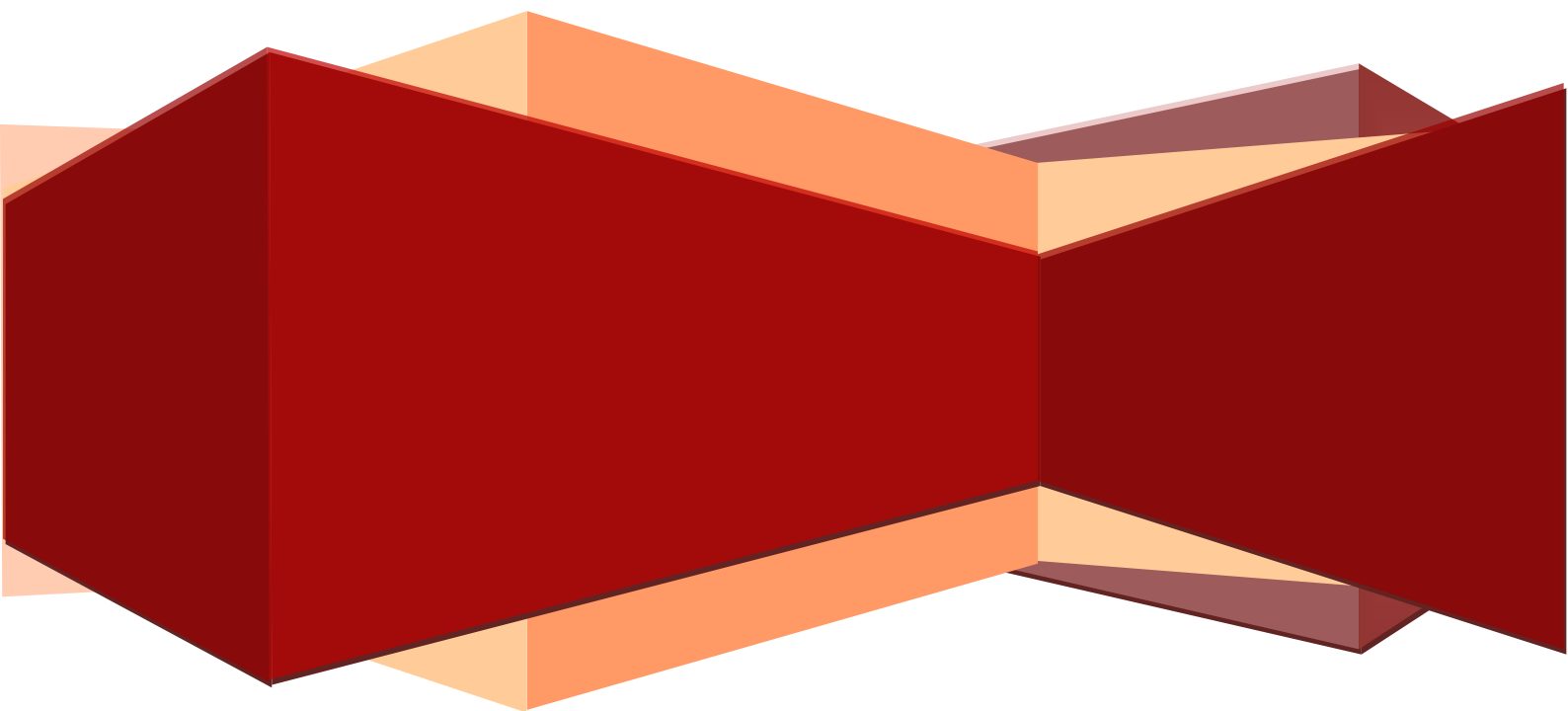


How to File Your DRS Statements Online

A Step by Step Instruction

Debt Repayment Scheme



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A Guide to File DRS Statements Online

Getting Started – Finding DRS e-Services

First log on to the Insolvency Office's website at www.mlaw.gov.sg/io to gain access to a list of e-services.



Figure 1: Finding DRS e-Services

You will see a listing of DRS e-Services which are available to you. You must file your statements in the following order:

- 1) Statement of Affairs for DRS
- 2) Income & Expenditure Statement for DRS
- 3) Debt Repayment Plan for DRS
- 4) Supporting Documents for DRS

Select "Statement of Affairs for DRS" to continue.

Logging In

In order to file your DRS statements online, you will need a Singpass. If you do not have one or that if you require more assistance with your Singpass, please proceed to www.singpass.gov.sg for more information.

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DEBT REPAYMENT SCHEME

SELECT LOGIN PLEASE SELECT YOUR LOGIN OPTION.

SINGPASS HOLDER NON-SINGPASS HOLDER

EXIT

WARNING: Unauthorised access to this system constitutes an offence under the Computer Misuse Act and may result in prosecution.

If you encounter any problems with this service, please contact us at (65) 1800-2255-529 (during office hours), or send an email to Helpdesk at OneMinLaw@mlaw.gov.sg

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Figure 2: Logging in using Singpass

When you are logged in, you will see 2 selections. Please select “Personal Transaction” to proceed.

Statement of Affairs

The entire filing is expected to take 60 to 75 minutes to complete. You are strongly advised to have with you information to support your submission at hand, in soft copies to facilitate the filing process. This will greatly reduce the amount of time required for the filing.

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DEBT REPAYMENT SCHEME

Step 1 View/Edit Details

Step 2 Enter SA details

Step 3 Confirm Submission

Step 4 Transaction Completion

DRS FILING STATEMENT OF AFFAIRS

List of SA

Pursuant to Section 56(C) of the Bankruptcy Act, you are required to submit your Statement of Affairs within the time specified by the Official Assignee for the review of your suitability for the debt repayment scheme. You must furnish all information in relation to your property, debts or financial affairs truthfully and completely or you will be found unsuitable for the scheme.

No.	DRS NO.	Name of Debtor	Status	Reason	Last Updated Date/Time	Action
1	D		Draft			Edit Delete

Cancel

This form will take about 60-75 minutes to complete with relevant documents in soft copy ready.

If you encounter any problems with this service, please contact us at 1800-2255-529 (during office hours), or send an email to Helpdesk at OneMinLaw@mlaw.gov.sg.

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Figure 3: Statement of Affairs for DRS

Particulars – Personal Particulars

Your name is already captured in the system. In the filling up your personal particulars, fill the “Current Name” field, if your current name is different from the name which is displayed in the system. Please also attach a copy of deed poll to substantiate your change of name.

The screenshot shows the 'DEBT REPAYMENT SCHEME' interface. At the top, there's a navigation bar with the Ministry of Law Singapore logo and the Singapore Government logo. Below this is a progress bar with four steps: Step 1 (View/Edit Details), Step 2 (Enter SA details - currently active), Step 3 (Confirm Submission), and Step 4 (Transaction Completion). The main heading is 'DRS FILING STATEMENT OF AFFAIRS'. Below this, there's a tabbed interface with 'Particulars' selected. The 'Personal Particulars' section contains the following fields: Name, Current Name (if any), a field to attach a Deed Poll with an 'Upload' button, NRIC/PP/FIN No., Sex (Male/Female), Date of Birth (DD/MM/YYYY), Age, Race (Please Select), Dialect (Please Select), Nationality (Please Select), and Marital Status (Please Select).

Figure 4: Filling in Personal Particulars

If you wish to receive mails at any other address instead of your registered address stated in your NRIC, please fill up the “Correspondence Address”. Please note that the Official Assignee will send all subsequent mails to your correspondence address until specifically informed not to.

The screenshot shows the 'Correspondence Address' form. It has a 'Local P.O. Box / Foreign Address' field at the top. Below this is a section for 'Local Address' with fields for 'Postal Code' (with a 'Retrieve' button), 'Blk / House No.', 'Level-Unit' (with a '#' symbol), 'Street Name', and 'Building Name'. There is an 'OR' section below, followed by another 'Local P.O. Box / Foreign Address' field. At the bottom, there is a 'Contact Details' link.

Figure 5: Filling Correspondence Address

Particulars – Declaration

You are also required to make a declaration of your involvement in any Court or previous insolvency proceedings in this section.

Declaration

Personal Particulars

Have you ever been declared a bankrupt?

☒ Yes ☐ No

Bankruptcy No. *

B /

Date of Discharge (if any) (DD/MM/YYYY)

Have you ever been subject to a Debt Repayment Scheme?

☒ Yes ☐ No

Outcome of the Scheme *

Please Select

Date of Outcome (DD/MM/YYYY) *

Have you ever been subject to a voluntary arrangement?

☒ Yes ☐ No

Outcome of the voluntary arrangement *

Date of Outcome (DD/MM/YYYY) *

Are you presently involved in any case in the court?

☒ Yes ☐ No

Name of other party

Solicitor's Firm Representing You

Please Select

Nature of Case *

Status *

Supporting document *

Figure 6: Declaration

If you were a bankrupt previously, please fill up details such as your bankruptcy number and the date of discharge.

Declaration

Personal Particulars

Have you ever been declared a bankrupt?

