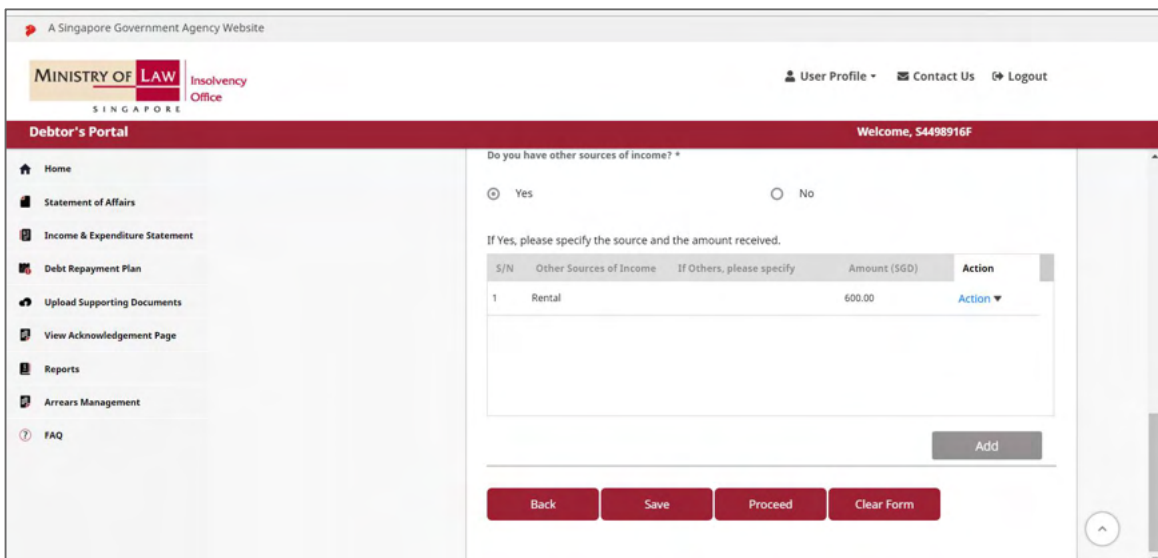
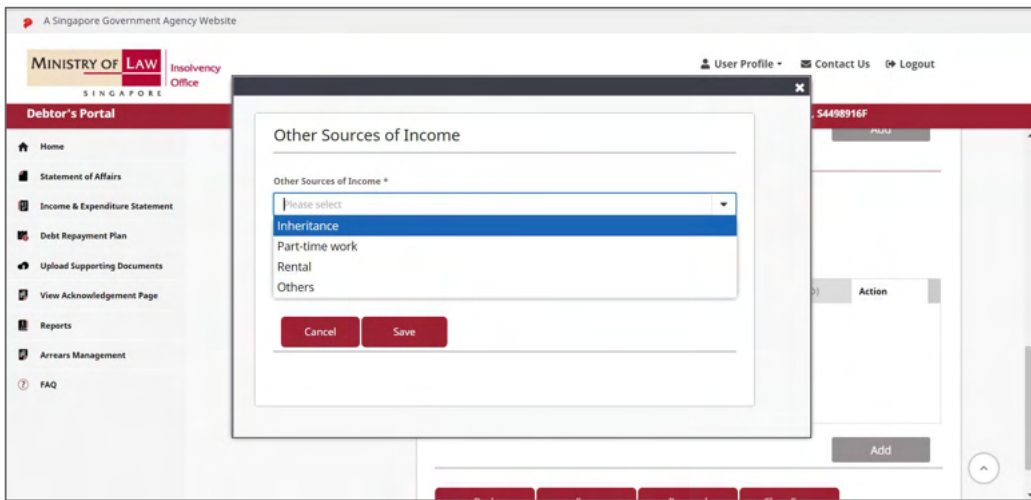
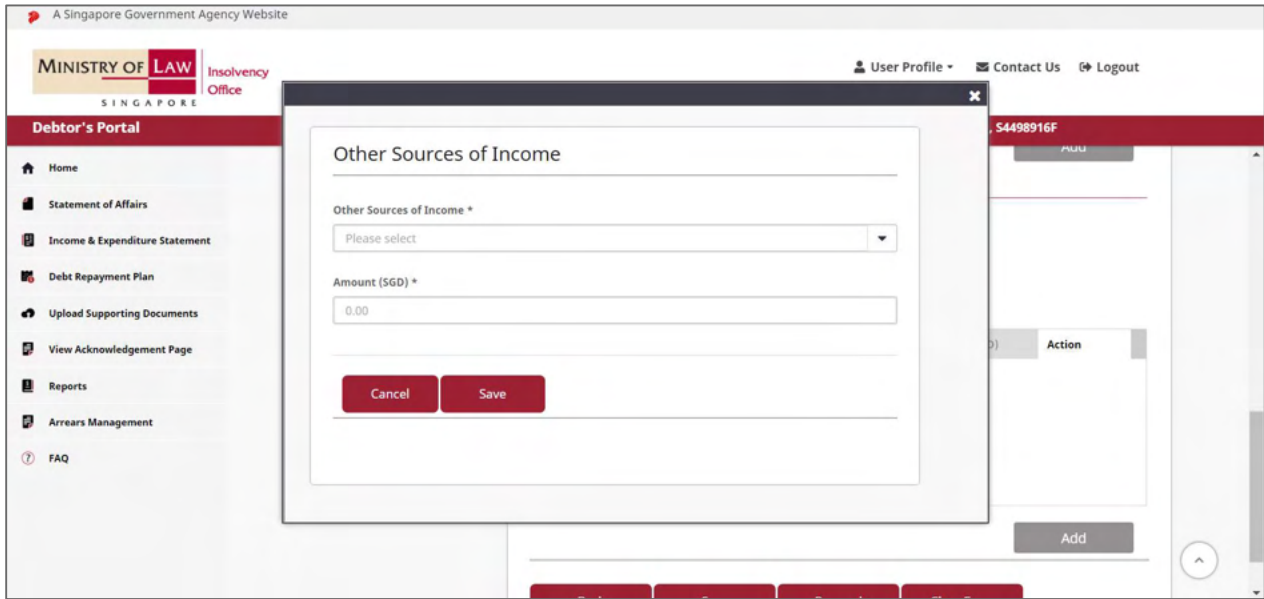
Cancel Save

