PTIB Portal User Guide

MINISTRY OF LAW
SINGAPORE
Insolvency Office

CHANGE LOG

Date	Version	Changes Made
03 Aug 2016	1.0	First Version
20 Mar 2018	1.1	Updated OA's contact details ; Added paragraph numbers in the document ; Added paragraphs 9.4 to 9.8 ; Edited the equation in Part 11 ; and Added Part 13, 14 and 15.

Foreword

This PTIB Portal User Guide contains instructions on using the PTIB Portal for daily administration of bankruptcy cases under the PTIBs.

For a start, 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.

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1. Getting Started - Accessing the PTIB Portal

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/.

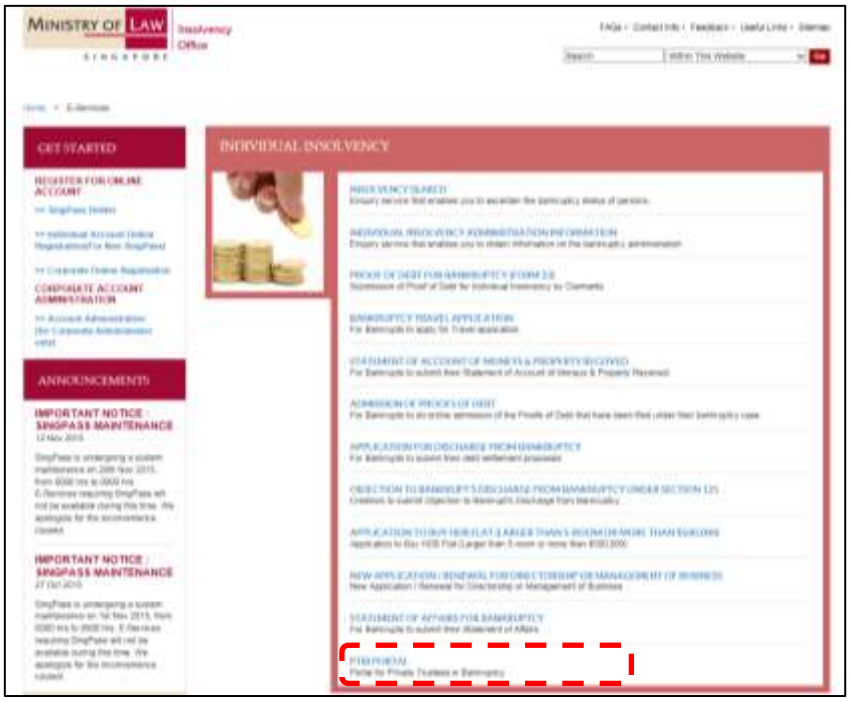


Figure 1: Accessing the PTIB Portal

1.2 After clicking on "PTIB Portal", you may either log in using your (PTIB's) Singpass or the non-Singpass account created for you. If you need assistance to create a non-Singpass account, please send us your requests via www.mlaw.gov.sg with the relevant subject header for example: "PTIB/GEN/PTIB Portal for Mr XYZ"

Please note that there can only be 1 non-Singpass account created for a PTIB.

Figure 2: Log in to the PTIB Portal

2. Landing Page

2.1 The first screen which you see after you log in is the landing page. On this page, you can update your contact details such as telephone number, fax number and postal address. You may also download a copy of the PTIB Handbook from the link located below your contact details.

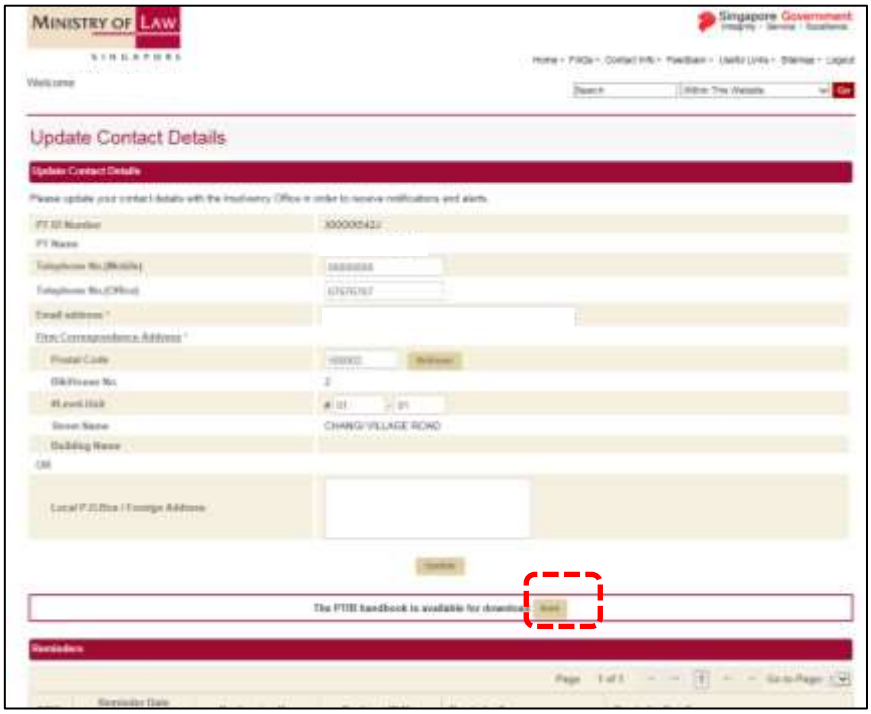


Figure 3: Updating your Contact Details

2.2 At the bottom of the landing page, you will see reminders which you need to take action on. These include payment of (additional) security deposits, fines or reports which are due for submission. To proceed into your workspace, click on "Next" to continue.

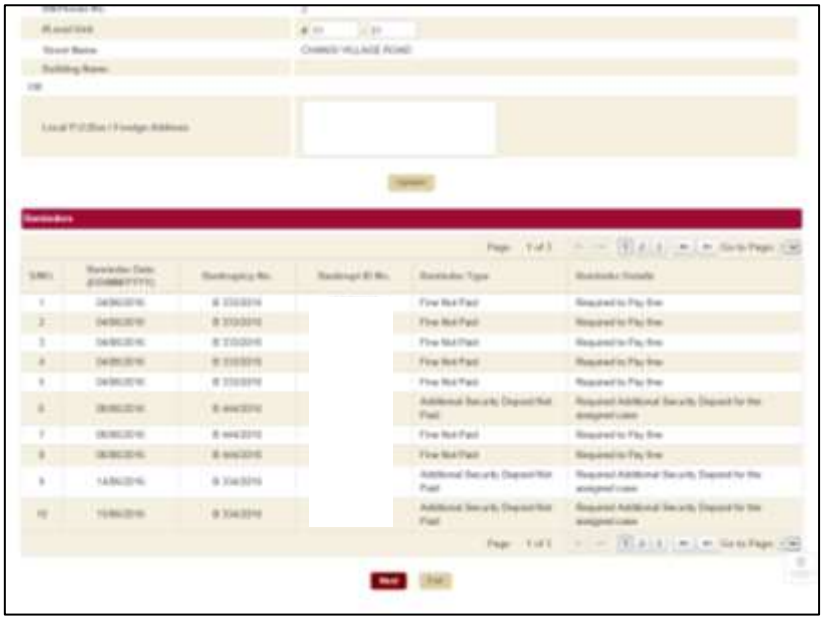


Figure 4: Reminders on the Landing Page

3. Main Workspace Screen

3.1 After you have logged in and the page has completed loading, you will be taken to your main workspace screen. On this screen, you will be able to see all pending applications awaiting your review, cases under your administration and cases which you have completed or transferred administration. You may also use the case search function to find a specific case which you wish to access.

