

PTIB Portal 2.0

User Guide

CHANGE LOG

Date	Version	Changes Made
01 Oct 2019	1.0	First Version

Foreword

This User Guide contains instructions on using the PTIB Portal 2.0 for daily administration of bankruptcy cases under administrations of PTIBs. For users who are familiar with PTIB Portal 1.0, the key differences lie in enhanced user experience through implementation of widgets and additional functionalities to make transactions and requests to the Official Assignee (OA) quicker and easier.

Some screenshots found in this guide may look slightly different from the actual screens, as there may be some slight tweaks or enhancements that will be made to the user interfaces from time to time.

For the new PTIBs, you may refer to the ***“Handbook on Bankruptcy Administration for a Private Trustee In Bankruptcy (PTIB)”*** for an overview of bankruptcy administration, including the functions, duties and powers of a PTIB.

You are advised to be well-versed in the amended Bankruptcy Act and its subsidiary legislation, which can be found at <https://sso.agc.gov.sg>.

For any queries pertaining to the PTIB Portal, you may contact us through the following channels:

- Call us at 1800 2255 529
- Send your queries via our website at www.mlaw.gov.sg

For case specific enquiries, we will reply within 3 to 14 working days. For complex enquiries where we need more time to conduct further checks and investigation, we seek your patience and understanding if we take a longer time to respond.

As the Insolvency Office is undergoing an IT system overhaul at the same time as the rollout of this new Portal in October 2019, we would like to seek your understanding in the event should there be bugs in the functionalities, especially in those marked with the “Beta” indicator. We are continuing to make things better and we invite you to collaborate with us on this journey.

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1. Access to the PTIB Portal

1.1 Logging in

1.1.1 You may access the PTIB Portal via the MinLaw Insolvency Office's e-Services webpage at <https://www.mlaw.gov.sg/eservices/io/>.

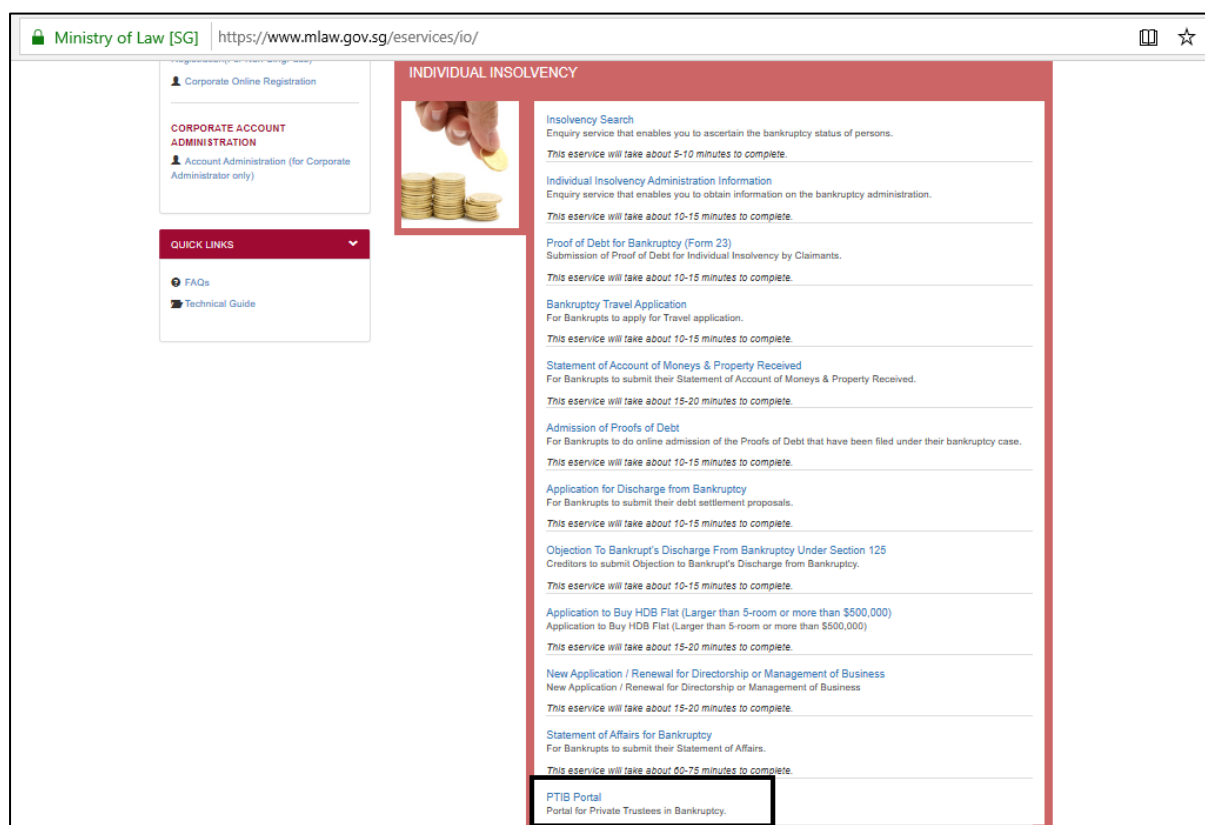


Figure 1: Finding the PTIB Portal Link

1.1.2 After clicking on 'PTIB Portal', please log in using your Singpass account. Please note that the non-SingPass accounts that were issued previously (if any) will no longer be valid for use.

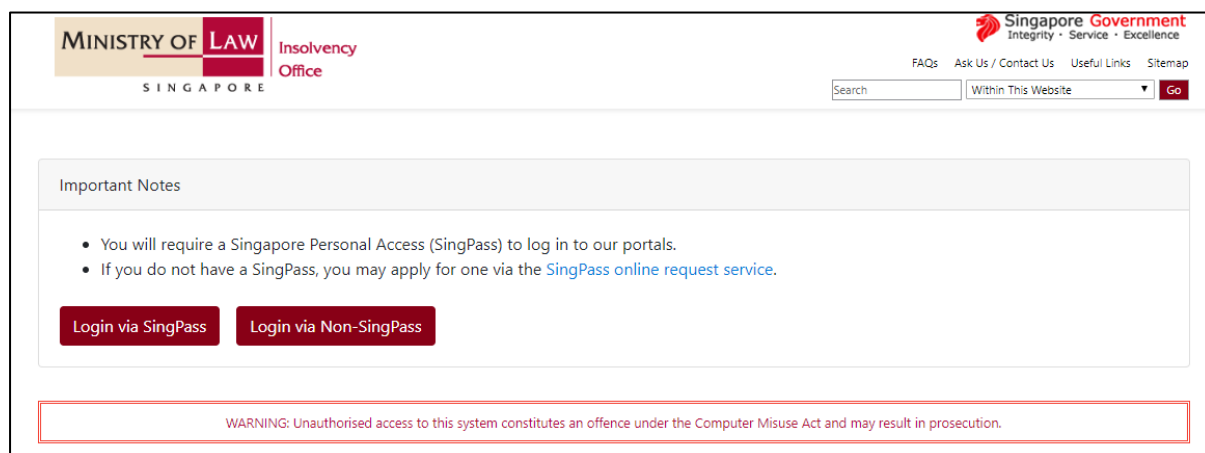


Figure 2: Login Options

1.1.3 You will first arrive at the Landing Page upon a successful login. This page gives you an overview of notifications, pending tasks and case distribution under the PTIB's administration.

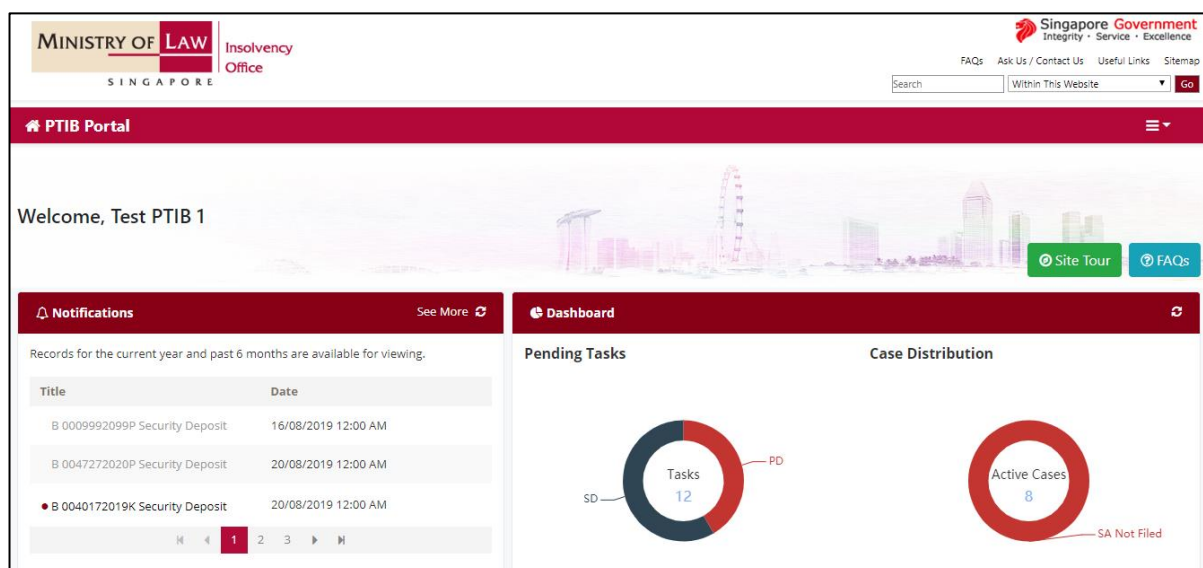


Figure 3: Home Page of PTIB Portal 2.0

1.2 Nomination and Maintenance of Proxy User Accounts

1.2.1 The menu icon is located at the top right of the home page. Upon clicking on it, a drop down menu will be revealed. The Access Management option allows you to nominate or remove proxy users who will share access to the cases which are administered by you. You are advised to exercise caution when granting access because the actions performed by the proxy user will be considered to be done by you.

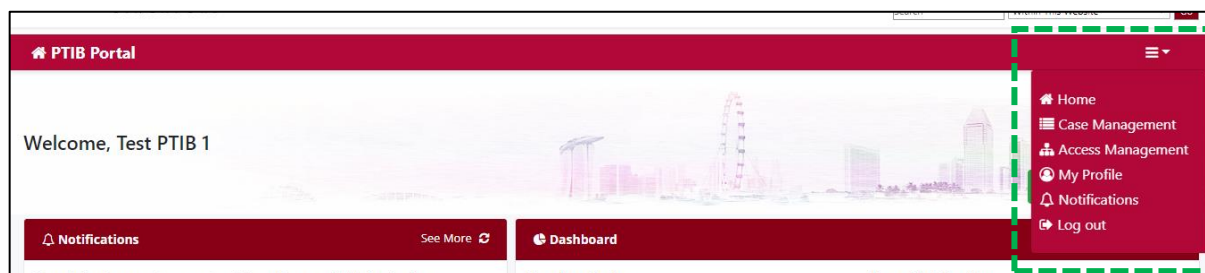


Figure 4: Menu Icon

1.2.2 The table contains the list of proxy users who share your access to the cases you administer as PTIB. To add new a proxy user, click on the "Add" button.

Access Management							
You can add or delete proxy users to share access to the cases which you are assigned as the PTIB. Please note that all transactions carried out by proxy users are considered to be performed by you. You are required to maintain this list proactively so that only the authorized persons are granted access at any point in time.							
S/N	Full Name	NRIC/FIN No.	Email Address	Status	Access Granted Date (DD/MM/YYYY)	Access Ceased Date (DD/MM/YYYY)	Action
No records found							
<div> <div>1</div> </div>							
<div> <div>+ Add</div> </div>							

Figure 5: Access Management

1.2.3 A popup window will appear where you are required to enter the full name, NRIC number and email address of the proxy user. Click save to complete the nomination process.

Access Management

Full Name*

NRIC/FIN No. *

Email Address *

Cancel Save

Figure 6: Nominating a Proxy User

1.2.4 After a proxy user profile is created, you will be able to edit the email address or remove the access of the user.

Access Management

You can add or delete proxy users to share access to the cases which you are assigned as the PTIB. Please note that all transactions carried out by proxy users are considered to be performed by you. You are required to maintain this list proactively so that only the authorized persons are granted access at any point in time.

S/N	Full Name	NRIC/FIN No.	Email Address	Status	Access Granted Date (DD/MM/YYYY)	Access Ceased Date (DD/MM/YYYY)	Action
1		S1234567A	francis_lew@mlaw.gov.sg	Granted	05/09/2019		

+ Add

Figure 7: Options Available After Nominating a Proxy User

1.2.5 To edit the email address of a proxy user, simply click on the edit action button to amend and save your changes.

Access Management

Full Name*

NRIC/FIN No. * S1234567A

Email Address * .sg

Cancel Save

Figure 8: Changing the Email Address of a Proxy Users

1.2.6 To cease the proxy user's access to your assigned cases, simply click on the cease action button to remove the access of the selected proxy user and confirm your decision.

Confirmation

Are you sure you want to cease the access of this user?

Yes No

Figure 9: Ceasing the Access of a Proxy User

2. Landing Page

2.1 Notifications

2.1.1 Located on the top left of the landing page is the notifications window. You will find notifications for tasks that require your actions such as submission of security deposits, trustee reports and bankrupts' travel applications, among others. Click on 'See More' to view all notifications.

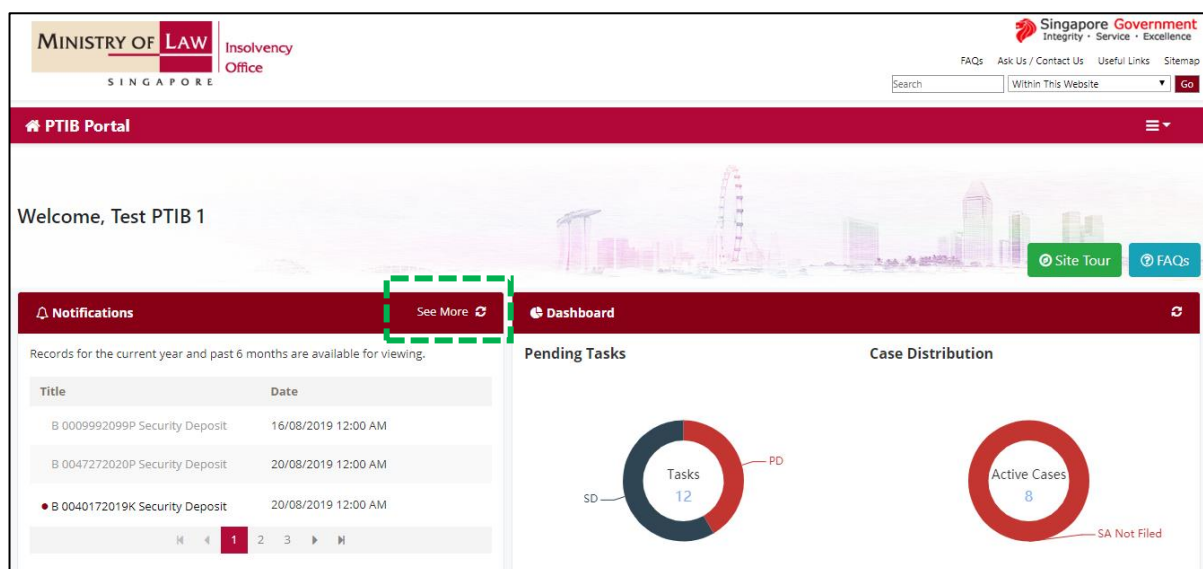


Figure 10: Notification Window

2.1.2 You can filter the notifications according to their read status. Click on the notification title to open the message which you wish to read.

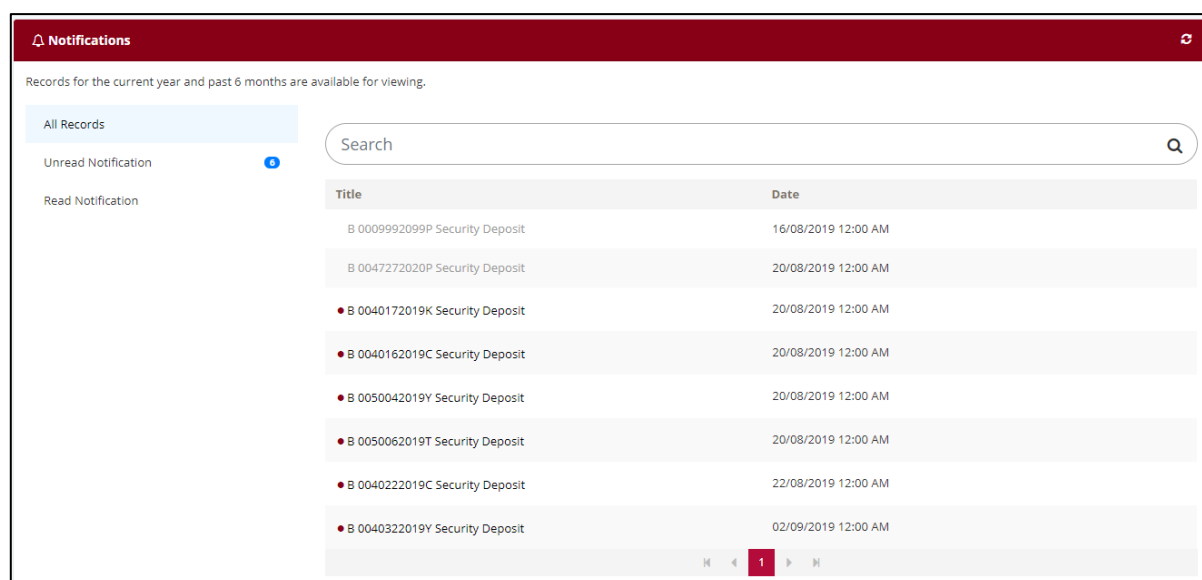


Figure 11: Filtering Your Notifications

2.2 Statistics Dashboard (Beta)

Located on the top right of the landing page is the PTIB Dashboard. The first donut chart provides you with a quick overview of the outstanding tasks which you have to complete. The second donut chart shows the breakdown of cases assigned to you as a PTIB, including nominated and closed cases.