☒ Yes ☐ No

Bankruptcy No. *

B /

Date of Discharge (if any) (DD/MM/YYYY)

Figure 7: Declaration of Previous Bankruptcy

If you were on DRS previously, please declare your DRS number and the outcome of your DRS plan.

Have you ever been subject to a Debt Repayment Scheme?

☒ Yes ☐ No

Outcome of the Scheme *

Please Select

Date of Outcome (DD/MM/YYYY) *

Figure 8: Declaration of Previous Involvement in DRS

If you were previously subject to any Voluntary Arrangement under Part V of the Bankruptcy Act, please fill up the details as required.

Have you ever been subject to a voluntary arrangement?	<input checked="" type="radio"/> Yes <input type="radio"/> No
Outcome of the voluntary arrangement *	<input type="text"/>
Date of Outcome (DD/MM/YYYY) *	<input type="text"/> <input type="button" value="📅"/>

Figure 9: Declaration of Previous Voluntary Arrangements

If you have any outstanding court case(s), please fill up the details and provide a soft copy of the court summons or papers.

Are you presently involved in any case in the court?	<input checked="" type="radio"/> Yes <input type="radio"/> No
Name of other party	<input type="text"/>
Solicitor's Firm Representing You	<input type="text" value="Please Select"/>
Nature of Case *	<input type="text"/>
Status *	<input type="text"/>
Supporting document *	<div><input type="button" value="+ Upload"/></div> <input type="text"/>

Figure 10: Declaration of Outstanding Court Cases

Particulars – Causes of Financial Difficulty

Select ONE cause which you think is the main factor causing your financial difficulty.

Causes of Financial Difficulty	
Main Cause	
What do you believe is the MAIN cause of your financial difficulty? *	<div><div>Please Select</div><div><div>Please Select</div><div>Loss of income due to unemployment/retrenchment</div><div>Loss of income due to medical problems or ill health</div><div>Liabilities due to guarantees of a personal nature (e.g. Stood as guarantor for friend/family)</div><div>Gambling</div><div>Speculation (e.g. shares, properties etc.)</div><div>Excessive use of credit facilities (e.g. Overdraft facilities, credit cards, loans)</div><div>Excessive use of Hire Purchase facilities</div><div>Inability to pay personal loan (e.g. loan from family, friends)</div><div>Domestic discord or relationship breakdowns</div><div>Cheated by others</div><div>Criminal offence (e.g. Criminal Breach of Trust (CBT), misappropriation, arson)</div><div>Others</div></div></div>
Other Cause	
Are there any OTHER causes of your financial difficulty?	<div><input type="checkbox"/> Speculation (e.g. shares, properties etc.)</div> <div><input type="checkbox"/> Excessive use of credit facilities (e.g. Overdraft facilities, credit cards, loans)</div> <div><input type="checkbox"/> Excessive use of Hire Purchase facilities</div> <div><input type="checkbox"/> Inability to pay personal loan (e.g. loan from family, friends)</div>

Figure 11: Main Cause of Financial Difficulty

You may then select any other factors (multiple selections allowed) which you think also contributed to your financial difficulty.

Causes of Financial Difficulty

Main Cause

What do you believe is the **MAIN** cause of your financial difficulty? *

Please Select

Other Cause

Are there any **OTHER** causes of your financial difficulty?

☐ Loss of income due to unemployment/retrenchment
 ☐ Loss of income due to medical problems or ill health
 ☐ Liabilities due to guarantees of a personal nature (e.g. Stood as guarantor for friend/family)
 ☐ Gambling
 ☐ Speculation (e.g. shares, properties etc.)
 ☐ Excessive use of credit facilities (e.g. Overdraft facilities, credit cards, loans)
 ☐ Excessive use of Hire Purchase facilities
 ☐ Inability to pay personal loan (e.g. loan from family, friends)
 ☐ Domestic discord or relationship breakdowns
 ☐ Cheated by others
 ☐ Criminal offence (e.g. Criminal Breach of Trust (CBT), misappropriation, arson)
 ☐ Others

Back

Next

Clear Page

Save

Cancel

This form will take about 60-75 minutes to complete with relevant documents in soft copy ready.

If you encounter any problems with this service, please contact us at 1800-2255-529 (during office hours), or send an email to Helpdesk at OneMinLaw@mlaw.gov.sg.

Figure 12: Other Causes of Financial Difficulty

Particulars – Employment Details

In this section, you are required to declare your stake in companies and businesses, if you have any. If you are a self-proprietor, declare yourself as a business owner and fill up the information on your business.

DRS FILING STATEMENT OF AFFAIRS

Fields marked with * are mandatory.

Particulars Assets Liabilities Transaction Summary

[Personal Particulars](#) [\[Employment Details \]](#) [Particulars of Relationships](#)

Employment Details

Pursuant to Section 56(C) of the Bankruptcy Act, you are required to submit your Statement of Affairs within the time specified by the Official Assignee for the review of your suitability for the debt repayment scheme. You must furnish all information in relation to your property, debts or financial affairs truthfully and completely or you will be found unsuitable for the scheme.

Business Details

Are you currently registered as a business owner? ☒ Yes ☐ No

RCB No. *

Name *

Address *

Local Address

Postal Code

Blk / House No.

Level-Unit # -

Street Name

Building Name

OR

Local P.O. Box / Foreign Address

Contact No.

Copy of ACRA Business Registration Search *

Figure 13: Self Proprietorship Declaration

If you are a director of any company, please fill up the details of the company(ies) accordingly.

Company Details

Are you currently registered as a director of any company? ☒ Yes ☐ No

RCB No. *

Name *

Address *

Local Address

Postal Code

Blk / House No.

Level-Unit # -

Street Name

Building Name

OR

Local P.O. Box / Foreign Address

Contact No.

Copy of ACRA Company Registration Search *

Figure 14: Directorship Declaration

You are then required to fill up the details of your current employment. If you are in your current employment for less than 1 year, you will be required to fill up details of your previous employment and your reason for leaving.

Current Employment Details

Are you currently employed? ☒ Yes ☐ No

Occupation *

Name of Employer *

Address *

Local Address

Postal Code

Bldg / House No.

Level-Unit # -

Street Name

Building Name

OR

Local P.O. Box / Foreign Address

Contact No.

Length of Service * Months

Gross Monthly Income *

Net Monthly Income *

Contract or Letter of Employment

Payslip

CPF Statement

Figure 15: Your Employment and Previous Employment Details

If you are earning additional income (eg: part time, tuition, subletting of room, freelance...etc), please declare these earnings in “Other Sources of Income”.

Other Sources of Income

Do you have any other regular sources of income? ☒ Yes ☐ No

Source (e.g. commission, rental) *

Amount *

This form will take about 60-75 minutes to complete with relevant documents in soft copy ready.
If you encounter any problems with this service, please contact us at 1800-2255-529 (during office hours), or send an email to Helpdesk at OneMinLaw@mlaw.gov.sg.

Figure 16: Other Sources of Income

Particulars – Particulars of Spouse

You are required to fill up basic information of your spouse, such as NRIC no., income and contribution to the household (if applicable).

The screenshot shows the 'Particulars of Spouse' section of the 'ONLINE STATEMENT OF AFFAIRS' form. It includes tabs for 'Particulars', 'Assets', 'Liabilities', and 'Transaction Summary'. Below the tabs, there are links for 'Personal Particulars', 'Employment Details', and 'Particulars of Relationships'. The 'Particulars of Spouse' section contains a paragraph explaining the requirement to submit a Statement of Affairs pursuant to Section 56(C) of the Bankruptcy Act. Below this, the 'Spouse Details' section includes fields for Name, Age, NRIC/PP/FIN No., Occupation (with a dropdown menu), Monthly Income, and Amount of Contribution towards the household.

Figure 17: Particulars of Spouse

Particulars – Particulars of Children

If you have children, fill up this section. If you require more fields, please click on **+ Add** to add more entries and fill them up accordingly.

The screenshot shows the 'Particulars of Children' section, which is a table with the following columns: S/No., Name of Child, Age, Employment Status, Amount of Contribution towards the household (\$), and Action. The first row is pre-filled with '1' in the S/No. column. The Employment Status dropdown menu is open, showing options: Please Select, Please Select, Employed, Student (Primary/Secondary/Tertiary), and Unemployed. There is an '+ Add' button below the table and a 'Delete' button in the Action column.

Figure 18: Particulars of Children

Particulars – Particulars of Parents/Parents-in-Law

If you have parents or parents-in-law staying in your same household, please fill up their details in this section and indicate if they are contributing financially to the household.