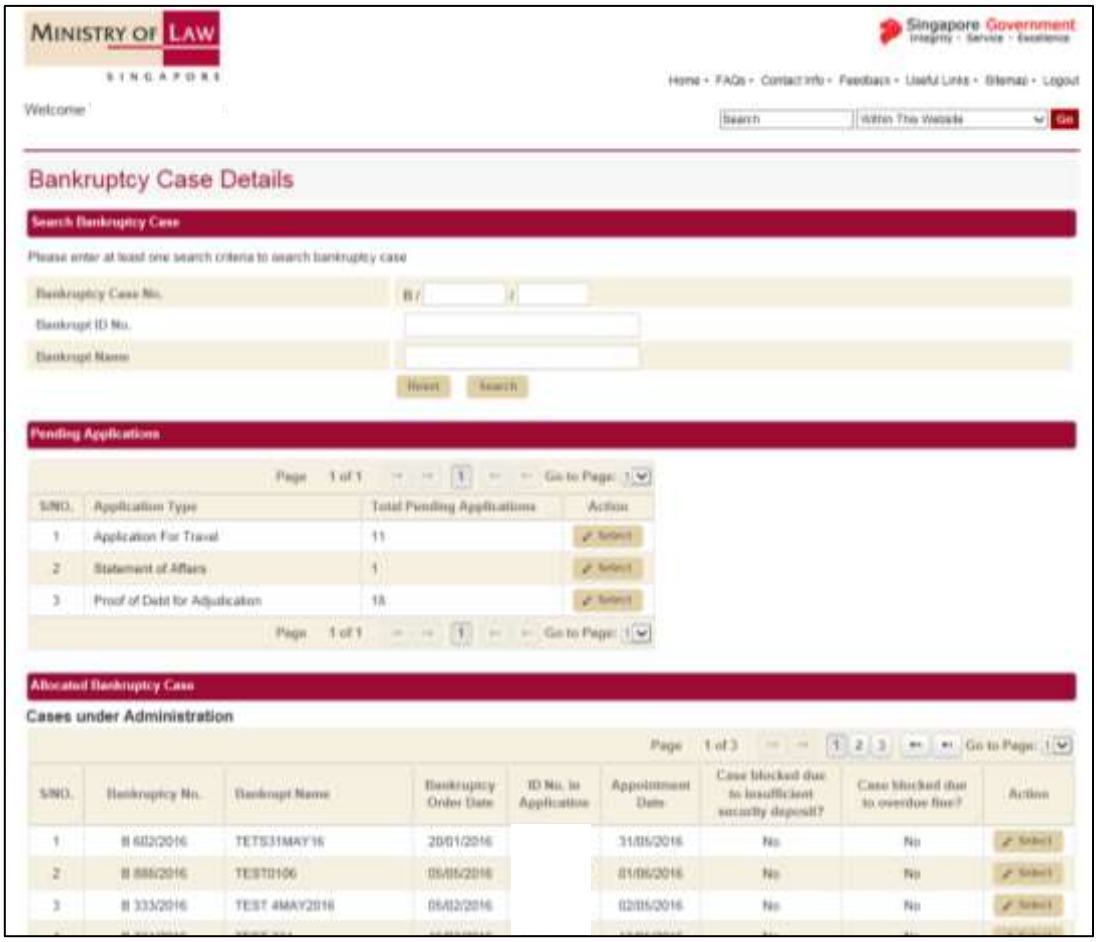


Figure 5: Main Workspace Screen

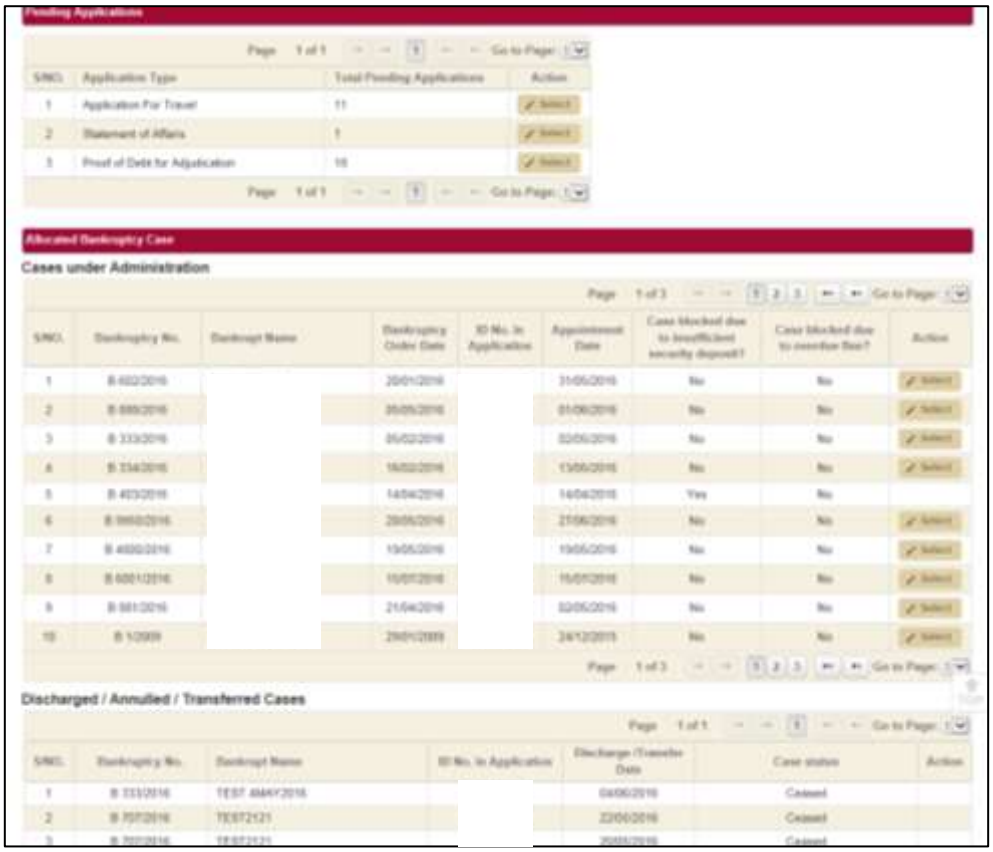


Figure 6: Overview of Cases under your Purview

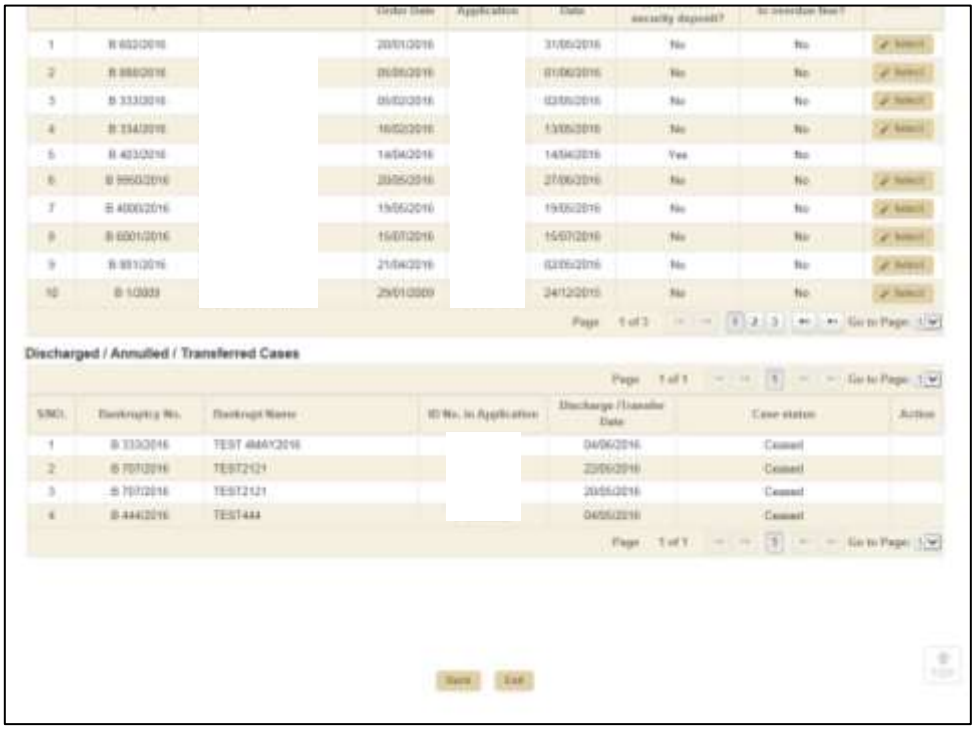


Figure 7: Cases which you have Completed or Transferred

3.2 On this screen, the top section provides you with quick access to outstanding applications at an administrator's level. For example, by clicking on the quick link "Select" under "Application for Travel", you will be able to see all outstanding travel applications filed by the bankrupts under your administration. For clarity, we will focus on explaining how to use the PTIB Portal at the case level. You are free to make use of quick links when you are more familiar with how the portal works.

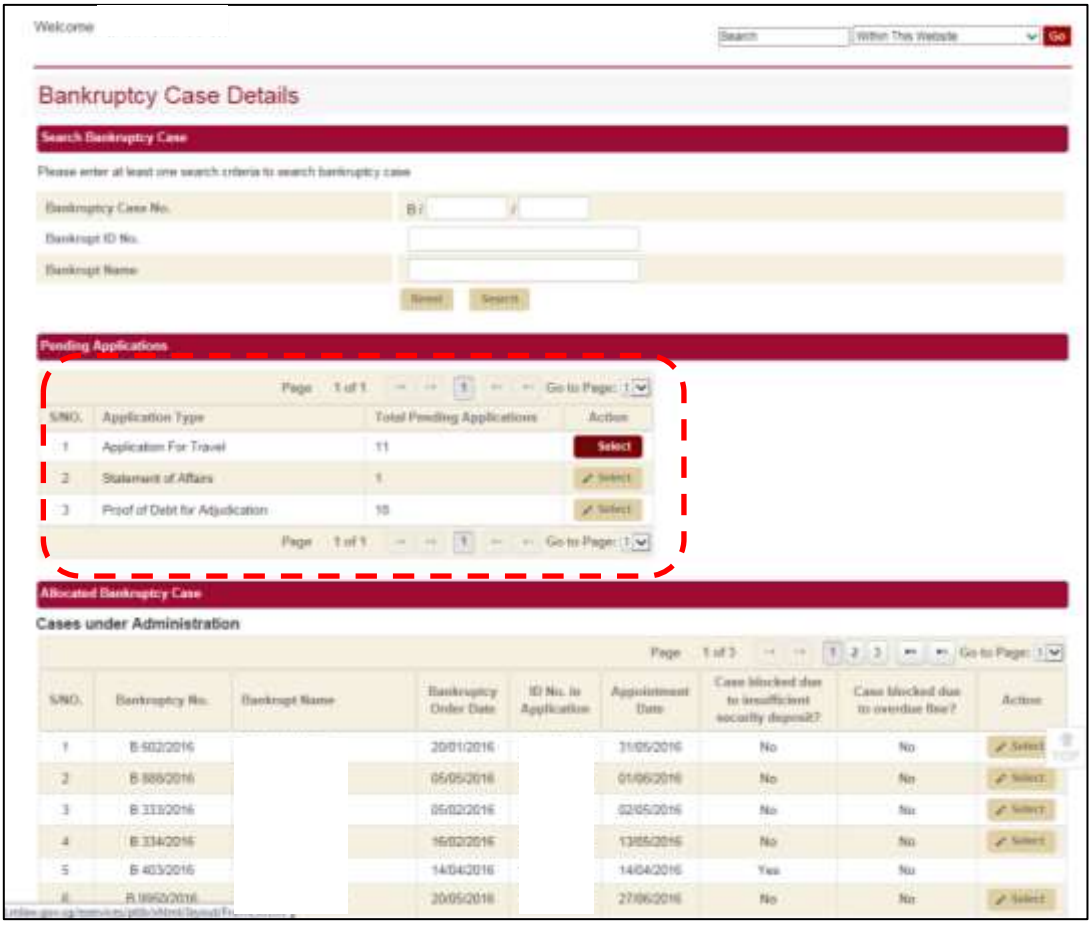


Figure 8: Quick Links on Workspace Page

4. Selecting Cases

4.1 To view a specific case, you can either search for that case or select it from the list of cases under your administration. Click on “Select” to open the case view of any case you wish to work on.