S/N	Allowance	If Others, please specify	Amount (SGD)	Action

Add

Other Sources of Income





Monthly Expenditure – Household Expenses

When making declaration of your monthly household expenses, first declare if you were the sole breadwinner of the family and make the relevant declaration in accordance to the various expenditure types. If you are not the sole breadwinner in the family and that there are other members making payments for household expenses, please make the relevant declaration by selecting how that person is related to you and the amount paid for the respective expenses.

A Singapore Government Agency Website

MINISTRY OF LAW SINGAPORE Insolvency Office

User Profile • Contact Us • Logout

Debtor's Portal Welcome, S4498916F

Income & Expenditure Statement

Step 1 View Case Details | **Step 2 Enter Case Details** | Step 3 Summary | Step 4 Transaction Completed

Monthly Income ✓

Monthly Expenditure

Supporting Documents

Summary

Transaction Completed

Fields marked with asterisk (*) are mandatory. Click save button to save as draft and proceed button to confirm and go to next section.

Please identify the expense(s) that are applicable to you and indicate the amount in the boxes provided.

Household Expense(s)

Are you the Sole Breadwinner of the family? *

Yes No

Household Expense	Amount Paid by Me (SGD)	Amount Paid by Other Parties (SGD)	Relationship of Party to You	If Others, please specify
Mortgage				

Figure 39.1: Declaring Monthly Household Expenses

A Singapore Government Agency Website

MINISTRY OF LAW SINGAPORE Insolvency Office

User Profile • Contact Us • Logout

Debtor's Portal Welcome, S4498916F

Transaction Completed

Household Expense(s)

Are you the Sole Breadwinner of the family? *

Yes No

Household Expense	Amount Paid by Me (SGD)	Amount Paid by Other Parties (SGD)	Relationship of Party to You	If Others, please specify
Mortgage Repayments (Cash only)	\$0.00	\$0.00	Please select	
Rental	\$0.00	\$0.00	Please select	
Conservancy Charges	\$0.00	\$0.00	Please select	
Utilities	\$0.00	\$0.00	Please select	
Residential Phone / Internet / Cable Charges	\$0.00	\$0.00	Please select	
Property Tax	\$0.00	\$0.00	Please select	

Figure 39.2: Declaring Monthly Household Expenses

A Singapore Government Agency Website

MINISTRY OF LAW Insolvency Office
SINGAPORE

User [Name] Contact Us Logout

8916F

Debtor's Portal

- Home
- Statement of Affairs
- Income & Expenditure Statement
- Debt Repayment Plan
- Upload Supporting Documents
- View Acknowledgement Page
- Reports
- Arrears Management
- FAQ

Supporting Documents

- Summary
- Transaction Completed

Please identify the expense(s) that are applicable to you and indicate the amount paid by you and other parties in the boxes provided.

Household Expense(s)

Are you the Sole Breadwinner of the family? *

Yes No

Household Expense	Amount Paid by Me (SGD)	Amount Paid by Other Parties (SGD)	
Mortgage Repayments (Cash only)	\$0.00	\$0.00	Please select
Rental	\$0.00	\$0.00	Please select
Conservancy Charges	\$0.00	\$0.00	Please select
Utilities	\$0.00	\$0.00	Please select

Residential Phone /

IF Others, please specify

Please select

- Spouse
- Aunt
- Brother
- Child
- Father
- Father-in-law
- Grandchild
- Grandfather
- Grandmother
- Guardian
- Mother
- Mother-in-law

Figure 39.3: Declaring Monthly Household Expenses

Monthly Expenditure – Personal Expenses

When declaring your personal expenses, take into account the monthly average of your personal expenses. Please note that expenses on vehicles will not be taken into account when tallying your total monthly expenses, as spending on vehicles is not deemed to be a necessity.

