

General guide for bankruptcy application by debtor

Section 1: Before you file the bankruptcy application

Step	What to do	When	Where	Documents / Information required	Special Instructions	Fees Payable
1	Find a licenced Insolvency Practitioner (IP) to consent to be nominated as the Private Trustee in Bankruptcy (PTIB)	Before filing the Bankruptcy Application	Refer to list of existing Private Trustees in Bankruptcy here	Documents to show the following: (a) You owe a debt of \$15,000 or more and are unable to repay the amount; and (b) You: (i) are domiciled in Singapore; (ii) have property in Singapore; (iii) have at any time within the period of 1 year immediately before the date of the application, been ordinarily resident or have had a place of residence in Singapore; or (iv) have at any time within the period of 1 year immediately before the date of the application, carried on business in Singapore (c) A list of assets owned	A deposit may be required by the licensed IP	To be negotiated with the licensed IP
2	Obtain consent to act and a copy of the IP's licence		From the licensed IP	<ul style="list-style-type: none"> ▪ Licensed IP's written consent / agreement to act; and ▪ Copy of IP's licence 		
3	Place bankruptcy deposit with the Official Assignee (OA)		Ministry of Law e-Collection Website	NA		\$1,850
4	Prepare bankruptcy application		Ministry of Law - PIR Forms	<ul style="list-style-type: none"> ▪ Receipt showing payment of bankruptcy deposit ▪ Form PIR-9 (Debtor's Bankruptcy Application) ▪ Form PIR-10 (Affidavit in Support of Debtor's Bankruptcy Application) ▪ Form PIR-11 (Statement of Affairs) ▪ Form PIR-12 (Affidavit Verifying Statement of Affairs) ▪ Nominated IP's Consent to Act ▪ Copy of nominated IP's licence <p>Note: All forms must be typed except for the Statement of Affairs, which may be handwritten</p>	<p>You must swear or affirm both affidavits (PIR-10 and PIR-12) before a Commissioner for Oaths (CFO)</p> <p>If you are not represented by a lawyer, you may make a request for CFO services from the Supreme Court here</p> <p>Note: CFO services at the Supreme Court are available by appointment only</p>	Commissioning fees chargeable by either your lawyers or the Supreme court's CFO

Section 2: Filing the bankruptcy application

(You may refer to the Singapore Courts website [here](#) for information on the filing process)

Step	What to do	When	Where	Documents / Information required	Special Instructions	Fees Payable
5	File bankruptcy application with the Supreme Court	When all the documents at Step 4 are completed	Your lawyers may file the bankruptcy application on your behalf If you are filing the bankruptcy application on your own, you may do so at the CrimsonLogic Service Bureau (CLSB) at the Supreme Court	Completed Step 4 document	If you are filing the bankruptcy application on your own, you will need to collect a copy of the application documents that have been endorsed by the Court when you receive the email or SMS notification from the CLSB This will include the date and time of a hearing that you must attend	Filing Fees Please refer to the Third Schedule of the Insolvency, Restructuring and Dissolution (Personal Insolvency) Rules here CLSB Fees & Charges Please refer to CLSB's fees and charges here

Section 3: After you file the bankruptcy application

Step	What to do	When	Where	Documents / Information required	Special Instructions	Fees Payable
6	Serve a copy of the bankruptcy application documents on the OA	No later than 3 days from date of filing Bankruptcy Application	By eLitigation or hard copy at MinLaw Services Centre	A copy of the bankruptcy application documents that have been endorsed by the Court	NA	NA
7	Give written notice of the bankruptcy application to the nominated licenced IP	No later than 7 days from date of filing Bankruptcy Application	Via email or hardcopy at the nominated licenced IP's office address	<ul style="list-style-type: none"> ▪ Written notice of the bankruptcy application; and • Copy of the bankruptcy application documents that have been endorsed by the Court 	If you are an undischarged bankrupt, you must also give a written notice of your bankruptcy application and a copy of the bankruptcy application documents to your existing trustee in bankruptcy	NA