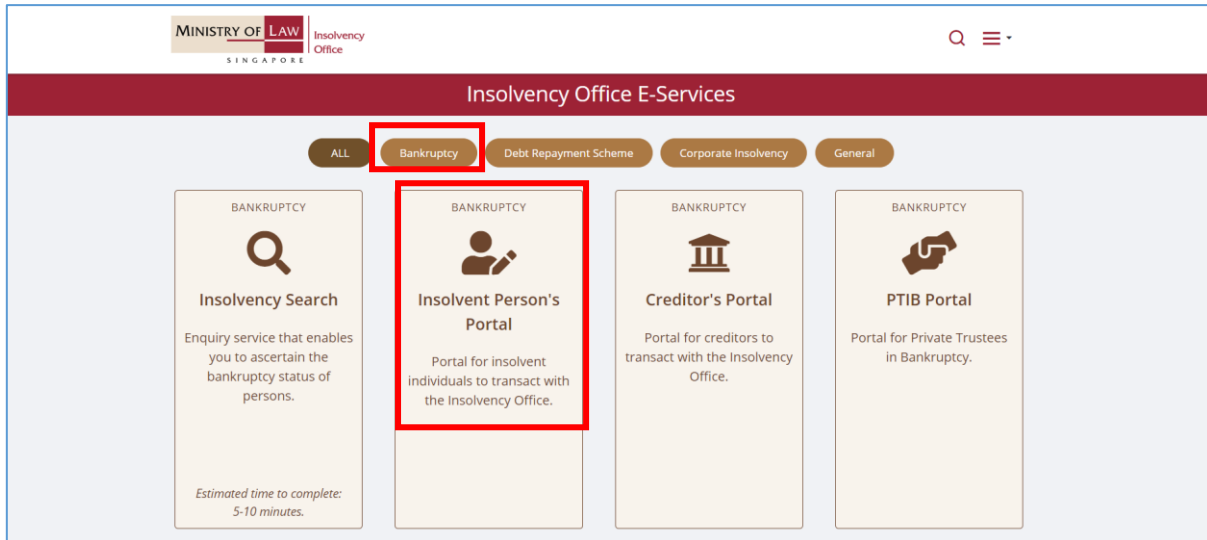
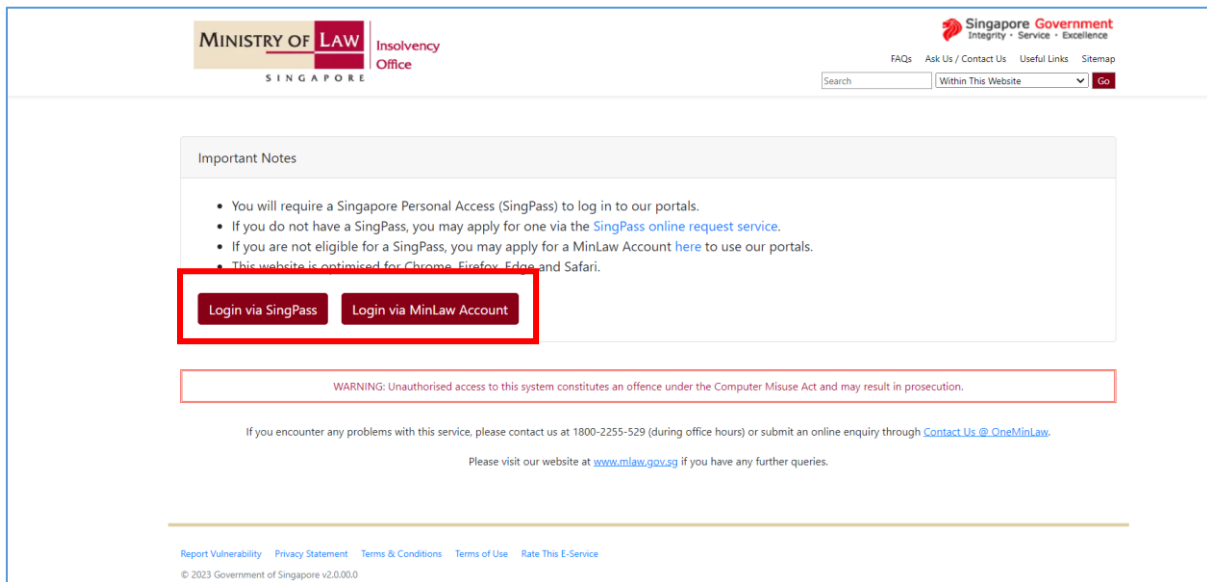


