

**BANKRUPTCY ACT (CHAPTER 20)****STATEMENT OF AFFAIRS****PART 1****1: Personal details**

- 1.1 Bankruptcy Number : \_\_\_\_\_
- 1.2 Name : \_\_\_\_\_
- 1.3 Any Other Names  
(Aliases, Maiden Name) : \_\_\_\_\_
- 1.4 NRIC/Passport/FIN Number : \_\_\_\_\_
- 1.5 Date of Birth : \_\_\_\_\_
- 1.6 Nationality : \_\_\_\_\_
- 1.7 Sex : **Male/Female**
- 1.8 Highest Educational  
Qualification : \_\_\_\_\_
- 1.9 Race : \_\_\_\_\_
- 1.10 Telephone No. (Home) : \_\_\_\_\_
- 1.11 Telephone No. (Mobile) : \_\_\_\_\_
- 1.12 Email address : \_\_\_\_\_
- 1.13 Address (As in NRIC) : \_\_\_\_\_
- 1.14 Correspondence Address  
(If different from above) : \_\_\_\_\_

## 2: Family Particulars

2.1 Marital Status : **Single/Married/Separated/Divorced/Widowed**

2.2 Name of Spouse : \_\_\_\_\_

2.3 NRIC/Passport No (Spouse) : \_\_\_\_\_

2.4 If you own any HDB flat, please complete the following:

**Address of Flat** : \_\_\_\_\_  
\_\_\_\_\_

**Type of Flat** : \_\_\_\_\_

**Sole Owner / Joint Tenancy / Tenancy-In-Common (Share \_\_\_ %)**

**Name of Co-Owner(s)** : \_\_\_\_\_

**If you own a share in property(s) other than a HDB flat, please complete the tables at 2.1.4 and/or 2.2.2 of Part 2, where appropriate.**

2.5 Please provide the Name(s), Age(s) of all your children and individuals who are financially dependent on you.

| S/N | Name | Age | Relationship |
|-----|------|-----|--------------|
| 1   |      |     |              |
| 2   |      |     |              |
| 3   |      |     |              |
| 4   |      |     |              |
| 5   |      |     |              |

2.6 Please provide details of your personal expenses and the expenses of the persons dependent on you.

Your total monthly expenses : \_\_\_\_\_

Total monthly expenses for your family : \_\_\_\_\_

Please list the expenses below:

### 3: Employment Records

3.1 Are you : **Employed/Self-employed/Unemployed**

3.2 If employed, please provide

Name of Employer : \_\_\_\_\_

Job Title : \_\_\_\_\_

Length of Service : \_\_\_\_\_

Net Monthly Salary : \_\_\_\_\_

3.3 If self-employed, please provide:

Name of Business/UEN No. : \_\_\_\_\_

Address of Business : \_\_\_\_\_

Nature of Business : \_\_\_\_\_

Net Monthly Salary : \_\_\_\_\_

3.4 If unemployed, please provide:

Name of Previous Employer: \_\_\_\_\_

Previous Job Title : \_\_\_\_\_

Last Date of Employment : \_\_\_\_\_

Last Net Monthly Salary : \_\_\_\_\_

Reason for Unemployment : \_\_\_\_\_

Name & Relationship of person providing you financial support  
: \_\_\_\_\_

3.5 Do you have any other Sources of Income (e.g. income from rental of flat/room, any part time job)? Please state details of the source and amount of income received.

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**4: Bankruptcy Details and Business Ownership**

4.1 Were you previously adjudged a Bankrupt: **Yes/No**

If “Yes”, please provide Bankruptcy Number: \_\_\_\_\_ and

Date of Discharge/Annulment: \_\_\_\_\_

4.2 Are you currently a director of any company or involved in the management of a company/ business?

**Yes/No**

4.3 Were you previously (in the last 5 years) a director of any company or involved in the management of a company/business? **Yes/No**

4.4 If “Yes” for 4.2 or 4.3 or both, please give details of the company/ business:

| <b>S/N</b> | <b>Name of Company/UEN No. or Name of Business</b> | <b>Nature of Business</b> | <b>Position in Company</b> | <b>Date of Cessation of Position in Company</b> |
|------------|--|---------------------------|----------------------------|---|
| 1          |  |                           |                            |   |
| 2          |  |                           |                            |   |
| 3          |  |                           |                            |   |
| 4          |  |                           |                            |   |
| 5          |  |                           |                            |   |