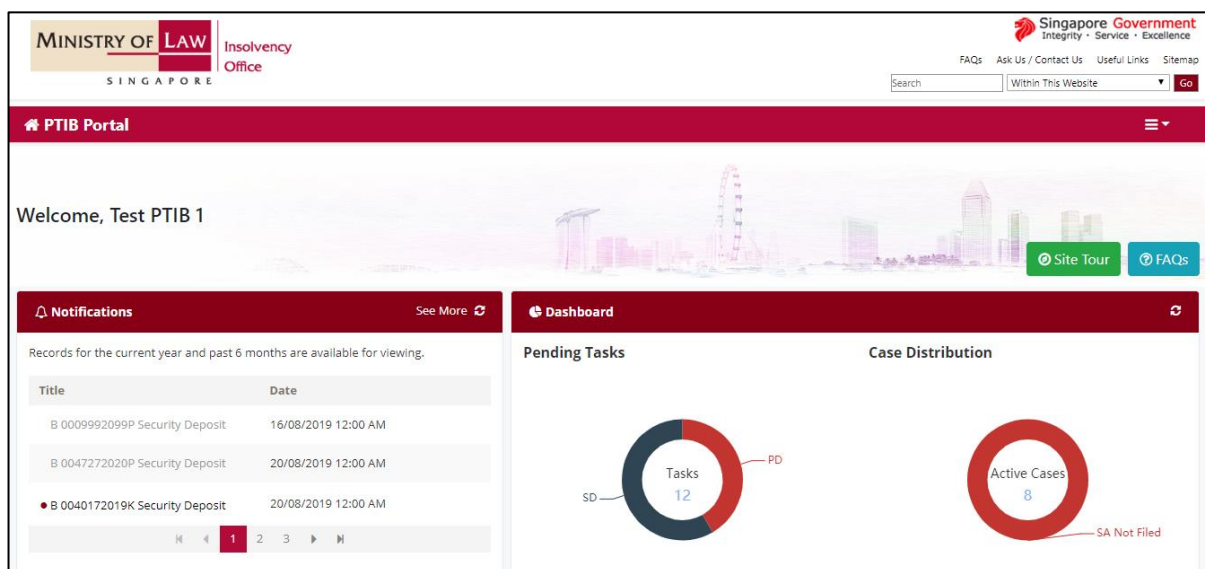


Figure 12: PTIB Dashboard

2.3 Widgets

Widgets located at the bottom of the landing page allows you quick access to commonly used functionalities and tasks. The count on the widgets (where applicable) shows the number of outstanding tasks or action items in that functionality. Click on each of the widgets to enter the functionality.

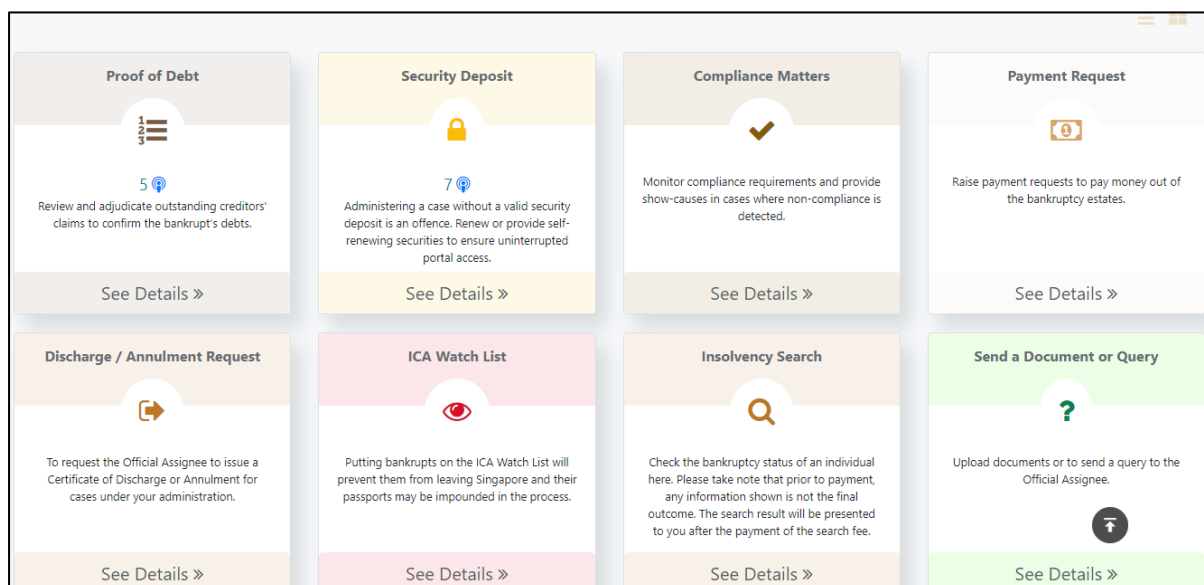


Figure 13: Widgets

3. Security Deposit (“SD”)

3.1 Viewing Submitted SD

3.1.1 You can view all your SD submitted/submissions via the Security Deposit widget.

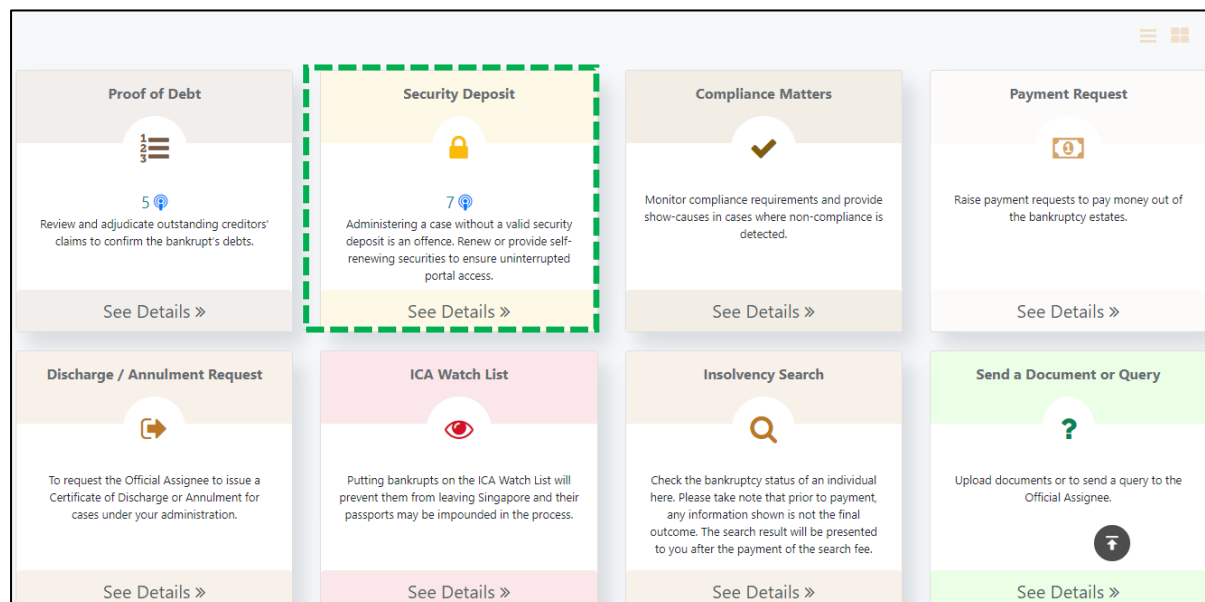


Figure 14: Security Deposit Widget

3.1.2 Once you enter the widget, you will see the number of cases that require a SD to be provided and you can click on the ‘See Details’ button to view the cases. Immediately below, you will be able to see the list of submitted SDs in a table and you can sort the list by the fields with sorting indicators (2 triangles). To view the list of cases assigned to any of the SDs, please click the ‘View’ button located in the row of the selected SD.

Security Deposit Management

CASES REQUIRING ATTENTION

7

See Details

List of Active/Submitted SD(s)

S/N	SD Cert No. ▴ ▾	SD Type ▴ ▾	Issuer Name	Global SD	Auto Renewal	Expiry Date (DD/MM/YYYY)	Available Quantum (SGD)	Issued Quantum (SGD)	Status ▴ ▾	Action
1	test	Insurance Guarantee	test2	No	No	03/08/2019	1,000	1,000	Pending OA's Review	View

Back to Dashboard

Figure 15: Viewing Submitted SDs

3.2 Uploading a New SD

3.2.1 After clicking the 'See Details' button where you see cases requiring attention, you will see the list of cases that require a SD. Please note that you are now required to make an electronic submission of a record of your SD via the PTIB Portal prior to despatching the physical SD to the Official Assignee. On this screen, you may choose to upload either a case specific or a Global SD by selecting either option available on screen.

List of Cases Requiring SD

S/N	Bankruptcy No.	Base Quantum (SGD)	Additional Quantum (SGD)	Penalty Quantum (SGD)	Action
1	B 4727 / 2020	500	0	0	Upload Case Specific SD
2	B 4017 / 2019	500	0	0	Upload Case Specific SD
3	B 4016 / 2019	500	0	0	Upload Case Specific SD
4	B 5004 / 2019	500	0	0	Upload Case Specific SD
5	B 5006 / 2019	500	0	0	Upload Case Specific SD
6	B 4022 / 2019	500	0	0	Upload Case Specific SD
7	B 4032 / 2019	500	0	0	Upload Case Specific SD

List of Expiring SD(s)

S/N	SD Cert No.	SD Type	Issuance Quantum (SGD)	Expiry Date (DD/MM/YYYY)	Action
No records found					

[← Back](#) [Upload Global SD](#)

Figure 16: Providing Either a Case Specific or Global SD

3.2.2 Once you have selected the option of your choice, enter the details of the new SD accordingly.

SD Details

SD Cert No.*

SD Type*

Start Date (DD/MM/YYYY)*

Global SD* ☒ Yes ☐ No

End Date (DD/MM/YYYY)*

Auto Renewal* ☒ Yes ☐ No

Issuance Quantum (SGD)*

Issuer Name*

Issuance Date*

Figure 17: Keying in the Details of an SD

3.2.3 You can submit your SD by way of a Banker's Guarantee, Insurance Guarantee or Performance Bond. Simply select the corresponding option under 'SD Type'.

Figure 18: Selecting the Type of SD

3.2.4 You will be able to view a record of the submitted SD after confirming the SD details. **Please note that this electronic submission does not replace the physical SD, which you are required to send to the Official Assignee.** The Official Assignee will review your submission only when our office receives the physical SD.

SD Details

SD Cert No.	test	SD Type	Insurance Guarantee
Start Date (DD/MM/YYYY)	01/08/2019	Global SD	No
End Date (DD/MM/YYYY)	03/08/2019	Auto Renewal	No
Issued Quantum (SGD)	1,000	Issuer Name	test2
Utilized Quantum (SGD)	500	Issuance Date	30/08/2019
Available Quantum (SGD)	500		

Details of SD Utilization

S/N	Bankruptcy No.	Base Quantum (SGD)	Additional Quantum (SGD)	Penalty Quantum (SGD)
1	B 999 / 2099	500	0	0

List of Trustees

S/N	Trustee Name	Trustee ID No.
1	Test PTIB 1	S6005047C

Figure 19: Record of a Submitted SD

4. Compliance Matters

4.1 Viewing Compliance Tasks

4.1.1 Compliance Tasks will be triggered automatically for your response if you do not comply with the statutory obligations required of you. You can respond to compliance requirements via the widget, “Compliance Matters”.

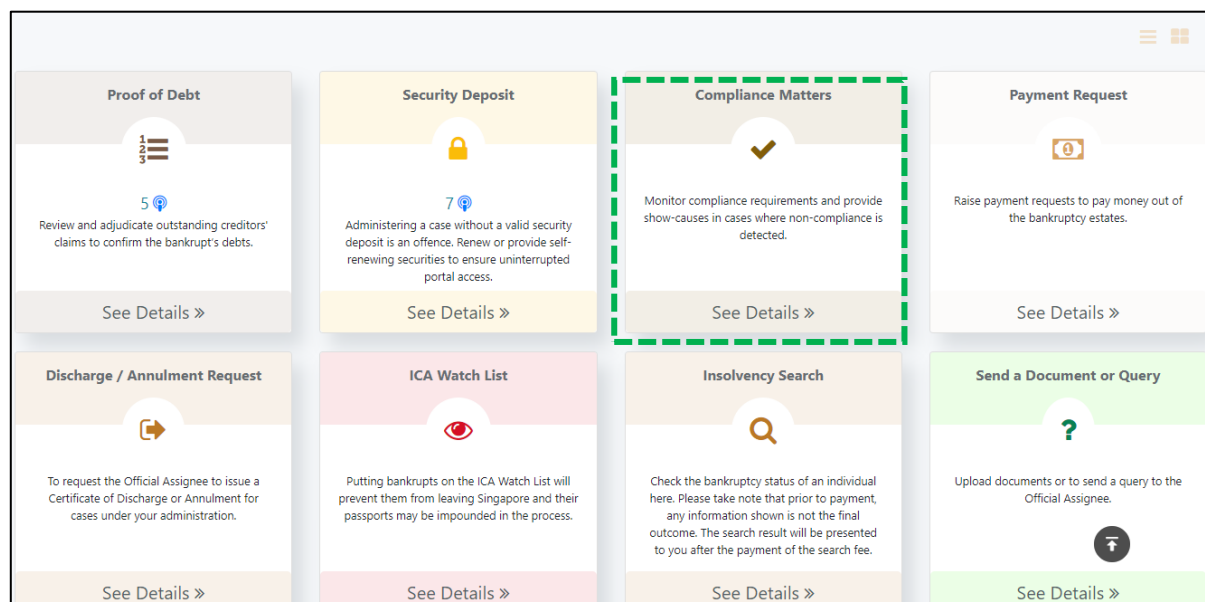


Figure 20: Compliance Matter Widget

4.1.2 After clicking on the widget, you will see the number of cases requiring your attention and you can click on the ‘See Details’ button to view the cases. In addition, you will see the list of previously submitted responses in the table below. The Official Assignee will review the responses you have submitted and may require additional follow up actions from you where relevant.

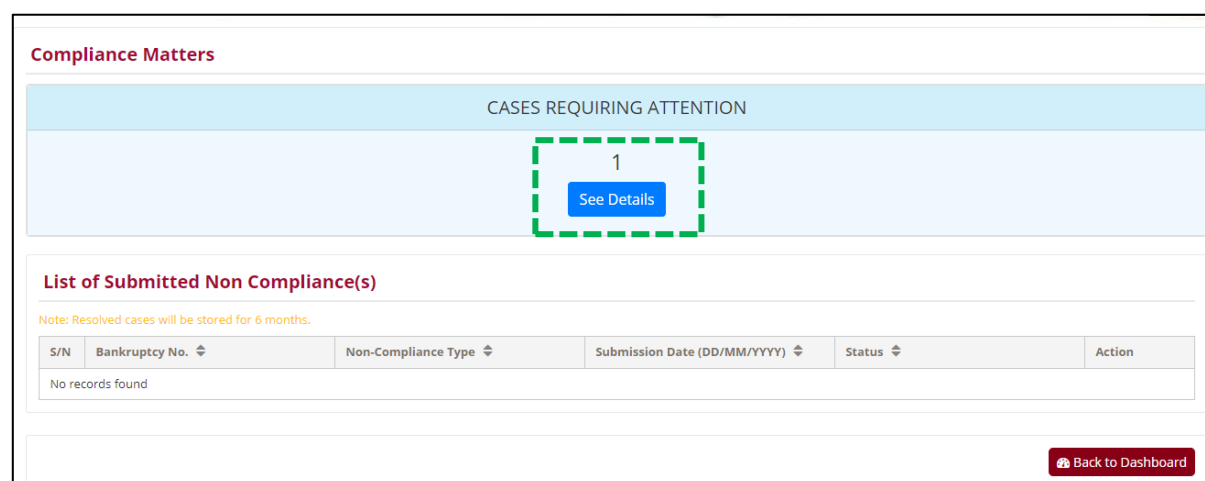


Figure 21: Accessing Submissions Required in Compliance Matters

4.2 Show Cause Submission

4.2.1 A Show Cause task will be created for your response in instances where you have failed to comply with your statutory obligations. To provide a response to each of the tasks, click on the 'Respond' button.

List of Draft Reponse(s)

S/N	Bankruptcy No.	Creation Date (DD/MM/YYYY)	Non-Compliance Type	Status	Action
No records found					

List of Cases Requiring Attention

S/N	Bankruptcy No.	Creation Date (DD/MM/YYYY)	Non-Compliance Type	Status	Action
1	B 999 / 2099	05/09/2019	Failure to serve NOD and Basis of determination	Show Cause Required	Respond

[Back](#)

Figure 22: Submitting a Response for Compliance Matters

4.2.2 After clicking on 'Respond' and provide your explanation (show-cause) for the non-compliance observations in the text box provided. You may also upload any supporting documents to substantiate your explanation, if required. For example, compliance tasks relating to a failure to submit Notice of MCTC determination, click on the 'Go to MCTC Plan' button to complete the submission of MCTC and NOD immediately before proceeding.

Non-Compliance Details

Bankruptcy No. B 999 / 2099 Creation Date (DD/MM/YYYY) 05/09/2019

Explanation/Justification*

Input the reasons as to why the non-compliance was committed.