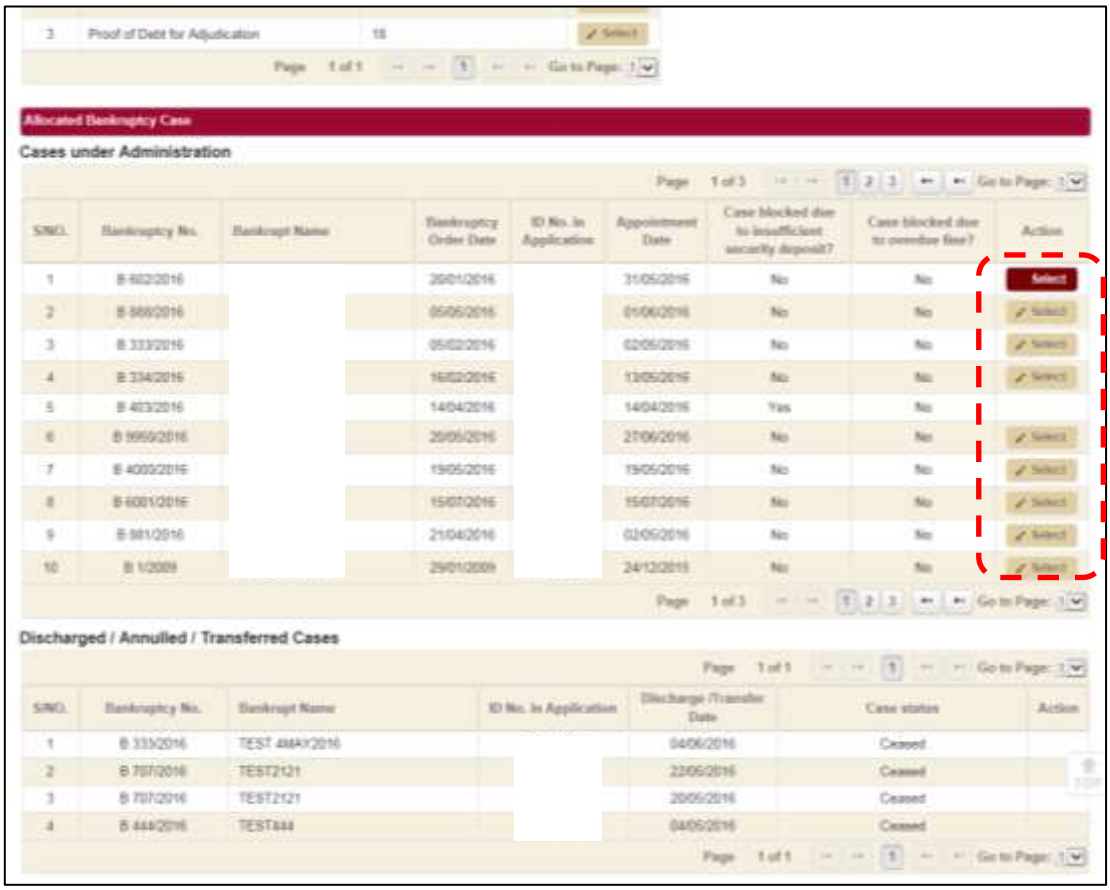


Figure 9: Selecting a Case

4.2 You will be brought to the case profile page once you have selected the case you wish to view. On this page, you will be able to view and update the contact details of the bankrupt.

Figure 10: Bankrupt's Details

4.3 On the second tab, you will be able to see the bankruptcy application details of the case. These will include information such as the applicant, date of application and the hearing outcome.

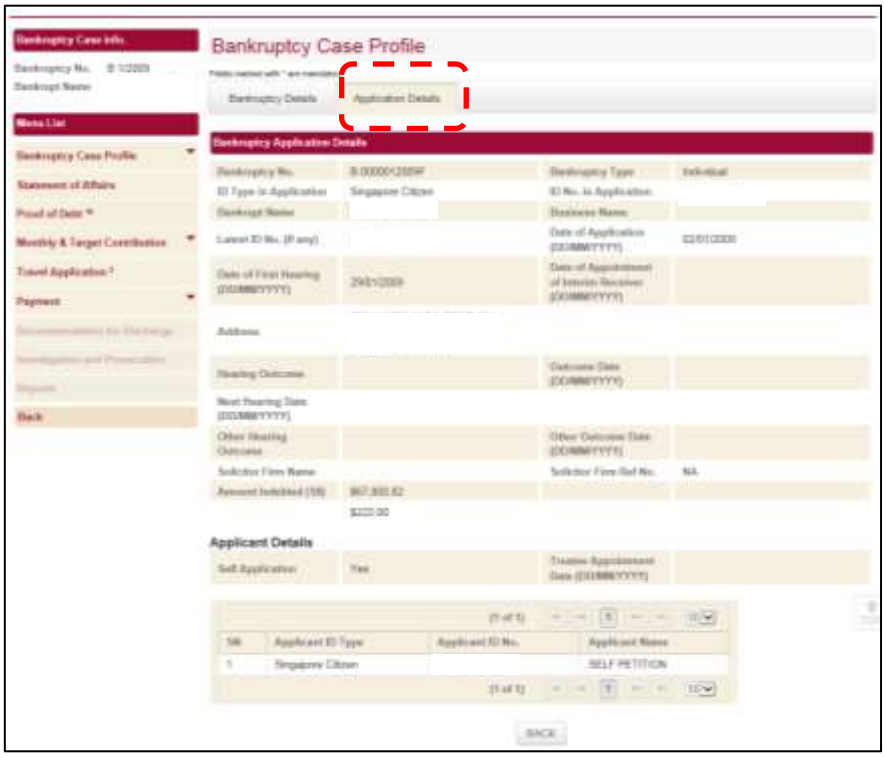


Figure 11: Details of Bankruptcy Application of the Case Selected

4.4 You may notice that there is a side menu on the left side of the screen. This menu contains quick links to the various applications related to the case. The superscripted numbers beside the “Proof of Debt” and “Travel Application” links reflect the number of applications pending your action.

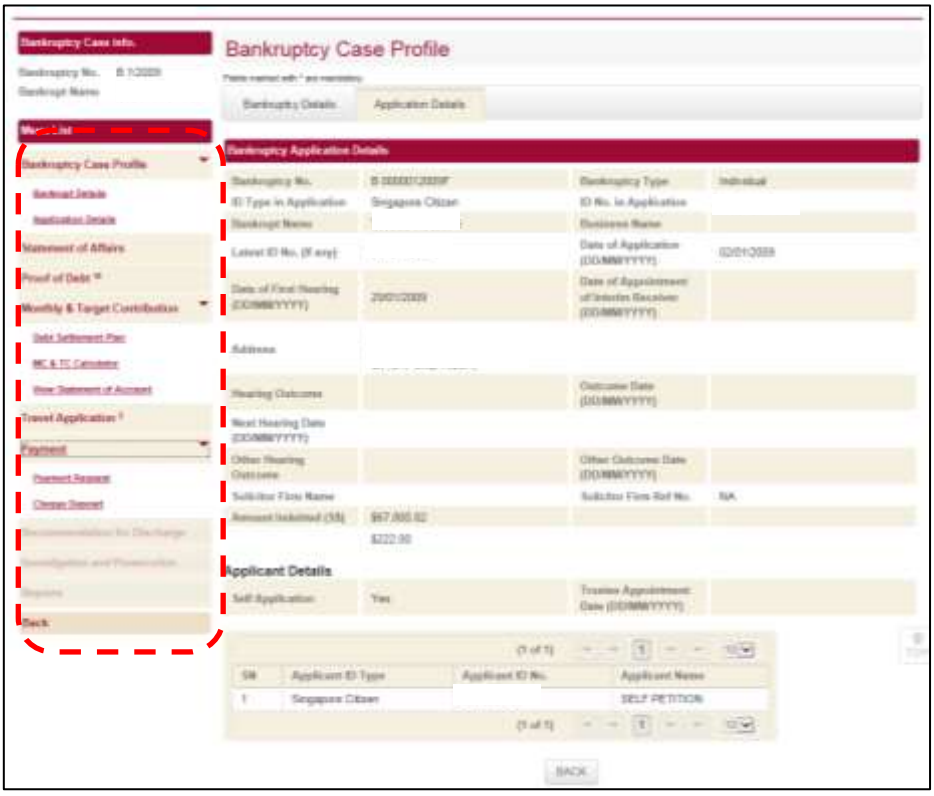


Figure 12: Quick Access Links for Applications related to the Selected Case

5. Reviewing Statement of Affairs

5.1 The first application which you will be reviewing is the bankrupt's "Statement of Affairs". To access it, click on the quick link and select the pending "Statement of Affairs" to view the submission.