4.5 Are you presently involved in any Legal Proceedings: **Yes/No**

If Yes, please provide the details requested below:

| <b>S/N</b> | <b>Description of Case</b> | <b>Case Reference Number</b> | <b>Name and Address of Solicitors</b> |
|------------|----------------------------|------------------------------|---------------------------------------|
| 1          |                            |                              |                                       |
| 2          |                            |                              |                                       |
| 3          |                            |                              |                                       |
| 4          |                            |                              |                                       |
| 5          |                            |                              |                                       |

#### 4.6 Main Cause(s) of Bankruptcy

- Business failure (e.g. director/business owner and acted as guarantor for company loans, company hire-purchase)
- Claims against you as a result of criminal offences (e.g. criminal breach of trust, misappropriation of funds)
- Gambling
- Liabilities due to guarantees of a personal nature (e.g. acted as guarantor for friend/family)
- Loss of income due to unemployment or retrenchment
- Loss of income due to medical problems or ill health
- Overspending on consumer goods/services (e.g. family expenses, purchase of luxury items)
- Speculation (e.g. shares, properties, forex trading)
- Others, please indicate \_\_\_\_\_

#### 4.7 Source(s) of Debt Contributing to Bankruptcy (tick all that apply)

- Credit facilities from financial institutions (e.g. overdraft facilities, credit cards, renovation loans, company loans)
- Hire-purchase facilities
- Loans from licensed moneylenders
- Personal loans (e.g. loans from friends/family)
- Others, please indicate \_\_\_\_\_

**You may provide details on the cause(s) of your bankruptcy:**

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**PART 2**

**2: SUMMARY OF ASSETS AND LIABILITIES (Section 2.1 & 2.2)**

| <b>Assets</b>        | <b>Amount</b> | <b>Liabilities</b>     | <b>Amount</b> |
|----------------------|---------------|------------------------|---------------|
| Cash at Bank/In Hand |               | Preferential Creditors |               |
| Sundry Debtors       |               | Secured Creditors      |               |
| Personal Assets      |               | Unsecured Creditors    |               |
| Real Estate Assets   |               | Contingent Liabilities |               |
| Business Assets      |               |                        |               |
| Contingent Assets    |               |                        |               |
| Total Assets (A)     |               | Total Liabilities (B)  |               |

|  |  |
|--|--|
| Total Assets (A) - Total Liabilities (B) = |  |
|--|--|



## 2.1 Assets

### 2.1.1 Cash at Bank (Savings/Current/Joint accounts/Fixed Deposits) and in Hand.

| <b>S/N</b> | <b>Name of Bank</b> | <b>Type of A/C</b> | <b>A/C Number</b> | <b>Amount in SGD</b> | <b>% Share if Joint or Business Asset</b> | <b>Foreign Currency, indicate currency type/amount</b> |
|------------|---------------------|--------------------|-------------------|----------------------|---|--|
| 1          |                     |                    |                   |                      |   |  |
| 2          |                     |                    |                   |                      |   |  |
| 3          |                     |                    |                   |                      |   |  |
| 4          |                     |                    |                   |                      |   |  |
| 5          |                     |                    |                   |                      |   |  |
| 6          |                     |                    |                   |                      |   |  |
| 7          |                     |                    |                   |                      |   |  |
| 8          |                     |                    |                   |                      |   |  |
| 9          |                     |                    |                   |                      |   |  |
| 10         |                     |                    |                   |                      |   |  |

2.1.2 Sundry Debtors (Individuals/Companies/Businesses that owe you money)

| <b>S/N</b> | <b>Name of Debtor</b> | <b>NRIC/RCB no.</b> | <b>Address</b> | <b>Date Debt Incurred</b> | <b>Amount in SGD</b> | <b>Foreign Currency, indicate currency type/amount</b> |
|------------|-----------------------|---------------------|----------------|---------------------------|----------------------|--|
| 1          |                       |                     |                |                           |                      |  |
| 2          |                       |                     |                |                           |                      |  |
| 3          |                       |                     |                |                           |                      |  |
| 4          |                       |                     |                |                           |                      |  |
| 5          |                       |                     |                |                           |                      |  |
| 6          |                       |                     |                |                           |                      |  |
| 7          |                       |                     |                |                           |                      |  |
| 8          |                       |                     |                |                           |                      |  |
| 9          |                       |                     |                |                           |                      |  |
| 10         |                       |                     |                |                           |                      |  |