The screenshot shows the 'Debtor's Portal' interface. The header includes the Ministry of Law Insolvency Office logo and navigation links for 'User Profile', 'Contact Us', and 'Logout'. The user is logged in as 'Welcome, S4498916F'. The left sidebar contains a menu with options: Home, Statement of Affairs, Income & Expenditure Statement, Debt Repayment Plan, Upload Supporting Documents, View Acknowledgement Page, Reports, Arrears Management, and FAQ. The main content area is titled 'Personal Expense(s)' and contains a table with the following items and input fields:

Personal Expense	Amount (SGD)
Public Transport	<input type="text" value="\$0.00"/>
Food	<input type="text" value="\$0.00"/>
Personal Income Tax	<input type="text" value="\$0.00"/>
Mobile Phone Charges	<input type="text" value="\$0.00"/>
Insurance Premiums	<input type="text" value="\$0.00"/>
Others	<input type="text" value="\$0.00"/>

Below the table, there is a note: '(eg. Medical fees, membership fees, maintenance under a Maintenance Order, etc.)'.

Figure 40: Declaring Monthly Personal Expenses

Monthly Expenditure – Private Vehicle's Expenses

If you have private vehicle, please fill in the information under the private vehicle's expenses section.

The screenshot shows the 'Debtor's Portal' interface. The header and sidebar are identical to the previous screenshot. The main content area is titled 'Private Vehicle's Expense(s)'. It starts with a question: 'Do you own a private vehicle? *' with radio button options for 'Yes' and 'No'. Below this are several expense categories with input fields:

Hire Purchase Instalment	<input type="text" value="\$0.00"/>
Fuel Charges	<input type="text" value="\$0.00"/>
Parking Charges	<input type="text" value="\$0.00"/>
Road Tax and Motor Insurance	<input type="text" value="\$0.00"/>
Maintenance	<input type="text" value="\$0.00"/>

Below this section is another question: 'Do you have any dependants? *' followed by the heading 'Dependant's Expense(s)'.

Monthly Expenditure – Dependent's Expenses

If you have dependent's expenses, please click "Yes" and click on "Add" button to declare expenses paid by you for your dependents on the pop-up form