Step 1 Log in to Insolvent Person Portal

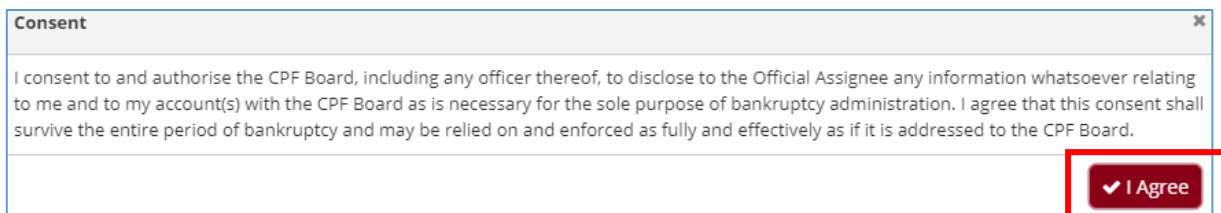
1.1 You can access our e-services at <https://go.gov.sg/bankruptcy>. Please select “Bankruptcy”, followed by “Insolvent Person’s Portal”.



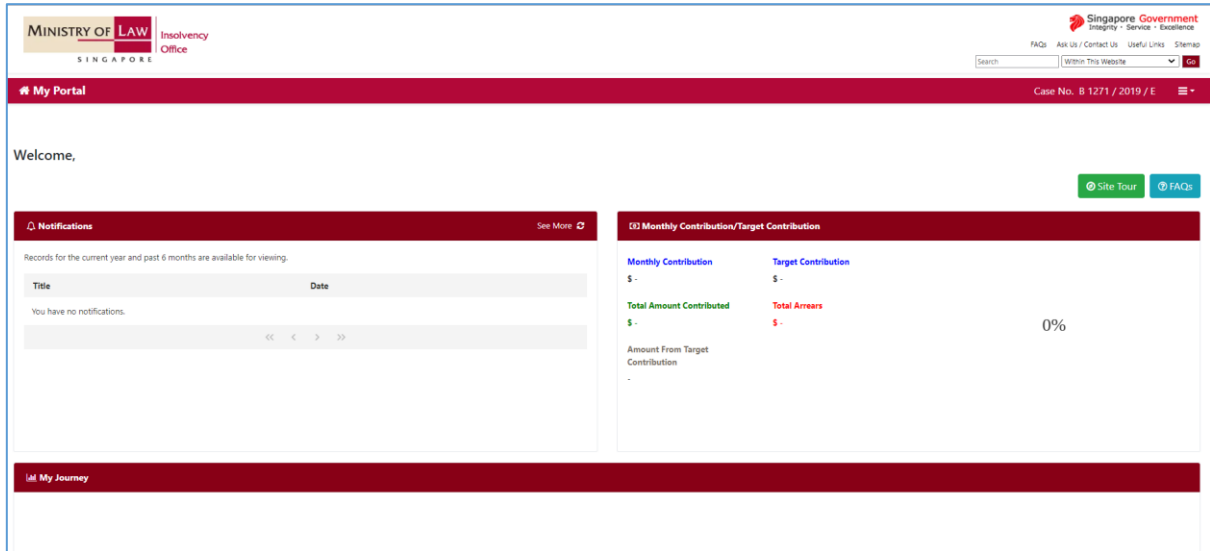
1.2 Please select the appropriate login method.



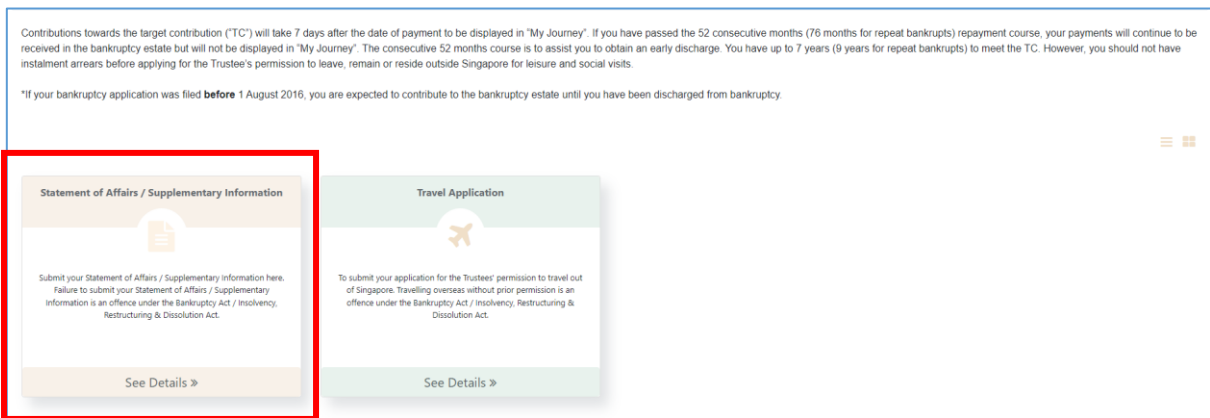
1.3 After successful login, you are required to provide your consent for disclosure of information (for first time login).