Non-Compliance Type

S/N	Non-Compliance Type	Link
1	Failure to serve NOD and Basis of determination	Go to MCTC Plan

Supporting Documents

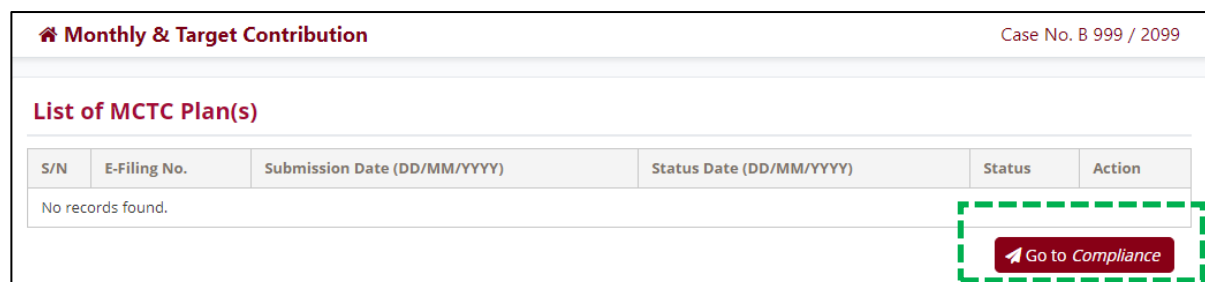
Attachments must be in either pdf, png, jpg, jpeg, doc or docx format and each file must not exceed 5MB in size.

S/N	Document Type	Uploaded File	Action
No records found			

[+ Add More Documents](#)

Figure 23: Submitting a NOD/MCTC Plan in Compliance Matters

4.2.3 After submitting the MCTC plan and Notice of Determination, you may click on the 'Go to Compliance' button to return to the compliance matters screen.



Monthly & Target Contribution Case No. B 999 / 2099

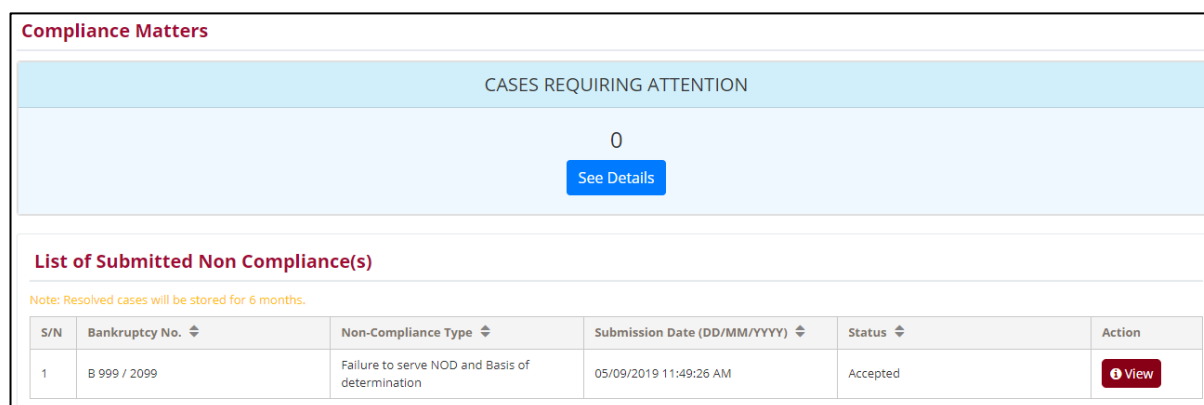
List of MCTC Plan(s)

S/N	E-Filing No.	Submission Date (DD/MM/YYYY)	Status Date (DD/MM/YYYY)	Status	Action
No records found.					

[Go to Compliance](#)

Figure 24: Returning to Compliance Matters

4.2.4 Back at the Compliance Matters screen, you will be able to continue with the submission of your response. When you are done with the submission, you will be able to check on its status by returning to the main Compliance Matters widget page.



Compliance Matters

CASES REQUIRING ATTENTION

0

[See Details](#)

List of Submitted Non Compliance(s)

Note: Resolved cases will be stored for 6 months.

S/N	Bankruptcy No. ⌵	Non-Compliance Type ⌵	Submission Date (DD/MM/YYYY) ⌵	Status ⌵	Action
1	B 999 / 2099	Failure to serve NOD and Basis of determination	05/09/2019 11:49:26 AM	Accepted	View

Figure 25: Completing your Response in Compliance Matters

5. Accessing the Case Management Screen

5.1 Search Case

5.1.1 Click the menu icon at the top right of the home page and select 'Case Management' from the drop down list.

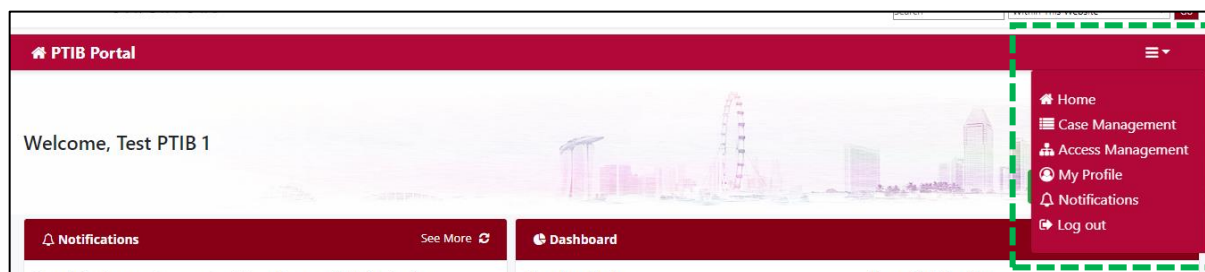


Figure 26: Getting to Case Management Screen

5.1.2 In the 'Filter Case' tab, you can search for a specific case using the bankruptcy case details or filter the list of cases based on dates of your appointment.

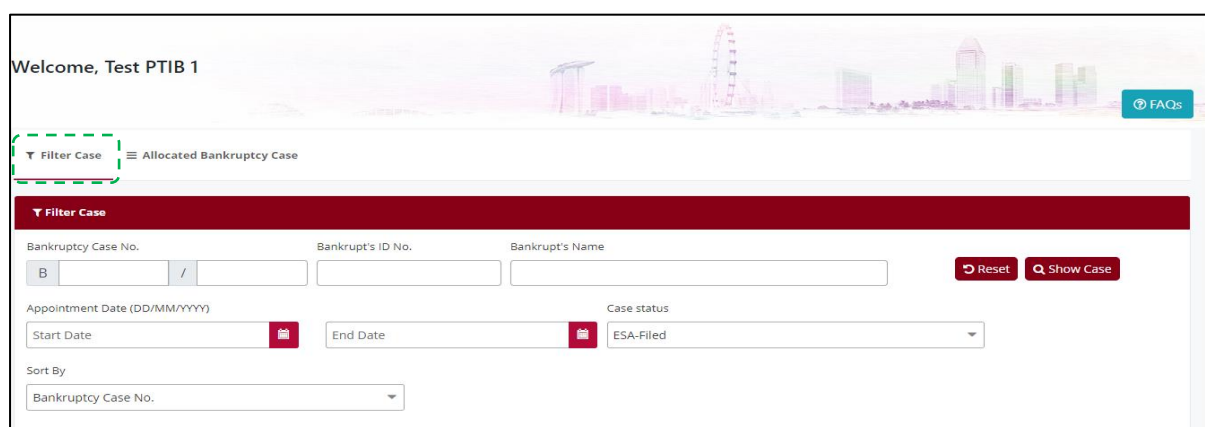


Figure 27: Searching & Filtering Cases in Case Management Screen

5.2 Allocated Bankruptcy Cases

5.2.1 If you were to click on the 'Allocated Bankruptcy Case' tab, you will be able to view all active cases under your administration. At the bottom section of the page, you will see cases which you have completed or transferred administration. Click on 'Select' to open the case management view of any active case which you wish to work on.

Filter Case

Allocated Bankruptcy Case

Cases under Administration

S/N	Bankruptcy No.	Bankrupt's Name	Bankruptcy Order Date (DD/MM/YYYY)	ID No. in Application	Appointment Date (DD/MM/YYYY)	Case blocked due to insufficient security deposit?	Case blocked due to non-compliance?	Action
1	B 4727 / 2020	Alive 1989131	20/08/2019	S0613124G	20/08/2019	No	No	Select
2	B 4016 / 2019	Alive 1989137	20/08/2019	S5038554Z	20/08/2019	No	No	Select
3	B 4017 / 2019	Alive 1989130	20/08/2019	S5004850J	20/08/2019	No	No	Select
4	B 4022 / 2019	Alive 1989135	22/08/2019	S0088621A	22/08/2019	No	No	Select
5	B 4032 / 2019	Alive 1989137	02/09/2019	S9988800H	02/09/2019	No	No	Select
6	B 5004 / 2019	Alive 1350188	20/08/2019	S9643287I	20/08/2019	No	No	Select
7	B 5004 / 2019	Alive 1350288	20/08/2019	S7366502G	20/08/2019	No	No	Select
8	B 5004 / 2019	BusinessName1	20/08/2019	RCB01	20/08/2019	No	No	Select
9	B 5006 / 2019	BusinessName1	20/08/2019	RCB06	20/08/2019	No	No	Select
10	B 5006 / 2019	Alive 1350288	20/08/2019	S6179440I	20/08/2019	No	No	Select

1

2

Discharged / Annulled / Transferred Cases

S/N	Bankruptcy No.	Bankrupt's Name	ID No. in Application	Discharge / Transfer Date (DD/MM/YYYY)	Case Status	Action
No records found						

1

Figure 28: Selecting the Case in Case Management Screen

5.2.2 You will be directed to the case profile page once you have selected the case you wish to view. The menu located on the left contains quick links to the various applications that you can perform in the case. This menu and screen is similar to that you have seen in PTIB Portal 1.0.

Welcome, Test PTIB S

Bankruptcy Case Profile

Bankruptcy Case Profile

Bankrupt Details

Application Details

Statement of Affairs

Proof of Debt

Monthly & Target Contribution

MCTC Plan

MCTC Calculator

Payment Tracker

Travel

Travel Application

ICA Travel data

ICA Watch List

Bankruptcy Estate

Payment Request

Cheque Deposit

View Statement of Account

Request for Discharge / Annulment

Bankrupt's Compliance

First Information Report

Composition Sum Tracker

Bankruptcy Case Profile

Personal Details

Bankrupt's Name

Alive 1989133

Business Name

ID Type in Application

Singapore-NRIC

ID No. in Application

S8466349B

Latest ID No. (If any)

Latest Name (If any)

Alive 1989133

Gender

F

Race

Malay

Nationality

Singapore Citizen

Date of Birth (DD/MM/YYYY)

29/08/1978

Death Cert. No.

Date of Death (DD/MM/YYYY)

Contact Details

Home No.

62899393

Office No.

Handphone No.

91818181

Email Address

Correspondence Address

HOUGANG AVENUE 10, #23-23, Singapore 530448

Edit

Bankruptcy Details

Figure 29: Left Menu in the Case Management Screen

5.2.3 On the case profile page, you will be able to view the personal details, contact information and bankruptcy details of the bankrupt. You are also able to update the bankrupt's contact details if the bankrupts specifically provided you with contact details not reflected in the system.

Figure 30 shows the 'Bankruptcy Case Profile' page for Case No. B 4022 / 2019. The left sidebar contains a menu with options: Bankruptcy Case Profile, Bankrupt Details, Application Details, Statement of Affairs, Proof of Debt, Monthly & Target Contribution, Travel, Bankruptcy Estate, Request for Discharge / Annulment, Bankrupt's Compliance, and Submission of Trustee's / Anniversary Report. The main content area is titled 'Personal Details' and displays the following information:

Bankrupt's Name	Alive 1989135	Business Name	
ID Type in Application	Singapore-NRIC	ID No. in Application	S0088621A
Latest ID No. (If any)		Latest Name (If any)	
Gender		Race	
Nationality		Date of Birth (DD/MM/YYYY)	
Death Cert. No.		Date of Death (DD/MM/YYYY)	

Figure 30: Viewing Bankrupt's Details

Figure 31 shows the 'Contact Details' and 'Bankruptcy Details' sections. The 'Contact Details' section includes fields for Home No., Office No., Handphone No., Email Address, and Correspondence Address (HOU GANG AVENUE 3, #01-01, Singapore 530024). An 'Edit' button is highlighted with a green dashed box. The 'Bankruptcy Details' section displays the following information:

Date of Bankruptcy Order (DD/MM/YYYY)	22/08/2019	Administration Date (DD/MM/YYYY)	
Date of Discharge/Annulment (DD/MM/YYYY)		Estimated Discharge Date (DD/MM/YYYY)	20/08/2024

Below these sections is a table titled 'Previous or Other Bankruptcy Cases' with columns S/N, Bankruptcy No., ID No. in Application, and Bankrupt's Name. The table shows 'No records found'.

Figure 31: Editing Bankrupt's Contact Information

5.2.4 To view details on bankruptcy applications relating to the case, click on 'Application Details' link under the 'Bankruptcy Case Profile' tab. Information available include the applicant, date of application and the hearing outcome.

Figure 32 shows the 'Bankruptcy Case Profile' page for Case No. B 4020 / 2019. The left sidebar menu is expanded, and the 'Application Details' link is highlighted with a green dashed box. The main content area is titled 'Personal Details' and displays the following information:

Bankrupt's Name	Alive 1989133	Business Name	
ID Type in Application	Singapore-NRIC	ID No. in Application	58466349B
Latest ID No. (If any)		Latest Name (If any)	Alive 1989133
Gender	F	Race	Malay
Nationality	Singapore Citizen	Date of Birth (DD/MM/YYYY)	29/08/1978
Death Cert. No.		Date of Death (DD/MM/YYYY)	

Figure 32: Viewing Bankruptcy Details

6. e-Statement of Affairs (“e-SA”)

6.1 Accessing Submitted e-SA

6.1.1 You can access bankrupts’ submissions via the ‘e-Statement of Affairs’ widget.

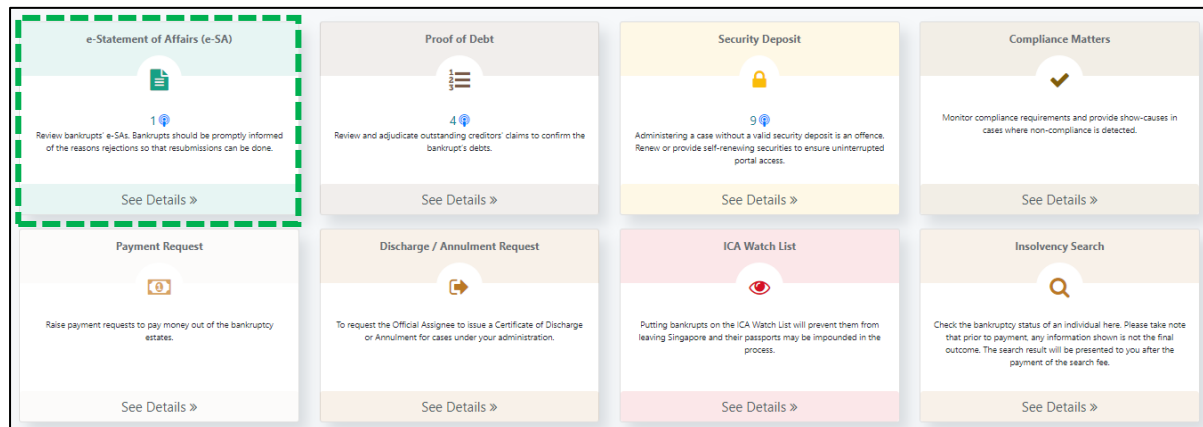


Figure 33: e-Statement of Affairs Widget

6.1.2 Click the widget and you will see a list of e-SAs that require your review. You may click on the action button of any case listed in the table to review the bankrupt’s submission.

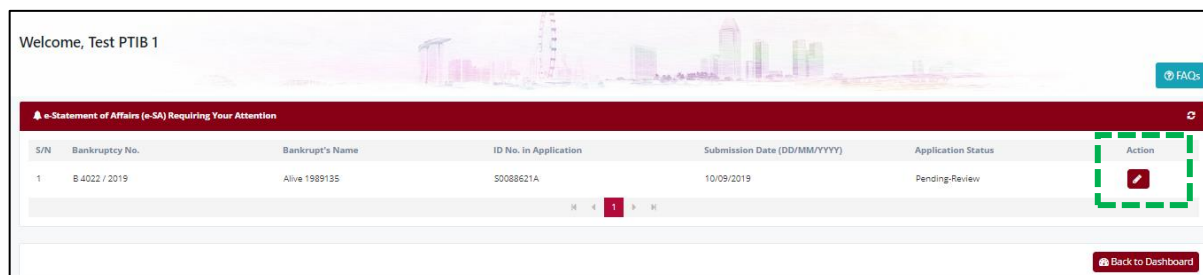


Figure 34: Selecting e-SAs to Review

6.1.3 After selecting a pending e-SA, you will be directed to the e-SA page of that case. Click on ‘View’ to start your review. PTIBs are advised to review each submission for completeness.

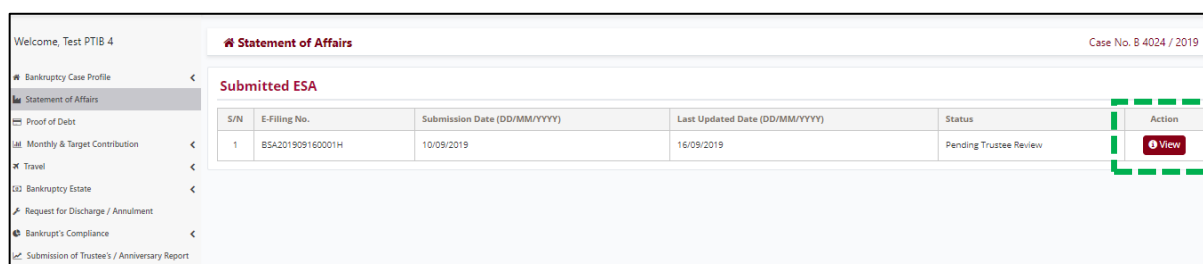


Figure 35: Selecting e-SAs

6.2 Reviewing eSA

6.2.1 To review a bankrupt's e-SA submission, just scroll through the entire submission, which has been categorised into various sections. The first section contains the bankrupt's personal particulars, address, spouse information and HDB flat information.