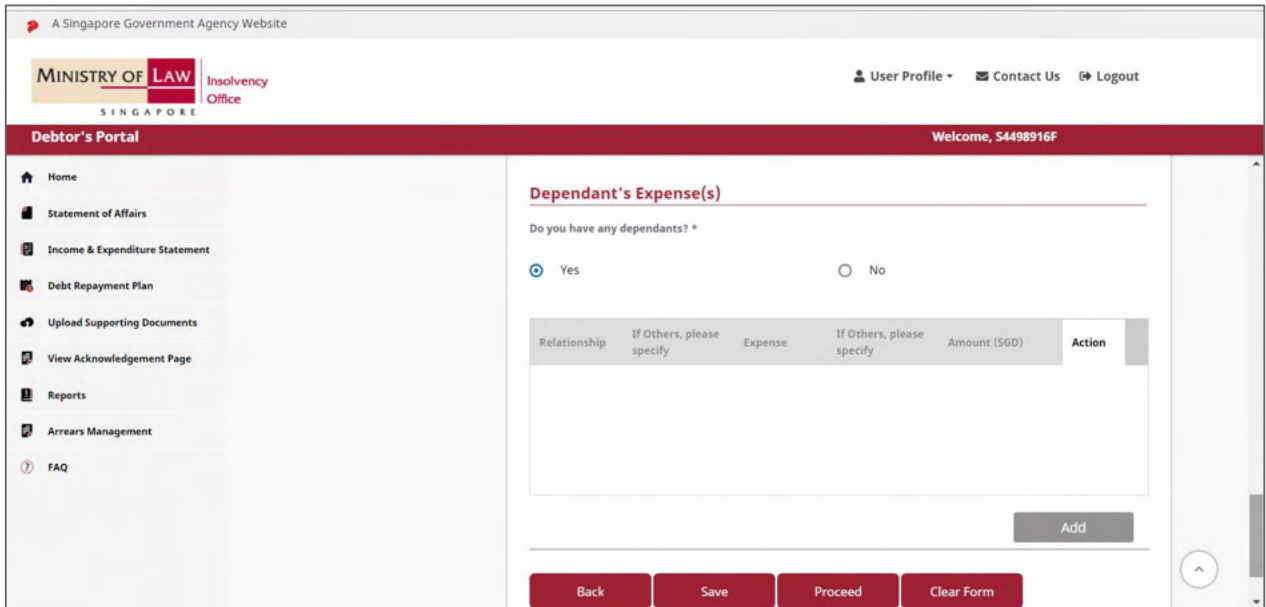


Figure 42.1: Declaring Monthly Dependent Expenses

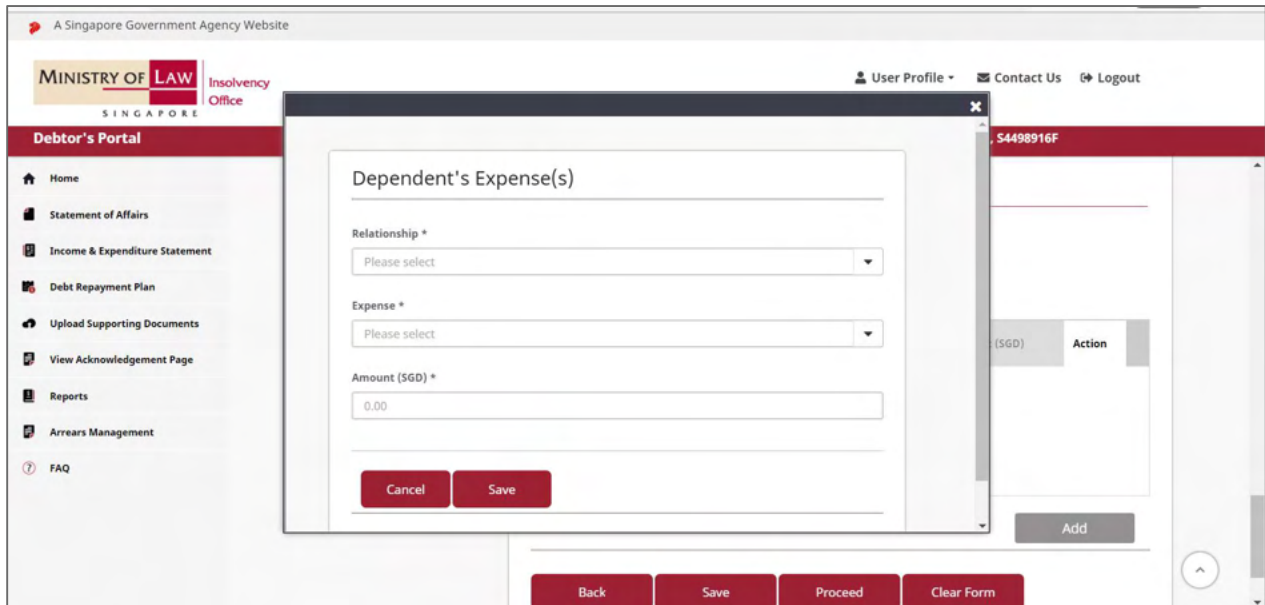


Figure 42.2: Declaring Monthly Dependent Expenses

Monthly Expenditure – Upload Supporting Documents

Upload supporting documents by select “Choose Files”. Please check on checkbox and provide reason, if you unable to provide the document

A Singapore Government Agency Website

MINISTRY OF LAW SINGAPORE Insolvency Office

User Profile Contact Us Logout

Debtor's Portal Welcome, S4498916F

Income & Expenditure Statement

Step 1 View Case Details Step 2 Enter Case Details Step 3 Summary Step 4 Transaction Completed

Monthly Income

Monthly Expenditure

Supporting Documents

Summary

Transaction Completed

Upload Supporting Documents

All fields are mandatory.
 Each document allows a maximum file size of 5MB and only allows file type of doc, docx, jpeg, jpg, gif, png, pdf and zip.

Salary slips for the past 3 months

I am unable to provide the supporting document now

Choose Files No file chosen

CPF contribution history statements for the past 2 years

I am unable to provide the supporting document now

Reason(s) for not being able to provide the required supporting document(s)

Figure 43: Attaching Supporting Documents for Your Submission

A Singapore Government Agency Website

MINISTRY OF LAW SINGAPORE Insolvency Office

User Profile Contact Us Logout

Debtor's Portal Welcome, S4498916F

Supporting Documents

Monthly Income

Monthly Expenditure

Supporting Documents

Summary

Transaction Completed

Salary slips for the past 3 months

I am unable to provide the supporting document now

Choose Files No file chosen

CPF contribution history statements for the past 2 years

I am unable to provide the supporting document now

Reason(s) for not being able to provide the required supporting document(s)

Notice of tax assessment for the past 2 years

I am unable to provide the supporting document now

Choose Files No file chosen

Income & Expenditure Statement – Summary

In summary page, please review your submission to ensure all information provided is correct. If you need to make any amendments, make use of the “Back” option provided for in the e-service and make the necessary changes.

