

General guide for bankruptcy applications by creditors

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 are owed a debt of \$15,000 or more and the debtor is unable to repay the amount; and (b) The debtor satisfies at least one of the following conditions: (i) Is domiciled in Singapore; (ii) Has property in Singapore; (iii) Has, at any time within the period of 1 year immediately before the date of the application, been ordinarily resident or has had a place of residence in Singapore; or (iv) Has, at any time within the period of 1 year immediately before the date of the application, carried on business in Singapore | 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-3 (Creditor's Bankruptcy Application) ▪ Form PIR-4 (Affidavit in Support of Creditor's Bankruptcy Application) ▪ Affidavit of service of a statutory demand ▪ Nominated IP's Consent to Act ▪ Copy of nominated IP's licence <p>Note: All forms must be typed</p> | | | <p>All affidavits must be sworn or affirmed 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> |

Section 2: Filing the bankruptcy application

(Please 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 documents | 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 Court endorsed 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 | Serve a copy of the Court endorsed bankruptcy application documents on the Debtor | No later than 7 days before the date of the hearing of the application | Via personal service | A copy of the bankruptcy application documents that have been endorsed by the court | If personal service has failed, you need to apply to the Court for substituted service (refer to Rule 81 of the Insolvency, Restructuring and Dissolution (Personal Insolvency) Rules) | NA |
| 8 | 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 the debtor is an undischarged bankrupt, you must also give a written notice of the bankruptcy application and a copy of the bankruptcy application documents to the debtor's existing trustee in bankruptcy | NA |

Section 4: Before the hearing of the bankruptcy application

| Step | What to do | When | Where | Documents / Information required | Special Instructions | Fees Payable |
|------|------------------------------------|--|--|---|----------------------|---|
| 9 | File affidavits with Supreme Court | Not more than 3 days before the Bankruptcy Application hearing | <p>Your lawyers may file the affidavit on your behalf</p> <p>If you are filing the affidavits on your own, you may do so at the CLSB at the Supreme Court</p> | <ul style="list-style-type: none"> ▪ Affidavit of service of the bankruptcy application ▪ Affidavit of non-satisfaction of debt | NA | <p>Filing Fees Please refer to the Third Schedule of the Insolvency, Restructuring and Dissolution (Personal Insolvency) Rules here</p> <p>CLSB Fees & Charges Please refer to CLSB's fees and charges here</p> |