The screenshot shows the 'Particulars of Parents/Parents - in - Law (staying in the same household)' section. It includes a table with the following columns: S/No., Name of Parent, Relationship, NRIC/PP/FIN NO., Amount of Contribution towards the household (\$), and Action. The first row is pre-filled with '1' in the S/No. column. The Relationship dropdown menu is open, showing options: Please Select, Please Select, Father, Father-in-law, Mother-in-law, and Mother. There is an '+ Add' button below the table and a 'Delete' button in the Action column. At the bottom, there are buttons for 'Back', 'Next', 'Clear Page', 'Save', and 'Cancel'. A footer note states: 'This form will take about 60-75 minutes to complete with relevant documents in soft copy ready. If you encounter any problems with this service, please contact us at 1800-2255-529 (during office hours), or send an email to Helpdesk at OnelinLaw@mlaw.gov.sg.'

Figure 19: Parents/Parents-in-Law in the Household

Assets – Bank Accounts

Select the name of the bank which you have an account with and provide details of the account. You may add multiple accounts by clicking on **+ Add** .

The figure consists of three vertically stacked screenshots of a web application's 'Bank Accounts' form. Each screenshot shows a modal window with the title 'Bank Accounts' and a close button (X). The form contains the following fields: 'Name of Bank *', 'Type of Account *', 'Account No. *', and 'Amount in Account' (with a dollar sign prefix). Below the form are three buttons: '+ Add', 'Reset', and 'Cancel'.

- Top Screenshot:** The 'Name of Bank' dropdown is open, showing 'Please Select' as the only option.
- Middle Screenshot:** The 'Name of Bank' dropdown is open, showing a list of bank names including 'ABN AMRO BANK N.V.', 'AMERICAN EXPRESS INTERNATIONAL INC.', 'AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED', 'BANK OF CHINA LIMITED', 'BANK OF INDIA', 'CIMB BANK BERHAD', 'CITIBANK SINGAPORE LIMITED', 'DBS BANK LTD.', 'DINERS CLUB (SINGAPORE) PRIVATE LIMITED', and 'HONG LEONG FINANCE LIMITED'.
- Bottom Screenshot:** The 'Name of Bank' dropdown is set to 'DBS BANK LTD.'. The 'Type of Account' dropdown is open, showing options: 'Please Select', 'Savings', 'Current', 'Joint', 'Fixed Deposit', and 'Safety Deposit Box'.

Figure 20: Declaring Bank Accounts

Assets – Financial Investments

Financial investments include stocks or shares of public listed or private companies. These would also include shares purchased using CPF under the CPFIS. In declaring the shares that you own, please indicate “Yes” under “Purchase using CPF?” if the shares are bought under the CPFIS.

Financial Investments							
S/No.	Name of Company	Listed on SGX?	Number of Shares Owned	Purchase Price (S\$)	Current Price (S\$)	Purchase using CPF?	Action
- NIL -							
+ Add							

Figure 21: Declaring Financial Investments

Assets – Immovable Property

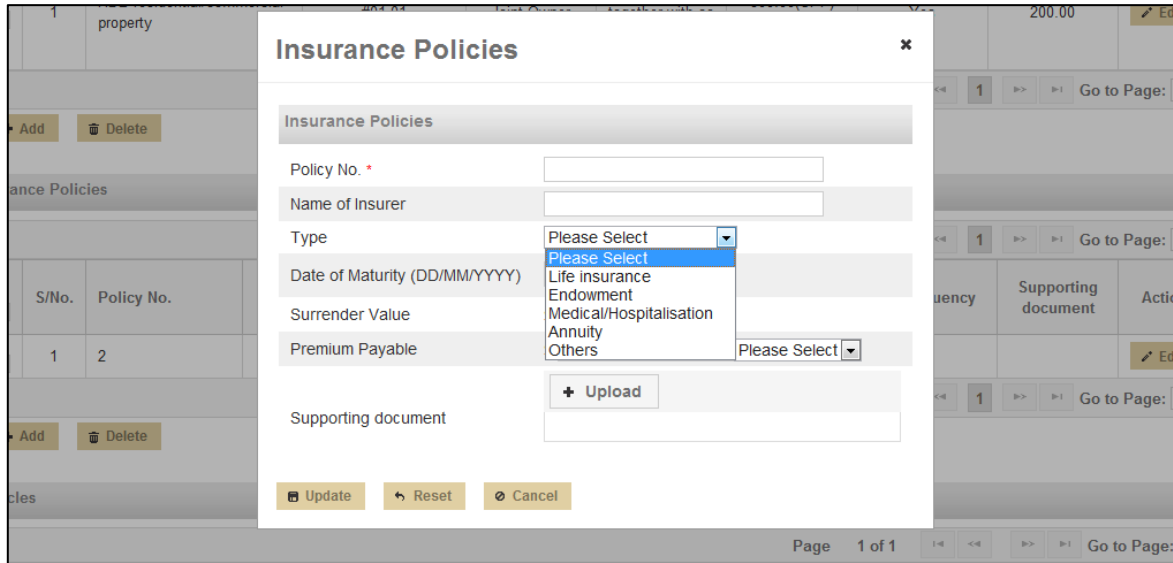
You will declare your real estate properties in this section. Immovable property commonly includes HDB flats, private residential properties, commercial property etc.

The figure consists of three vertically stacked screenshots of a web form titled 'Immovable Property'. The form is used for declaring real estate assets and includes various input fields and dropdown menus. The background shows a sidebar with 'Delete' buttons and a table with columns like 'Policy No.', 'Type', and 'Outstanding (\$\$)'.
The top screenshot shows the 'Type of Property' dropdown menu open, with options: 'Please Select', 'Private residential/commercial property', and 'HDB residential/commercial property'.
The middle screenshot shows the 'Particulars of Ownership' dropdown menu open, with options: 'Please Select', 'Sole Owner', and 'Joint Owner'.
The bottom screenshot shows the 'Mortgage Instalment' dropdown menu open, with options: 'Please Select', 'Fully paid up', 'Serviced by co-owner(s) only', 'Serviced together with co-owner(s)', and 'Serviced solely by myself'.
Common fields across all screenshots include: 'Address' (with 'Local Address' and 'Postal Code'), 'Blk / House No.', 'Level-Unit', 'Street Name', 'Building Name', 'OR', 'Local P.O. Box / Foreign Address', 'CPF \$', 'Cash \$', and 'Is the property being rented out?' (with 'Yes' and 'No' radio buttons). At the bottom of the form are 'Add', 'Reset', and 'Cancel' buttons.

Figure 22: Declaring Immovable Property (Real Estate)

Assets – Insurance Policies

Insurance policies will be declared under this section. It is important that you declare the premium payable and the frequency of the payment accurately. Click on **+ Add** to add multiple policies.



The screenshot shows a web application interface with a modal window titled "Insurance Policies". The modal contains the following fields and controls:

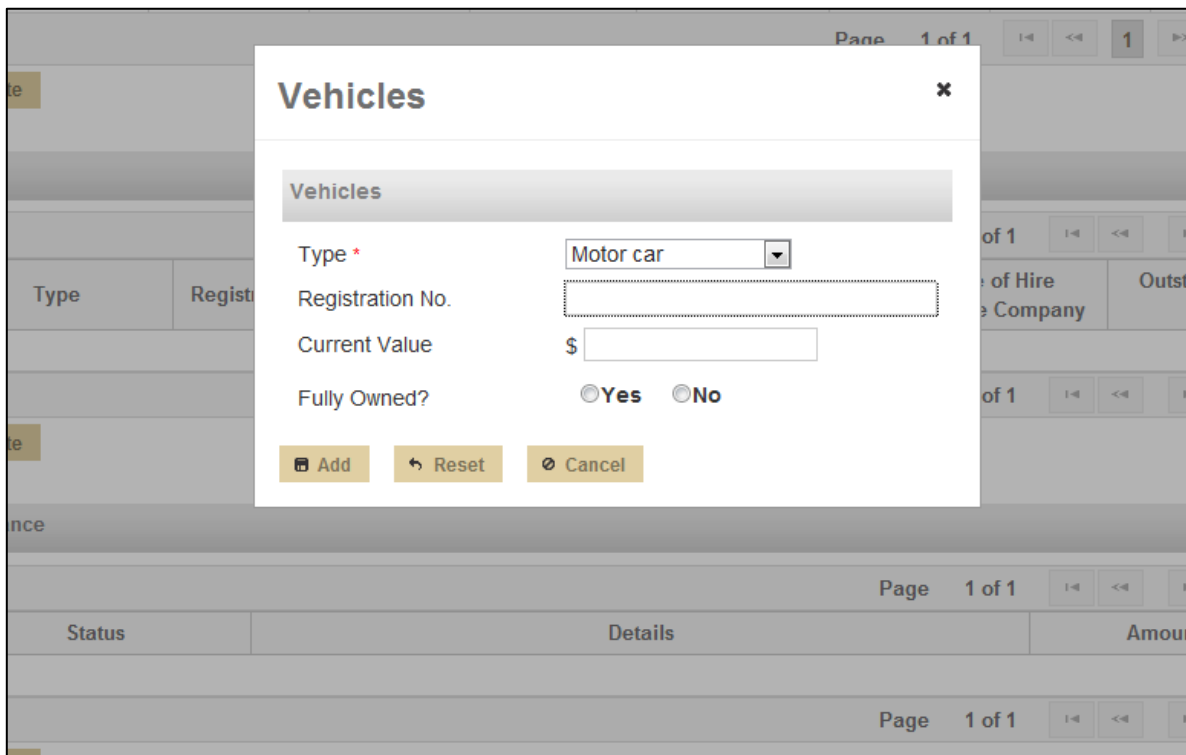
- Policy No. ***: A text input field.
- Name of Insurer**: A text input field.
- Type**: A dropdown menu with options: "Please Select", "Life insurance", "Endowment", "Medical/Hospitalisation", "Annuity", and "Others".
- Date of Maturity (DD/MM/YYYY)**: A text input field.
- Surrender Value**: A text input field.
- Premium Payable**: A text input field.
- Supporting document**: A text input field with an **+ Upload** button.
- Buttons**: **Update**, **Reset**, and **Cancel** buttons at the bottom of the modal.