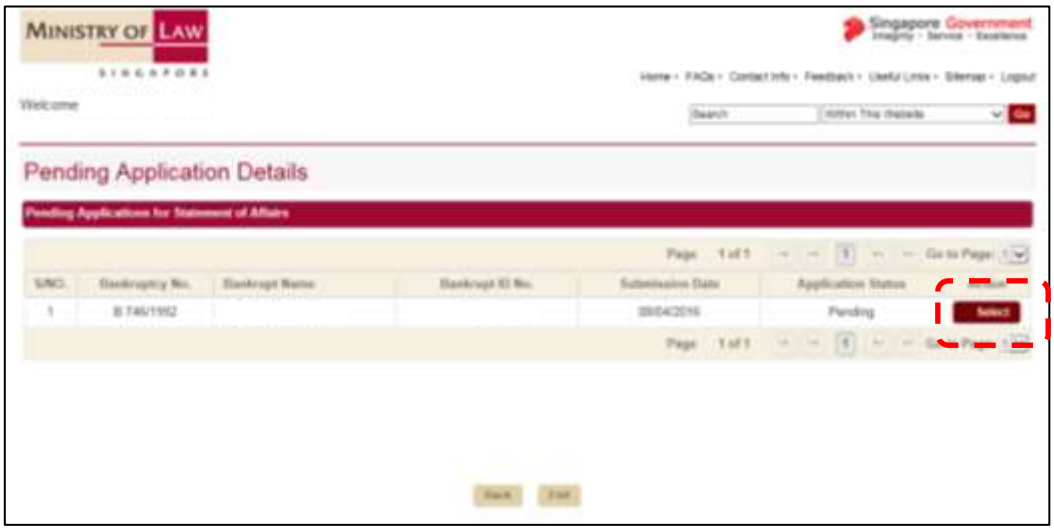


Figure 13: Selecting a Bankrupt's Statement of Affairs

5.2 In the next screen, you will see a listing of all submission(s) which a bankrupt has filed. You may print out a copy of his submitted Statement of Affairs for reference by choosing the "Print" function.

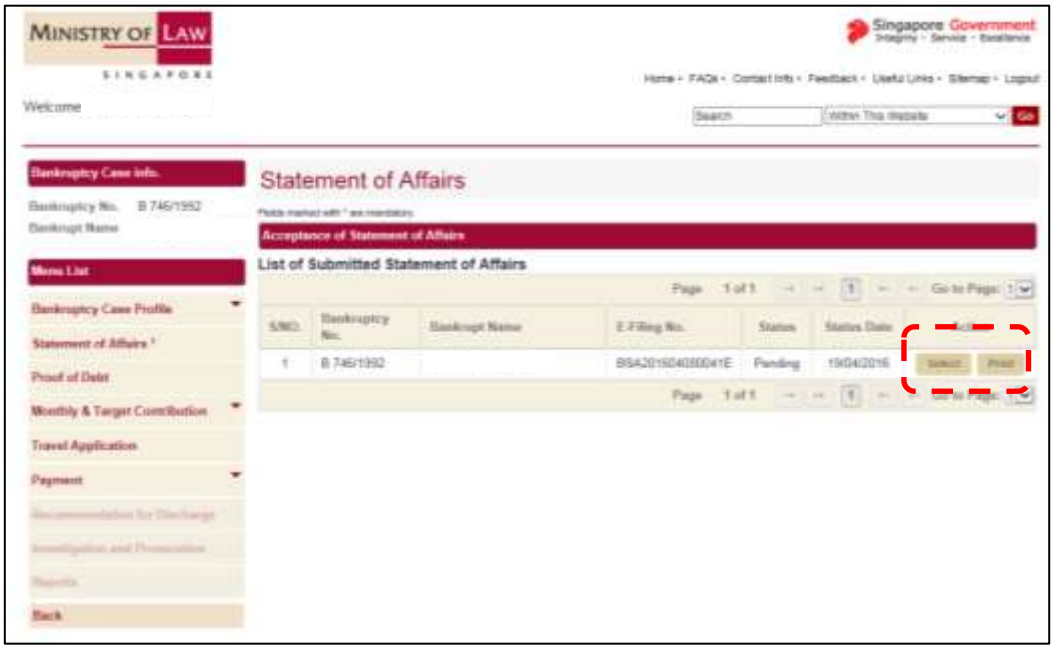


Figure 14: Printing of Statement of Affairs

5.3 You may review specific parts of a bankrupt's submission using the shortcut tabs and/or breadcrumbs. However, PTIBs are advised to review the entire submission to ensure its completeness and accuracy. To avoid overlooking any part of the submission, we recommend using the "Next" button at the bottom of each page to scroll through the submission.

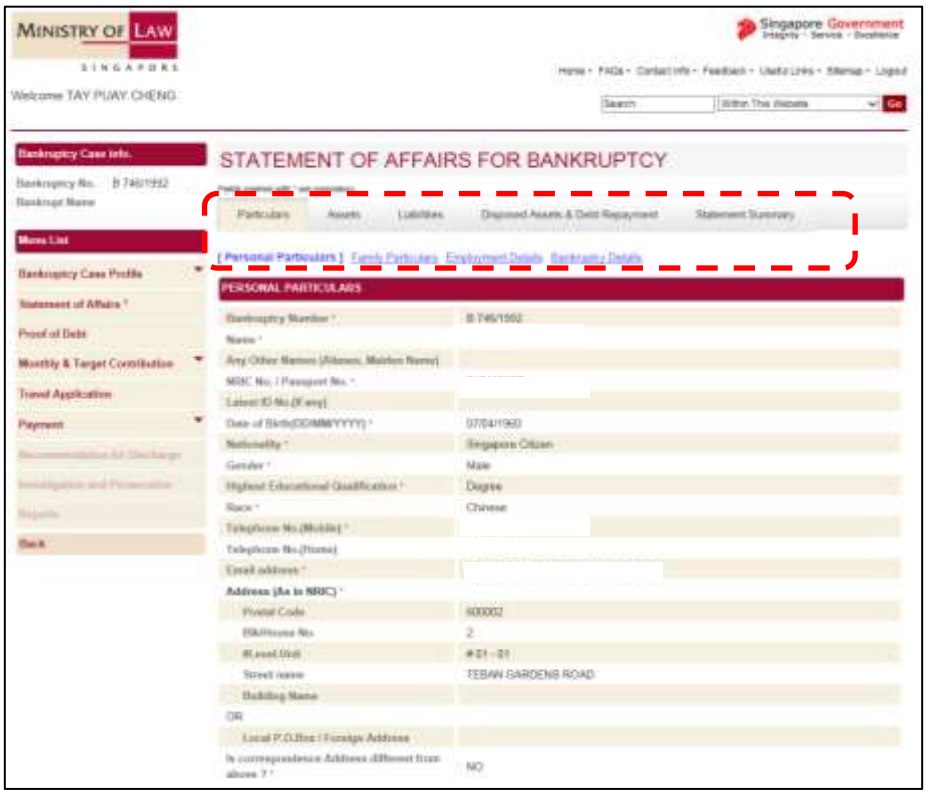


Figure 15: Shortcut Tabs and Breadcrumbs in SA

Figure 16: Scrolling through the Statement of Affairs (Family Particulars)

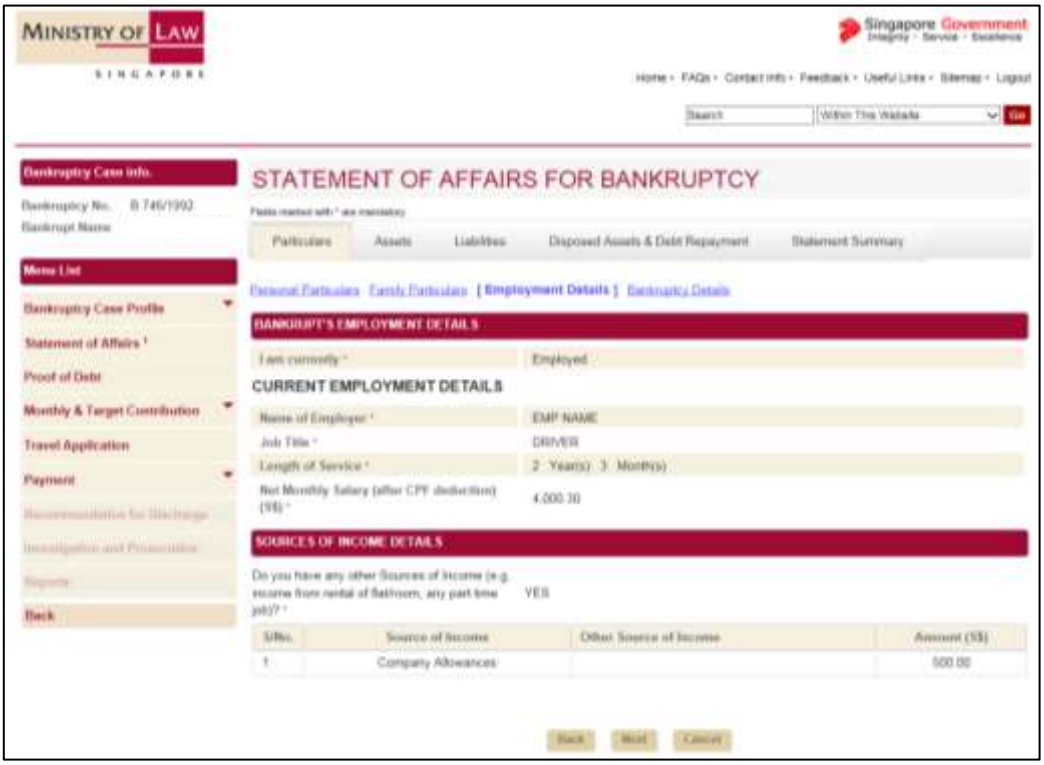


Figure 17: Scrolling through the Statement of Affairs (Employment & Income)

