

Proof of Debt – Checklist to Creditors for Supporting Documents

To enable us to adjudicate your claims, please provide us with the relevant supporting documents within **14 days** of the date you filed your Proof of Debt electronically.

Claimant:	
Bankruptcy/DRS Number:	
Name of Bankrupt/Debtor:	
E-filing No.	

Document(s) Required:

**Please tick in the appropriate box/boxes for the documents submitted*

(A) Institutional/Non-Institutional Creditor	
Mandatory	
	Statement of Account (reflecting the account number): For Bankruptcy Case – Statement of Account for the claims as at date of Bankruptcy Order. For Debt Repayment Scheme – Statement of Account (1) as at date of last payment; or (2) from date of last usage of facility to commencement of the Debt Repayment Scheme.
	Breakdown of the legal costs & disbursements claimed and the supporting invoices
Additional Supporting Documents (where applicable)	
Credit card/Overdraft facilities	(i) Court Judgment/Statutory Demand (ii) Details of payments received and the supporting documents (iii) Interest rate for all accounts claimed
Personal Loan or liabilities arising under a guarantee	(i) Loan Agreement (i) Letter of Guarantee Court Judgment/Statutory Demand (ii) Order of Court (iii) Interest rate for all accounts claimed (if any)
Outstanding Payment for Goods Delivered/ Services Rendered	(i) Invoices/bills (ii) Purchase orders (iv) Delivery orders
Arrears due to Telecommunication Companies/MCST	(i) Invoices/bills (ii) Details of payments received and the supporting documents (ii) Contract of services if invoices/bills are addressed to bankrupt's/debtor's company
Liabilities arising from indemnity document	(i) Indemnity document (ii) Contract (iii) Letter of guarantee (iv) Payment Voucher (v) Order of Court
Investment losses due to trading of stocks/ shares	(i) Contract
Breach of Contract due to non-performance	(i) Contract (ii) Statement of Claim
Outstanding Payment for Renovation Works	(i) Renovation Agreement (ii) Repayment Schedule (iii) Details of payments received and the supporting documents (iv) Small Claims Tribunal Report
Rental arrears	(i) Tenancy Agreement (ii) Repayment Schedule

		(iii) Details of payments received and the supporting documents
	Moneylender	(i) Endorsed Note of Contract (ii) Letter of Indemnity/Surety (iii) Income document(s) (iv) Breakdown of claim computation
	Others	Completed Form DC1/Form DC2
(B) Personal Creditor		
Mandatory (at least one of the following):		
	IOU and/or letter of agreement signed by the bankrupt / debtor	
	Bank transfer to reflect monies were transferred to bankrupt / debtor	
	Others [Completed Form DC1/Form DC2]	
Additional Supporting Documents (where applicable)		
	Personal Loan	(i) Copy of cheque issued to the bankrupt / debtor (ii) Bank statement(s) showing payment(s) made to the bankrupt / debtor (iii) Interest rate claimed (if any)
	Investment Agreement	(i) Contract (ii) Breakdown of Principal and Interest
	Outstanding Payment for Goods Delivered/ Services Rendered	(i) Invoices/bills (ii) Purchase orders (iii) Delivery orders
	Salary owed to bankrupt's/debtor's ex-employees	(i) Employment letter (ii) Salary slip/payment vouchers (iii) IOU agreement and/or Small Claims Tribunal Report
	Joint debt repaid by co-guarantors/co-borrowers	(i) IOU and/or letter of agreement (ii) Proof of payment (e.g. clearance of cheque from bank, bank statements) (iii) Confirmation on receipt of full and final payment from creditor (iv) Order of Court
	Debt owed to ex-spouse	(i) IOU and/or letter of agreement (ii) Maintenance Order (iii) Interim Judgment and/or Final Judgment (Divorce) (iv) Order of Court
	Others	Completed Form DC1/Form DC2