2.1.3 Personal Assets (Including Safe Deposit Box items, Insurance Policy, Vehicle, Trust/Will, Public or Private Limited Company Shares or Club Membership)

Note: If you have any asset still under hire purchase [ie, not fully paid], please declare it here and also under “Secured Creditors”.

| <b>S/N</b> | <b>Description of Asset</b> | <b>Registration/<br/>Account number</b> | <b>Location of asset</b> | <b>Value of asset<br/>(SGD)</b> | <b>Foreign<br/>Currency,<br/>indicate<br/>currency<br/>type/amount</b> |
|------------|-----------------------------|---|--------------------------|---------------------------------|--|
| 1          |                             |   |                          |                                 |  |
| 2          |                             |   |                          |                                 |  |
| 3          |                             |   |                          |                                 |  |
| 4          |                             |   |                          |                                 |  |
| 5          |                             |   |                          |                                 |  |
| 6          |                             |   |                          |                                 |  |
| 7          |                             |   |                          |                                 |  |
| 8          |                             |   |                          |                                 |  |
| 9          |                             |   |                          |                                 |  |
| 10         |                             |   |                          |                                 |  |

2.1.4 Real Estate (Including Commercial, Industrial, Foreign Properties, Executive Condominiums, HUDC property.)  
 (Excludes HDB flat e.g. Maisonette or 5-rooms flat and below.)

Note: If you have any property currently under mortgage [i.e. not fully paid], please declare it here and also under “Secured Creditors”.

| <b>S/N</b> | <b>Description of Asset</b> | <b>Address</b> | <b>Particulars of Ownership (*Please select one)</b>              | <b>% of share</b> | <b>Value of asset (SGD)</b> | <b>Foreign Currency, indicate currency type/amount</b> |
|------------|-----------------------------|----------------|---|-------------------|-----------------------------|--|
| 1          |                             |                | Sole Owner / Joint Tenancy / Tenancy-in-Common / Beneficial Owner |                   |                             |  |
| 2          |                             |                | Sole Owner / Joint Tenancy / Tenancy-in-Common / Beneficial Owner |                   |                             |  |
| 3          |                             |                | Sole Owner / Joint Tenancy / Tenancy-in-Common / Beneficial Owner |                   |                             |  |
| 4          |                             |                | Sole Owner / Joint Tenancy / Tenancy-in-Common / Beneficial Owner |                   |                             |  |
| 5          |                             |                | Sole Owner / Joint Tenancy / Tenancy-in-Common / Beneficial Owner |                   |                             |  |

2.1.5 Business Assets (Inventory/Plant and Equipment/Furniture and Fittings)

| <b>S/N</b> | <b>Description of Asset</b> | <b>Business Name</b> | <b>Type of Business (*Please select one)</b> | <b>UEN/RCB number</b> | <b>Location of asset</b> | <b>% share</b> | <b>Value of asset (SGD)</b> | <b>Foreign Currency, indicate currency type/amount</b> |
|------------|-----------------------------|----------------------|--|-----------------------|--------------------------|----------------|-----------------------------|--|
| 1          |                             |                      | Sole Proprietor / Pte Ltd / Partnership      |                       |                          |                |                             |  |
| 2          |                             |                      | Sole Proprietor / Pte Ltd / Partnership      |                       |                          |                |                             |  |
| 3          |                             |                      | Sole Proprietor / Pte Ltd / Partnership      |                       |                          |                |                             |  |
| 4          |                             |                      | Sole Proprietor / Pte Ltd / Partnership      |                       |                          |                |                             |  |
| 5          |                             |                      | Sole Proprietor / Pte Ltd / Partnership      |                       |                          |                |                             |  |

### 2.1.6 Contingent Assets

Note: This is for pending law suits or legal claims that you have against another party (ie, you are the plaintiff). If there is a counter-claim against you in the law suit, please declare the counter-claim under Contingent Liabilities in 2.2.4 below. The relevant documents evidencing the law suit/legal claim must also be submitted. If there are outstanding loans owed to you currently being serviced and there is a guarantor for this loan, please declare said guarantor in this section.