The screenshot shows the 'Debtor's Portal' interface. The top navigation bar includes 'A Singapore Government Agency Website', the 'MINISTRY OF LAW SINGAPORE Insolvency Office' logo, and user options: 'User Profile', 'Contact Us', and 'Logout'. The main header displays 'Debtor's Portal' and 'Welcome, S4498916F'. A progress bar at the top indicates four steps: Step 1 (View Case Details), Step 2 (Enter Case Details), Step 3 (Summary - currently active), and Step 4 (Transaction Completed). A left sidebar lists menu items: Home, Statement of Affairs, Income & Expenditure Statement, Debt Repayment Plan, Upload Supporting Documents, View Acknowledgement Page, Reports, Arrears Management, and FAQ. The central content area is titled 'Summary' and contains a blue instruction box: 'Please review your response and confirm. You MUST click the submit button at the bottom of this page to confirm your submission. If you want to edit the entry, you may click on the edit button.' Below this, the 'Monthly Income' section is visible, featuring an 'Edit' button. The 'Fixed Income' section asks 'What your fixed monthly salary (after CPF deduction)?' with the value '10,000.00'. The 'Allowance' section asks 'Do you receive any variable allowance?' with the value 'Yes'. A table header is partially visible with columns: S/N, Allowance, If Others, please specify, and Amount (SGD).

Figure 43.1: Reviewing your submission

The screenshot shows the 'Debtor's Portal' interface, similar to Figure 43.1. The top navigation bar and header are identical. The progress bar shows Step 3 (Summary) as the active step. The left sidebar is also identical. The central content area is titled 'Monthly Expenditure' and features an 'Edit' button. The 'Household Expense(s)' section asks 'Are you the Sole Breadwinner of the family?' with the value 'No'. Below this is a table with the following structure:

Household Expense	Amount Paid by Me (SGD)	Amount Paid by Other Parties (SGD)	Relationship of Party to You	If Others, please specify

Below the table is a horizontal scrollbar. The 'Personal Expense(s)' section is visible below with a table header: S/N, Personal Expense, Amount (SGD).

Figure 43.2: Reviewing your submission

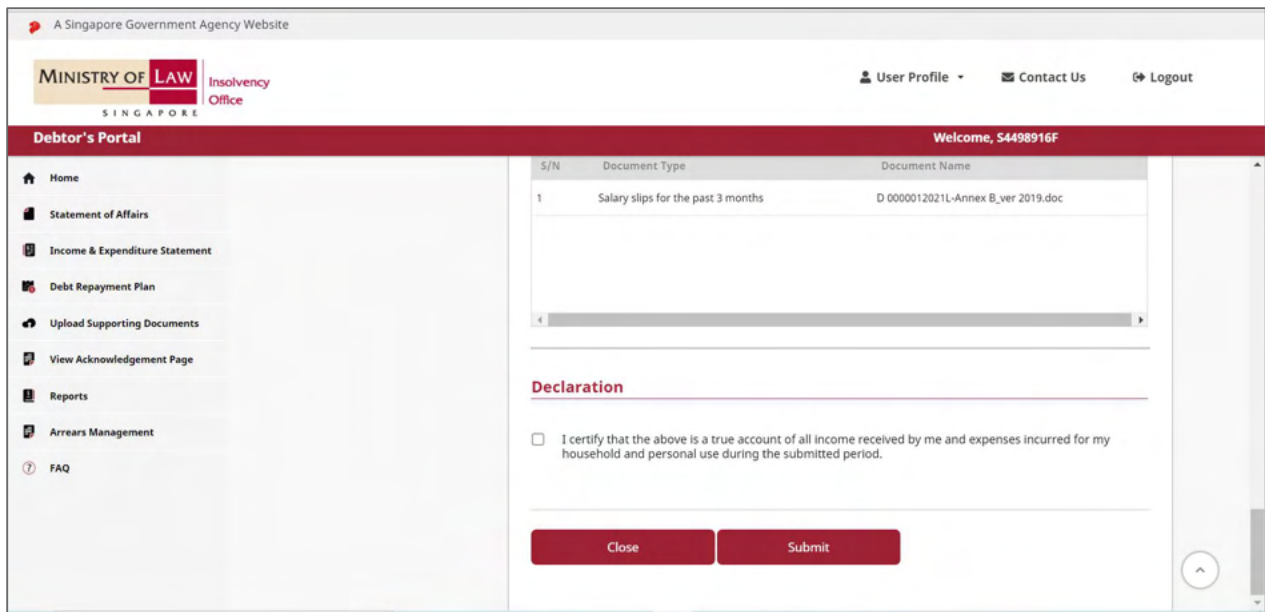


Figure 43.3: Reviewing your declaration

When you are done, make the declaration and click on “Submit” to proceed with the submission.