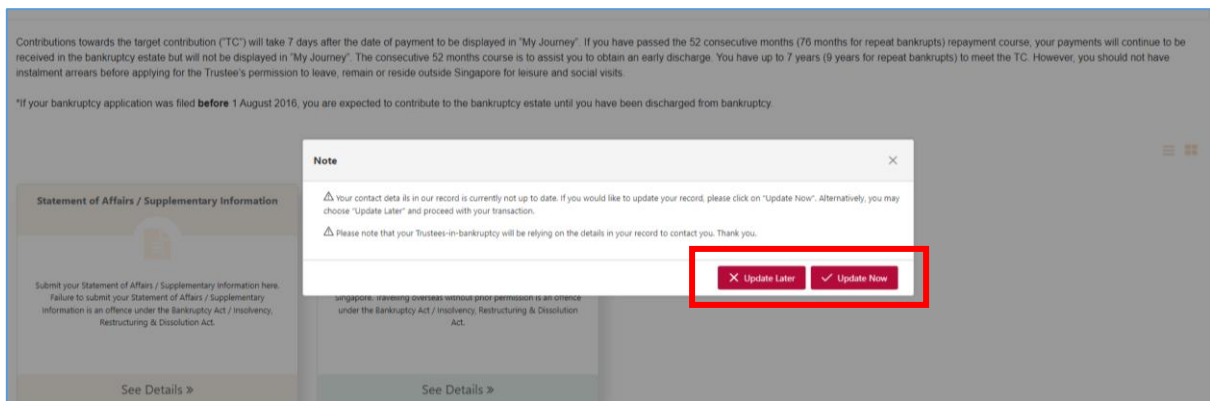
1.4 You will be able to view the Dashboard Homepage



1.5 Next, scroll down to the bottom of the webpage and please select “Statement of Affairs / Supplementary Information” to proceed with your submission.



1.6 You may select either ‘Update Later’ or ‘Update Now’ to provide your latest contact details.



Step 2: General Instructions on filing your Statement of Affairs on Bankruptcy (“SA”) / Supplementary Information (“SI”) online

2.1 Please click on “Edit” to start the process of filing your SA / SI.

My Portal Case No. B 1271 / 2019 / E

Statement of Affairs / Supplementary Information

Welcome,

Submit your Statement of Affairs / Supplementary Information here. Failure to submit your Statement of Affairs / Supplementary Information is an offence under the Bankruptcy Act / Insolvency, Restructuring & Dissolution Act.

Select Case Enter Details Confirm Submission Transaction Completion

Points to Note

- You will need:
 - List of all your assets and liabilities
 - Complete contact details of your debtors and creditors
 - Tax Assessment Form (IRB)
 - 15 months' CPF contribution history
 - Income documents
 - Receipts for recurring expenses
- You can attach one of the following file formats: PDF (.pdf), JPEG (.jpg, .jpeg), GIF (.gif) or DOC (.doc, .docx). Each file cannot exceed 5MB in size.
- This e-Service will take about 60-75 minutes to complete.
- By using this e-service, you would have agreed to the [Terms and Conditions](#).

Draft

Applicant Name

Last Updated Date (DD/MM/YYYY) 16/08/2023 12:00:00 AM

Status Draft

[Edit](#) [Delete](#)

2.2 At the top of every page, you will see the various tabs that you are required to complete. You may navigate the pages by clicking on the **grey tabs** or **blue hyperlinks**. Under each tab, you will see several sections that you are required to complete.

Select Case Enter Details Confirm Submission Transaction Completion

You may now retrieve your personal data from My-Info. Please note that it will overwrite the particulars in form below but you may edit it before saving.

[Retrieve Myinfo with singpass](#)

Particulars Assets Liabilities Disposed Asset and Debt Repayment Statement Summary

Personal Particulars Family Particulars Employment Details Bankruptcy Details

2.3 Fields marked with a red “*” are mandatory fields and must be completed. You may select the options from the dropdown list or enter the details in the free-text field.