(C) Secured Creditor	
Security: [Property Address]	
Account No(s):	
1) Principal, i.e. amount of loan disbursed or credit facility drawn down from date of commencement of the loan/facility to the date of the bankruptcy order	\$
2) Interest amount claimed from date of commencement of loan/facility to the date of the bankruptcy order	\$
3) Miscellaneous charges (e.g. late payment fees, administration fees etc.) claimed from date of commencement of loan/facility to date of the bankruptcy order	\$
4) Has extension of time been granted by the Official Assignee to realise the property under s76(4) BA?	Approved Period: [Dates]
If so, please state the dates (i.e. commencement and end dates) of the extension period approved by the OA and the interest amount claimed from the day immediately after the date of the bankruptcy order to the end of the extended period	\$
<p>Note:</p> <p><i>If the property has <u>not</u> been sold/realised at the time of the filing of the Proof of Debt, please fill up Section A.</i></p> <p><i>If the property <u>has been</u> sold/realised and the <u>claim filed is for the shortfall sum</u> derived from the sale/realisation of the property, please fill up Section B.</i></p>	
<p>Section A</p> <p>1) Current market value of the property (as at the date of filing the Proof of Debt)</p> <p>2) Does the secured creditor hold a first charge on the property?</p> <p>3) Is the Mortgage an “all-monies” mortgage?</p> <p style="padding-left: 20px;">- If so, please state the relevant clause number in the mortgage instrument and provide a copy of the mortgage instrument</p> <p>4) Were the mortgage instalment payments serviced for any period of time after the date of the bankruptcy order or are they still being serviced today?</p> <p>If so, please state the total loan amount repaid to date (as of the date of filing the Proof of Debt) and who has paid or has been paying the instalments</p>	<p>Date:</p> <p>\$</p> <p>Y / N</p> <p>Y / N</p> <p>Clause:</p> <p>Y / N / Not applicable</p> <p>\$</p> <p>Payer’s Name:</p>

<p>Section B</p> <p>1) Date of sale (completion date) of the property</p> <p>2) Sale price of the property</p> <p>3) Miscellaneous charges relating to the loan/facility secured on the property (e.g. administration fees, late payment charges, etc.) incurred from the date of the bankruptcy order to the completion date of sale of the property</p> <p>Net sales proceeds received / to be received by the creditor (including fees for the grant and exercise of the option and other down-payments)</p>	Date:
	\$
	\$
	\$

(D) Government Agencies

Mandatory

Statement of Account (reflecting the account number):

For Bankruptcy Case – Statement of Account for the claims as at date of Bankruptcy Order.

For Debt Repayment Scheme – Statement of Account (1) as at date of last payment; or (2) from date of last usage of facility to commencement of the Debt Repayment Scheme.

Additional Supporting Documents (where applicable)

Central Provident Fund Board	CPF contributions	(i) Statement of Account
	Education Loan	(ii) Breakdown of employees CPF contribution arrears
	Medisave (for self-employed bankrupt/debtor)	(iii) Breakdown of the CPF/Medisave contributions and MSHL premiums
	Medishield Life (MSHL) premiums	(iv) Notice of IRAS/CPFB appointment as a recovery body under the MediShield Life (MSHL) Act (where applicable)
Housing & Development Board	Loan for commercial property under bankrupt's name	(i) Statement of Account and/or Completion Account (for sale of mortgaged properties)
	Shortfall (after compulsory acquisition or sale of HDB flat)	(ii) Statement of Account on the details of repayment made towards reduction of the outstanding loan (iii) Lease agreement (iv) Mortgage Agreement (v) Judgment
Controller of Income Tax/Controller of Goods & Services Tax	Income Tax/GST liabilities	(i) Statement of Account (ii) Breakdown of the tax charges/GST liabilities
Commissioner of Stamp Duties	Outstanding stamp duty	Statement of Account

	Controller of Work Permit/Ministry of Manpower	Foreign workers' levies	(i) Statement of Account (ii) Breakdown of the levies
	Ministry of Defence	Breach of Bond Penalty/Gratuity Compensation	(i) Statement of Account (ii) Letter of undertaking/award
	Land Transport Authority	Road tax	(i) Statement of Account (ii) Breakdown of the tax charges
	Ministry of the Environment and Water Resources/National Environment Agency	Rental arrears for hawker stall	(i) Statement of Account (ii) Judgment (iii) Order of Court
	Town Council	Service & Conservancy Charges Arrears	(i) Statement of Account
	Credit Co-operatives	Loan extended to members	(i) Statement of Account (ii) Loan Agreement (iii) Breakdown of Principal and Interest
	Other	Contract	

Mandatory

- (i) Note of contract
- (ii) Statement of account/borrower's statement

Additional Supporting Documents (where applicable)

- (i) Bankrupt's/Debtor's Income documents as of the time the loan was obtained
- (ii) Repayment Schedule
- (iii) Breakdown of the claim (to include principal amount, late interest fees, late payment fees, permitted fees etc.)