The background shows a table with columns "S/No." and "Policy No." containing one row with values "1" and "2".

Figure 23: Declaring Insurance Policies

Assets – Vehicles

Current value of the vehicles can typically be estimated by searching for the open market value (OMV) of identical/similar vehicles on www.onemotoring.com.sg, or if you have a valuation of the car done by a used car dealer.



The screenshot shows a web application interface with a modal window titled "Vehicles". The modal contains the following fields and controls:

- Type ***: A dropdown menu with the option "Motor car".
- Registration No.**: A text input field.
- Current Value**: A text input field with a dollar sign (\$) prefix.
- Fully Owned?**: Radio buttons for **Yes** and **No**.
- Buttons**: **Add**, **Reset**, and **Cancel** buttons at the bottom of the modal.

The background shows a table with columns "Type" and "Registr" (Registration No.).

Figure 24: Declaring Vehicles

Assets – Assets in Trust / Inheritance

If you are expected to receive or are already receiving benefits from an inheritance or acting as a trustee, you are required to declare the details in this section. When declaring, select the “Future” option if you are expecting to receive the benefits only in the future.

otor car SBX1234X 40,000.00 No Hong Leong Finance 0

Page 1 of 1

Assets in Trust/Inheritance

Assets in Trust/Inheritance

Status * Please Select
Please Select
Present
Future

Please provide the details *

Value * \$

Add Reset Cancel

Cost (\$\$) Approximate Value (\$\$)

Figure 25: Declaring Trusts or Inheritance

Assets – Other Valuables

Other valuables such as jewelleries, precious metals, art collection or any object of value should be declared in this section.

Other Valuables

S/No.	Item	Cost (\$\$)	Approximate Value (\$\$)	Action
1				Delete

+ Add

Figure 26: Declaring Any Other Valuables

Assets – Monies Owed to You

If someone owes you money, you may declare the details in this section. Please fill in the contact details of the individual and provide supporting documents evidencing the debt.

The screenshot shows a web application interface for declaring debts. A modal window titled "Monies Owed to You" is open, displaying a form for entering debtor information. The form includes fields for Name, Address, Local Address, Postal Code, Blk / House No., Level-Unit, Street Name, Building Name, and an OR section for Local P.O. Box / Foreign Address. There is also a field for the Amount owed. The background shows a table with columns for S/No., Status, Details, and Amount (\$\$), and a "Go to Page:" dropdown.

Figure 27: Declaring Debts Owed by Others to You

Liabilities – Taxes & Levies

If you owe any government agency taxes and/or levies to any government agency, you are required to declare details of these debts in this section. Select the agency involved and indicate the amounts outstanding accordingly.

The screenshot shows a web application interface for declaring taxes and levies. A modal window titled "Taxes & Levies" is open, displaying a form for entering government agency details. The form includes fields for Government Agency (with a dropdown menu), Type of Debt (with a dropdown menu), and Amount. There are also buttons for Add, Reset, and Cancel. The background shows a table with columns for S/No., Government Agency, Type of Debt, Others type Debt, and Amount (\$\$), and a "Go to Page:" dropdown.

Figure 28: Declaring Taxes or Levies Owing

Liabilities – Credit Cards / Credit Lines

Declare all credit cards or line facilities that you have and indicate the outstanding balances accordingly. You are advised to provide us with the latest account balances. You may do so by either checking your latest invoices or by approaching the banks directly.

S/No.	Government Agency	Type of Debt	Others type Debt	Amount (\$\$)	Action
1	LAND TRANSPORT AUTHORITY OF SINGAPORE	Road Tax		0.00	Edit

Page 1 of 1

Go to Page: 1

Add Delete

Credit Cards/Credit Line

Credit Cards/Credit Line

Name of Bank / Finance Company * Please Select

Type Please Select

Account No.

Outstanding Amount \$

Add Reset Cancel

Mortgages, Hire Purchases

S/No.	Type of Loan	Servicing Loan	Details	Name of Creditor	Address of Creditor	Loan Amount (\$\$)	Outstanding Amount	Action
- NIL -								

Page 1 of 1

Go to Page: 1

Add Delete

Figure 29: Declaring Credit Cards and Credit Line Debts

Liabilities – Mortgages, Hire Purchases & Cash Loans

Mortgage loans for immovable property, hire purchases for vehicles and household items, and loans from licensed money lenders should be declared under this section. Select the relevant type of liabilities from the drop down list and fill up the fields as required.

S/No.	Type of Loan	Servicing Loan	Details	Name of Creditor	Address of Creditor	Loan Amount (\$\$)	Outstanding Amount	Action
1	Residential/Property	Yes	WEST AVENUE 2 #01-01 SINGAPORE 650421	HDB		200,000.00	120,000.00	

Page 1 of 1

Go to Page: 1

Add Delete

Mortgages, Hire Purchases & Cash Loans

Mortgages, Hire Purchases & Cash Loans

Type of Loan * Please Select

Details Please Select

Original Loan Amount

Outstanding Loan Amount

Add Reset Cancel

Residential/Property

Yes

WEST AVENUE 2 #01-01 SINGAPORE 650421

HDB

200,000.00

120,000.00

Figure 30: Declaring Mortgages, Hire Purchases and Cash Loans

When declaring your residential property, select “Yes” under “Currently Servicing Loan” if you are still paying for your mortgage either by CPF or cash. The original and outstanding amount can be estimated or derived from your annual mortgage statement from HDB or the financial institution that is financing your mortgage loan.

The screenshot shows a web form titled "Mortgages, Hire Purchases & Cash Loans". The "Type of Loan" is set to "Residential/Property". The "Currently Servicing Loan" section has radio buttons for "Yes" and "No". The "Address" section includes fields for "Local Address", "Postal Code", "Blk / House No.", "Level-Unit", "Street Name", and "Building Name", followed by an "OR" section for "Local P.O. Box / Foreign Address". The "Name of Creditor" field is also present. Below these are fields for "Original Loan Amount" and "Outstanding Loan Amount", both with dollar signs and input boxes. To the right, there is a table with columns "Outstanding Loan Amount" and "Action". The table has two rows: one with "0.00" and an "Edit" button, and another with "120,000.00" and an "Edit" button. The table has pagination controls at the bottom.

Figure 31: Declaring Mortgage – Residential

Similarly, declare any commercial property owned in your name by selecting “Commercial Property” and following the steps accordingly.

Hire purchases refer to items which you have bought on an instalment plan. Typical examples of hire purchase include motor vehicles and household items bought under a finance/instalment scheme.

The screenshot shows the same web form as Figure 31, but with "Type of Loan" set to "Hire Purchase". The "Currently Servicing Loan" section has radio buttons for "Yes" and "No". The "Vehicle No" field is present. The "Name of Creditor" field is also present. Below these are fields for "Original Loan Amount" and "Outstanding Loan Amount", both with dollar signs and input boxes. To the right, there is a table with columns "Original Loan Amount (\$)", "Outstanding Loan Amount", and "Action". The table has two rows: one with "0.00" and "0.00" and an "Edit" button, and another with "200,000.00" and "120,000.00" and an "Edit" button. The table has pagination controls at the bottom.

Figure 32: Declaring Hire Purchases

If you have taken any cash loans from licensed moneylenders, you can make the declaration by first selecting “Licensed Moneylenders in the drop down list under “Types of Loans”, then followed by selecting the relevant moneylender in the drop down list under “Name of Creditor”.

If the moneylender you borrowed from is not in the list, select “Others” and key in the name under “Other Moneylender” box.

The screenshot shows a web application interface for declaring moneylenders loans. A modal window titled "Mortgages, Hire Purchases & Cash Loans" is open. It contains a form with the following fields: "Type of Loan" (a dropdown menu with "Others (ID Type / ID No.)" selected), "Name of Creditor" (a dropdown menu with a list of moneylenders), "Original Loan Amount" (a text input field with a dollar sign), and "Outstanding Loan Amount" (a text input field with a dollar sign). Below the form are three buttons: "Add", "Reset", and "Cancel". The background shows a table with columns for "ID Type / ID No.", "Name of Creditor", "Original Loan Amount", "Outstanding Loan Amount", and "Action". The table has several rows, each with an "Edit" button in the "Action" column.