Income & Expenditure Statement – Transaction Completed

After you click submit and proceed with the submission, you will be led to a Transaction Completed page. You will see the e-filing no with the submitted information

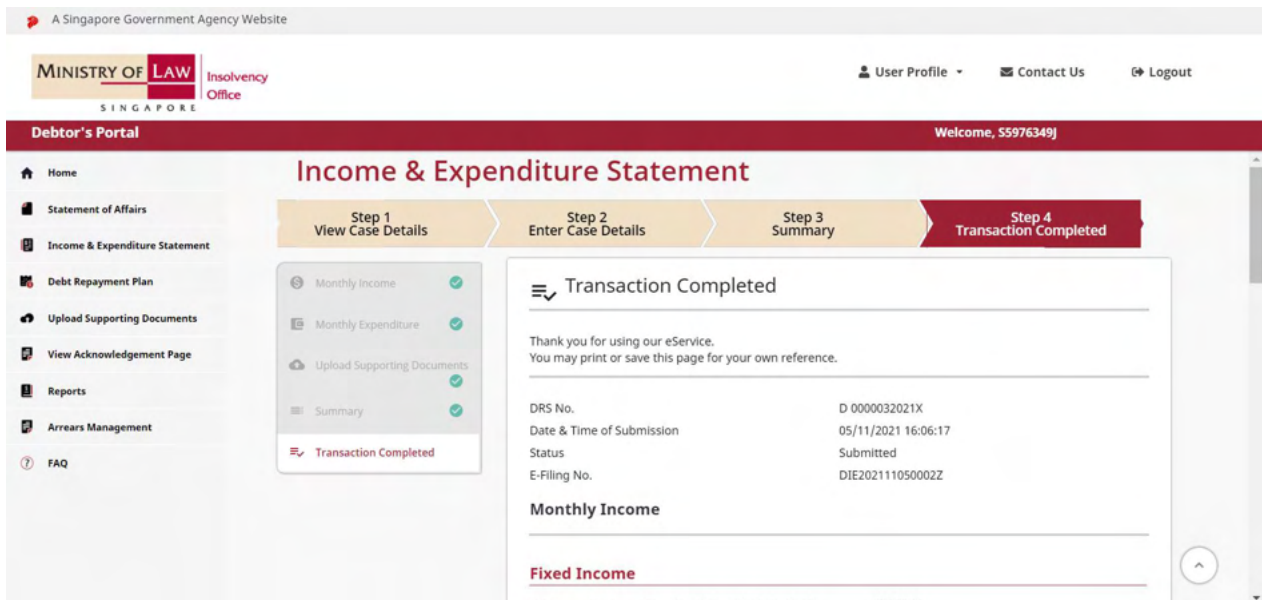


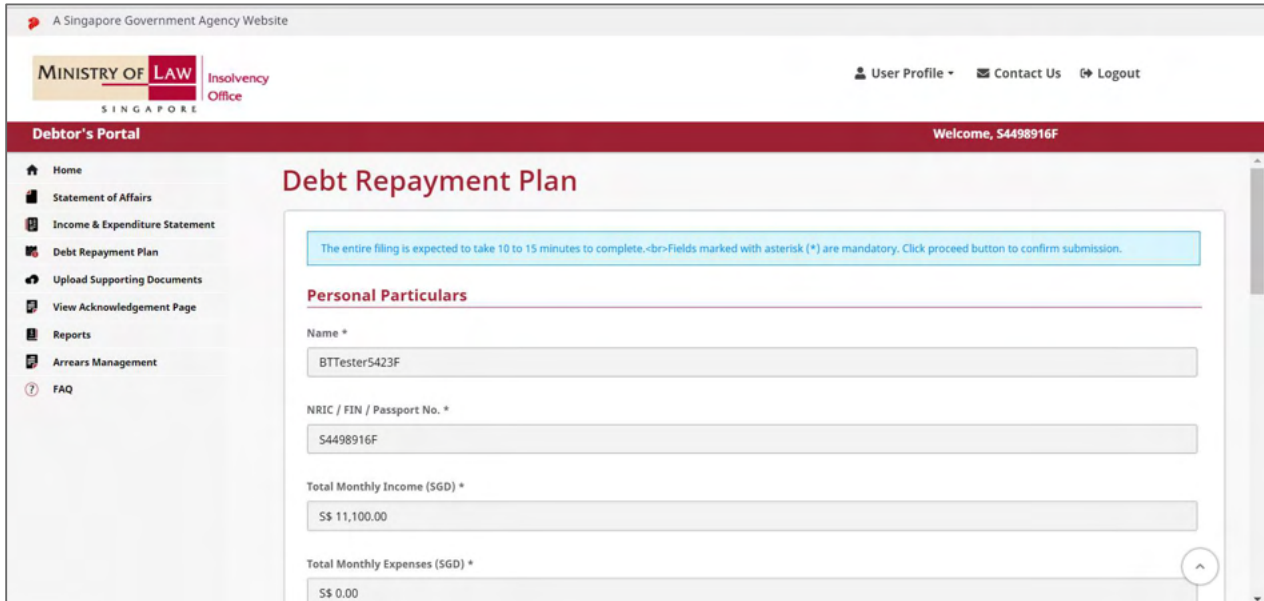
Figure 45: Completing Your Submission

Debt Repayment Plan

Proposing Your Debt Repayment Plan

After submitting your Statement of Affairs and Income & Expenditure Statement, click on Debt Repayment Plan to submit a proposed repayment plan.