2.4 You may also click on “Back” and “Next” to navigate the pages. You can “Save” your submission at any time.

[Cancel](#) [Back](#) [Save](#) [Next](#)

Step 3: The Particulars Tab

3.1 There are 4 sections in the Particulars Tab for you to complete. In the Personal Particulars section, your bankruptcy number, name and Identification number will be displayed. Please enter your other known names (if any), Date of Birth and Nationality.

Personal Particulars

Bankruptcy Number: 8 1271 / 2019 / E

Name: Test data 001271

Any Other Names (Aliases, Maiden Name):

ID Type / No.: F, S9990097J

Latest ID Type / No. (If any): Foreign Identification Number (FIN), S9990097J

Date of Birth (DD/MM/YYYY): 19/11/1952

Nationality: Singapore Citizen

Gender: Male Female

Race: Chinese

Highest Educational Qualification: Polytechnic Diploma

Telephone No. (Mobile): ▲ This field is required.

Telephone No. (Home):

Email Address: ▲ This field is required.

3.2 Your registered address will be displayed under Personal Address. If you have a different correspondence address, please select yes, enter your Postal Code and click on "Search". Once the Street Name and Building Name is displayed, you can update the level and unit number of your apartment.

Personal Address

Address (As in NRIC)

Postal Code: 069118

Block / House No.: 45

#Level - Unit: # 10 - 409

Street Name: MAXWELL ROAD

Building Name: THE URA CENTRE

Is Correspondence Address different from above? Yes No

Correspondence Address*

Address type: Local Overseas

Postal Code: Search

Block / House No.:

#Level - Unit: # -

Street Name: MAXWELL ROAD

Building Name:

3.3 In the Family Particulars section, you are required to select your marital status. If you are married or separated, please enter the details of your spouse accordingly.

Bankrupt's Spouse Personal Particulars

Marital Status *

Spouse's Name *

Spouse's ID Type / ID No. *

Spouse's Monthly Net Income (after CPF deduction) (SGD) *

3.4 If you own a HDB Flat, please select "Yes" and provide the address, flat type and percentage of ownership. Please use the Add button to enter details of the co-owner(s).

HDB Flat Details

Do you own any HDB flat? Yes No

HDB Address*

Postal Code*

Type of Flat*

Ownership*

Shareholding (%)*

Co-Owner(s) Details*

S/N	Name	Shareholding (%)	Action
No records found.			

If you have a share in non-HDB flat property(s), please declare the details at 'Real Estates' under the Assets section and 'Secured Creditors' under 'Liabilities' Section, where appropriate.

3.5 Next, if you have children or dependants, click the Add button and enter their details accordingly. You are required to provide the details of individuals who are financially dependent on you e.g., parents, children or relatives who rely on you for financial support.

Children / Dependant's Details

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

S/N	Name	Age	Relationship	Employment Status	Monthly Net Income (SGD)	Action
1	Alan Lim	15	Child	Student (Primary/Secondary/Tertiary)		<input type="button" value="Edit"/>

3.6 Please provide the total monthly expenses you spend on (i) yourself and (ii) your family. Please provide a breakdown of these expenses in the free-text box.

Household Expenses

Your Total Monthly Expenses:

Total Monthly Expenses for Family:

List of Expenses:
(1000 characters left)

Guide to Filing of Statement of Affairs / Supplementary Information Online

3.7 In the Employment Details section, please select your employment status. If you are “Employed”, please update the employer’s name, job title, length of service and net monthly salary (after CPF deduction).

The screenshot shows the 'Bankrupt's Employment Details' section of an online form. The 'Employment Status' is set to 'Employed' (indicated by a blue radio button). The form includes input fields for 'Employer's Name*', 'Job Title*', 'Service's Length*' (with separate boxes for 'Year(s)' and 'Month(s)'), and 'Net Monthly Salary (after CPF deduction) (SGD)*'. The 'Employment Status' options are 'Employed', 'Self-Employed', and 'Unemployed', with 'Employed' selected.

3.8 If you are Self-Employed, please update the information on your business and net monthly salary (after CPF deduction).

The screenshot shows the 'Bankrupt's Employment Details' section of an online form. The 'Employment Status' is set to 'Self-Employed' (indicated by a blue radio button). The form includes a dropdown for 'Occupation*', input fields for 'Business Name', 'Registration /UEN No.', and 'Net Monthly Salary (after CPF deduction) (SGD)*'. Under 'Business Address', there are radio buttons for 'Local' (selected) and 'Overseas', and a 'Postal Code' field with a 'Search' button. The 'Employment Status' options are 'Employed', 'Self-Employed', and 'Unemployed', with 'Self-Employed' selected.