Personal Particulars

Bankruptcy Number	B 4022 / 2019		
Name	Alive 1989135		
Any Other Names (Aliases, Maiden Name)	sean dorrity		
ID Type / No.	Singapore-NRIC	S0088621A	
Latest ID Type / No. (If any)			
Date of Birth (DD/MM/YYYY) *	26/09/1983	Nationality *	Singapore Citizen
Gender *	Male	Race *	Eurasian
Highest Educational Qualification *	Polytechnic Diploma		
Telephone No. (Mobile) *	87654321	Telephone No. (Home)	
Email Address *	terrence.sng@ncs.com.sg		

Figure 36: Reviewing e-SAs - Personal Particulars

6.2.2 The following section contains the bankrupt's declaration of dependants, income, financial support, legal proceedings and causes of his bankruptcy.

Children / Dependant's Details

(Please declare the details of your children and other individuals who are financially dependent on you.)

S/N	Name	Age	Relationship	Employment Status	Monthly Net Income (SGD)
1	jane dorrity	4	Child	Student (Primary/Secondary/Tertiary)	
2	ian dorrity	6	Child	Student (Primary/Secondary/Tertiary)	
3	marissa dorrity	71	Mother	Unemployed	

Bankrupt's Employment Details

Employment Status*	Employed		
Employer's Name*	thl pte ltd		
Job Title*	operation manager		
Service's Length*	5	Year(s) 4	Month(s)
Net Monthly Salary (after CPF deduction) (SGD)*	5,200.00		

Figure 37: Reviewing e-SAs - Dependant, Employment Details

6.2.3 The bankrupt's declaration of assets is broken down into various sub-categories, ranging from bank accounts to other miscellaneous assets.

Cash In Hand

S/N	Currency Type	Amount
1	SGD	250.00

Cash In Local Banks

Cash at Bank (Savings / Current / Joint Accounts / Fixed Deposits)

Do you have any cash in Local banks? * Yes

S/N	Bank's Name	Account Type	Account No.	Currency Type / Amount	Share (%)
1	NAME OF UID4259568	Individual Savings Account	140948578	SGD 1,809.14	100.00
2	NAME OF UID4228275	Joint Current Account	23842730	SGD 8,934.00	75.00
3	CITIBANK SINGAPORE LIMITED	Individual Current Account	675877589	SGD 3,000.00	100.00

Cash In Overseas Banks

Cash at Bank (Savings / Current / Joint Accounts / Fixed Deposits)

Do you have cash in any overseas bank? * Yes

S/N	Bank's Name	Address	Account Type	Account No.	Currency Type / Amount	Share (%)
1	jb banking bhd	Malaysia 🇲🇾	Joint Current Account	01353235-0	MYR 15,000.00	50.00

Figure 38: Reviewing e-SAs - Asset Declaration

6.2.4 Thereafter, you will find the bankrupt's declaration of liabilities and the respective creditors. You may wish to check for completeness in this section, as it is common for some bankrupts to forget the applicant creditor in their submissions.

Preferential Creditors / Claims

Includes employees' wages/compensation, income/property/goods and services Tax, monies owed to the Central Provident Fund Board such as CPF Contribution, Medishield premiums, foreign worker levy

S/N	Liability Type	Other Liability Description	Name	ID Type / No.	Reference No.	Creditor's Address	Amount (SGD)
1	Personal Income Tax				S5004850j	Singapore 069118	1,653.00
2	Property Tax			Government & Statutory Body/ PROP12345	S5004850j	Blk 45, MAXWELL ROAD, THE URA CENTRE, #1-1, Singapore 069118	250.00

Figure 39: Reviewing e-SAs - Liabilities Declaration

6.2.5 The bankrupts are also required to declare any assets disposed of (sold/transferred/given away) and the repayments made to creditors. Trustees have the right to look into and claw back proceeds from transactions, which are deemed to be undervalued or fraudulently disposed¹.

Property Disposed 5 Years Prior To Date of Bankruptcy

Includes all assets given away, transferred or sold in the last 5 years (as a result of divorce proceedings or a court order) before the bankruptcy application date.

Have you disposed any assets within 5 years? * Yes

S/N	Asset Type	Asset Description	Value (SGD)	Date (DD/MM/YYYY)	Transferee Name	Net Sale (SGD)
1	Vehicle	Ford sedan	11,500.00	12/04/2017	unknown	9,000.00

Repayment of Debt(s) To Creditors

Have you paid any creditors in the last 2 years before or on the bankruptcy application date? No

Have you paid any creditors after the bankruptcy application date? *

Figure 40: Reviewing e-SAs - Miscellaneous Declaration

¹ Refer to sections 98 to 102 of the Bankruptcy Act for more information.

6.2.6 Once you have completed the review of the entire e-SA, you will see the summary of the bankrupt's declaration on assets and liabilities.

Statement of Assets and Liabilities		
Assets		
S/N	Assets Name	Estimated Realisable Value
1	Cash In Hand	SGD 50.20
2	Cash In Local Banks	SGD 4,610.98
3	Personal Assets	SGD 56,000.00
4	Real Estates (Exclude HDB Flats)	SGD 600,000.00
TOTAL ESTIMATED ASSETS		SGD 660,661.18
Liabilities		
S/N	Liability Type	Estimated Realisable Value
1	Preferential Creditors / Claims	SGD 1,903.00
2	Unsecured Creditors	SGD 62,850.06
TOTAL ESTIMATED LIABILITIES		SGD 64,753.06

Figure 41: Reviewing e-SAs - Summary of Declaration

6.2.7 At the bottom of the submission, you will be able to view the documents uploaded by the bankrupt to substantiate his submission.

Supporting Documents		
S/N	Document Type	Uploaded File
1	Identity Card (Photocopies of both front and back)	Download File 15346544.jpg
2	Passport/Travel documents (For Permanent Residents and Foreigners)	Download File lawyer-icon-female-user-person-profile-avatar-vector-20905028.jpg
3	Letter of employment / Latest payslip / CPF Statements (if any)	Download File 2724946.jpg
4	Proof for Recurring Expenses	Download File 9299622.jpg
5	Others	Download File 8256652.jpg

Figure 42: Reviewing e-SAs - Viewing Uploaded Documents

6.2.8 Should you wish to reject the bankrupt's submission, you are to provide clear instructions on the specific parts of the submission that require amendments, in the 'Remarks by Trustee' textbox. You are strongly encouraged to contact the bankrupt to follow up and clarify on the amendments required.

Remarks by Trustee	
<div style="border: 1px solid #ccc; height: 40px; width: 100%;"></div>	
<div style="display: flex; justify-content: space-between; align-items: center;"> Cancel Reject Approve </div>	

Figure 43: Reviewing e-SAs - Your Remarks

6.2.9 If you are ready to accept the bankrupt's submission, you may enter your remarks and click the 'Approve' button. Thereafter, you will see the status as approved. You should also be aware that the Administration Date of the case commences when the e-SA is approved. Therefore, you should only accept the submission when you are satisfied.

Welcome, Test PTIB 5

Bankruptcy Case Profile

Statement of Affairs

Proof of Debt

Monthly & Target Contribution

MCTC Plan

Statement of Affairs

Submitted ESA

S/N	E-Filing No.	Submission Date (DD/MM/YYYY)	Last Updated Date (DD/MM/YYYY)	Status	Action
1	BSA2019082600078	26/08/2019	16/09/2019	Approved	<button>View</button>

Case No. B 4020 / 2019

Figure 44: Accepted e-SAs

7. Adjudicating Proof of Debts (“PD”)

7.1 Accessing Submitted PDs

7.1.1 Creditors are required to file their Proof of Debt within 4 months from the Administration Date. You will be required to adjudicate all the Proof(s) of Debt filed against a bankrupt. To do so, you may either access the outstanding submissions through the ‘Proof of Debt’ widget or the case management page.

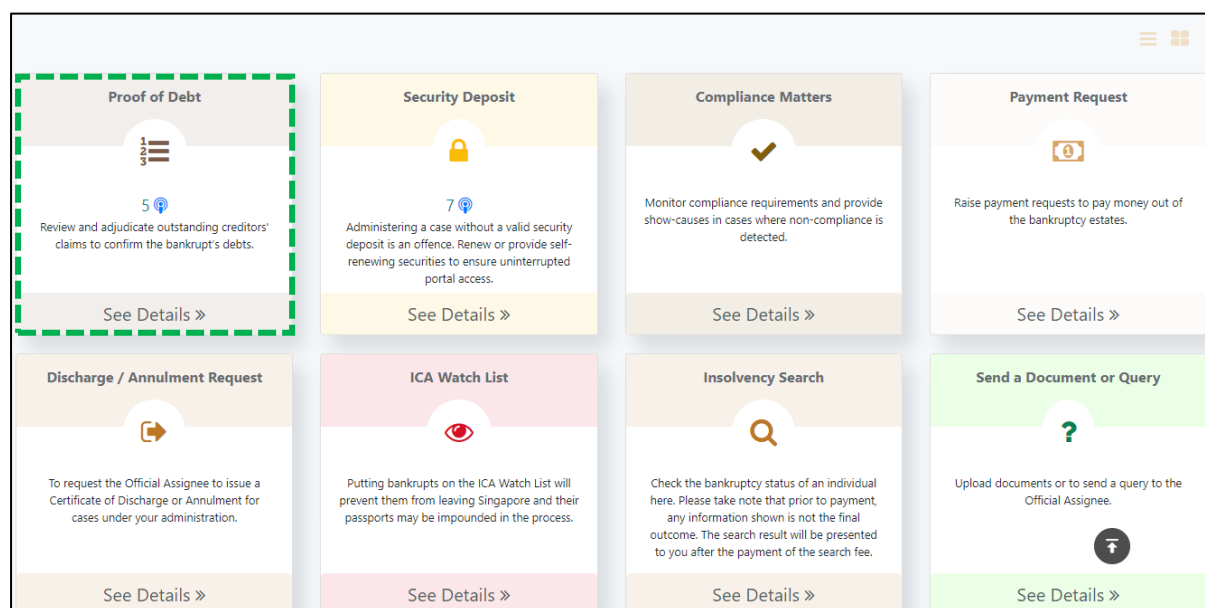


Figure 45: Proof of Debt Widget

7.1.2 Click on the widget and you will see a list of PDs, which require adjudication. You may click on the action button to view or adjudicate the PDs.

Proof of Debt Requiring Your Attention						
S/N	Bankruptcy No.	Bankrupt's Name	ID No. in Application	Submission Date (DD/MM/YYYY)	Application Status	Action
1	B 4017 / 2019	Alive 1989130	S5004850J	28/08/2019	Pending-Adjudication	
2	B 4017 / 2019	Alive 1989130	S5004850J	28/08/2019	Pending-Adjudication	
3	B 4017 / 2019	Alive 1989130	S5004850J	28/08/2019	Pending-Adjudication	
4	B 4016 / 2019	Alive 1989137	S5038554Z	28/08/2019	Pending-Adjudication	
5	B 4016 / 2019	Alive 1989137	S5038554Z	28/08/2019	Pending-Adjudication	

Figure 46: List of PDs in Proof of Debt Widget

7.2 Adjudicating PDs

7.2.1 After you click on any of the outstanding PDs, you will be directed to the PD list of that bankruptcy case filed by the creditors. To adjudicate a claim, select the PD entry, which has the 'Pending Adjudication' status.

MINISTRY OF LAW SINGAPORE Insolvency Office

Singapore Government Integrity Service Excellence

Welcome, Test PTIB 1

Bankruptcy Case Profile
Statement of Affairs
Proof of Debt
Monthly & Target Contribution
Travel
Bankruptcy Estate
Request for Discharge / Annulment
Bankrupt's Compliance
Submission of Trustee's / Anniversary Report

Proof of Debt for Adjudication Case No. B 4017 / 2019

Proof of Debt List

S/N	E-Filing No.	Creditor Name	Submission Date	Claim Amount (SGD)	Adjudicated Amount (SGD)	Status	Action
1	BPD201908280017Q	NAME OF FID1000	28/08/2019	45,000.00	0.00	Pending-Adjudication	Select
2	BPD201908280014D		28/08/2019	24,000.00	0.00	Pending-Adjudication	Select

Total Claim Amount (SGD): 69,000.00 Total Adjudicated Amount (SGD): 0.00

Figure 47: List of PDs in a Case

7.2.2 Once you select a PD, you will see the information of the claimant and his claim.

Proof of Debt for Adjudication Case No. B 4017 / 2019

Bankrupt's Personal Information

Bankruptcy No. B 4017 / 2019 ID No in Petition S5004850J

Bankrupt's Name Alive 1989130 Business Name

Mobile No. 83333333

E-Mail Address

Claimant's Particulars

Category Individual

Creditor's Name NAME OF FID1000

NRIC No./Passport No./Company/Business Registration No. FID1000

Figure 48: Information in Filed PDs

7.2.3 Scroll down further to view details of the debt and submitted documents. After reviewing the PD, you may then decide on the PD status.

Debt Category

S/N	Date of Debt Incurred(DD/MM/YYYY)	Details of Debt	Related Debts Bankruptcy/ DRS No.	Currency	Amount
1	15/05/2019	Credit Card Facilities	B 4017 / 2019	SGD	45,000.00

Submission of Documents

S/N	Document Type	Uploaded File
1	Statement of Accounts	Download File 17879136.jpg

Adjudication Details

E-Filing No. BPD201908280017Q

Submission Date (DD/MM/YYYY) 28/08/2019 4:51:02 PM

Status of Proof of Debt

Please Select

Assigned
Rejected
Superseded
Valid
Withdrawn

Back

Adjudicate

Figure 49: Selecting the Appropriate PD Status

7.2.4 If you decide to reject the PD, select the reason for doing so.

Adjudication Details

E-Filing No. BPD201908280017Q

Submission Date (DD/MM/YYYY) 28/08/2019 4:51:02 PM

Status of Proof of Debt

Grounds of Rejection*

Rejected

☐ Lack of supporting documents
☐ Duplication of PD
☐ Full settlements of debts
☐ Debt owed by Pte Ltd company
☐ Secured creditor has first charge of property
☐ HDB for post BO interest
☐ Non-provable debt incurred after BO
☒ Others

Back

Adjudicate

Figure 50: Rejecting PDs

7.2.5 If you decide to accept the claim, select the status of the PD as 'Valid' and you can proceed to update the adjudicated amounts for the debt.

Adjudication Details

E-Filing No. BPD201908280017Q

Submission Date (DD/MM/YYYY) 28/08/2019 4:51:02 PM

Status of Proof of Debt Valid

Please enter your adjudication values. You may add up to 9 records

S/N	Priority of Debts	Amount Adjudicated (SGD)	Action
No records found			

+ Add Back Adjudicate

Figure 51: Accepting PDs

7.2.6 A claim may be made up of various components of differing priority level. Assign the appropriate priority to each component and key in their determined amounts accordingly². Once you are satisfied with the entries, click on the 'Adjudicate' button to complete your adjudication.

Please enter your adjudication values. You may add up to 9 records

S/N	Priority of Debts	Amount Adjudicated (SGD)	Action
1	Please Select		Delete

+ Add Back Adjudicate

Figure 52: Inserting Adjudicated Amounts and Priority of Debt

7.2.7 Once the transaction is complete, the PD status will be reflected accordingly and the adjudicated amounts will be displayed accordingly on the main screen of the PD List.

Proof of Debt for Adjudication							Case No. B 4017 / 2019
Proof of Debt List							
S/N	E-Filing No.	Creditor Name	Submission Date	Claim Amount (SGD)	Adjudicated Amount (SGD)	Status	Action
1	BPD201908280017Q	NAME OF FID1000	28/08/2019	45,000.00	30,000.00	Valid	Select
2	BPD201908280014D		28/08/2019	24,000.00	0.00	Pending-Adjudication	Select
Total Claim Amount (SGD):			69,000.00	Total Adjudicated Amount (SGD):		30,000.00	

Figure 53: Adjudicated Claims

² Refer to section 90 of the Bankruptcy Act for more information on priority of debts

8. Monthly Contribution & Target Contribution (“MCTC”)

8.1 MCTC Calculator

8.1.1 A MCTC Calculator is provided in the PTIB Portal to allow you to compute suggested MCTCs. While this calculator bases itself on the formula, which is used by the Official Assignee to determine the MCTC of a bankrupt under his administration, PTIBs may opt to use other methods of computation.

8.1.2 In general, MCTCs calculated by the OA take into consideration the disposable income of a bankrupt, and the amount required to maintain himself and his family. The base reference figures for the deductibles in the calculator are adapted from the “Household Expenditure Survey” by Singstat. The proxy income figures for industry and position of employment adapted from statistics compiled by the Ministry of Manpower will no longer be provided in the calculator as different interpretations may be inferred from the dataset. You may refer to the Ministry of Manpower’s website for the wage statistics if required.

8.1.3 To use the calculator, click on the ‘Monthly & Target Contribution’ link in the menu found on the case management page. Click on ‘MCTC Calculator’ under ‘Monthly & Target Contribution’.



Figure 54: Finding the MCTC Calculator

8.1.4 To use the MCTC Calculator, simply fill the mandatory fields marked by a red asterisk (*).

 The screenshot shows the 'Monthly & Target Contribution' section of the PTIB Portal. The title is 'MCTC Calculation'. A disclaimer states: 'DISCLAIMER: This calculator is provided for reference only. PTIB are required to practice discretion in the determination of MCTC.' The form includes several input fields: 'Net / Proxy Income (SGD) *', 'Age *', 'Marital Status *' (with a dropdown menu showing options: Divorced, Married, Single, Separated, Widowed), and 'No. of non-working dependents *'. Below these is a table titled 'List of Extra-Ordinary Deductible' with columns: S/N, Extra-Ordinary Deductibles Type, Amount (SGD), and Action. The table currently shows 'No records found.' and an '+ Add' button is at the bottom left.