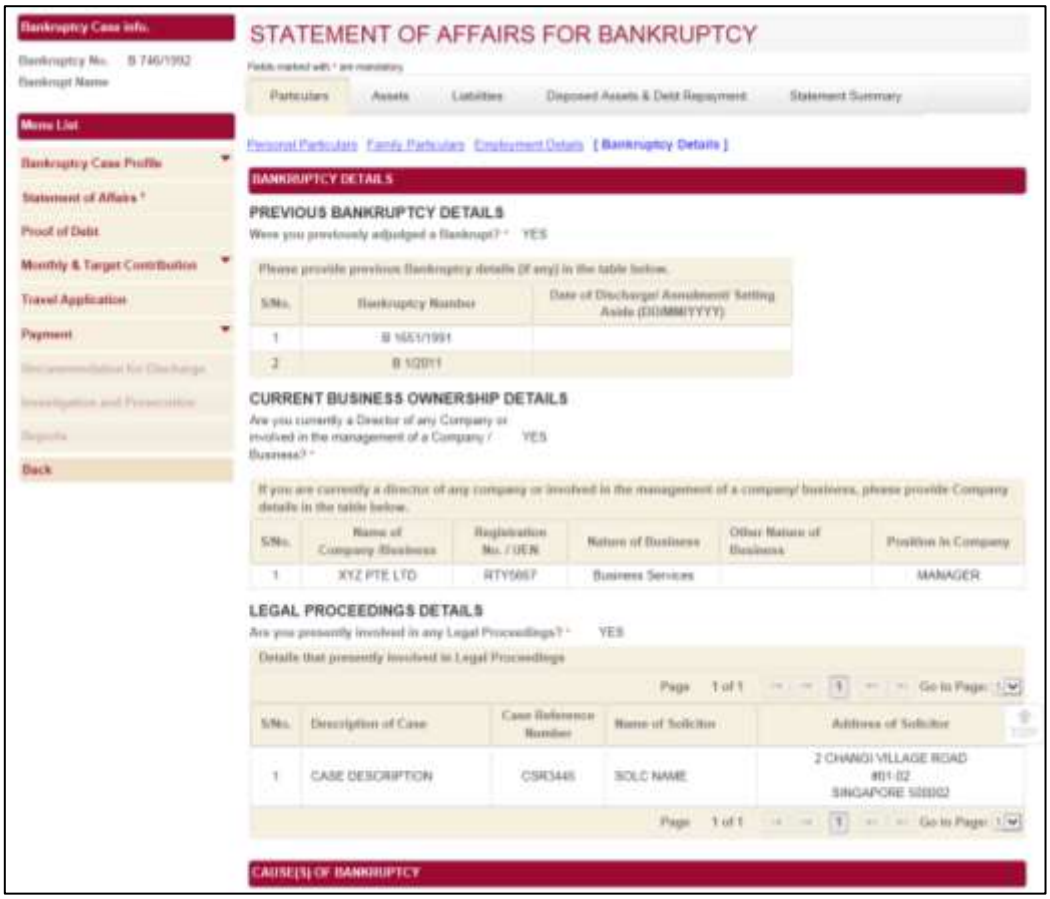


Figure 18: Scrolling through the Statement of Affairs (Bankruptcy Details & Other Proceedings)

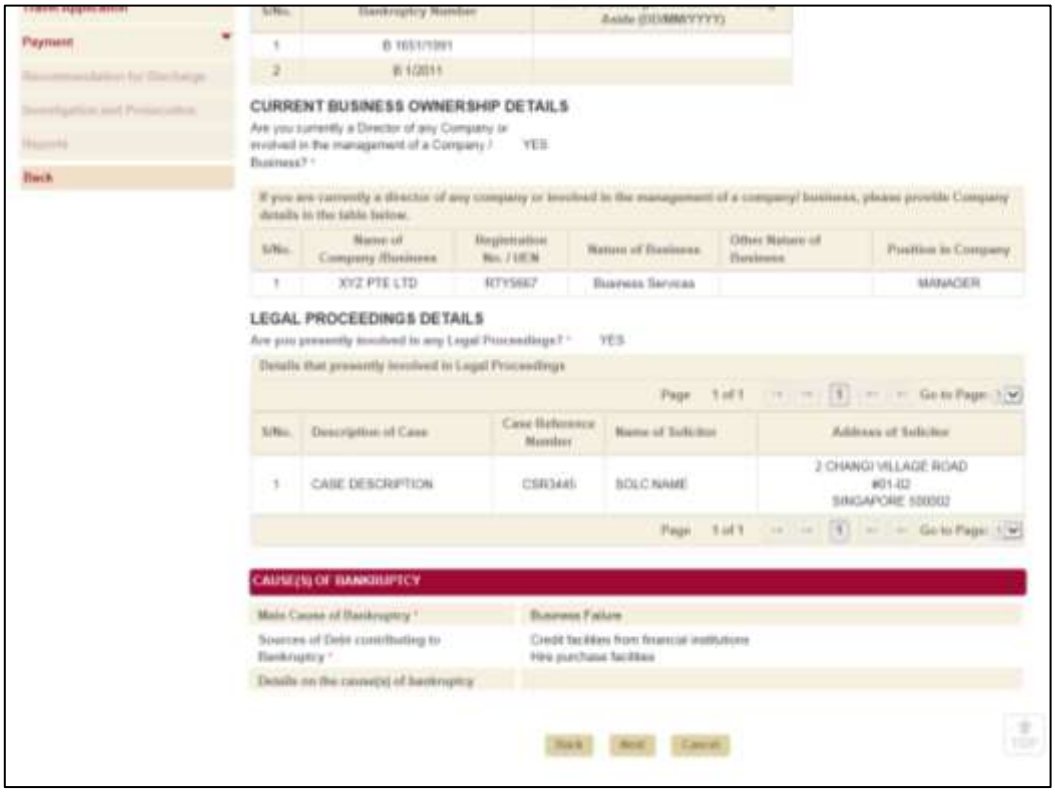


Figure 19: Scrolling through the Statement of Affairs (Causes of Bankruptcy)

5.4 In the "Assets" category of the Statement of Affairs, you will be able to find the bankrupt's declaration of his assets. These assets may be further broken down into the various asset categories, ranging from bank accounts to other miscellaneous assets.

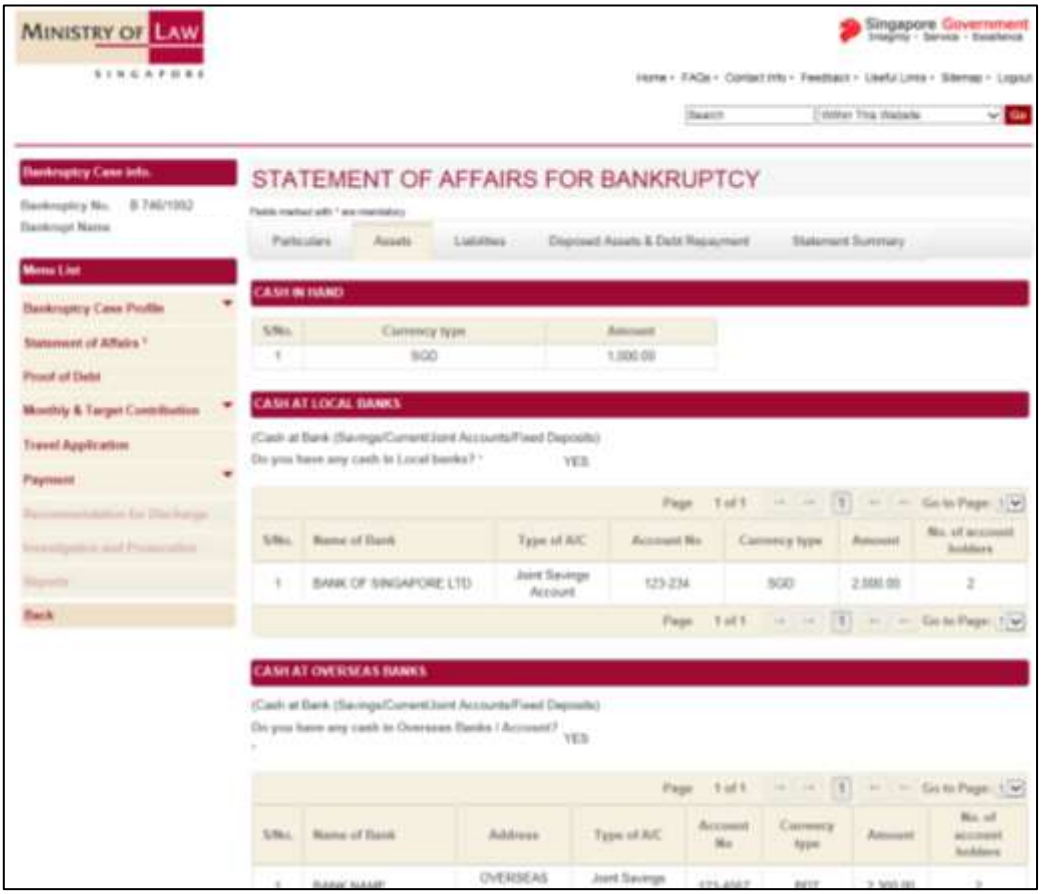


Figure 20 Scrolling through the Statement of Affairs (Assets)