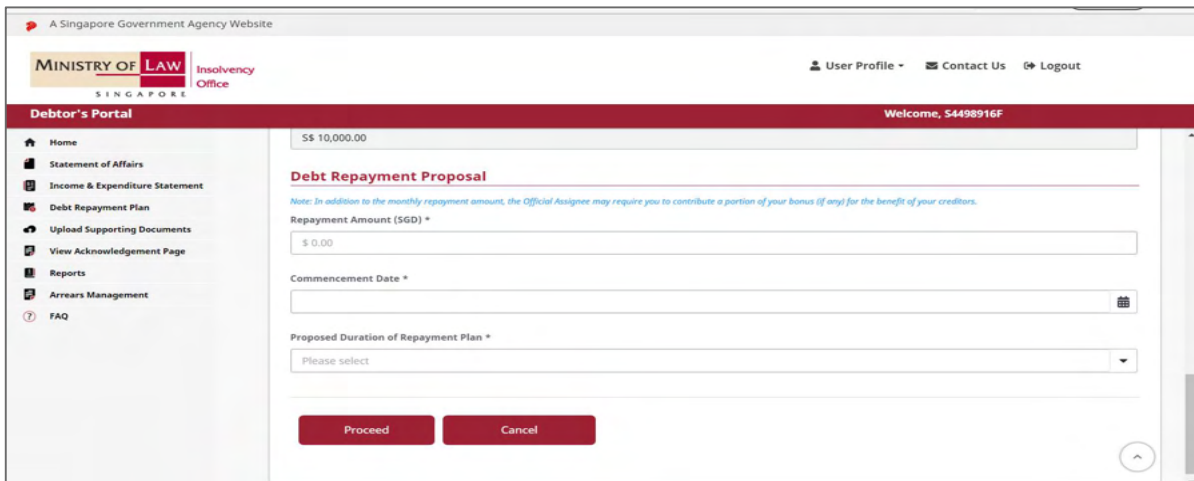
Most of the fields would have already been completed for your convenience, based on your submission in the earlier in eSA and I&E



The screenshot shows the 'Debt Repayment Plan' form in the 'Debtor's Portal'. The page header includes the Ministry of Law Singapore logo and user information: 'User Profile', 'Contact Us', and 'Logout'. The user is logged in as 'S4498916F'. The left sidebar contains navigation links: Home, Statement of Affairs, Income & Expenditure Statement, Debt Repayment Plan, Upload Supporting Documents, View Acknowledgement Page, Reports, Arrears Management, and FAQ. The main content area is titled 'Debt Repayment Plan' and contains a blue informational box: 'The entire filing is expected to take 10 to 15 minutes to complete. Fields marked with asterisk (*) are mandatory. Click proceed button to confirm submission.' Below this is the 'Personal Particulars' section with the following fields: 'Name *' (filled with 'BTTester5423F'), 'NRIC / FIN / Passport No. *' (filled with 'S4498916F'), 'Total Monthly Income (SGD) *' (filled with 'S\$ 11,100.00'), and 'Total Monthly Expenses (SGD) *' (filled with 'S\$ 0.00').

Figure 47: Filing a Proposed Repayment Plan

Therefore, you will only need to fill up your proposed monthly instalment amount, the date which you think you can start your plan and the number of years that your plan will be running for. Click on "Proceed" to submit the proposal.



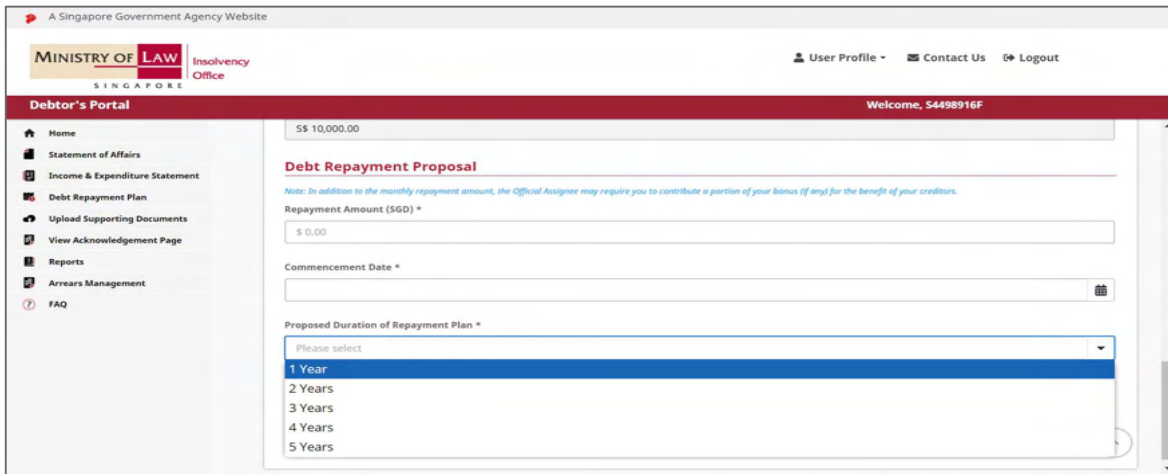
The screenshot shows the 'Debt Repayment Proposal' form in the 'Debtor's Portal'. The page header and sidebar are identical to Figure 47. The main content area is titled 'Debt Repayment Proposal' and contains a note: 'Note: In addition to the monthly repayment amount, the Official Assignee may require you to contribute a portion of your bonus (if any) for the benefit of your creditors.' Below this are three fields: 'Repayment Amount (SGD) *' (filled with 'S\$ 10,000.00'), 'Commencement Date *' (empty), and 'Proposed Duration of Repayment Plan *' (a dropdown menu with 'Please select' selected). At the bottom are two buttons: 'Proceed' and 'Cancel'.