Figure 55: Using the MCTC Calculator

8.1.5 Once the required fields are filled, you may add any other deductibles, which are applicable to the bankrupt. You may consider including these deductibles if they are non-transient and cause material impacts on his disposable income.

S/N	Extra-Ordinary Deductibles Type	Amount (SGD)	Action
1	Please select		Delete
	Domestic Help (Dependent)		
	Education (Dependent)		
	Medical Costs (Dependent)		
	Medical Costs (Self)		
	Maintenance (Divorce)		
	Others		
	Positive Adjustment		

Target Contribution (SGD)

Figure 56: Accounting for Extra-Ordinary Deductibles

8.1.6 Once the required fields are filled, click on 'Compute' to view the suggested MCTC located at the bottom of the screen. To reiterate, you are free to use any other method(s) to calculate the MCTC of a bankrupt. Regardless how you determine a bankrupt's MCTC, you must be able to explain your basis of determination in the event that an application is made to Court to review your determination. The calculator is by no means a definitive method in determining your bankrupt's MCTC and is merely provided to you as a reference.

Result			
Monthly Contribution (SGD)	270	Target Contribution (SGD)	14040

[Compute](#) [Reset](#)

Figure 57: Computing the MCTC

8.2 Submitting the MCTC Plan and Notice of Determination (NOD)

8.2.1 Once you have completed the determination of a bankrupt's MCTC, you will need to submit the MCTC details through the 'MCTC Plan', which replaces the Debt Settlement Plan in PTIB Portal 1.0. The MCTC details will form the basis in populating the Payment Tracker (which will be covered in details later) while the submission of NOD is part of your statutory obligation. This will replace the need to physically serving a copy of the NOD on the Official Assignee.

8.2.1 In the bankruptcy case management page, click on the 'Monthly & Target Contribution' link from the left hand menu. Click on 'MCTC Plan' and select 'Create'.

Monthly & Target Contribution Case No. B 4020 / 2019

List of MCTC Plan(s)

S/N	E-Filing No.	Submission Date (DD/MM/YYYY)	Status Date (DD/MM/YYYY)	Status	Action
No records found.					

+ Create

Figure 58: Creating a MCTC Plan Record

8.2.2 You are required to key in the mandatory fields marked by a red asterisk (*) with the determined MCTC information. You may wish to note that the number of monthly contributions to be paid by a “first-time” bankrupt and a “repeat” bankrupt is 52 and 76 respectively.

Monthly & Target Contribution Case No. B 4020 / 2019

MCTC Plan

Bankrupt's Name: Alive 1989133

ID No. in Application: S8466349B

Business Name:

Plan Details

Click **here** to use MCTC Calculator

Monthly Contribution (SGD) *

No. of Month(s) *

Target Contribution (SGD): Auto Calculated By System

Total Debt (SGD) *

Start Date (DD/MM/YYYY) *

End Date (DD/MM/YYYY): Auto Calculated By System

Figure 59: Quick Link to MCTC Calculator

8.2.3 After providing details on the MCTC plan, you are required to upload the Notice of Determination (Form 15A) and Basis of Determination (Form 15B) in the 'Supporting Documents' section before you click on the 'Submit' button. You are required to update the MCTC Plan as soon as the MCTC of the bankrupt is determined as the deadline to determine a bankrupt's MCTC is within 2 months from the administration date.

Supporting Documents

Attachments must be in either pdf, png, jpg, jpeg, doc or docx format and each file must not exceed 5MB in size.

S/N	Document Type	Uploaded File	Action
1	Notice of Determination (Form 15A)*		Upload
2	Basis of Determination (Form 15B)*		Upload

+ Add More Documents

Back Submit

Figure 60: Uploading NOD through the MCTC Plan Functionality

8.2.4 You will be able to view a record of the submitted MCTC Plan. Please note that once you upload the required forms, there will be no longer a need to serve them physically on the Official Assignee. However, you are reminded to serve the Notice of Determination on all the relevant stakeholders under section 86A(2).

Monthly & Target Contribution
 Case No. B 4020 / 2019

MCTC Plan

Bankrupt's Name	Alive 1989133
ID No. in Application	S84663498
Business Name	

Plan Details

Monthly Contribution (SGD) *	660	Status	Inactive
No. of Month(s) *	52	Created By	
Required Contribution For This Plan (SGD)	34320	Created Date (DD/MM/YYYY)	17/09/2019
Target Contribution (SGD)	34320	Updated By	
Total Debt (SGD) *	200000	Updated Date (DD/MM/YYYY)	17/09/2019
Start Date (DD/MM/YYYY) *	01/10/2019	E-Filing No.	PMT201909170001G
End Date (DD/MM/YYYY)	31/01/2024		
Reason for Resubmit MCTC Plan *	DDF		

Figure 61: Records of Submitted MCTC Plans

8.2.5 In the event there are revisions of the MCTC by the Court or through the Certificate of Reduction, you may create new MCTC Plan to supersede the existing one. However, you will have to be sure of the remaining number of months the bankrupt is required to make his contributions so that the new plan can be created accurately. The Official Assignee will not be reviewing such MCTC submissions and you are required to do this accurately or the bankrupt's GIRO arrangement or MCTC obligation will be affected.

Welcome, Test PTIB 1
 Monthly & Target Contribution
 Case No. B 4016 / 2019

Bankruptcy Case Profile
 Bankrupt Details
 Application Details
 Statement of Affairs
 Proof of Debt
 Monthly & Target Contribution
 MCTC Plan
 MCTC Calculator
 Payment Tracker
 Travel
 Bankruptcy Estate
 Request for Discharge / Annulment
 Bankrupt's Compliance
 Submission of Trustee's / Anniversary Report

List of MCTC Plan(s)

S/N	E-Filing No.	Submission Date (DD/MM/YYYY)	Status Date (DD/MM/YYYY)	Status	Action
1	PMT201908260005D	26/08/2019	26/08/2019	Active	View
2	PMT201908260006Y	26/08/2019	26/08/2019	Pending	View

Figure 62: Superseding MCTC Plan

8.3 Payment Tracker (Beta)

8.3.1 In this functionality, you are able to track the contributions made by a bankrupt and adjust the payment of the monthly contributions of the bankrupt. This is useful for bankrupts who wish to make different payment amounts on specific months or for you to implement graduated monthly contributions. Please note that only adjustments made to future months will be effected for Giro deductions and any adjustment to MCs need counterbalancing entries to be made in other months.

8.3.2 You can find Payment Tracker in the case management page, under the 'Monthly & Target Contribution' link. In the Payment Tracker screen, you will be able to see the amount required, payment made, payment date and arrears for each payment period. The default view is consolidated at an annual basis. At the bottom of the table, you will see the target contribution, the total amount paid and total arrears.

Welcome, Test PTIB 3 Case No. B 4019 / 2019

Payment Tracker

View Payment Tracker

Please note that only adjustments made to the 'Amount Required' in future months will be effected in the GIRO deductions.

Year	Month	Payment Type	Amount Required (SGD)	Paid Amount (SGD)	Arrears (SGD)	Payment Mode	Payment Fulfilled Date (DD/MM/YYYY)	Remarks
> 2019			6,000.00	0.00	1,500.00			
> 2020			18,000.00	0.00	0.00			
> 2021			18,000.00	0.00	0.00			
> 2022			18,000.00	0.00	0.00			
> 2023			18,000.00	0.00	0.00			
Total:			78,000.00	0.00	1,500.00			

Submit

Figure 63: Payment Tracker Main Screen

8.3.3 To view the payment records on a monthly basis, click on the arrow beside each year. You can then proceed to make adjustments to the payment amount for any **future month(s)**. You will be required to enter the reason for each adjustment in the 'remarks' column. As mentioned previously, you can only complete the adjustment when the total monthly contributions tallies with the target contribution.

View Payment Tracker

Please note that only adjustments made to the 'Amount Required' in future months will be effected in the GIRO deductions.

Year	Month	Payment Type	Amount Required (SGD)	Paid Amount (SGD)	Arrears (SGD)	Payment Mode	Payment Fulfilled Date (DD/MM/YYYY)	Remarks
▼ 2019			6,000.00	0.00	1,500.00			
	Sep	MC	1500.00	0.00	1,500.00	-	-	
	Oct	MC	1500.00	0.00	0.00	-	-	
	Nov	MC	1500.00	0.00	0.00	-	-	
	Dec	MC	1500.00	0.00	0.00	-	-	
> 2020			18,000.00	0.00	0.00			
> 2021			18,000.00	0.00	0.00			
> 2022			18,000.00	0.00	0.00			
> 2023			18,000.00	0.00	0.00			
Total:			78,000.00	0.00	1,500.00			

Submit

Figure 64: Adjusting Monthly Required Amounts

8.3.4 Once you have made the adjustments, click submit and you will see the adjusted figures. Please note that any changes will affect the GIRO deduction amount made to the bankrupt's existing GIRO plan. You should only make amendments to a bankrupt's monthly required amount with his concurrence.

Payment Tracker

Case No. B 4019 / 2019

View Payment Tracker

Please note that only adjustments made to the 'Amount Required' in future months will be effected in the GIRO deductions.

Year	Month	Payment Type	Amount Required (SGD)	Paid Amount (SGD)	Arrears (SGD)	Payment Mode	Payment Fulfilled Date (DD/MM/YYYY)	Remarks
> 2019			2,000.00	0.00	500.00			
> 2020			22,000.00	0.00	0.00			
> 2021			18,000.00	0.00	0.00			
> 2022			18,000.00	0.00	0.00			
> 2023			18,000.00	0.00	0.00			
		Total:	78,000.00	0.00	500.00			

Submit

Figure 65: Amended Payment Plan

9. Travel Applications (“TA”)

9.1 Reviewing TAs

9.1.1 The TAs made by a bankrupt can be accessed through the ‘Travel Application’ widget.

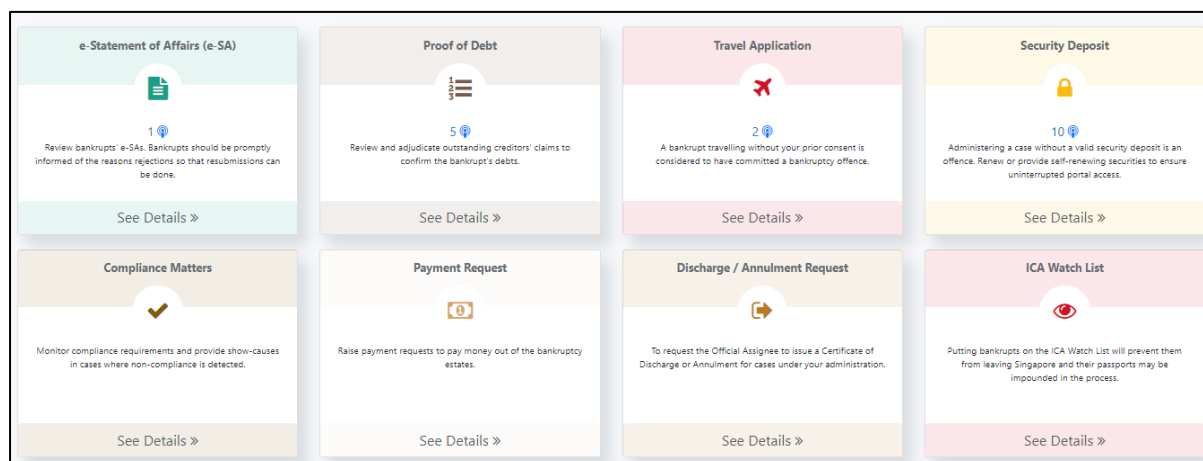


Figure 66: Travel Application Widget

9.1.2 You will see a list of TAs requiring your review once you click on the widget. To review any TA, click on the action button.

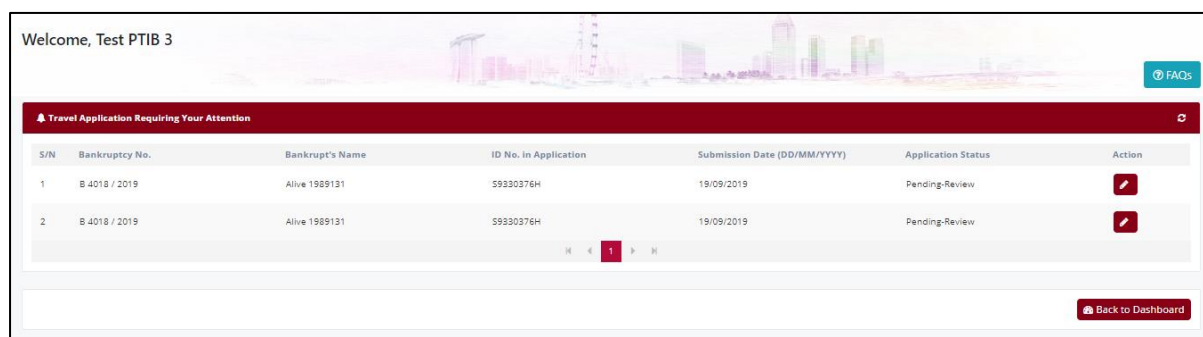


Figure 67: Selecting TAs for Review

9.1.3 Once you select the case, you will be brought to the TA list/record of that bankruptcy case. You may click on the 'View' button to view previous applications or click on the 'Select' button to review a pending application.

Travel Application						Case No. B 4018 / 2019
List of Travel Application						
S/N	Application Date (DD/MM/YYYY)	Status	Status Date (DD/MM/YYYY)	Approved from Date (DD/MM/YYYY)	Approved to Date (DD/MM/YYYY)	Action
1	19/09/2019	Pending-Review	19/09/2019			Select
2	19/09/2019	Pending-Review	19/09/2019			Select
3	28/08/2019	Approved	13/09/2019	25/07/2019	30/09/2019	View
4	28/08/2019	Approved	13/09/2019	15/06/2019	30/09/2019	View

Figure 68: Viewing Past & Pending Travel Applications

9.1.4 When you are reviewing a pending travel application, you will be able to state the approved period of travel. Please ensure that approved period of travel is accurately keyed in as any period which the bankrupt stays outside or leave Singapore outside your approved period of travel will be considered as unauthorised travel and enforcement actions will be taken.

Reason for Travel	
Reason for Travel	Social Visit/Personal Errands
Address of the overseas social venues	
Country	
Zip Code	
State	
City	KL
Address Details Line 1	sungei besi
Address Details Line 2	
Are you able to make a lump sum contribution to your bankruptcy estate?	No
Person ID Type / ID No.	Passport Number MK8987L
Person Name	lily
Relationship	spouse

Figure 69: Details of Travel


Duration of Travel	
Applied For (DD/MM/YYYY)	19/09/2019 To 23/09/2019
Approved For (DD/MM/YYYY)*	19/09/2019 To 23/09/2019
Destination (please state specific countries)	
Destination (Countries)	<div>Selected Countries</div> <div>  Malaysia </div>

Figure 70: Confirming the Approved Period of Travel

9.1.5 Once you complete your review of the TA and the supporting documents, you may approve or reject it. If you decide to reject the TA, you may select the appropriate reasons for rejecting it.

Submission of Documents

Attachments must be in either pdf, png, jpg, jpeg, doc or docx format and each file must not exceed 5MB in size.

S/N	Document Type	Uploaded File
1	Third Party's undertaking for your travel expenses	
2	Scanned copy of Third Party's NRIC	

Action

E-Filing Number: BTA201909190006Z Application Date (DD/MM/YYYY): 19/09/2019 10:55:51 AM

Action*

Please Select
 Approve
 Reject

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

Figure 71: Approving or Rejecting TAs

Action

E-Filing Number: BTA201909190006Z Application Date (DD/MM/YYYY): 19/09/2019 10:55:51 AM

Action*

Reject

Reject Reason

- ☐ Irregular Payment/Arrears
- ☐ SA Not Filled
- ☐ On-going Investigation
- ☐ Failure to Cooperate with OA/Trustee
- ☐ SMP Not Filled
- ☐ Absconded
- ☐ Watch List
- ☐ Requested Documents Not Received
- ☐ Restriction of Privileges
- ☒ Others

Other Reason

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

Figure 72: Providing Reasons for Rejecting TAs

9.1.6 Once you submit your decision, the updated status of the TA will be shown on the main screen. You should then proceed to notify the bankrupt of the outcome.

Welcome, Test PTIB 3 Case No. B 4018 / 2019

Travel Application

List of Travel Application

S/N	Application Date (DD/MM/YYYY)	Status	Status Date (DD/MM/YYYY)	Approved from Date (DD/MM/YYYY)	Approved to Date (DD/MM/YYYY)	Action
1	19/09/2019	Pending-Review	19/09/2019			Select
2	19/09/2019	Rejected	19/09/2019			View
3	28/08/2019	Approved	13/09/2019	25/07/2019	30/09/2019	View
4	28/08/2019	Approved	13/09/2019	15/06/2019	30/09/2019	View

1

Figure 73: Completed TA Review

9.2 ICA Travel Data

9.2.1 You are able to view the bankrupt's travel records in the 'ICA Travel Data' link under the 'Travel' tab on the left side of the bankruptcy case management page.

9.2.2 This module lists the travel records of the bankrupt and you will be able to use this to aid you in the determination of the bankrupt's disqualifying period³ when you are reviewing the bankrupt's suitability for discharge. While efforts were taken to ensure the accuracy of the records provided, there are some data discrepancies from the source. When in doubt, you are encouraged to approach the bankrupt for proof of travel for verification.