Figure 33: Declaring Moneylenders Loans

Liabilities – Service Subscriptions/Charges & Other Debts

If you have any outstanding bills owing to service providers such as telecommunication companies, utilities, conservancy charges or any other debts owed to private individuals such as family members and friends, you may declare them under this section.

Commonly used service providers are shortlisted in the Type of debt selection drop down list for you. To add any other creditor that is not in the list, select “Others” and key in the particulars of the creditor.

Service Subscription/Charges & Others Debts

Page 1 of 1

1

Go to Page: 1

S/No.	Type of Debt	Creditor Name	Address	Amount (\$S)	Action
1	Singtel	Singtel		0.00	Edit
2	Conservancy Charges	Jurong TC		0.00	Edit

Page 1 of 1

1

Go to Page: 1

[+ Add](#)
[Delete](#)

WARNING

Please note that a copy of your submission will be extended for the perusal of your creditors. Please ensure that you have completed your declaration truthfully without omissions. The Official Assignee may require you to provide additional supporting documents to substantiate your declaration. The Official Assignee may also revoke any completed plan if the plan was approved under the influence of false representation or concealment of material fact.

DECLARATION

☒ I hereby declare that all information that I have provided are 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.

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

This form will take about 60-75 minutes to complete with relevant documents in soft copy ready.
If you encounter any problems with this service, please contact us at 1800-2255-529 (during office hours), or send an email to Helpdesk at OneMinLaw@mlaw.gov.sg.

Figure 34: Declaring Subscriptions and Charges Owning

Transaction Summary

When you have completed your submission, you will be led to the Transaction Summary page where you will be able to review all the declarations that you have made. You may revisit the relevant pages by clicking on the relevant tabs located at the top of the summary to make the amendments.

S/No.	Name of Bank / Finance Company	Others (ID Type / ID No.)	Others Name	Type	Account No.	Amount (\$S)
						0.00
						0.00
						0.00

Mortgages, Hire Purchases & Cash Loans

S/No.	Type of Loan	Currently Servicing Loan	Details	Name of Creditor	Address of Creditor	Original Loan Amount (\$S)	Outstanding Loan Amount
1	Hire Purchase					0.00	
2	Residential/Property					120,000.00	
3	Licensed Moneylender					0.00	

Service Subscription/Charges & Others Debts

S/No.	Type of Debt	Creditor Name	Address	Amount (\$S)
1	Singtel	Singtel		0.00
2	Conservancy Charges	Jurong TC		0.00

[Back](#)
[Submit](#)
[Cancel](#)

This form will take about 60-75 minutes to complete with relevant documents in soft copy ready.
If you encounter any problems with this service, please contact us at 1800-2255-529 (during office hours), or send an email to Helpdesk at OneMinLaw@mlaw.gov.sg.

Figure 35: Review of Entire Submission

If you do not have further amendments, you may proceed to submit your Statement of Affairs. Please remember to take note of the e-filing number beginning with “DSA.....”, as you will be using it later for the filing of your supporting documents. Otherwise, you can revisit this e-service to see the listing of previous submissions you have done. Always remember to quote the LATEST e-filing number while using the Supporting Documents e-Service.

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DEBT REPAYMENT SCHEME

Step 1 View/Edit Details Step 2 Enter SA details Step 3 Confirm Submission **Step 4 Transaction Completion**

TRANSACTION COMPLETED PAGE

Fields marked with * are mandatory.

Transaction Completed

Thank you for using our eService.
Please print or save this page for your access this page after exiting the webpage. **Print** or **Save**

E-Filing No.
Date/Time of Submission
DRS No.
ID No.
Name
Please click [here](#) to proceed to file your Income and Expenditure Statement(s).

Personal Particulars

Pursuant to Section 56(C) of the Bankruptcy Act, you are required to submit your Statement of Affairs within the time specified by the Official Assignee for the review of your suitability for the debt repayment scheme. You must furnish all information in relation to your property, debts or financial affairs truthfully and completely or you will be found unsuitable for the scheme.

Personal Particulars

Name
Current Name (if any)
Please attach a copy of the Deed Poll [Deed Poll.jpg](#)
NRIC/PP/FIN No.
Sex *
Date of Birth (DD/MM/YYYY) *
Age

Figure 36: Submission of the Statement of Affairs

Income & Expenditure Statement

After you have completed the submission of your Statement of Affairs, please proceed to file your Income & Expenditure Statement.

Upon selecting the Income & Expenditure Statement e-service, you will be able to see your personal details and the period of filing. If this is the first time that you are doing this, it should be listed as the “First Submission”.

Click “Next” to start the filing process.

The screenshot shows the Ministry of Law Insolvency Office website. The header includes the Ministry of Law logo and the Singapore Government logo. The main navigation bar lists: Home, FAQs, Contact Info, Feedback, Useful Links, Sitemap, and Logout. The page title is 'DEBT REPAYMENT SCHEME'. Below this, there are four steps: Step 1 (Select / View Case Details), Step 2 (Enter Case Details), Step 3 (Confirm Submission), and Step 4 (Transaction Completion). The 'INCOME & EXPENDITURE STATEMENT' section is highlighted. A text box states: 'Pursuant to Sections 56C(1) and 56M(1) of the Bankruptcy Act, you are required to submit your Income & Expenditure Statement within the time specified by the Official Assignee for the review of your case under the debt repayment scheme. Should you fail to furnish all information in relation to your property, debts or financial affairs truthfully and completely, you will be found unsuitable or will be failed from the scheme.' Below this, a text box says: 'You are required to file your Income & Expenditure Statement(s) for the following period(s):'. A table shows: No. 1, Period for Filing: First Submission. Below this, a text box says: 'PERIOD REPORTED ON: First Submission'. The 'Particulars Of Debtors' section has fields for Name, DRS No., and ID No. At the bottom, there are buttons for 'Save & Exit', 'Next', and 'Cancel'. A footer note says: 'If you encounter any problems with this service, please contact us at 1800-2255-529 (during office hours), or send an email to Helpdesk at OneMinLaw@mlaw.gov.sg.'

Figure 37: Starting the Filing of I&E

Income – Fixed Income

Fill up your fixed monthly income after CPF deductions. If your income comprises of a fixed and variable component (eg: sales commission), declare the fixed income in this field.

The screenshot shows the 'INCOME & EXPENDITURE STATEMENT' form. The 'Sources of Income for the Reporting Period' section is highlighted. It contains a text box for 'What is your fixed monthly salary (after CPF deductions)?' with a dollar sign and a text input field. Below this, there is a section for 'Allowance'. A text box asks: 'Do you receive any variable allowances?' with 'Yes' and 'No' radio buttons. Below this, a text box says: 'If yes, please specify the type of allowance received and the amount received.' A table with columns: S/No., Allowance, If Others, please specify, Amount, and Action. Below the table, there is a text box for 'No Allowance Created' and an 'Add' button.

Figure 38: Filling Up Income Information

Income – Variable Income Components

In the subsequent field, declare any variable income component which you earn from your employment. Variable components may include sales commission, meal allowances, overtime, travel allowances, uniform allowances etc. If your variable income component fluctuates, calculate a monthly average and declare them in this section.

You should do the same for any other sources of income which you get monthly. These income may be arising from rental, part time jobs etc.

Figure 39: Providing Information on Other Sources of Income

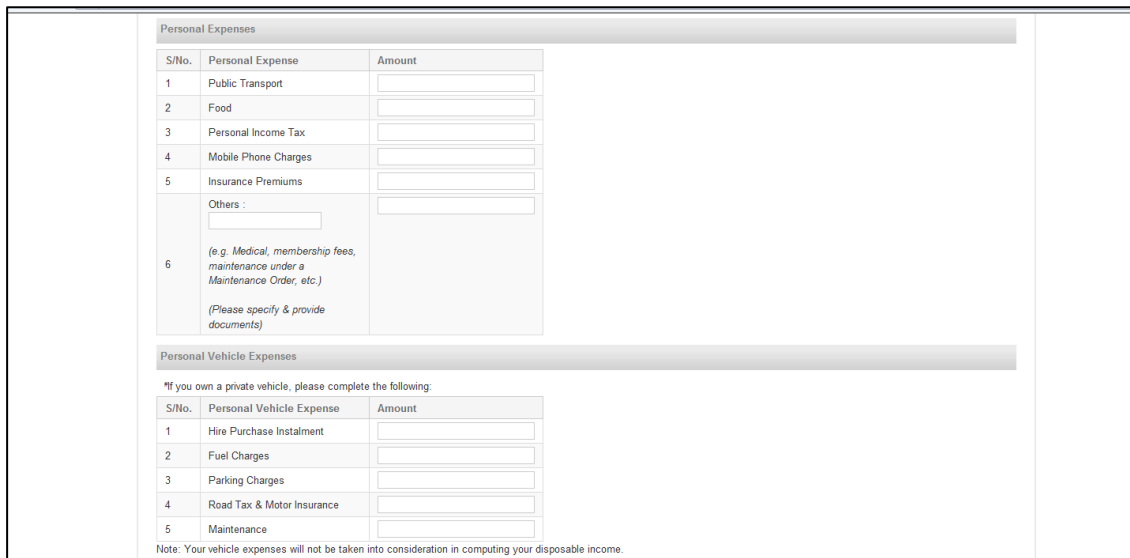
Monthly Expenditure – Household Expenses

When making declaration of your monthly household expenses, first declare if you were the sole breadwinner of the family and make the relevant declaration in accordance to the various expenditure types. If you are not the sole breadwinner in the family and that there are other members making payments for household expenses, please make the relevant declaration by selecting how that person is related to you and the amount paid for the respective expenses.