3.9 If you are Unemployed, you are required to indicate the name of your previous employer, the industry which you were in and your last held position in the industry.

The screenshot shows the 'Bankrupt's Employment Details' section of an online form. The 'Employment Status' is set to 'Unemployed' (indicated by a blue radio button). The form includes input fields for 'Previous Employer's Name*', 'Previous Job Title*', 'Employment's Last Date (DD/MM/YYYY)*' (with a calendar icon), 'Last Net Monthly Salary (after CPF deduction) (SGD)', 'Unemployment's Reason' (a large text area), 'Previous Employment's Industry*', and 'Last Held Position in Industry*'. The 'Employment Status' options are 'Employed', 'Self-Employed', and 'Unemployed', with 'Unemployed' selected.

3.10 Please provide the details if you have any financial supporter. You are also required to declare if you have any other sources of income.

Financial Supporter Details

Details of the person who is financially supporting you

Do you have any financial supporter? Yes No

S/N	Financial Supporter's Name	Relationship	Other Relationship	Amount (SGD)	Action
No supporter found.					
<div style="border: 2px solid red; padding: 2px; display: inline-block;">+ Add</div>					

Sources of Income Details

Do you have any other sources of income, e.g. part time job, rental income? Yes No

S/N	Source of Income	Other Source of Income	Amount (SGD)	Action
No source found.				
<div style="border: 2px solid red; padding: 2px; display: inline-block;">+ Add</div>				

3.11 You are required to declare if you are currently a Director of any company or involved in the management of any business. Please also provide the details of any lawsuits that you are currently involved in.

[Personal Particulars](#) |
 [Family Particulars](#) |
 [Employment Details](#) |
 [Bankruptcy Details](#)

Current Business Ownership Details

Are you currently a company director or involve in any company/business management? Yes No

S/N	Company/Business Name	Registration No./Uen	Nature of Business	Other Business	Position in Company	Action
No company found.						
<div style="border: 2px solid red; padding: 2px; display: inline-block;">+ Add</div>						

Legal Proceedings Details

Are you currently involved in any legal proceedings? Yes No

S/N	Case Description	Case Reference Number	Solicitor's Name	Solicitor's Address	Action
No case found.					
<div style="border: 2px solid red; padding: 2px; display: inline-block;">+ Add</div>					

3.12 You are required to select the main cause of your bankruptcy and the sources of debt contributing to your bankruptcy. If you selected "Others" as the main cause, you are required to state the reason in the "Others Cause" field. You can also provide a brief description on the cause(s) of your bankruptcy.

Causes of Bankruptcy Details

Main Cause of Bankruptcy* ▼

Others Cause (Max 180 characters)*

Sources of Debt contributing to Bankruptcy*

- Credit facilities from financial institutions
- Hire purchase facilities
- Loans from licensed moneylenders
- Others
- Personal loans

Details on the cause(s) of bankruptcy (Max 180 characters)

Step 4: The Assets Tab

4.1 In this tab, you are required to declare all the assets under your sole name and any assets that you jointly own.

4.2 Please declare all the physical cash that you have in the Cash in Hand section.

4.3 Please declare all your local bank accounts in the Cash in Local Banks section by clicking the Add button. You will be directed to a pop-up box to enter the bank account details. Click save once completed.

4.4 Please declare all your overseas bank accounts in the Cash in Overseas Banks section by clicking the Add button. You will be directed to a pop-up box to enter the bank account details and overseas address. Click save once completed.

Guide to Filing of Statement of Affairs / Supplementary Information Online

4.5 In this section, you are required to declare if there are any individuals, companies or businesses which owe you money. Please click on “Add” and you will be directed to a pop-up box to enter details of the debtor. Click save once completed.

Sundry Debtors Details

Individuals / Companies / Businesses that owe you money

Does any person, business or company owe money to you? Yes No

S/N	Debtor's Name	Debtor's ID Type	NRIC / Passport / UEN No.	Debtor's Address	Debt Incurred Date (DD/MM/YYYY)	Currency Type / Amount	Action
No records found.							

+ Add

Sundry Debtors Details

Individual / Entity Entity Individual

NRIC / Fin No. / Passport *

Debtor's Name *

Debtor's Address*

Address type Local Overseas

Postal Code* **Search**

Debt Incurred Date (DD/MM/YYYY) * **🗑**

Contact No.

