

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.

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:

S/N	Name of Company/UEN No. or Name of Business	Nature of Business	Position in Company	Date of Cessation of Position in Company
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:

S/N	Description of Case	Case Reference Number	Name and Address of Solicitors
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:

PART 2

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

Assets	Amount	Liabilities	Amount
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) =	
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2.1 Assets

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

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

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

S/N	Name of Debtor	NRIC/RCB no.	Address	Date Debt Incurred	Amount in SGD	Foreign Currency, indicate currency type/amount
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”.

S/N	Description of Asset	Registration/ Account number	Location of asset	Value of asset (SGD)	Foreign Currency, indicate currency type/amount
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”.

S/N	Description of Asset	Address	Particulars of Ownership (*Please select one)	% of share	Value of asset (SGD)	Foreign Currency, indicate currency type/amount
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)

S/N	Descripti on of Asset	Business Name	Type of Business (*Please select one)	UEN/RCB number	Location of asset	% share	Value of asset (SGD)	Foreign Currency, indicate currency type/amount
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 (*Please select one)	Details of Suit or Guarantee	Amount Owed (SGD)	Debtor's Name	Debtor's ID	Debtor's Address
1	Pending Suit/Arbitration Guarantee Others: _____	High Court/State Courts /Foreign Court Suit No: _____ Guarantee No./Information _____				
2	Pending Suit/Arbitration Guarantee Others: _____	High Court/State Courts /Foreign Court Suit No: _____ Guarantee No./Information _____				
3	Pending Suit/Arbitration Guarantee Others: _____	High Court/State Courts /Foreign Court Suit No: _____ Guarantee No./Information _____				
4	Pending Suit/Arbitration Guarantee Others: _____	High Court/State Courts /Foreign Court Suit No: _____ Guarantee No./Information _____				

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)

S/N	Name of Creditor	Reference Number (NRIC/FIN)	Description of Liability	Amount Outstanding (SGD)
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)

S/N	Name of Creditor	Address	Description of Asset	Amount Owed (SGD) (A)	Estimated Value (SGD) (B)	Estimated Surplus/Deficit (SGD) (B-A)
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)

S/N	Name of Creditor	Address (and NRIC where applicable)	Amount Owed (SGD)	Nature of Debt	Foreign Currency, indicate currency type/amount
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 (*Please select one)	Details of Suit or Guarantee	Amount Owed (SGD)	Creditor's Name	Creditor's ID	Creditor's Address
1	Pending Suit/Arbitration Guarantee Others: _____	High Court/State Courts /Foreign Court Suit No: _____ Guarantee No./Information _____				
2	Pending Suit/Arbitration Guarantee Others: _____	High Court/State Courts /Foreign Court Suit No: _____ Guarantee No./Information _____				
3	Pending Suit/Arbitration Guarantee Others: _____	High Court/State Courts /Foreign Court Suit No: _____ Guarantee No./Information _____				
4	Pending Suit/Arbitration Guarantee Others: _____	High Court/State Courts /Foreign Court Suit No: _____ Guarantee No./Information _____				

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.

S/N	Description of Asset	Estimated Market Value or Fair Value of Asset	Date of Sale/Transfer/Disposal	Name of Buyer/Transferee	Net Sale Proceeds
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:

S/N	Creditor	Amount Owed	Amount Paid	Relationship	Date of Repayment
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. 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