Figure 40: Declaring Monthly Household Expenses

Monthly Expenditure – Personal Expenses

When declaring your personal expenses, take into account the monthly average of your personal expenses. Please note that expenses on vehicles will not be taken into account when tallying your total monthly expenses, as spending on vehicles is not deemed to be a necessity.



Personal Expenses		
S/No.	Personal Expense	Amount
1	Public Transport	
2	Food	
3	Personal Income Tax	
4	Mobile Phone Charges	
5	Insurance Premiums	
	Others :	
6	(e.g. Medical, membership fees, maintenance under a Maintenance Order, etc.) (Please specify & provide documents)	

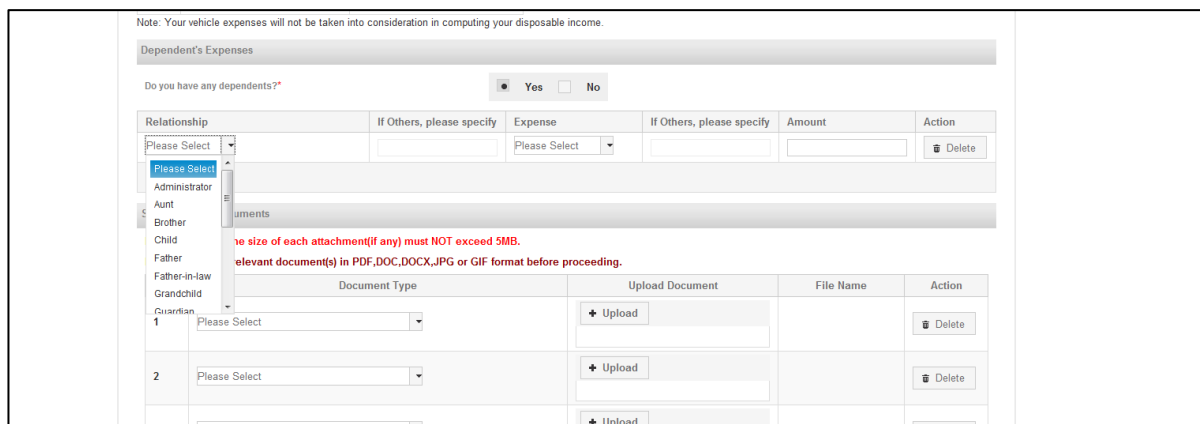
Personal Vehicle Expenses		
*If you own a private vehicle, please complete the following:		
S/No.	Personal Vehicle Expense	Amount
1	Hire Purchase Instalment	
2	Fuel Charges	
3	Parking Charges	
4	Road Tax & Motor Insurance	
5	Maintenance	

Note: Your vehicle expenses will not be taken into consideration in computing your disposable income.

Figure 41: Declaring Monthly Personal Expenses

Monthly Expenditure – Dependent's Expenses

To declare expenses paid by you for your dependents, first select the relationship of the dependent that you are supporting and the type of expenses you are paying for. Then, key in the relevant amounts in the amount box.



Note: Your vehicle expenses will not be taken into consideration in computing your disposable income.

Dependent's Expenses

Do you have any dependents? ☒ Yes ☐ No

Relationship	If Others, please specify	Expense	If Others, please specify	Amount	Action
Please Select		Please Select			Delete

Relationship dropdown options: Please Select, Administrator, Aunt, Brother, Child, Father, Father-in-law, Grandchild, Guardian

The size of each attachment(if any) must NOT exceed 5MB.
Relevant document(s) in PDF,DOC,DOCX,JPG or GIF format before proceeding.

Document Type	Upload Document	File Name	Action
1 Please Select	Upload		Delete
2 Please Select	Upload		Delete

Figure 42: Declaring Monthly Dependent Expenses

In instances whereby the type of selection is not indicative of your declaration, select “Others” and fill up the boxes with the relevant details. Click on “Next” when you are done.

Attaching Supporting Documents and Completing Submission

You will be prompted to attach certain documents at the bottom of the page. You must attach at least 1 of the documents listed, to support your declaration. If you need to upload more than 3 documents, you may do so via the supporting document e-service.

The top part of the image shows a web interface for uploading documents. It includes a table with 5 rows for document uploads. Each row has a 'Document Type' dropdown menu, an 'Upload Document' button, a 'File Name' field, and a 'Delete' button. Below the table is a 'DECLARATION' section with a checkbox and a text box for a declaration.

The bottom part of the image shows a Windows File Explorer window titled 'Choose File to Upload'. The window displays a list of files in the 'Spt Doc UAT' folder. The files are listed with their names, dates modified, types, and sizes. The file 'IOU.jpg' is selected.

S/No.	Document Type	Upload Document	File Name	Action
1	Please Select	+ Upload		Delete
2	Please Select	+ Upload		Delete
3	Please Select	+ Upload		Delete
4	Please Select	+ Upload		Delete
5	Please Select	+ Upload		Delete

DECLARATION

☐ I certify that the above is a true account of all income received by me and expenses incurred for my household and personal use during the submitted period.

Choose File to Upload

Service Requests > Spt Doc UAT

Search Spt Doc UAT

Name	Date modified	Type	Size
ACRA.pdf	27/1/2014 10:32 AM	Adobe Acrobat D...	81 KB
Bank State.pdf	27/1/2014 10:37 AM	Adobe Acrobat D...	84 KB
Casebook.pdf	27/1/2014 10:35 AM	Adobe Acrobat D...	81 KB
CBS.pdf	27/1/2014 10:35 AM	Adobe Acrobat D...	81 KB
CC Bill.jpg	6/2/2014 3:20 PM	JPEG image	201 KB
certificate.jpg	13/2/2014 9:02 AM	JPEG image	48 KB
CPF.pdf	27/1/2014 10:41 AM	Adobe Acrobat D...	120 KB
Deed Poll.jpg	13/2/2014 8:32 AM	JPEG image	89 KB
Employment.doc	27/1/2014 10:46 AM	Microsoft Word 9...	214 KB
Inet.jpg	27/1/2014 10:50 AM	JPEG image	115 KB
IOU.jpg	13/2/2014 9:38 AM	JPEG image	26 KB
IR8.pdf	27/1/2014 10:43 AM	Adobe Acrobat D...	182 KB
Maint O.jpg	6/2/2014 3:24 PM	JPEG image	260 KB
NRIC-PP.docx	27/1/2014 10:37 AM	Microsoft Word D...	16 KB
payslip.pdf	27/1/2014 10:47 AM	Adobe Acrobat D...	130 KB
Rental.ndf	27/1/2014 3:11 PM	Adobe Acrobat D...	87 KB

File name: [] All Files (*.*)

Open Cancel

Figure 43: Attaching Supporting Documents with Your Submission

Reviewing Your Income & Expenditure Statement Submission

Review your submission to ensure all information provided is correct. If you need to make any amendments, make use of the “Back” option provided for in the e-service and make the necessary changes.

5 Please Select [dropdown] [Upload] [Delete]

DECLARATION

☒ I certify that the above is a true account of all income received by me and expenses incurred for my household and personal use during the submitted period.

[Back] [Save & Exit] [Next] [Reset] [Cancel]

If you encounter any problems with this service, please contact us at 1800-2255-529 (during office hours), or send an email to Helpdesk at OneMinLaw@mlaw.gov.sg.

Figure 44: Reviewing Your Declaration

When you are done, make the declaration and click on “Next” to proceed with the submission.

S/No.	Personal Vehicle Expense	Amount
1	Hire Purchase Instalment	600.00
2	Fuel Charges	200.00
3	Parking Charges	90.00
4	Road Tax & Motor Insurance	15.00
5	Maintenance	50.00

Dependent's Expenses

Do you have any dependents? YES

Relationship	If Others, please specify	Expense	If Others, please specify	Amount
Child	-	Living Expenses	-	350.00

Submission of Documents

S/No.	Document Type	View
1	Salary Slips	payslip.pdf

[Back] [Save & Exit] [Submit] [Cancel]

If you encounter any problems with this service, please contact us at 1800-2255-529 (during office hours), or send an email to Helpdesk at OneMinLaw@mlaw.gov.sg.

Figure 45: Completing Your Submission

Debt Repayment Plan

Proposing Your Debt Repayment Plan

After submitting your Statement of Affairs and Income & Expenditure Statement, click on Debt Repayment Plan to submit a proposed repayment plan.