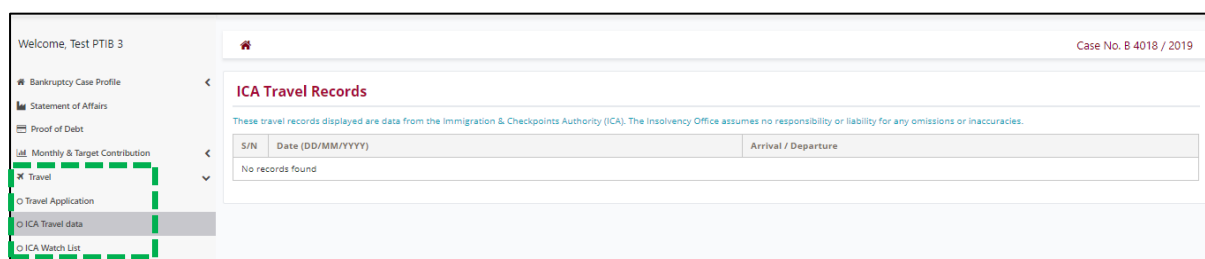


Figure 74: ICA Travel Records

9.3 ICA Watch List

9.3.1 You can request to place a bankrupt on the ICA Watch List via the widget.

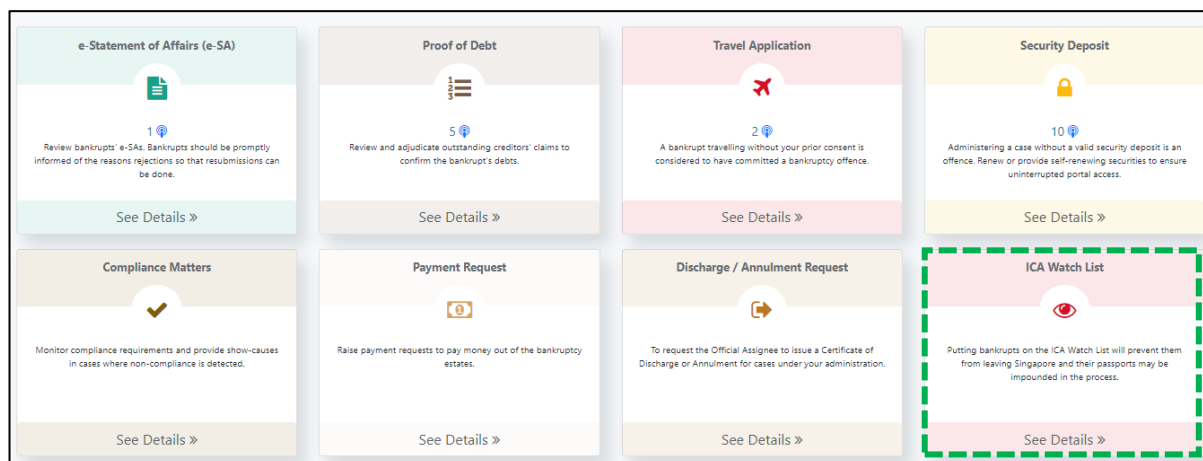


Figure 75: ICA Watch List Widget

³ Refer to Section 125(5) for more information on how disqualifying period affects the calculation of the period a bankrupt spends in bankruptcy.

9.3.2 A popup window will appear where you can retrieve the case details using either the case number or a bankrupt's details.

Figure 76: Retrieve Case Details

9.3.3 Once the case details are retrieved, click on 'Add Bankrupt to Watch List' to continue.

Figure 77: Selecting a Case to be placed on ICA Watch List

9.3.4 You are required to complete all mandatory fields and provide at least 1 identification number to proceed.

Figure 78: Raising an ICA Watch List Request

9.3.5 Indicate the reason for the Watch List request by selecting a suitable reason from the drop down list. If you select ‘Others’, you will be required to specify your reason(s) under ‘Other Reasons’ field before submitting your request.

Watch List Placement

**At least ID/NRIC No., FIN No. or Passport No. is required for a watch list request.

Name (as per NRIC)

Alive 1989130

Gender

Male

Bankruptcy No.

B 4017 / 2019

Nationality

Singapore Citizen

ID/NRIC No.

55004850J

FIN No.

Passport No.

Country of Birth

Please select

Date of Birth (DD/MM/YYYY)*

08/08/1989

Watch List Reason*

Please select

Other Details (maximum 400 characters)

PTIB Name

Cancel

Submit

Unsatisfactory Conduct

Bankrupt persistently refused to attend at the trustee's office despite many reminders.

Bankrupt is under investigation (with a view towards prosecution) or has failed to attend court in proceedings commenced by OA.

Bankrupt is uncooperative and has unsatisfactory conduct; e.g. failure to make contribution, comply with direction.

Travelling without permission

Bankrupt is suspected to (a) have absconded; (b) be a flight risk; or (c) have resided overseas without permission.

Bankrupt is suspected of travelling outside Singapore without prior permission.

Figure 79: Completing an ICA Watch List Request

9.3.6 After submission, your request status will be shown as ‘Submitted’ and you will be notified once there is a conclusion to your request.

Watch List Placement

Request Status

Requested By

Test PTIB 1

Request Date (DD/MM/YYYY)

05/09/2019

Effective Date (DD/MM/YYYY)

-

Expiry Date (DD/MM/YYYY)

-

Status

Submitted

Remarks

-

Watch List Details

Name (as per NRIC)

Lily Tan

Gender

Female

Bankruptcy No.

B 4016 / 2019

Nationality

Singapore Citizen

ID/NRIC No.

55038554Z

FIN No.

Passport No.

E1234567

Country of Birth

Singapore

Date of Birth (DD/MM/YYYY)

01/08/1989

Watch List Reason

Bankrupt persistently refused to attend at the trustee's office despite many reminders.

Other Details

Failure to file Statement of Affairs

Watch List Details

Figure 80: Submitted ICA Watch List Request

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10. Bankruptcy Estate

10.1 Making Payment Request

10.1.1 When you need to make payments out of the bankruptcy estate, you can do so through the 'Payment Request' widget or from the case management screen. If you are using the widget, a popup window will appear where you can retrieve the case details using either the case number or a bankrupt's details. Once the case details are retrieved, click 'Select Case'.

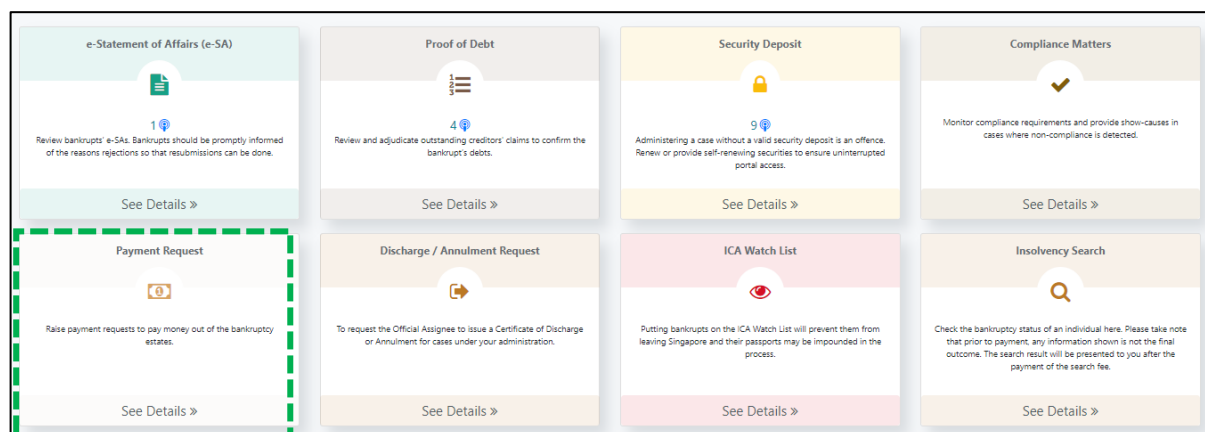


Figure 81: Payment Request Widget

Search Case

Bankruptcy Case No. / Bankrupt's ID No. Bankrupt's Name

Total 1 record(s)

Bankruptcy No.	B 0040182019N		
Bankrupt's Name	Alive 1989131	ID No. In Application	5930376H
Bankruptcy Order Date	20/08/2019	Appointment Date	20/08/2019
Discharge / Transfer Date	20/08/2019	Case status	Pending-SA Filing

Figure 82: Finding a Case to Raise a Payment Request

10.1.2 Once the case have been selected, click on “Create” to initiate the payment request.

Figure 83: Creating a Payment Request

10.1.3 A popup window will appear where you are required to select if the payment request is meant for the purpose of discharge and type of discharge, if applicable.

Figure 84: Determining if a Payment Request is in Relation to a Discharge/Annulment

10.1.4 You are required to be accurate in the selection of the type of discharge or annulment as any error will result in a rejection of the payment request or inaccurate computation of working balances.

Figure 85: Selecting Discharge Type in a Payment Request

10.1.5 Within each payment request, you are able to add payment records / entries via the 'Create' button. When adding payment records, you will need to select the nature of the payments to be made and specify the amount.

Figure 86: Selecting the Payment Category

10.1.6 Thereafter, key in the payee information such as the ID⁴ (UEN, NRIC, FIN...etc.) number and the payment mode before clicking save. Please ensure that you have the correct ID numbers on hand as the system will automatically try to retrieve bank account and contact information of the payee where possible. Please note that there is a transaction fee of \$30, which will be deducted from the bankruptcy estate per 10 payment records/entries. Therefore, you are advised to consolidate payments to minimise the transaction fee per payment record.

Figure 87: Inputting Payee's Details in Payment Request

10.1.7 As long as there are existing records of the payee, the system will automatically select the mode of payment, depending on the availability of the payee's bank account details. In the event that the system does not have any records of the payee, you will have to provide the full contact details of the payee so that a letter will be sent to them to request for their bank account information.

10.1.8 As a good practice, you should raise all payment requests and save them as draft(s) for you to countercheck if the payment requests need to be amended. Once you have completed your payment records, click next to review your submission. Thereafter, submit them only when you are fully satisfied with the requests and you will see your completed transaction.

⁴ You can check on the UEN numbers of entities via www.uen.gov.sg

List of Payment Request Record(s)

Please add payment request information.

S/N	Payment Category	Amount (SGD)	Payee Name	Payee ID Type / No.	Payment Mode	Action
1	Refund of Proceeds of Bank Accounts	120.00	Alive 1989131	Singapore Citizen/PR S9330376H	Non-Bank Transfer	Edit Delete

1

[+ Create](#)

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

Figure 88: Draft Payment Requests

Payment Request Case No. B 4018 / 2019

Transaction Completion

Your Application has been successfully submitted.

E-Filing No. PPI201909190001Q

Date & Time of Submission (DD/MM/YYYY) 19/09/2019 12:36:38 PM

Payment Status

Payment Status Submitted

Status Date (DD/MM/YYYY) 19/09/2019 12:36:28 PM

Reason for Rejection

Figure 89: A Submitted Payment Request

10.1.9 In the main payment request page, you will be able to see all your submitted payment requests and the status. You should be aware of the number of payment records/entries you need to put up to complete the required payments. This is especially so for the declaration of final dividends.

Payment Request Case No. B 4018 / 2019

Bankrupt's Personal Information

ID No. In Application S9330376H

Bankrupt's Name Alive 1989131

Business Name

Estate Balance (SGD) 1,800.00

Pending Transactions (SGD) 7.00

Cash Balance (SGD) 1,793.00

Processing Fee (SGD) 30.00 SGD / 10 records

Draft

To create a new request, please click 'Create'. [+ Create](#)

List of Payment Request(s)

S/N	E-Filing No.	Request Date (DD/MM/YYYY)	Amount (SGD)	Status	Action
1	PPI201909190001Q	19/09/2019 12:36:38 PM	120.00	Submitted	View

1

Figure 90: List of Submitted Payment Request(s)

10.1.10 For example, if the bankruptcy estate has an estate balance of \$10,000 and if you need to make 31 payment transactions for dividends/costs/refunds, you will need to reserve \$120 (which will be the cost of the transaction fee). This would translate to an effective estate balance of \$9,880 (before factoring in any other fees such as discharge request and certificate fees payable to the OA) as the amount divisible to creditors instead.

10.2 Making a Cheque Deposit Request

10.2.1 All cheque remittances to the OA must be supported by the relevant Cheque Deposit Requests. Instances where you will need to do so include remittances of (i) asset realisation proceeds; (ii) any balance in excess of the \$2,000 which you are entitled to hold pursuant to section 56(2) of the Bankruptcy Act; and (iii) top-ups when there are insufficient funds in the bankruptcy estate to pay for fees charged by the OA.

10.2.2 To submit a cheque deposit request, click the 'Cheque Deposit' link under the 'Bankruptcy Estate' tab on the left side of the bankruptcy case management page and click on the "Create" button. Thereafter, click on the "Create" button to enter your record entries.

Welcome, Test PTIB 3

Cheque Deposit Request Case No. B 4018 / 2019

Draft

To create a new request, please click 'Create'.

List of Cheque Deposit Request(s)

S/N	E-Filing No.	Request Date (DD/MM/YYYY)	Amount (\$\$)	Action
No records found				

Figure 91: Initiating a Cheque Deposit Request

Cheque Deposit Request Case No. B 4018 / 2019

Bankrupt's Personal Information

ID No. in Application: 59330376H

Bankrupt's Name: Alive 1989131

Business Name:

Estate Balance (SGD): 1,800.00

Pending Transactions (SGD): 157.00

Cash Balance (SGD): 1,643.00

Processing Fee (SGD): 10.00 SGD / 10 records

Cheque Depository Request Records

Please add cheque depository information.

S/N	Cheque No.	Issuing Bank	Amount (\$\$)	Cheque Category	Description of Cheque Deposit	Action
No records found						

Figure 92: Creating Entries in a Cheque Deposit Request

10.2.3 You are required to key in details of the cheques such as the last 6 digits of the cheque, the issuing bank, the amount, source of funds and any other description, where applicable. The information is important to the OA for identifying the funds and for accounting purposes, as they will be receipted by the OA.

Cheque Depository Request Record Details

Cheque No.*

Issuing Bank*

Amount (SGD)*

Nature of Deposit*

Description of Cheque Deposit (Max 200 characters)*

Figure 93: Providing Details on the Cheques

Cheque Depository Request Record Details

Cheque No.*

Issuing Bank*

Amount (SGD)*

Nature of Deposit*

Description of Cheque Deposit (Max 200 characters)*

Figure 94: Providing Details on the Source of Funds in Cheques

10.2.4 If the remittance arose because of 3rd party monies, you are to key in the information of the 3rd party.

Cheque Depository Request Record Details

Cheque No.*

Issuing Bank*

Amount (SGD)*

Nature of Deposit*

Description of Cheque Deposit (Max 200 characters)*

Information of the Third Party

Name*

Id Type / Id Number*

Relationship to Bankrupt*

Contact Number*

Figure 95: Providing 3rd Party Information if Cheque is from a 3rd Party

10.2.5 If the remittance arose because of realisation of assets, you are to select the appropriate asset type and update the amount of sales proceeds accordingly.

Cheque Depository Request Record Details

Cheque No.*

Issuing Bank*

Amount (SGD)*

Nature of Deposit*

Description of Cheque Deposit (Max 200 characters)*

Assets Details

Please enter information on the deposit:

S/N	Asset Type	Other Asset Description	Asset Amount (SGD)	Action
1	Please Select		<input type="text"/>	Delete
Total Assets				0.00
+ Add	Will			
	Club Membership			
	Equipment			
	Furniture and Fitting			
	Inventory			
	Private Limited Company Shares			
	Other Personal Assets			

[Addition](#)

Figure 96: Providing Details of Asset Realised if the Cheque Arose from Realisation

10.2.6 A fee of \$10 will be deducted from the bankruptcy estate with every 10 cheques listed in a submission. Click on “Add” to add more records. Once you have completed the required records, click next to review your submission.

Bankrupt's Personal Information

ID No. in Application 59330376H

Bankrupt's Name Alive 1989131

Business Name

Estate Balance (SGD) 1,800.00

Pending Transactions (SGD) ⓘ 1,387.00

Cash Balance (SGD) 413.00

Processing Fee (SGD) 10.00 SGD / 10 records

Cheque Depository Request Records

Please add cheque depository information.

S/N	Cheque No.	Issuing Bank	Amount (\$)	Cheque Category	Description of Cheque Deposit	Action
1	085432		350.00	Realization of Assets	test	Edit Delete
2	085436		500.00	Monthly Contribution	test	Edit Delete

[+ Create](#)

[Cancel](#) [Save](#) [Next](#)

Figure 97: Finalising a Cheque Deposit Request

Cheque Depository Request Record Details Item 1 of 2

Cheque No.* 085432

Issuing Bank*

Amount (SGD)* 350.00

Nature of Deposit* Realisation of Assets

Description of Cheque Deposit (Max 200 characters) * test

Assets Details

Please enter information on the deposit:

S/N	Asset Type	Other Asset Description	Asset Amount (SGD)
1	Private Limited Company Shares		200.00
2	Other Personal Assets	movie figurine	150.00
Total Asset Amount (SGD)			350.00

Figure 98: Reviewing Cheque Deposit Request before Submission

10.2.7 Thereafter, submit the request when you are satisfied and you will see your completed transaction with the e-filing number.

Cheque Deposit Request Case No. B 4018 / 2019

Transaction Completion

Your Application has been successfully submitted.

E-Filing No. PCD201909190001K

Date & Time of Submission (DD/MM/YYYY) 19/09/2019 5:10:39 PM

Figure 99: Submitted Cheque Deposit Request

10.3 Viewing Statement of Account

10.3.1 By referring to the Statement of Account, you will be able to determine if the bankrupt has been consistent in his monthly contributions or if the remittances made to OA are receipted successfully.

10.3.2 To view the statement of account of the bankrupt's bankruptcy estate, click the 'View Statement of Account' link under the 'Bankruptcy Estate' tab on the left menu of the bankruptcy case management page. You are also able to view transactions that took place within a specific period by providing a date range.