| S/N | Nature of Contingency<br>(*Please select one)          | Details of Suit or<br>Guarantee   | Amount<br>Owed<br>(SGD) | Debtor's<br>Name | Debtor's<br>ID | Debtor's Address |
|-----|--|---|-------------------------|------------------|----------------|------------------|
| 1   | Pending Suit/Arbitration<br>Guarantee<br>Others: _____ | High Court/State Courts<br>/Foreign Court<br>Suit No: _____<br>Guarantee No./Information<br>_____ |                         |                  |                |                  |
| 2   | Pending Suit/Arbitration<br>Guarantee<br>Others: _____ | High Court/State Courts<br>/Foreign Court<br>Suit No: _____<br>Guarantee No./Information<br>_____ |                         |                  |                |                  |
| 3   | Pending Suit/Arbitration<br>Guarantee<br>Others: _____ | High Court/State Courts<br>/Foreign Court<br>Suit No: _____<br>Guarantee No./Information<br>_____ |                         |                  |                |                  |
| 4   | Pending Suit/Arbitration<br>Guarantee<br>Others: _____ | High Court/State Courts<br>/Foreign Court<br>Suit No: _____<br>Guarantee No./Information<br>_____ |                         |                  |                |                  |

## 2.2 Creditors

2.2.1 Preferential Creditors (Employees e.g. wages, work injury compensation; Inland Revenue Authority of Singapore ('IRAS') e.g. income tax, property tax, Goods and Services Tax; Central Provident Fund ('CPF') Board e.g. CPF contribution, MediShield Life premiums, foreign worker levy)

| <b>S/N</b> | <b>Name of Creditor</b> | <b>Reference Number (NRIC/FIN)</b> | <b>Description of Liability</b> | <b>Amount Outstanding (SGD)</b> |
|------------|-------------------------|------------------------------------|---------------------------------|---------------------------------|
| 1          |                         |                                    |                                 |                                 |
| 2          |                         |                                    |                                 |                                 |
| 3          |                         |                                    |                                 |                                 |
| 4          |                         |                                    |                                 |                                 |
| 5          |                         |                                    |                                 |                                 |
| 6          |                         |                                    |                                 |                                 |
| 7          |                         |                                    |                                 |                                 |
| 8          |                         |                                    |                                 |                                 |
| 9          |                         |                                    |                                 |                                 |
| 10         |                         |                                    |                                 |                                 |

2.2.2 Secured Creditors (Either Fully or Partly Secured) (e.g. Mortgages/Pledges/Lien/Charge/Hire Purchase Agreements)

| <b>S/N</b> | <b>Name of Creditor</b> | <b>Address</b> | <b>Description of Asset</b> | <b>Amount Owed (SGD) (A)</b> | <b>Estimated Value (SGD) (B)</b> | <b>Estimated Surplus/Deficit (SGD) (B-A)</b> |
|------------|-------------------------|----------------|-----------------------------|------------------------------|----------------------------------|--|
| 1          |                         |                |                             |                              |                                  |  |
| 2          |                         |                |                             |                              |                                  |  |
| 3          |                         |                |                             |                              |                                  |  |
| 4          |                         |                |                             |                              |                                  |  |
| 5          |                         |                |                             |                              |                                  |  |
| 6          |                         |                |                             |                              |                                  |  |
| 7          |                         |                |                             |                              |                                  |  |
| 8          |                         |                |                             |                              |                                  |  |
| 9          |                         |                |                             |                              |                                  |  |
| 10         |                         |                |                             |                              |                                  |  |



2.2.3 Unsecured Creditors (Personal Creditors, Licensed Moneylenders, Banks/Financial Institutions, other Businesses and Service Providers e.g. Telcos, utilities)

| <b>S/N</b> | <b>Name of Creditor</b> | <b>Address<br/>(and NRIC where<br/>applicable)</b> | <b>Amount Owed<br/>(SGD)</b> | <b>Nature of Debt</b> | <b>Foreign Currency,<br/>indicate currency<br/>type/amount</b> |
|------------|-------------------------|--|------------------------------|-----------------------|--|
| 1          |                         |  |                              |                       |  |
| 2          |                         |  |                              |                       |  |
| 3          |                         |  |                              |                       |  |
| 4          |                         |  |                              |                       |  |
| 5          |                         |  |                              |                       |  |
| 6          |                         |  |                              |                       |  |
| 7          |                         |  |                              |                       |  |
| 8          |                         |  |                              |                       |  |
| 9          |                         |  |                              |                       |  |
| 10         |                         |  |                              |                       |  |