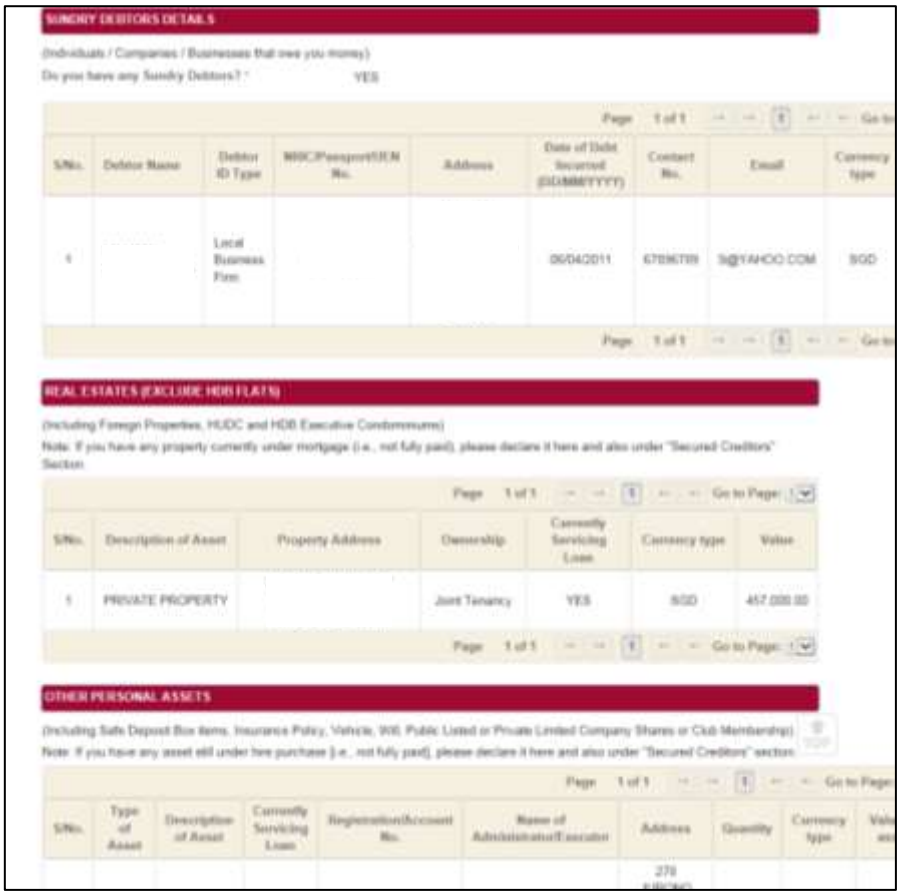


Figure 21: Scrolling through the Statement of Affairs (Assets - Book Debts, Real Estates, Others)

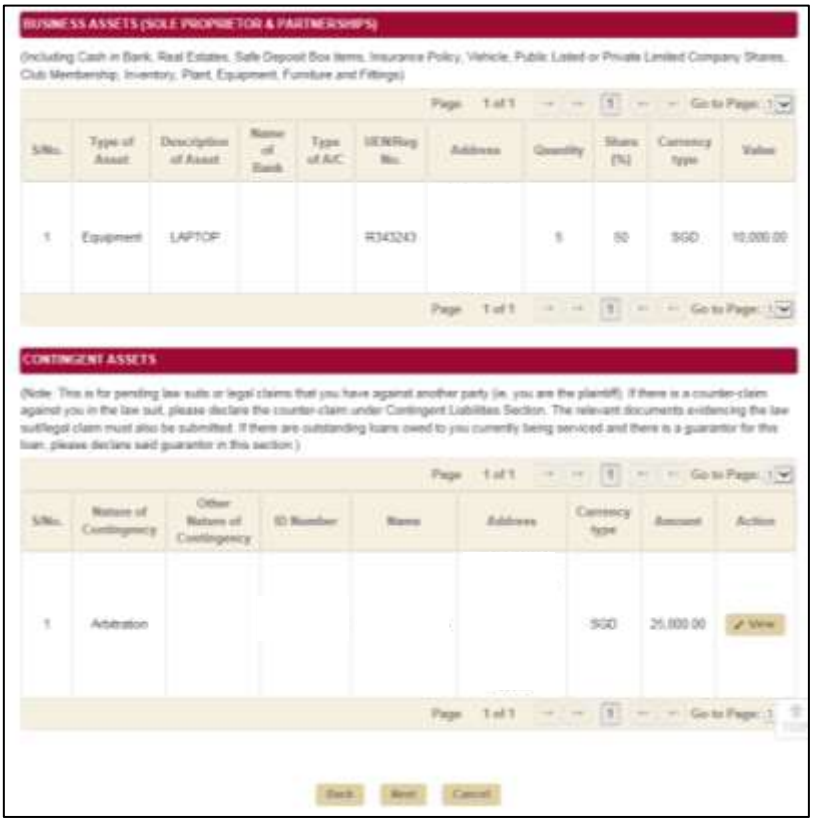


Figure 22: Scrolling through the Statement of Affairs (Assets - Business, Contingent)

5.5 Under the "Liabilities" section of the Statement of Affairs, you will find the bankrupt's declaration of his creditors and the respective amounts owed to them. You may wish to check for completeness in this section as some bankrupts may omit the applicant creditor in their submissions.

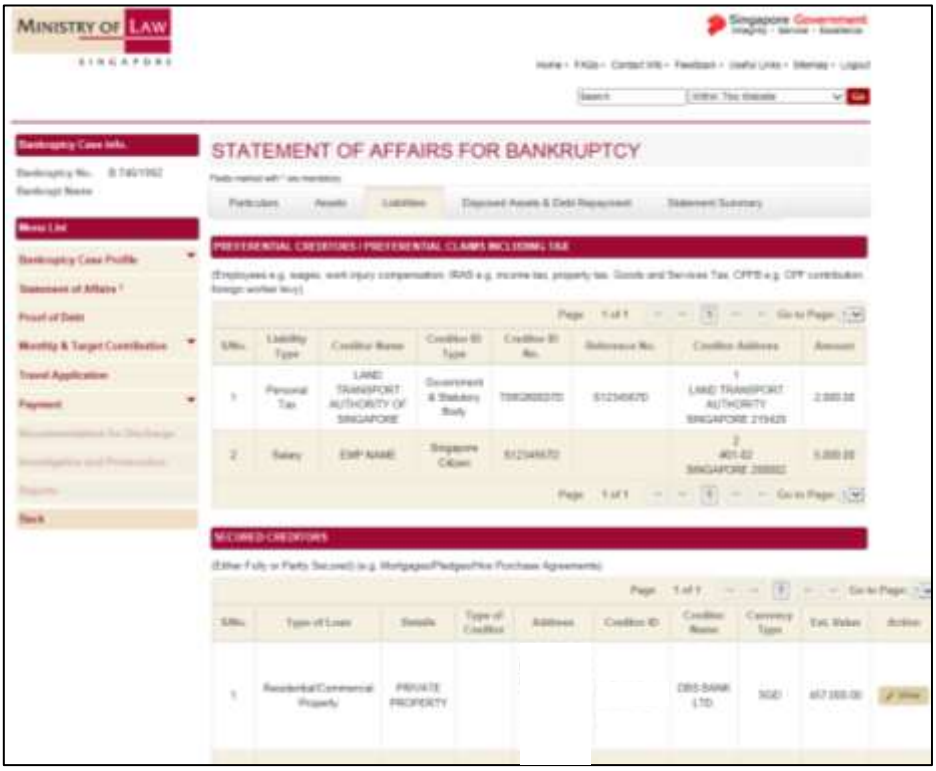


Figure 23: Scrolling through the Statement of Affairs (Liabilities)

Figure 24: Scrolling through the Statement of Affairs (Liabilities - Unsecured, Contingent)

5.6 The bankrupts are also required to declare how the assets were disposed of (sold/transferred/given away) and the whereabouts of the proceeds in the "Disposed Assets & Debt Repayment" section. Trustees have the right to look into and claw back any proceeds from transactions which are deemed to be at an undervalue or fraudulently disposed. For more information on this, please refer to sections 98 to 102 of the Bankruptcy Act.