Figure 48.1: Filling Up of Monthly Instalment, Commencement Date and Duration

Please note that your proposed date of commencement must be earlier than the adjournment date of your bankruptcy petition, as ample time has to be provided to the High Court to process the withdrawal of the petition should you be placed on the Scheme eventually.

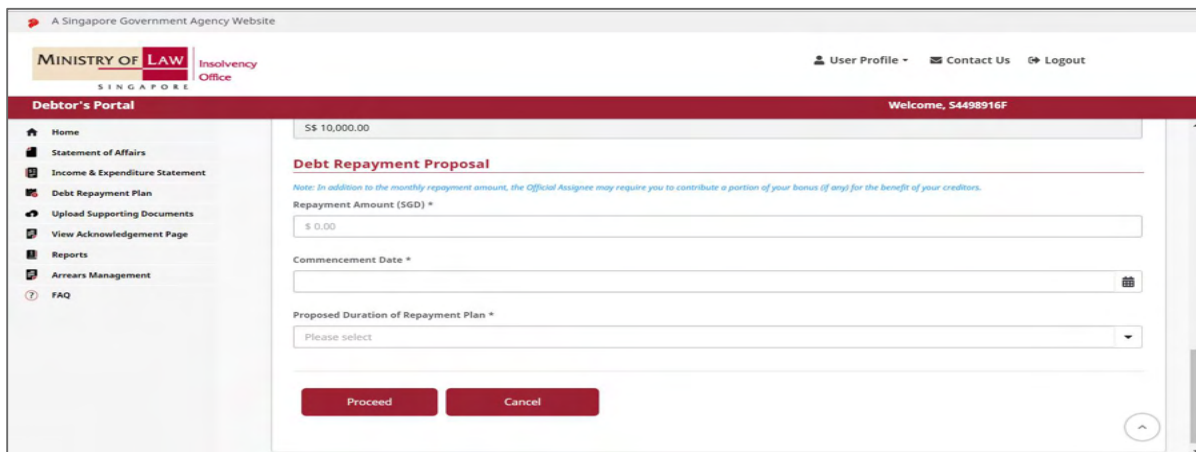
The Official Assignee may also require you to either make changes to your submissions if required, or make a counterproposal to your proposed repayment plan accordingly, after reviewing your submission.

To make your submission a more seamless experience, you are advised to exercise care and ensure that your submissions are accurate, and the proposed Debt Repayment Plan you are proposing is sensible and commensurate with your income and debt level.



The screenshot shows the 'Debt Repayment Proposal' form on the 'Debtors' Portal' of the Singapore Government Agency Website. The user is logged in as 'S4498916F'. The form includes a sidebar with navigation options like 'Home', 'Statement of Affairs', 'Income & Expenditure Statement', 'Debt Repayment Plan', 'Upload Supporting Documents', 'View Acknowledgement Page', 'Reports', 'Arrears Management', and 'FAQ'. The main form area shows a total debt of '\$\$ 10,000.00'. The 'Debt Repayment Proposal' section has a note: 'Note: In addition to the monthly repayment amount, the Official Assignee may require you to contribute a portion of your bonus (if any) for the benefit of your creditors.' The 'Repayment Amount (SGD) *' is set to '\$ 0.00'. The 'Commencement Date *' is an empty field. The 'Proposed Duration of Repayment Plan *' dropdown menu is open, showing options: 'Please select', '1 Year', '2 Years', '3 Years', '4 Years', and '5 Years'. The '1 Year' option is currently selected.

Figure 48.2: Filling Up of Monthly Instalment, Commencement Date and Duration



This screenshot is identical to Figure 48.2, but the 'Proposed Duration of Repayment Plan *' dropdown menu is closed. At the bottom of the form, there are two buttons: 'Proceed' and 'Cancel'.

Figure 48.3: Filling Up of Monthly Instalment, Commencement Date & Duration