Email Address

Currency Type / Amount *

Cancel Save

4.6 In this section, you are required to declare if you have any other assets of value. Please click on “Add” and you will be directed to a pop-up box to enter details of the asset. Click save once completed.

Personal Assets

Includes items in safe deposit box, insurance policy, vehicle, will, public listed or private limited company shares or club memberships.

S/N	Asset Type	Asset Description	Financed By Loan	Registration / Account No.	Administrator / Escutor Name	Address	Quantity	Currency Type / Asset Value	Action
No records found.									

+ Add

Personal Assets

Asset Type *

Asset Description*

Registration / Account No. *

Currency Type / Asset Value *

Cancel Save

Guide to Filing of Statement of Affairs / Supplementary Information Online

4.7 Please declare all real estate(s), including HUDC flat or an executive condominium under HDB. Please click on “Add” and you will be directed to a pop-up box to enter details of the property. Click save once completed.

Real Estates (Exclude HDB Flats)

Includes Commercial/Industrial/Foreign properties, Executive Condominiums and HUDC flats. If you are a Singapore Permanent Resident owning a HDB flat, you are required to declare the details here.

S/N	Asset Description	Financed By Loan	Property Address	Ownership	Share (%)	Currency Type / Asset Value	Action
No results found.							

+ Add

Real Estate

Asset Description *

Is This Asset Financed By A Loan? * Yes No

Property Address*

Address type Local Overseas

Postal Code* **Search**

Ownership *

Currency Type / Asset Value *

Cancel Save

4.8 In this section, you are required to declare business assets owned by your sole proprietorship or partnerships. Please click on “Add” and you will be directed to a pop-up box to enter the asset type, a brief description of the asset, location and value. Click save once completed.

Business Assets

Includes cash in bank, real estates, items in safe deposit box, insurance policy, vehicle, public listed or private limited company shares, club memberships, inventory, plant, equipment, furniture and fittings.

S/N	Asset Type	Asset Description	Bank's Name	Account Type	UEN / REG No. / Account No.	Address	Quantity	Share (%)	Currency Type / Asset Value	Action
No results found.										

+ Add

Business Assets

Asset Type *

Asset Description *

UEN / REG No.

Address*

Address type Local Overseas

Postal Code* **Search**

Share (%) *

Currency Type / Asset Value *

Cancel Save

4.9 If you have any pending claims against any individuals or companies, please declare them in this section. Please click on “Add” and you will be directed to a pop-up box to enter the nature of contingency and details of the debtor. Click save once completed.

Contingent Assets

Includes any ongoing law suits 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. Please submit the related documents to your case officer. If there is a counter-claim against you, please declare the counter-claim under 'Contingent Liabilities' section.

S/N	Contingency Nature	Contingency Other Nature	ID Type / No.	Debtor's Name	Address	Suit Type / No.	Guarantee No.	Expiry Date	Other Details	Currency Type / Amount	Action
No records found.											

+ Add

Contingent Assets

Contingency Nature *

Individual / Entity * Entity Individual

Debtor NRIC / Passport / UEN No. *

Debtor's Name *

Address *

Address type Local Overseas

Postal Code *

Currency Type / Amount *

Step 5: The Liabilities Tab

5.1 In this section, you are required to declare any liabilities incurred under your name.

5.2 Please declare your preferential creditors, e.g. income tax, foreign worker levy, monies owed to the Central Provident Fund. Please click on “Add” and you will be directed to a pop-up box to enter the type of liability, creditor’s details and the amount outstanding. Click save once completed.

Particulars Assets **Liabilities** Disposed Asset and Debt Repayment Statement Summary

Preferential Creditors

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

S/N	Liability Type	Other Liability Description	Name	ID Type / No.	Reference No.	Creditor's Address	Amount (SGD)	Action
No records found.								

+ Add

Preferential Creditors

Liability Type *

Creditor's Name *

Creditor's Address

Postal Code

Block / House No.

#Level - Unit # -

Street Name

Building Name

Reference No. *


Amount Outstanding (SGD) *

Guide to Filing of Statement of Affairs / Supplementary Information Online

5.3 Please declare any other creditors in this section, e.g., personal creditors, licensed moneylenders, banks, service providers. Please click on “Add” and you will be directed to a pop-up box to enter the creditor’s details and the amount outstanding. Click save once completed.