Most of the fields would have already been completed for your convenience, based on your submission in the earlier e-services.

The screenshot shows the 'DEBT REPAYMENT SCHEME' web interface. At the top, there is a header with the 'MINISTRY OF LAW SINGAPORE' logo and 'Insolvency Office' text. To the right is the 'Singapore Government' logo with the tagline 'Integrity · Service · Excellence'. Below the header is a navigation bar with links: Home, FAQs, Contact Info, Feedback, Useful Links, Sitemap, and Logout. The main content area is titled 'DEBT REPAYMENT SCHEME' and features a progress bar with four steps: Step 1 (Select Case), Step 2 (Enter Details), Step 3 (Confirm Submission), and Step 4 (Transaction Completion). Below the progress bar, there is a section titled 'DEBT REPAYMENT PLAN' with a paragraph explaining the requirement to submit a proposal within a specified time. Below this paragraph is a table with columns: No., DRS No., Name of Debtor, Status, Reason, Last Updated Date/Time, and Action. The table currently shows '- NIL -'. Below the table is a 'Page 1 of 1' indicator and a 'Go to Page:' dropdown menu. At the bottom of the page, there are links for 'Privacy Statement', 'Terms of Use', and 'Rate This E-Service', and a copyright notice '© 2014 Government of Singapore'.

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DEBT REPAYMENT SCHEME

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

DEBT REPAYMENT PLAN

Pursuant to Section 56C(1) of the Bankruptcy Act, you are required to submit your Debt Repayment Plan proposal within the time specified by the Official Assignee for the review of your suitability for the debt repayment scheme. The Official Assignee may make modifications to your proposed plan appropriately after reviewing your submission.

No.	DRS No.	Name of Debtor	Status	Reason	Last Updated Date/Time	Action
- NIL -						

Page 1 of 1

+ Add

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Figure 47: Filing a Proposed Repayment Plan

Therefore, you will only need to fill up your proposed monthly instalment amount, the date which you think you can start your plan and the number of years that your plan will be running for. Click on “Add” to make a proposal.

DEBT REPAYMENT SCHEME

Step 1
Select Case

Step 2
Enter Details

Step 3
Confirm Submission

Step 4
Transaction Completion

DEBT REPAYMENT PLAN

Fields marked with * are mandatory.

Pursuant to Section 56C(1) of the Bankruptcy Act, you are required to submit your Debt Repayment Plan proposal within the time specified by the Official Assignee for the review of your suitability for the debt repayment scheme. The Official Assignee may make modifications to your proposed plan appropriately after reviewing your submission.

Personal Particulars

Name

NRIC/PPFin No.

Total Monthly Income

Total Monthly Expenses

Disposable Income

Debtor's Creditor Information

Creditor Type	No. of Creditors	Liabilities
Preferential Creditor(s)*	1	\$
Ordinary Creditor(s)*	6	\$
Total	7	\$

(* e.g. Income Tax, GST, CPF, Worker's Levy/Salary)

Debtor's Proposed Repayment Plan

Repayment Amount*

SS

per month

Commencement Date*

m

Proposed Duration of Repayment Plan*

1

Years

WARNING

Please note that a copy of your submission will be extended for the perusal of your creditors. Please ensure that you have completed your declaration truthfully without omissions. The Official Assignee may require you to provide additional supporting documents to substantiate your declaration. The Official Assignee may also revoke any completed plan if the plan was approved under the influence of false representation or concealment of material fact.

Figure 48: Filling Up of Monthly Instalment, Commencement Date and Duration

Please note that your proposed date of commencement must be earlier than the adjournment date of your bankruptcy petition, as ample time has to be provided to the High Court to process the withdrawal of the petition should you be placed on the Scheme eventually.

The Official Assignee may also require you to either make changes to your submissions if required, or make a counterproposal to your proposed repayment plan accordingly, after reviewing your submission.

To make your submission a more seamless experience, you are advised to exercise care and ensure that your submissions are accurate, and the proposed Debt Repayment Plan you are proposing is sensible and commensurate with your income and debt level.

Submission of Supporting Documents

To support the declarations which you have made in the statements, you will need to provide the Official Assignee with the relevant supporting documents. To do so, you may click on the link at the ending page of Debt Repayment Plan e-Service or click on “Supporting Documents for DRS” in the e-service selection screen, if you have exited previously.



Figure 49: Selecting of Supporting Document e-Service

Retrieving the List of Supporting Documents Required

Key in the relevant unique e-filing numbers which were issued in the previous transactions in the box provided. E-filings made under the various e-services can be identified by the opening characters in the e-filing number:

Type of e-Filing	e-File Number Starts with
Statement of Affairs	DSA.....
Income & Expenditure Statement	DIE.....

If you did not keep a record of these e-filing numbers previously, you may retrieve them by going back to the respective e-service.

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DEBT REPAYMENT SCHEME

Step 1
Retrieve E-Submission

Step 2
Attach Documents

Step 3
Confirm Submission

Step 4
Transaction Completion

SUPPORTING DOCUMENTS SUBMISSION FOR DRS

Fields marked with * are mandatory.

Retrieve E-Submission

Pursuant to S56P of the Bankruptcy Act, it is your duty to provide information and documents that the Official Assignee requires you to, in relation to the Debt Repayment Scheme within the stipulated timeline given. You may be found unsuitable for the scheme if you fail to do so and you may be adjudged a bankrupt thereafter by the High Court.

E-File No. DSA2014

Submit

This function will take about 5 minutes to complete.

If you encounter any problems with this service, please contact us at 1800-2255-529 (during office hours), or send an email to Helpdesk at OnelinkLaw@mlaw.gov.sg.

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Figure 50: Overview of Supporting Documents Upload

Uploading of Attachments

Thereafter, a listing of supporting documents will be shown on the screen. The list is divided into two categories – “Required Documents” and “Other Documents”.

You are required to upload the list of documents in the “Required Documents” list and to upload any other documents that are applicable to supporting your declaration.

Attach the respective documents in accordance to the description found on the left side of the screen or select the relevant description of the documents that you are uploading in the dropdown list found in “Other Documents”.

Please attach all relevant documents in PDF, DOC, DOCX, JPG or GIF format before proceeding.

List of Required Documents *		
S/No.	Document Type	Document Name
1	People's Profile Search of yourself from ACRA *	+ Upload
2	Cause Book Search - Bankruptcy of yourself for past 5 years *	+ Upload
3	A Credit Report of yourself from Credit Bureau Singapore *	+ Upload
4	NRIC and Passport *	+ Upload
5	Updated bank passbook or statement	+ Upload
6	CPF contributions statements for the past 2 years *	+ Upload
7	Notice of tax assessment for the past 2 years *	+ Upload
8	Employment contract *	+ Upload
9	Salary slips for the past 3 months	+ Upload
10	Bills for utilities & conveyancy charges	+ Upload
11	Bills for residential or mobile phone	+ Upload
12	Bills for Internet or cable	+ Upload

Figure 51: Listing of Supporting Documents

After browsing for the relevant files, the system will automatically upload the documents. You will be able to review the documents uploaded and you can also delete files which are wrongly uploaded.

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DEBT REPAYMENT SCHEME

Step 1: Retrieve E-Submission | **Step 2: Attach Documents** | Step 3: Confirm Submission | Step 4: Transaction Completion

SUPPORTING DOCUMENTS SUBMISSION FOR DRS

Fields marked with * are mandatory.

List of Attached Documents

Pursuant to 556P of the Bankruptcy Act, it is your duty to provide information and documents that the Official Assignee requires you to, in relation to the Debt Repayment Scheme within the stipulated timeline given. You may be found unsuitable for the scheme if you fail to do so and you may be adjudged a bankrupt thereafter by the High Court.

E File No : DSA2014
Case No. :
Service Type :

Uploaded Supporting Documents

S/No.	Document Type	Document Name	Action
No records found.			

Please note that the total size of all attachments(if any) must NOT exceed 5MB.
Please attach all relevant document(s) in PDF, DOC, DOCX, JPG or GIF format before proceeding.