Welcome, Test PTIB 3 Case No. B 4018 / 2019

Bankruptcy Estate

View Statement of Account

Search Transaction Details

Duration (DD/MM/YYYY)* 01/01/2019 19/09/2019 Search Reset

S/N	Transaction Date (DD/MM/YYYY)	Payer / Payee Name / Transaction	Debit (\$)	Credit (\$)	Balance (\$)
No records found.					

Figure 100: Retrieving a Statement of Account

11. Bankrupt's Compliance Modules

11.1 Filing of First Information Report (FIR)

11.1.1 You may need to refer bankrupts under your administration to the OA for investigation when you discover bankrupts committed a bankruptcy offence or when you receive complaints against them for bankruptcy offences. You may proceed to file it electronically in the PTIB Portal for a specific bankruptcy case.

11.1.2 In the bankruptcy case management page, click on the 'Bankruptcy Compliance' link from the left menu. Click on 'First Information Report' and then click 'Create'.

Welcome, Test PTIB 3

First Information Report Case No. B 9202 / 2018

Draft

To create a new request, please click 'Create'.

Create

List of First Information Report(s)

S/N	E-Filing No.	Submission Date(DD/MM/YYYY) & Time	FIR Status	Status Date(DD/MM/YYYY)	Action
No records found					

Figure 101: Creating an e-FIR

11.1.3 At the creation screen, you will be required to enter details on the nature and source of complaint. If you are submitting the report on behalf of a third party, you will need to enter the details of the third party such as name, ID and address. Do note that all mandatory fields are marked with a red asterisk (*).

First Information Report Case No. B 9202 / 2018

Bankrupt's Personal Information

ID No. In Petition S9999458D

Bankrupt's Name TEST DATA9202

Business Name

Complainant's Information

I am *

☐ the complainant ☐ filing FIR on behalf of the complainant

Figure 102: e-FIRs may be filed on behalf of Complainants

Complainant's Information

I am *

☐ the complainant

☒ filing FIR on behalf of the complainant

ID Type *

Please Select

ID No. *

Name of Complainant *

Complaint's Address

☒ Local ☐ Overseas

Postal Code

Search

Other Details

Office No.

Handphone No.

Email Address *

Home No.

Fax No.

Relationship to Bankrupt

Figure 103: Providing Information on Complainant if you are filing on Behalf

11.1.4 Thereafter, select the alleged bankruptcy offences via the 'Add' button under the 'List of Allegations' and click 'Save' when all the necessary offences and their details are added.

List of Allegations		
S/N	Description of Allegation	Action
No records found		

Figure 104: Adding Alleged Offences in e-FIR

Details of Allegation

Description of Complaint *

Date of Complaint *

Circumstances that led to discover bankrupt's bankruptcy

Please Select

Bankrupt failing to submit accounts
Concealment of property
Engaging in business under another name
Fraudulent disposal of property
Failing to file E-SA
Failing to submit SA under the prescribed requirements
Incurring debt without reasonable ground of expectation of being able to pay it

Figure 105: Types of Offences in e-FIR

11.1.5 Once all the necessary details are provided, proceed to upload supporting documents that will substantiate the basis of your referral, including any evidence for the alleged offence committed by the bankrupt. You may also upload the FIR report, which is optional and can be downloaded from our website.

11.1.6 Once you are satisfied with the details and supporting documents uploaded, you may proceed with the submission by clicking on “Next” and confirming your submission thereafter.

List of Allegations

S/N	Description of Allegation	Action
1	Failing to file E-5A	View Delete

Supporting Documents

Attachments must be in either pdf, png, jpg, jpeg, doc or docx format and each file must not exceed 5MB in size.

S/N	Document Type	Uploaded File	Action
1	E-FIR report		Upload
2	Others		Upload
3	First letter		Upload
4	Reminder letter		Upload

status

[Cancel](#) [Save draft](#) [Next](#)

Figure 106: Uploading Supporting Documents in e-FIR

11.1.7 Once the submission is successful, you will be able to see the transaction record. You may exit the transaction by clicking on the “Exit” button and you will be brought to the main FIR page where you can see the status of your submission.

First Information Report Case No. B 9202 / 2018

E-Filing No. FIR201909200001A

Date & Time of Submission 20/09/2019 12:44:36 PM

Bankrupt's Personal Information

ID No. In Petition S9999458D

Bankrupt's Name TEST DATA9202

Business Name

Figure 107: A Successfully Submitted e-FIR

First Information Report Case No. B 9202 / 2018

Draft

To create a new request, please click 'Create'. [Create](#)

List of First Information Report(s)

S/N	E-Filing No.	Submission Date(DD/MM/YYYY) & Time	FIR Status	Status Date(DD/MM/YYYY)	Action
1	FIR201909200001A	20/09/2019 12:44:32	Pending Review	20/09/2019 12:45:52	View

Figure 108: Records of Submitted e-FIRs

11.2 Composition Sum Tracker (Beta)

11.2.1 After investigation, bankrupts who are found to have committed a bankruptcy offence may be required to pay a composition sum in-lieu of prosecution. You are now able to see the status of such payments in the Composition Sum Tracker.

11.2.2 In the bankruptcy case management page, click on the 'Composition Sum Tracker' found under 'Bankrupt's Compliance' menu. You will be able to see details such as the issuance date, due date, amount and payment date of the composition sums imposed on the bankrupt.

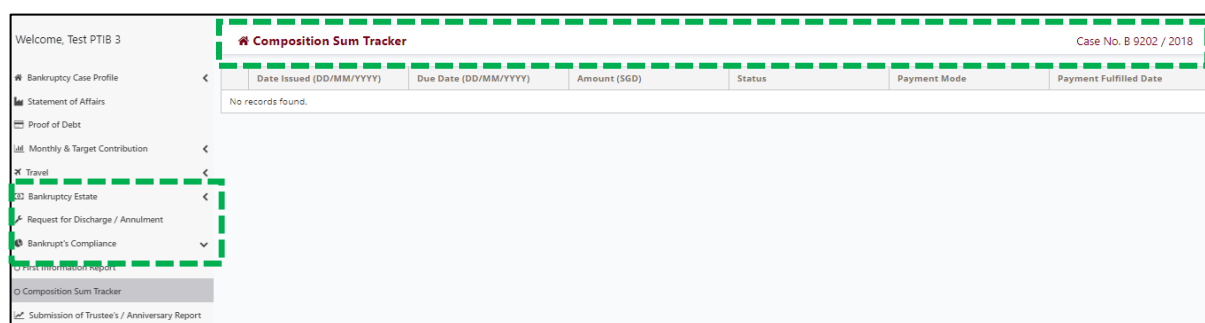


Figure 109: Composition Sum Tracker

12. Trustee's Reports

12.1 Submitting Trustee's Reports

12.1.1 Pursuant to section 86F of the Bankruptcy Act and Rule 55 of the Bankruptcy Rules, PTIBs are required to submit reports setting out the progress of their administration to the Official Assignee and the committee of creditors. You can expect to submit a minimum of 5 annual reports and 1 anniversary report for a first time bankrupt case

12.1.2 Although there is no prescribed format for the Annual Reports for the years prior to the Anniversary Reports, PTIBs are strongly encouraged to make their submissions using the prescribed format for the Anniversary Reports i.e. Form 41 as the details required are similar. To help facilitate this process, the Trustee Report submission functionality is now an onscreen electronic form. You can access the form through the 'Trustee's Report' widget or the case management page.

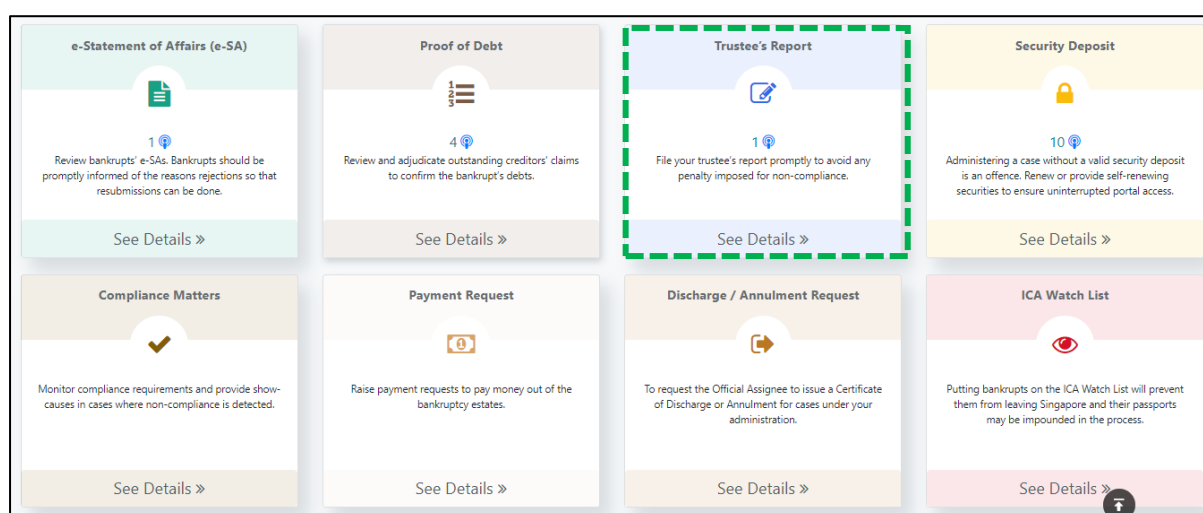


Figure 110: Trustee Report Widget

12.1.3 Click the widget and you will see a list of cases with outstanding submissions. After selecting any of the outstanding submissions via the action button, you will be directed to the bankruptcy case management page. To make things easier, the system will create the required submission entries when they are due.

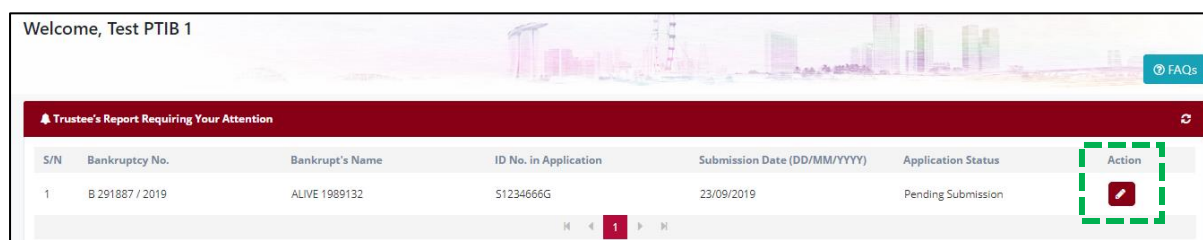


Figure 111: View Pending Trustee Report

Welcome, Test PTIB 1

Annual/Anniversary Report Case No. B 6245 / 2019

Bankrupt's Personal Information

ID No. in Application: 59604043B

Bankrupt's Name: Alive 04043

Business Name:

Estate Balance (SGD): 45.00

Pending Transactions (SGD): 22.00

Cash Balance (SGD): 23.00

Processing Fee (SGD): 15.00 SGD / 1 records

Record of Trustee's Reports

S/N	Reporting Period	Report Type	Bankruptcy Type	Status	Submission Date	E-Filing No.	Action
1	01/10/2019 - 30/09/2020	Annual Report	Individual	Pending Submission			Create

Figure 112: Create Trustee Report

12.1.4 When you click on “Create”, a pop-up window will appear and you have 3 ways to file your reports for the reporting period. You can copy your previous submission or upload an excel format of the template is available for download⁵ via the link at the bottom of the pop-up window.

Create Annual/Anniversary Report

How would you like to create your Annual/Anniversary Report?

Upload Report Create New Online Copy Prev. Application

Figure 113: Create Trustee Report - Types

Create Annual/Anniversary Report

Annual/Anniversary Report File*

Click or drag file to this area to upload

Download Template - Form 41 (Individual)

Figure 114: Create Trustee Report – Upload Report

⁵ Excel upload functionality not effective at the initial rollout. Updates will be provided once the functionality becomes available.

12.1.5 If you choose to create a new submission, you will need to complete all the fields on the onscreen electronic form.

Annual/Anniversary Report Case No. B 6245 / 2019

Transaction Since Administration

Bankrupt's Contributions

Target Contributionzz (SGD) *

Contribution Received (SGD) *

Other Monies received

Money Received from Third Parties (SGD)

Any Other Receipts

Description of Other Receipts

Past Payment from Bankruptcy Estate

Fees and Disbursements Paid to Trustee (SGD) *

Dividends Paid to Creditors (SGD)

Any Other Payments

Description of other payments

#esur/rfd/viewuofd

Figure 115: Create Trustee Report – Filling Up Contribution and Payment

Total Debts

Total value of claims filed (SGD) *

Total adjudicated value of claims (SGD) *

Assets Details

Asset Type	Description	Estimated Realisable Value (SGD)	Realised Value (SGD)	Reason(s) for Asset not Realised	Action
+ Add Assets					

Other Information

Matters which trustee would like to bring to the Official Assignee's attention

Information requested by the Official Assignee

Figure 116: Create Trustee Report – Debts & Assets

12.1.6 Continue to upload all relevant documents and ensure that the declaration check box is checked before you click on 'Next'. Review your details and click 'Submit' to complete your submission.

Supporting Documents

Attachments must be in either pdf, png, jpg, jpeg, doc or docx format and each file must not exceed 5MB in size.

S/N	Document Type	Uploaded File	Action
1	Documents for Realized Assets		Upload
2	Invoices/Receipts for Service Provider		Upload
3	Others		Upload

Declaration

☒ I / We hereby declare that the information given by me/us in this report is accurate and true to the best of my knowledge.

[Back](#) [Next](#)

Figure 117: Submitting the Trustee Report

12.1.7 When you have successfully completed the submission, you will be able to see the submitted entry and its corresponding e-filing number. You may exit the transaction and you will see the list of submitted reports for the bankruptcy case.

Welcome, Test PTIB 1

Annual/Anniversary Report Case No. B 6245 / 2019

Bankrupt's Personal Information

ID No. In Application	596040438
Bankrupt's Name	Alive 04043
Business Name	
Estate Balance (SGD)	45.00
Pending Transactions (SGD)	22.00
Cash Balance (SGD)	23.00
Processing Fee (SGD)	15.00 SGD / 1 records

Record of Trustee's Reports

S/N	Reporting Period	Report Type	Bankruptcy Type	Status	Submission Date	E-Filing No.	Action
1	01/10/2019 - 30/09/2020	Annual Report	Individual	Pending Official Assignee's Review	01/10/2019	fail	View

Figure 118: View Records of Trustee Reports

12.1.8 Upon the submission of the trustee report(s), the OA will review the reports submitted and may accept or reject the submission. In the event when the submission is rejected, you will be required make the necessary corrections and make a resubmission.

12.1.9 Please note that the fee required to file an Annual and Anniversary Report is at \$15 and \$35 respectively. You will be required to top up the bankruptcy estate if there is insufficient fund for this purpose by using the Cheque Deposit function and making a cheque payment addressed to the Official Assignee.

13. Discharge / Annulment of Cases

13.1 Request for Discharge / Annulment of Cases

13.1.1 When you have completed the administration of the cases under your care, you may proceed to request the OA to issue certificates of annulment or discharge under section 95A, 123A or 125 of the Bankruptcy Act. Do note the ability to raise requests under this module will be subject to the following conditions where relevant:

- Payment of the Total Contribution by the bankrupt;
- Met minimum tenure in bankruptcy;
- Filing of trustee's reports for reporting periods prior to the request;
- Raising of Payment Request(s) to pay out all monies from the bankruptcy estates be it in dividends or refunds; and
- All other prevailing conditions governing annulment or discharge under the abovementioned sections of the Bankruptcy Act.

13.1.2 You can begin this process, through the 'Discharge / Annulment Request' widget. A popup window will appear where you can retrieve the case details using either the case number or the bankrupt's details. After you selected the case, click 'Create' to start your submission.