Unsecured Creditors

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

S/N	Creditor Type	Debt Description	Creditor's Name	Creditor's ID Type	ID / UEN No.	Creditor's Address	Currency Type / Owed Amount	Action
1	Personal Creditor	loan		Passport Number	uat1	Blk 45, MAXWELL ROAD, THE URA CENTRE #12-12, Singapore 069118	SGD 200,000.00	 

+ Add

Unsecured Creditors

Creditor Type *
Please select

Creditor's Address

Address type
 Local Overseas

Postal Code
 Search



Owed Currency Type / Amount *
SGD

Cancel **Save**

5.4 Please declare if there are any pending lawsuits and claims against you. Please click on “Add” and you will be directed to a pop-up box to enter the the nature of the contingency, the creditor’s details and the amount outstanding. Click save once completed.

Contingent Liabilities

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 your case officer.

S/N	Contingency Nature	Contingency Other Nature	Creditor's ID Type	Creditor's ID No.	Creditor's Name	Address	Suit Type & No.	Guarantee No.	Expiry Date	Other Details	Currency Type & Amount	Action
1											0.00	 

+ Add

Contingent Liabilities

Contingency Nature *
Please select

Individual / Entity *
 Entity Individual

Creditor NRIC/ Passport/ UEN No.*

Creditor's Name *

Creditor's Address

Address type
 Local Overseas

Postal Code
 Search

Currency Type / Amount *
Please select

Cancel **Save**

Step 6: Disposed Asset and Debt Repayment Tab

6.1 In this section, you are required to declare any assets that you have given away, transferred or sold in the last 5 years. These assets include properties, motor vehicles, insurance policies, company shares.

6.2 Please click “Add” and you will be directed to a pop-up box to select the type of asset and provide the details of the asset that was disposed. Click save once completed.

6.3 In this section, please declare if you made payment to any creditor in the last 2 years before the date of the Bankruptcy Application or payment to any creditor after the date of the Bankruptcy Application.

6.4 Please click on “Add” and you will be directed to a pop-up box to enter the creditor’s details, amount paid and the date of repayment. Click save once completed.

Step 7: Statement Summary Tab

7.1 In this section, you will see a summary of your assets and liabilities. Please review the details.

Particulars	Assets	Liabilities	Disposed Asset and Debt Repayment	Statement Summary
Statement of Assets and Liabilities				
Assets				
S/N	Assets Name	Estimated Realisable Value		
1	Cash In Hand	SGD		
TOTAL ESTIMATED ASSETS		SGD		
Liabilities				
S/N	Liability Type	Estimated Realisable Value		
1	Unsecured Creditors	SGD 200,000.00		
2	Contingent Liabilities	SGD 0.00		
TOTAL ESTIMATED LIABILITIES		SGD 200,000.00		

7.2 Please click “Add More Documents” and you will be directed to a pop-up box to upload supporting documents such as (i) identity card, (ii) letter of employment, (iii) payslips, (iv) CPF statements and (v) proof of recurring expenses. Click save once completed.

Supporting Documents		
S/N	Document Type	Uploaded File
1	ESA	ESA_BSA202105040001H_Accepted.pdf
2	ESA	ESAVersion_1.pdf
3	ESA	ESA_BSA202105040001H.pdf

Attachments must be in either pdf, png, jpg, jpeg, doc or docx format and each file must not exceed 5MB in size.
If you have any documents or information which you wish to provide to your trustee (such as recurring expenses), please ensure that you upload them here.

S/N	Document Type	Uploaded File	Action
No records found			

+ Add More Documents

Additional Document ✕

Document Type* Identity Card (Photocopies of both front and back) ▾

File

Identity Card (Photocopies of both front and back)

Passport/Travel documents (For Permanent Residents and Foreigners)

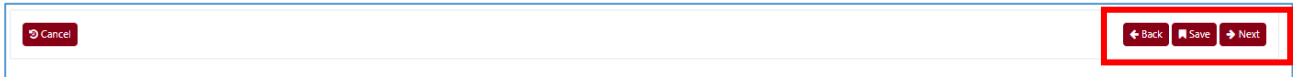
Letter of employment / Latest payslip / CPF Statements (if any)