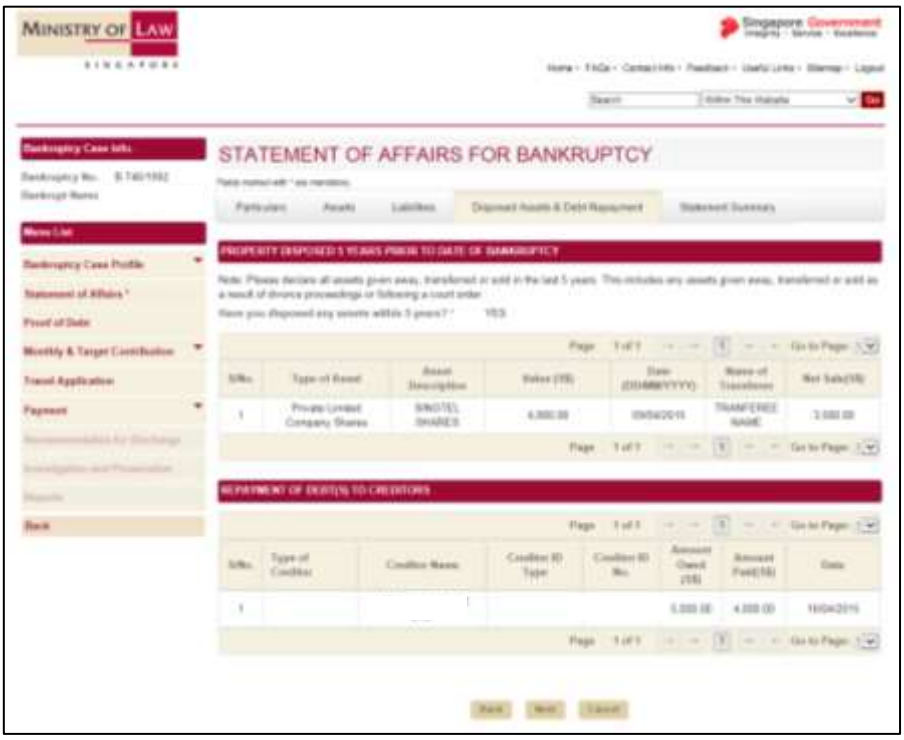
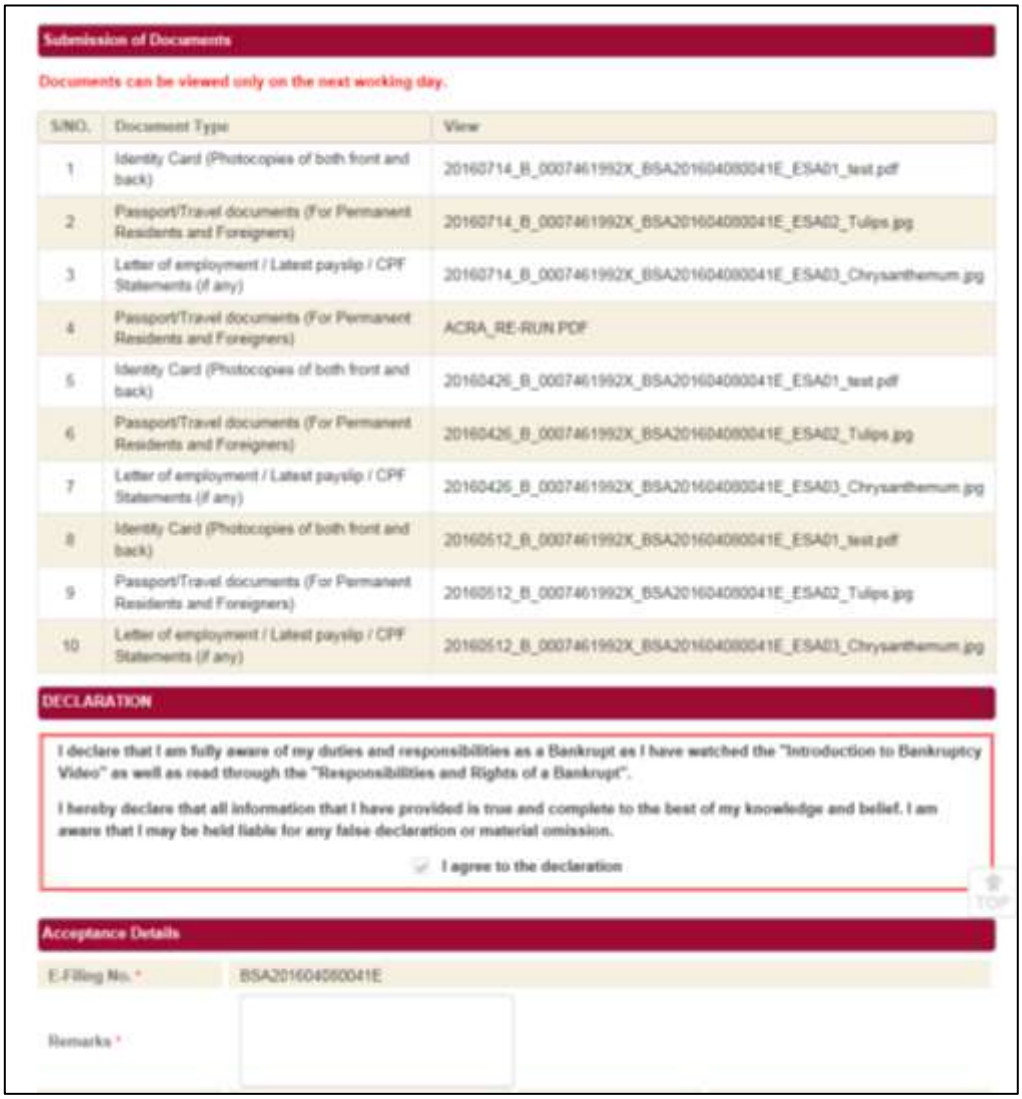


Figure 25: Scrolling through the Statement of Affairs (Details of Disposed Assets and Proceeds)

5.7 Once you have reviewed the "Disposed Assets & Debt Repayment" section, you will be brought to the summary page, where you will get an overview of the bankrupt's declaration on his assets and liabilities.

Figure 26: Summary of Statement of Affairs

5.8 At the bottom of the screen, you will be able to view the documents which are uploaded by the bankrupt to substantiate his submission. There is a turnaround time of one working day before a successfully uploaded document becomes accessible to you.



Submission of Documents

Documents can be viewed only on the next working day.

S/NO.	Document Type	View
1	Identity Card (Photocopies of both front and back)	20160714_B_0007461992X_BSA201604080041E_ESA01_test.pdf
2	Passport/Travel documents (For Permanent Residents and Foreigners)	20160714_B_0007461992X_BSA201604080041E_ESA02_Tulips.jpg
3	Letter of employment / Latest payslip / CPF Statements (if any)	20160714_B_0007461992X_BSA201604080041E_ESA03_Chrysanthemum.jpg
4	Passport/Travel documents (For Permanent Residents and Foreigners)	ACRA_RE-RUN.PDF
5	Identity Card (Photocopies of both front and back)	20160426_B_0007461992X_BSA201604080041E_ESA01_test.pdf
6	Passport/Travel documents (For Permanent Residents and Foreigners)	20160426_B_0007461992X_BSA201604080041E_ESA02_Tulips.jpg
7	Letter of employment / Latest payslip / CPF Statements (if any)	20160426_B_0007461992X_BSA201604080041E_ESA03_Chrysanthemum.jpg
8	Identity Card (Photocopies of both front and back)	20160512_B_0007461992X_BSA201604080041E_ESA01_test.pdf
9	Passport/Travel documents (For Permanent Residents and Foreigners)	20160512_B_0007461992X_BSA201604080041E_ESA02_Tulips.jpg
10	Letter of employment / Latest payslip / CPF Statements (if any)	20160512_B_0007461992X_BSA201604080041E_ESA03_Chrysanthemum.jpg

DECLARATION

I declare that I am fully aware of my duties and responsibilities as a Bankrupt as I have watched the "Introduction to Bankruptcy Video" as well as read through the "Responsibilities and Rights of a Bankrupt".

I hereby declare that all information that I have provided is true and complete to the best of my knowledge and belief. I am aware that I may be held liable for any false declaration or material omission.

☑ I agree to the declaration

Acceptance Details

E-Filing No. * BSA201604080041E

Remarks *

Figure 27: Supporting Documents Uploaded by the Bankrupts

5.9 Should you wish to reject the bankrupt's submission, you are to provide clear instructions on the specific parts of his submission that require amendments to be made, in the remarks for rejection. You are strongly encouraged to contact the bankrupt and clarify the corrections required either in a face-to-face setting or by a phone call to ensure that the bankrupt understands what is required of him.

5.10 You should also be aware that the Administration Date of the bankrupt commences when the Statement of Affairs is accepted. Therefore, you should only accept the Statement of Affairs submission when you are satisfied with its completeness and accuracy.