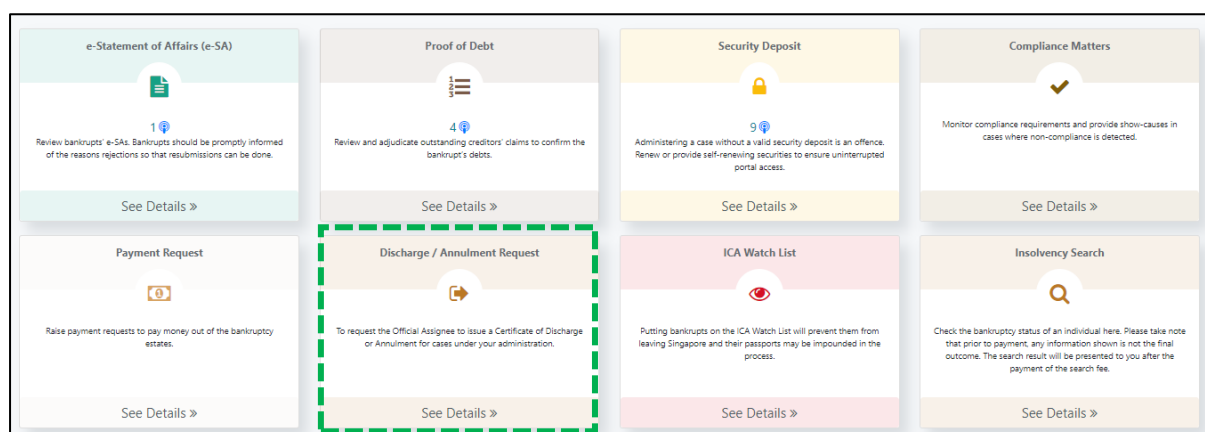


Figure 119: Discharge / Annulment Request Widget

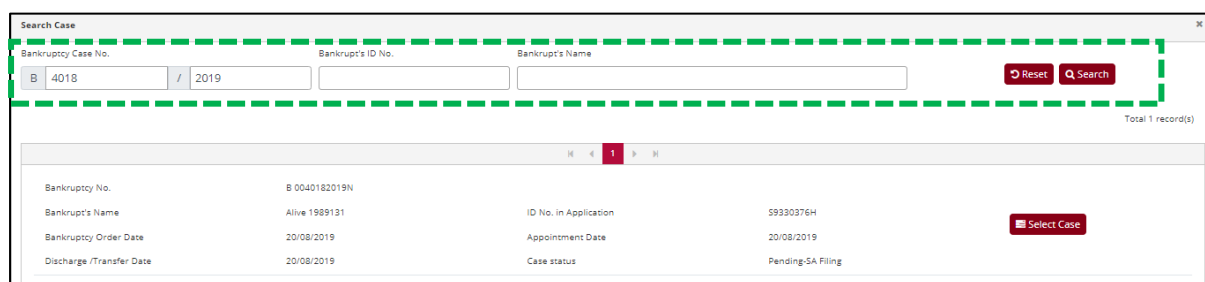


Figure 120: Selecting a Case to Raise a Discharge/Annulment Request

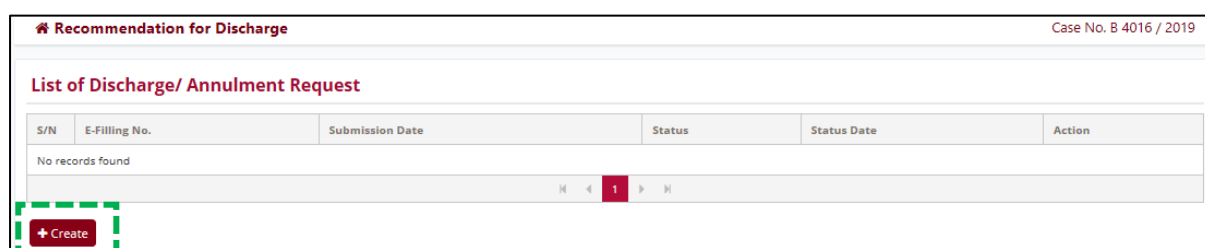


Figure 121: Raise a Discharge/Annulment Request

13.1.3 When you are creating a new discharge / annulment request, you will be able to see the working balance of the case and select the type of discharges available. Please note that you will **NOT** be able make this request unless the working balance of the case is at \$50 or less. Therefore, prior to making this request, please ensure that the relevant Payment Request(s) have been raised.

Figure 122: Discharge / Annulment Request Screen

13.1.4 Pursuant to the Bankruptcy (Fees) Rules, a fee of \$35 will be charged to the bankruptcy estate for the filing of the trustee's report in support of the discharge request. You are required consider this fee when you are determining how much funds to be retained in the bankruptcy estate for distribution of final dividends. You will be required to top up the bankruptcy estate at your own expense if there is insufficient balance available for this purpose.

13.1.5 When you select either of the certificate type, you will be required to answer a number of questions which will help to determine the eligibility of your request.

Figure 123: Selecting Annulment / Discharge

Figure 124: Selecting Discharge

13.1.6 When the system ascertains that the case fulfils the minimal criteria, you will be guided to enter the reason for making the request and to complete the submission.

Recommendation Reason

State justifications for discharge/ annulment *

E-Form41

Upload Report to Parse Copy Prev. Application

Transaction Since Administration

Bankrupt's Contributions

Target Contribution (SGD) *

Contribution Received (SGD) *

Other Monies received

Money Received from Third Parties (SGD)

Any Other Receipts

Description of Other Receipts

Past Payment from Bankruptcy Estate

Fees and Disbursements Paid to Trustee (SGD) *

Dividends Paid to Creditors (SGD)

Any Other Payments

Description of other payments

Figure 125: E-Form 41

13.1.7 Similar to the trustee's reports, you have the option to upload the form in the Microsoft Excel format to help you autofill the various fields required. By default, the most recent trustee report contents would be filled on screen for you to make the relevant edits. You can download the Microsoft Excel template from our website at www.mlaw.gov.sg/io under "Information for Private Trustees". Please note that you must not make any changes to the report format or it will be rejected by the system at the point of submission. In the scenario of annulments, you are also required to upload a PDF copy of the annulment report with the signature(s) of the private trustee in the same session.

13.1.8 When you are satisfied with your submission, you may proceed to click "Next" and you will be able to review your work before you click on the "Submit" button for the actual submission. After you have completed the submission, OA will take approximately 21 days to review the application for discharge or annulment. During this period, you may be contacted to clarify issues, rework your submission or provide more supporting documents. In the meanwhile, you can continue to monitor the status of the application in the module.

Recommendation for Discharge Case No. B 4016 / 2019

List of Discharge/ Annulment Request

S/N	E-Filing No.	Submission Date	Status	Status Date	Action
1	PRD201909060001Y	06/09/2019	Pending Official Assignee's Review	06/09/2019	view

< 1 >

[+ Create](#)

Figure 126: Submitted Discharge Request

14. Insolvency Search

14.1 Submission via Widget

14.1.1 You can check the bankruptcy status of an individual via 'Insolvency Search' widget.

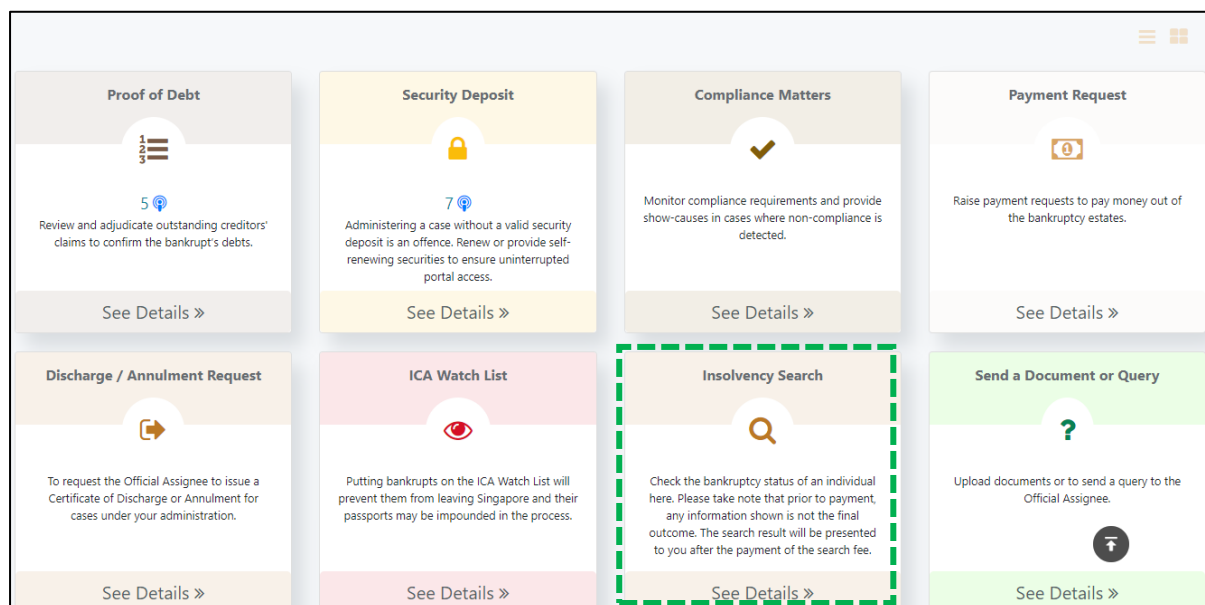


Figure 127: Insolvency Search Widget

14.1.2 Please prepare a valid e-payment mode such as a debit/credit card or eNETS details to facilitate fee payment as a search fee will be payable.

Insolvency Search

Enter Search Criteria — Select Item — Contact Details — Payment — Transaction Completion

Points to Note

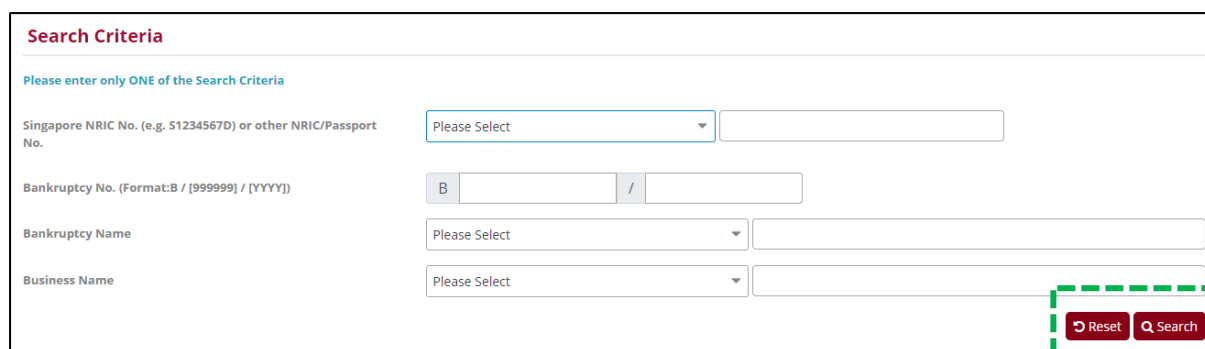
1. Search fee S\$6.00 is payable for each search result. The fee is also payable for a nil search result.
2. You will need:
 - ID/Passport number of the person whom you are enquiring on
 - Email address to receive search result (optional)
 - Debit/credit card
 - eNETs for fee payment online
3. This e-Service will take about 3-5 minutes to complete.
4. By using this e-service, you would have agreed to the [Terms and Conditions](#).

[Back to Dashboard](#) [Start Search](#)

Figure 128: Initiating an Insolvency Search

14.2 Search Criteria

14.2.1 To perform a search, you will be required to enter 1 search criteria and click search.



Search Criteria

Please enter only ONE of the Search Criteria

Singapore NRIC No. (e.g. S1234567D) or other NRIC/Passport No.

Bankruptcy No. (Format: B / [999999] / [YYYY]) /

Bankruptcy Name

Business Name

Figure 129: Search Criteria for Insolvency Search

14.2.2 Add the person's record to Insolvency Search Cart. Please ensure that the search criteria such as ID numbers are keyed in correctly as no-result outcome is also chargeable.

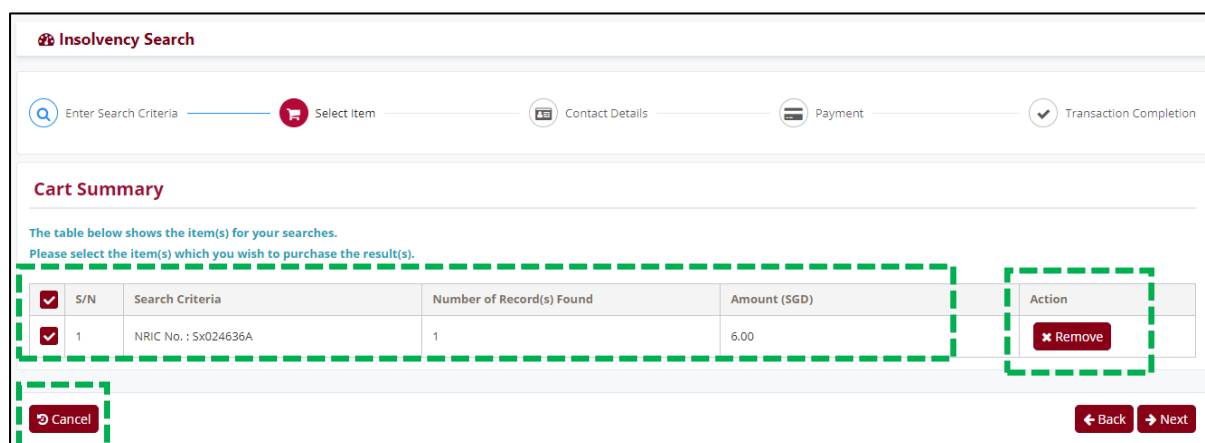


Confirm Selection

Search Criteria	Number of Record(s) Found	Action
NRIC No. : Sx024636A	1	<input type="button" value="Add to Cart"/>

Figure 130: Adding Search Report to Cart

14.2.3 You may select the searches you wish to purchase at the cart summary before proceeding. If you do wish to drop any of the searches, simply click remove it from the cart, or cancel the search.



Insolvency Search

Enter Search Criteria — Select Item — Contact Details — Payment — Transaction Completion

Cart Summary

The table below shows the item(s) for your searches.
Please select the item(s) which you wish to purchase the result(s).

<input checked="" type="checkbox"/>	S/N	Search Criteria	Number of Record(s) Found	Amount (\$GD)	Action
<input checked="" type="checkbox"/>	1	NRIC No. : Sx024636A	1	6.00	<input type="button" value="Remove"/>

Figure 131: Checking Out or Dropping Search

14.2.4 Enter your contact details before you can check out.

Contact Details

Name*

Mobile No.

E-Mail Address

Please provide your e-mail address if you wish to receive the search results by e-mail.

Search Item(s)

The table below shows the item(s) you have selected.

S/N	Search Criteria	Number of Record(s) Found	Amount (SGD)
1	NRIC No. : 5x024636A	1	6.00
Totals (SGD)			6.00

Figure 132: Entering Your Contact Details before Payment

14.2.5 Once your payment is successful, the transaction is completed and you will see the confirmation below.

Transaction Completion

Thank you for using our eService.

Your Application has been successfully submitted.

E-Filing No. BIS201909050003A

Date / Time of Search (DD/MM/YYYY) 05/09/2019 2:36:56 PM

Payment Mode eNETS Direct Debit

EP Reference No. BIS20190905143544282

GST Reg No. MG-8400000-6

[Download File BIS201909050003A_Search_Report.pdf](#)

Figure 133: A Successful Search Transaction

14.2.6 You can download the search results in PDF format. Please note that the search fee is still applicable even if the insolvency search result shows that there is no bankruptcy order made against the person.

Individual Insolvency Search Result Result 2 of 1

NRIC NO. 5x024636A

SEARCH RESULT THERE IS NO RECEIVING AND ADJUDICATION / BANKRUPTCY ORDERS MADE IN RESPECT OF THE ABOVE MENTIONED.

(This is a computer generated result. No signature is required.)

OFFICIAL ASSIGNEE SINGAPORE

DATE AND TIME OF SEARCH : 05/09/2019 2:36:52 PM

If the abovenamed is a bankrupt and you have any information concerning the assets and affairs of the bankrupt, please submit the information through [Contact Us @ OneMinLaw](#). Alternatively, you may contact us at 1800-2255-529 (during office hours). The information provided and your identity will be kept confidential.

Whilst every endeavour is made to ensure that the information provided is updated and correct, the Insolvency Office disclaims any liability for any damage or loss that maybe caused as a result of any error or omission.

[Search Criteria - NRIC No. : 5x024636A]

Figure 134: Search Results

15. Submit Documents / Enquiry (Beta)

15.1 Finding the Widget

15.1.1 You can now submit documents and enquiries to our office via 'Send a Document or Enquiry' widget on the home page.

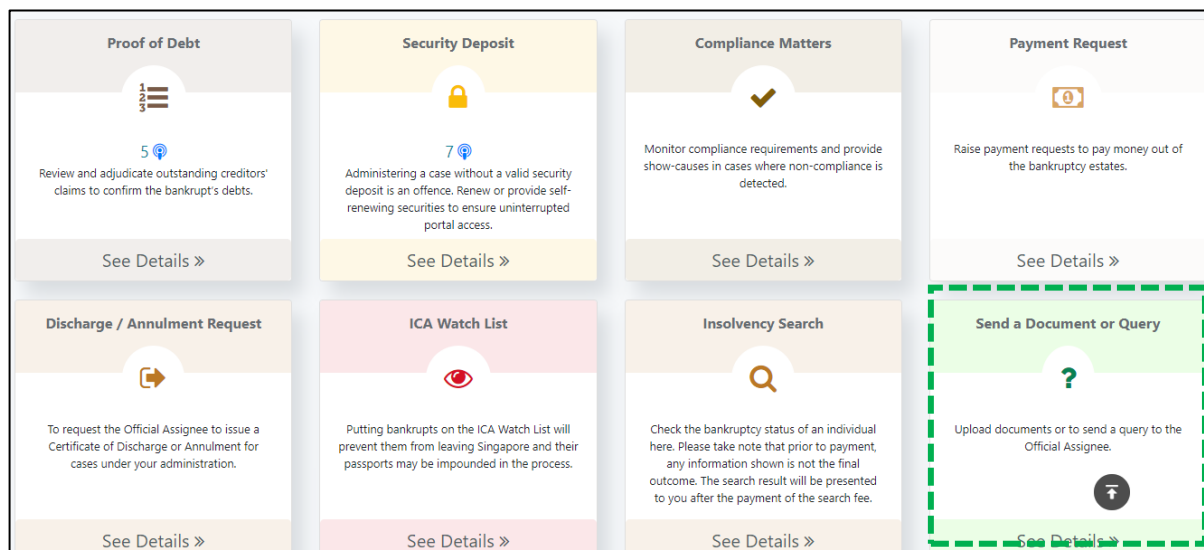


Figure 135: Send Document / Query Widget

15.1.2 Once you click the widget, a window will appear and you can choose whether you wish to upload documents or submit an enquiry to our office.

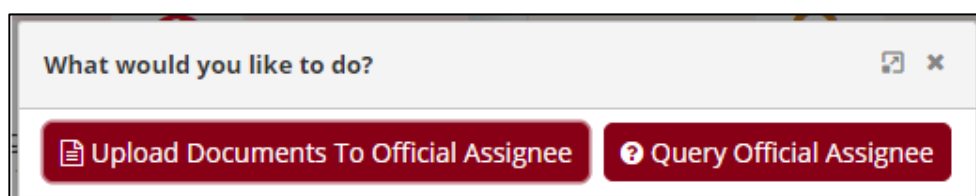


Figure 136: Options Available

15.1.3 You will be directed to the *contact us* page on our Minlaw website. Please follow the instructions to complete your submission to our office.

Figure 137: Sending Us an Online Query