

**INSOLVENCY, RESTRUCTURING AND DISSOLUTION ACT 2018  
(ACT 40 OF 2018)**

**INSOLVENCY, RESTRUCTURING AND DISSOLUTION  
(PERSONAL INSOLVENCY) RULES 2020**

(Title)

**AFFIDAVIT IN SUPPORT OF  
DEBTOR'S BANKRUPTCY APPLICATION**

I \_\_\_\_\_, of \_\_\_\_\_ do make  
oath (or affirm) and say as follows:

1. [*explanation as to how rule 100(5) of the Insolvency, Restructuring and Dissolution (Personal Insolvency) Rules 2020 is satisfied*].
2. I have assets worth \$ \_\_\_\_\_ and liabilities of \$ \_\_\_\_\_ owing to creditors.
3. I am unable to pay my debts. The cause(s) of my insolvency is/are \_\_\_\_\_
4. Prior to my filing of this bankruptcy application, I verily believe that the Debt Repayment Scheme applies to me as —
  - (a) the aggregate of the unsecured debts specified in the statement of affairs exhibited in this affidavit does not exceed \*\$150,000/\$250,000;
  - (b) I am not an undischarged bankrupt;
  - (c) I have not been adjudged a bankrupt in the 5 years preceding the date of this application;
  - (d) I am not presently subject to a voluntary arrangement;
  - (e) I have not been subject to a voluntary arrangement in the 5 years preceding the date of this application;
  - (f) I am not presently subject to a debt repayment scheme;
  - (g) I have not been subject to a debt repayment scheme in the 5 years preceding the date of this application;
  - (h) I am not a sole-proprietor;
  - (i) I am not presently a partner in a firm;
  - (j) I am not presently a partner in a limited liability partnership.

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(Note: The Debt Repayment Scheme does not apply to the applicant if the applicant fails to satisfy any of the conditions specified in paragraph 4 above.)

\*Delete accordingly. Please refer to section 289(2)(a) of the Insolvency, Restructuring and Dissolution Act as modified by section 21(1)(a) of the COVID-19 (Temporary Measures Act) Act 2020.

OR

4. Prior to my filing of this bankruptcy application, I verily believe that the Debt Repayment Scheme does not apply to me as —

- (a) the aggregate of the unsecured debts specified in the Statement of Affairs exhibited in this affidavit exceeds \*\$150,000/\$250,000;
- (b) I am an undischarged bankrupt;
- (c) I have been adjudged a bankrupt in the 5 years preceding the date of this application;
- (d) I am presently subject to a voluntary arrangement;
- (e) I have been subject to a voluntary arrangement in the 5 years preceding the date of this application;
- (f) I am presently subject to a debt repayment scheme;
- (g) I have been subject to a debt repayment scheme in the 5 years preceding the date of this application;
- (h) I am a sole-proprietor;
- (i) I am presently a partner in a firm;
- (j) I am presently a partner in a limited liability partnership.

(Note: Please delete the sub-paragraphs which you are not relying on to support your belief.)

\*Delete accordingly. Please refer to section 289(2)(a) of the Insolvency, Restructuring and Dissolution Act as modified by section 21(1)(a) of the COVID-19 (Temporary Measures Act) Act 2020.

5. A statement of my affairs has been filed in court with this application.

6. The Official Assignee/[*the name of the licensed insolvency practitioner*] has consented to being appointed as trustee of the bankrupt's estate. [A copy of the licensed insolvency practitioner's licence is annexed.]

(Note: A copy of the licensed insolvency practitioner's licence granted under section 53 of the Insolvency, Restructuring and Dissolution Act

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2018 must be annexed if a licensed insolvency practitioner is being appointed as trustee of the bankrupt's estate.)

Sworn (or affirmed) on the      day of                      20   ,  
at  
(through the interpretation of    )

Before me  
Commissioner for Oaths