### 2.2.4 Contingent Liabilities

Note: This is for law suits or legal claims that another party has against you (i.e. you are the defendant). If there is a counter-claim by you against the plaintiff in the law suit, please declare the counter-claim under Contingent Assets in 2.1.6 above. The relevant documents evidencing the law suit/legal claims must also be submitted. If you are currently a guarantor for any hire-purchase or personal loans and these hire-purchase or loans are still being serviced and have not been defaulted upon, please declare in this section.

| S/N | Nature of Contingency<br>(*Please select one)          | Details of Suit or<br>Guarantee   | Amount<br>Owed (SGD) | Creditor's<br>Name | Creditor's<br>ID | Creditor's Address |
|-----|--|---|----------------------|--------------------|------------------|--------------------|
| 1   | Pending Suit/Arbitration<br>Guarantee<br>Others: _____ | High Court/State Courts<br>/Foreign Court<br>Suit No: _____<br>Guarantee No./Information<br>_____ |                      |                    |                  |                    |
| 2   | Pending Suit/Arbitration<br>Guarantee<br>Others: _____ | High Court/State Courts<br>/Foreign Court<br>Suit No: _____<br>Guarantee No./Information<br>_____ |                      |                    |                  |                    |
| 3   | Pending Suit/Arbitration<br>Guarantee<br>Others: _____ | High Court/State Courts<br>/Foreign Court<br>Suit No: _____<br>Guarantee No./Information<br>_____ |                      |                    |                  |                    |
| 4   | Pending Suit/Arbitration<br>Guarantee<br>Others: _____ | High Court/State Courts<br>/Foreign Court<br>Suit No: _____<br>Guarantee No./Information<br>_____ |                      |                    |                  |                    |

### PART 3

#### **3: Disposal of Assets before Bankruptcy**

##### 3.1 Property Disposed 5 years prior to date of Bankruptcy Application

Note: Please declare all assets given away, transferred or sold **in the last 5 years**. This includes any assets given away, transferred or sold as a result of divorce proceedings or following a court order.

| <b>S/N</b> | <b>Description of Asset</b> | <b>Estimated Market Value or Fair Value of Asset</b> | <b>Date of Sale/Transfer/Disposal</b> | <b>Name of Buyer/Transferee</b> | <b>Net Sale Proceeds</b> |
|------------|-----------------------------|--|---------------------------------------|---------------------------------|--------------------------|
| 1          |                             |  |                                       |                                 |                          |
| 2          |                             |  |                                       |                                 |                          |
| 3          |                             |  |                                       |                                 |                          |
| 4          |                             |  |                                       |                                 |                          |
| 5          |                             |  |                                       |                                 |                          |

##### 3.2 Repayment of Debt(s) to creditors before and after date of Bankruptcy Application

Note: If you made payment to any creditor **in the last 2 years** before the date of Bankruptcy Application or payment to any creditor after the date of the Bankruptcy Application, please provide the information below:

| <b>S/N</b> | <b>Creditor</b> | <b>Amount Owed</b> | <b>Amount Paid</b> | <b>Relationship</b> | <b>Date of Repayment</b> |
|------------|-----------------|--------------------|--------------------|---------------------|--------------------------|
| 1          |                 |                    |                    |                     |                          |
| 2          |                 |                    |                    |                     |                          |
| 3          |                 |                    |                    |                     |                          |
| 4          |                 |                    |                    |                     |                          |
| 5          |                 |                    |                    |                     |                          |

## DECLARATION

I have watched the video titled "*Introduction to Bankruptcy*" and read the Information for Bankrupts relating to "*Responsibilities and Rights of a Bankrupt*" found at [www.mlaw.gov.sg](http://www.mlaw.gov.sg). I declare that I am fully aware of my duties and responsibilities as a Bankrupt.

I hereby declare that all information that I have provided is true and complete to the best of my knowledge and belief. I am aware that I may be held liable for any false declaration or material omission.

Date Submitted: \_\_\_\_DD \_\_\_\_MM \_\_\_\_YYYY