Proof for Recurring Expenses

ESA

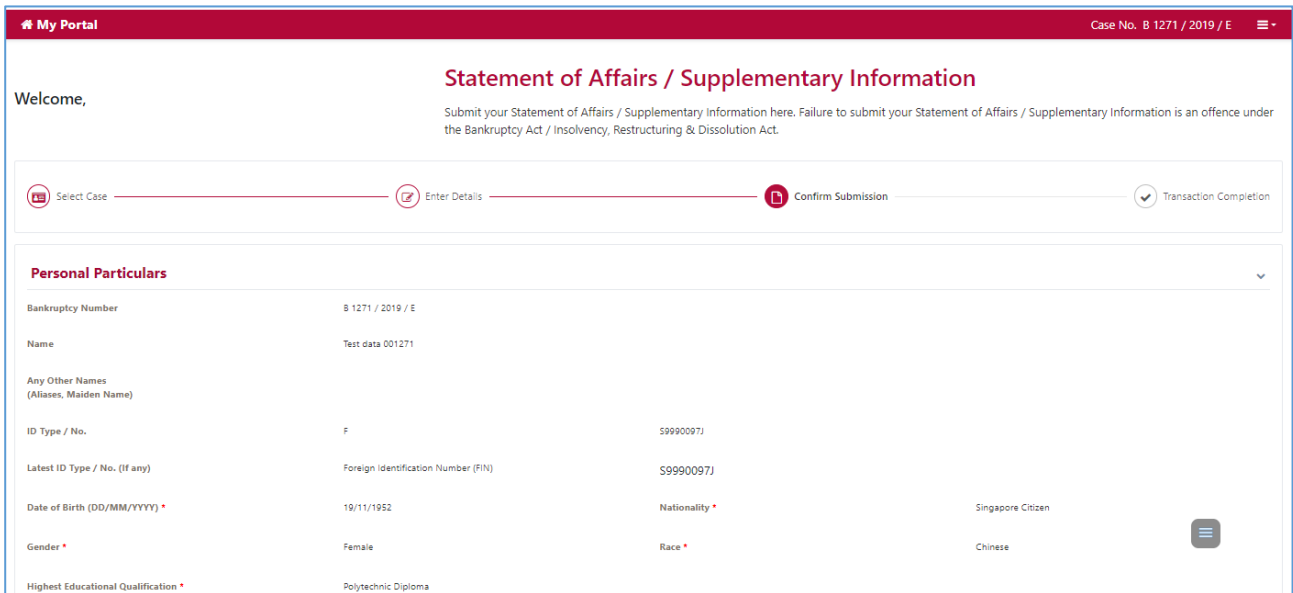
Others

7.3 Please click “Next” to proceed to the submission page or “Back” to amend your submission at the bottom of the page. You can also click “Save” your submission to submit at a later date.

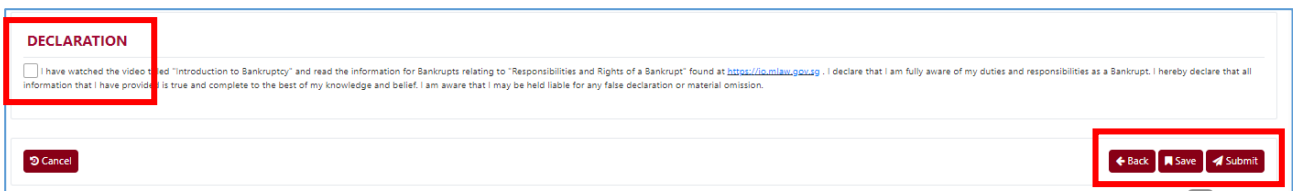


Step 8: Confirm Submission

8.1 At this stage, you are ready to submit your SA / SI. You will see a summary of your Statement of Affairs from Personal Particulars to Repayment of Debt(s) to Creditors.



8.2 If there are still further amendments to be made to your submission, please click on “Back” to navigate back to the section which you intend to amend. If you wish to submit, please ensure that you tick the Declaration check box and click “Submit”. Do read the Declaration carefully before submitting.



Guide to Filing of Statement of Affairs / Supplementary Information Online

8.3 Once you clicked “Submit”, you will receive a confirmation page with an e-filing number. A copy of your Statement of Affairs has also been sent to your email address which you have provided in your declaration.

1 Select Case ————— 2 Enter Details ————— 3 Confirm Submission ————— 4 Transaction Completion

Transaction Completion

Thank you for using our eService.

Your application has been successfully submitted.

E-Filing No.	BSA202105040001H
Date & Time of Submission (DD/MM/YYYY)	10/04/2023 7:22:32 PM
Status	Submitted

8.4 Please scroll down to the bottom of the page and click on “Exit”. Your submission is now pending review by your appointed trustee.

Submitted ESA					
S/N	E-Filing No.	Submission Date (DD/MM/YYYY)	Status Date (DD/MM/YYYY)	Status	Action
1	BSA202112130001G	13/12/2021	19/12/2021	Pending Case Officer Review	View