List of Required Documents *

S/No.	Document Type	Document Name	Action
1	People's Profile Search of yourself from ACRA *		<input type="button" value="Upload"/>
2	Cause Book Search - Bankruptcy of yourself for past 5 years *		<input type="button" value="Upload"/>

Figure 52: Listing of Supporting Documents

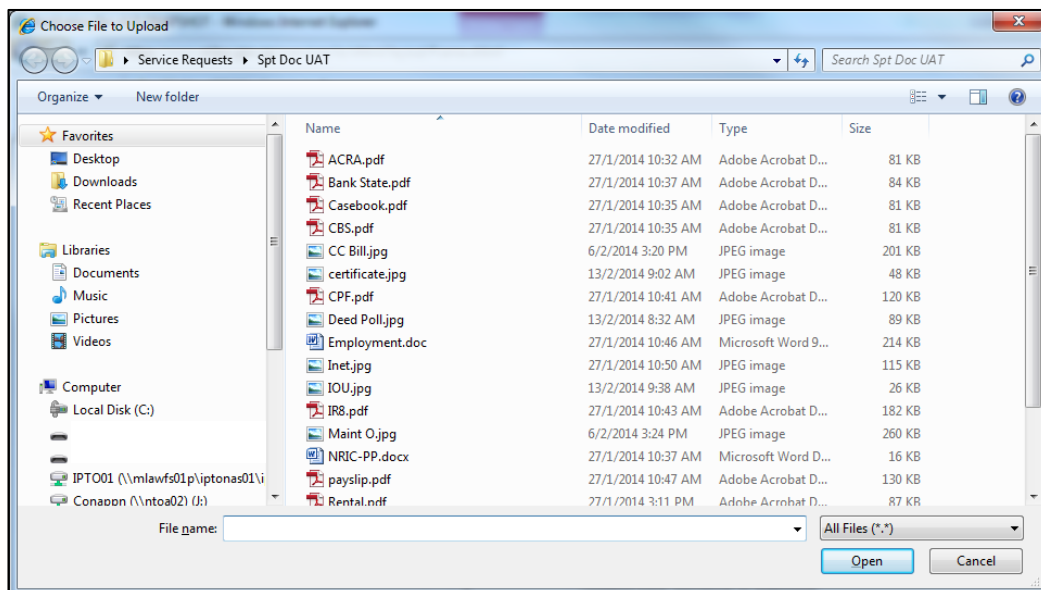


Figure 53: Browsing for Files to Upload

Please note that the total size of all attachments(if any) must NOT exceed 5MB.
Please attach all relevant document(s) in PDF, DOC, DOCX, JPG or GIF format before proceeding.

List of Required Documents *		
S/No.	Document Type	Document Name
1	A Credit Report of yourself from Credit Bureau Singapore *	<input type="button" value="+ Upload"/> <div> <input type="text" value="CBS.pdf"/> <input type="button" value="x"/> </div>
2	NRIC and Passport *	<input type="button" value="+ Upload"/> <input type="text"/>
3	Updated bank passbook or statement	<input type="button" value="+ Upload"/> <input type="text"/>
4	CPF contributions statements for the past 2 years *	<input type="button" value="+ Upload"/> <input type="text"/>
5	Notice of tax assessment for the past 2 years *	<input type="button" value="+ Upload"/> <input type="text"/>
6	Employment contract *	<input type="button" value="+ Upload"/> <input type="text"/>
7	Salary slips for the past 3 months	<input type="button" value="+ Upload"/> <input type="text"/>
8	Bills for utilities & conveyancy charges	<input type="button" value="+ Upload"/> <input type="text"/>
9	Bills for residential or mobile phone	<input type="button" value="+ Upload"/> <input type="text"/>
10	Bills for Internet or cable	<input type="button" value="+ Upload"/> <input type="text"/>

Figure 54: Automatic Uploading Once File is Selected

Uploaded Supporting Documents			
S/No.	Document Type	Document Name	Action
1	People's Profile Search of yourself from ACRA	ACRA.pdf	<input type="button" value="Delete"/>
2	Cause Book Search - Bankruptcy of yourself for past 5 years	Casebook.pdf	<input type="button" value="Delete"/>
3	A Credit Report of yourself from Credit Bureau Singapore	CBS.pdf	<input type="button" value="Delete"/>
4	NRIC and Passport	NRIC-PP.docx	<input type="button" value="Delete"/>
5	Updated bank passbook or statement	Bank State.pdf	<input type="button" value="Delete"/>
6	CPF contributions statements for the past 2 years	CPF.pdf	<input type="button" value="Delete"/>
7	Notice of tax assessment for the past 2 years	IRB.pdf	<input type="button" value="Delete"/>
8	Employment contract	Employment.doc	<input type="button" value="Delete"/>
9	Salary slips for the past 3 months	payslip.pdf	<input type="button" value="Delete"/>
10	Bills for utilities & conveyancy charges	Utili.pdf	<input type="button" value="Delete"/>
11	Statements for credit cards and loans	CC Bill.jpg	<input type="button" value="Delete"/>

Please note that the total size of all attachments(if any) must NOT exceed 5MB.
Please attach all relevant document(s) in PDF, DOC, DOCX, JPG or GIF format before proceeding.

List of Required Documents *		
S/No.	Document Type	Document Name
1	Bills for residential or mobile phone	<input type="button" value="+ Upload"/> <input type="text"/>
2	Bills for Internet or cable	<input type="button" value="+ Upload"/> <input type="text"/>

Other Documents if Applicable:

S/No.	Document Type	Document Name
1	<input type="text" value="Please Select"/>	<input type="button" value="+ Upload"/> <input type="text"/>

Figure 55: Reviewing of Uploaded Documents

You may continue to add other documents which are relevant to support your declarations in the lower section of the screen. Remember to select the correct document description.

Please attach all relevant document(s) in PDF, DOC, DOCX, JPG or GIF format before proceeding.

List of Required Documents *		
S/No.	Document Type	Document Name
1	Bills for residential or mobile phone	<input type="button" value="+ Upload"/>
2	Bills for internet or cable	<input type="button" value="+ Upload"/>

Other Documents if Applicable:

S/No.	Document Type	Document Name
1	Please Select	<input type="button" value="+ Upload"/>
2	<div> <div>Please Select</div> <div> <div>A Credit Report of yourself from Credit Bureau Singapore</div> <div>ACRA Business Registration Search</div> <div>ACRA Company Registration Search</div> </div> </div>	<input type="button" value="+ Upload"/>
3	<div> <div>Bills for internet or cable</div> <div>Bills for residential or mobile phone</div> <div>Bills for utilities & conveyancy charges</div> </div>	<input type="button" value="+ Upload"/>
4	<div> <div>CPF contributions statements for the past 2 years</div> <div>Cashier Foreclosure Order</div> </div>	<input type="button" value="+ Upload"/>
5	Please Select	<input type="button" value="+ Upload"/>

WARNING

- You are required to submit supporting documents to substantiate the submission of your Statement of Affairs and Income & Expenditure Statement.
- The Official Assignee may require you to submit additional documents for assessment.
- You may be found unsuitable for the Debt Repayment Scheme if no or insufficient supporting documents are provided.

DECLARATION

Figure 56: Selecting Correct Document Labels

To complete the transaction, simply make the declaration found and choose “Next”.

2	Please Select	<input type="button" value="+ Upload"/>
3	Please Select	<input type="button" value="+ Upload"/>
4	Please Select	<input type="button" value="+ Upload"/>
5	Please Select	<input type="button" value="+ Upload"/>

WARNING

- You are required to submit supporting documents to substantiate the submission of your Statement of Affairs and Income & Expenditure Statement.
- The Official Assignee may require you to submit additional documents for assessment.
- You may be found unsuitable for the Debt Repayment Scheme if no or insufficient supporting documents are provided.

DECLARATION

☒ I declare that the documents and information which I am uploading are true and complete to the best of my knowledge and belief.

This function will take about 5 minutes to complete.
If you encounter any problems with this service, please contact us at 1800-2255-529 (during office hours), or send an email to Helpdesk at OneMinLaw@msaw.gov.sg.

Figure 57: Review and Confirm Uploads

Upon a successful transaction, you will be able to view a transaction confirmation page.

The screenshot shows the 'DEBT REPAYMENT SCHEME' interface. At the top, there are logos for the 'MINISTRY OF LAW SINGAPORE' and 'Singapore Government'. A navigation bar includes links for Home, FAQs, Contact Info, Feedback, Useful Links, Sitemap, and Logout. Below this is a progress bar with four steps: Step 1 (Retrieve E-Submission), Step 2 (Attach Documents), Step 3 (Confirm Submission), and Step 4 (Transaction Completion), with Step 4 being the active step. The main section is titled 'SUPPORTING DOCUMENTS SUBMISSION FOR DRS'. It contains a 'Transaction Completion' header, a thank you message, and a confirmation that the DRS Supporting Document has been successfully submitted. It lists submission details: E-File No. (DSD2014), Last Updated Date/Time (19-11-201), DRS No., and E-Submission No. Below this is a 'List of Attached Documents' section with a disclaimer about the duty to provide information and documents. At the bottom, there is a table titled 'Uploaded Supporting Documents' showing six items with their S/No., Document Type, and Document Type (with links to download).

S/No.	Document Type	Document Type
1	People's Profile Search of yourself from ACRA	ACRA.pdf
2	Cause Book Search - Bankruptcy of yourself for past 5 years	Casebook.pdf
3	A Credit Report of yourself from Credit Bureau Singapore	CBS.pdf
4	NRIC and Passport	NRIC-PP.docx
5	Updated bank passbook or statement	Bank State.pdf
6	CPF contributions statements for the past 2 years	CPF.pdf

Figure 58: Completion of Upload

Once you have completed all transactions above, the case administrators will review your submission and may contact you to make any clarifications or require you to make amendments to your submissions.