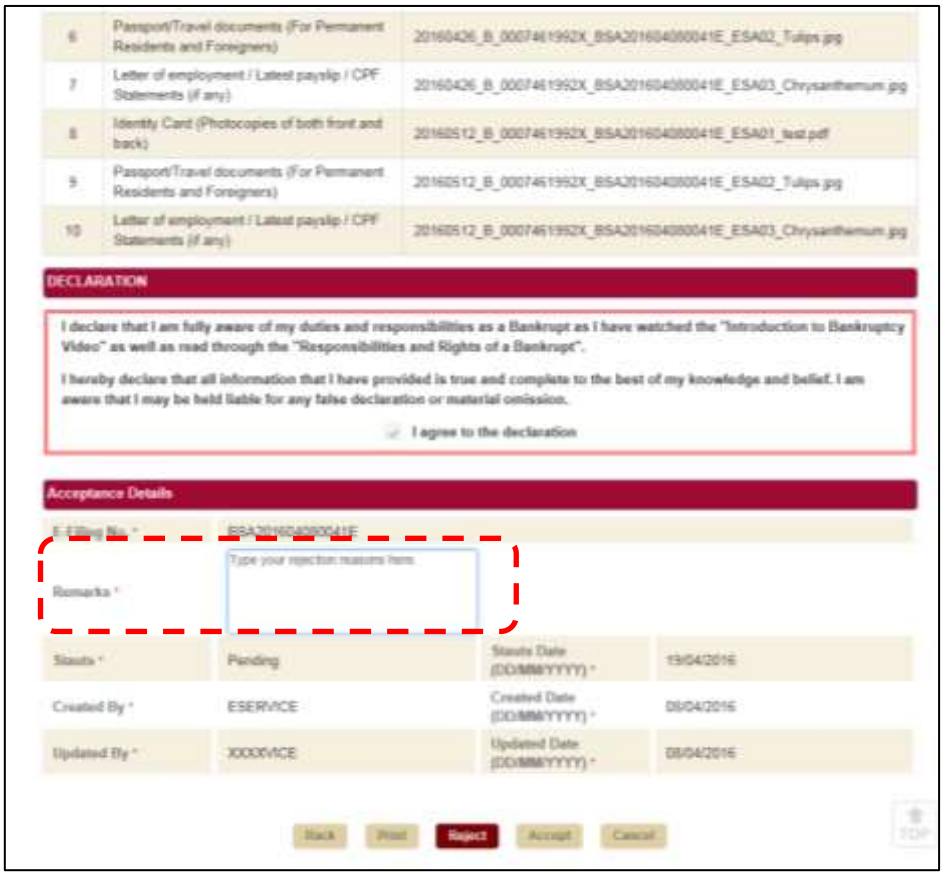


Figure 28: Rejection Reason(s) for Statement of Affairs

6. Monthly & Target Contribution

6.1 A Monthly Contribution and Target Contribution (MCTC) Calculator is provided in the PTIB Portal to allow you to compute the suggested MCTCs. While this calculator is used by the Official Assignee (OA) to determine the MCTC of a bankrupt under his administration, PTIBs may opt to use other methods of computation.

6.2 In general, MCTCs are calculated by the OA taking 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 while the proxy income figures for industry and position of employment are adapted from the "Median Wages of Common Occupations By Industry/Age" compiled by the Ministry of Manpower.

6.3 To use the MC & TC Calculator, simply key in the mandatory fields marked by a red asterisk (*). If the bankrupt is unemployed, choose the best fit "Industry of Previous Employment" and "Last Held Position in Industry".

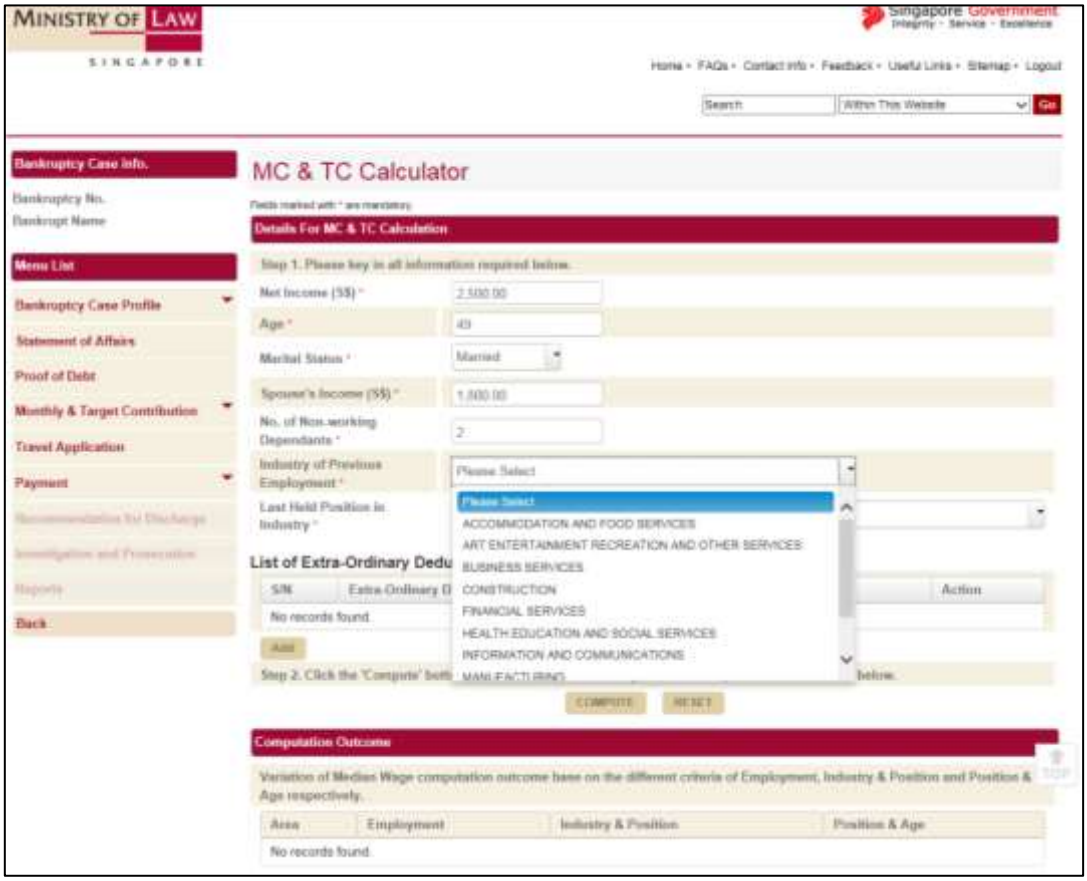


Figure 29: Using the MC & TC Calculator (Selection of Industry & Position Information)

6.4 Once the required fields are filled, you may also add any other deductibles which are applicable to the bankrupt. You may consider including these deductibles if they cause a material impact on his disposable income and are not transient in nature.

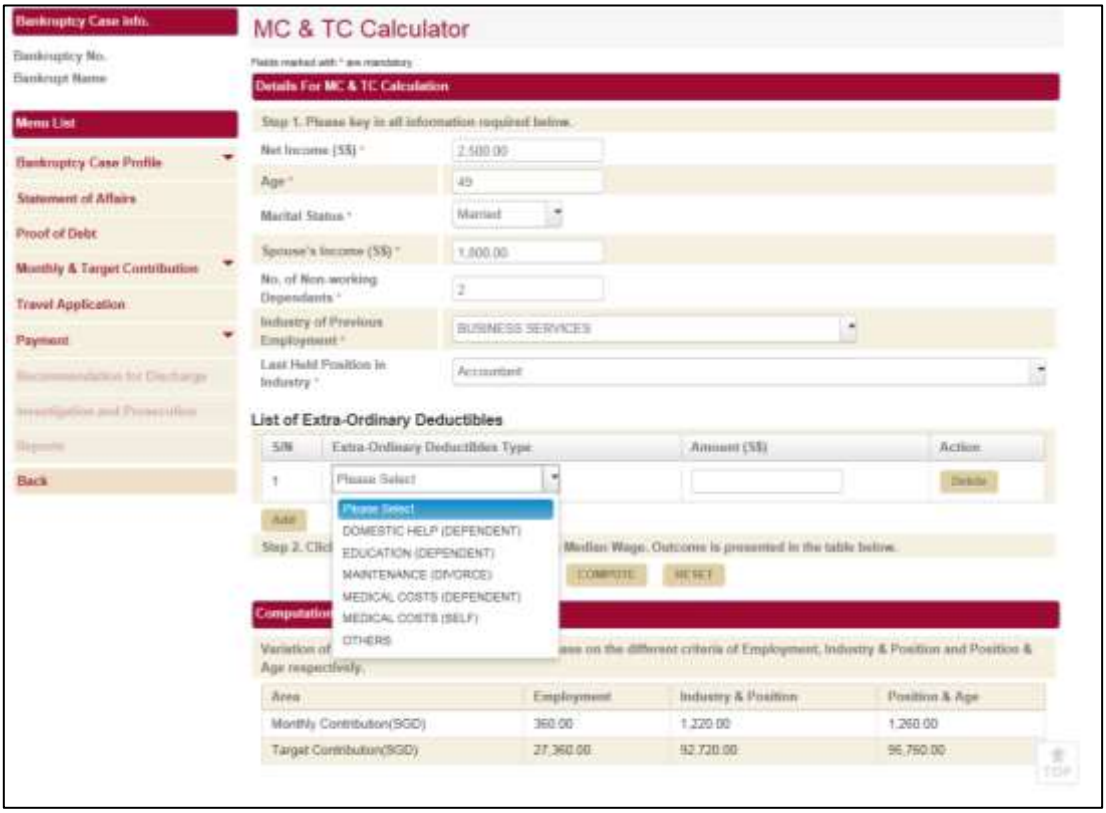
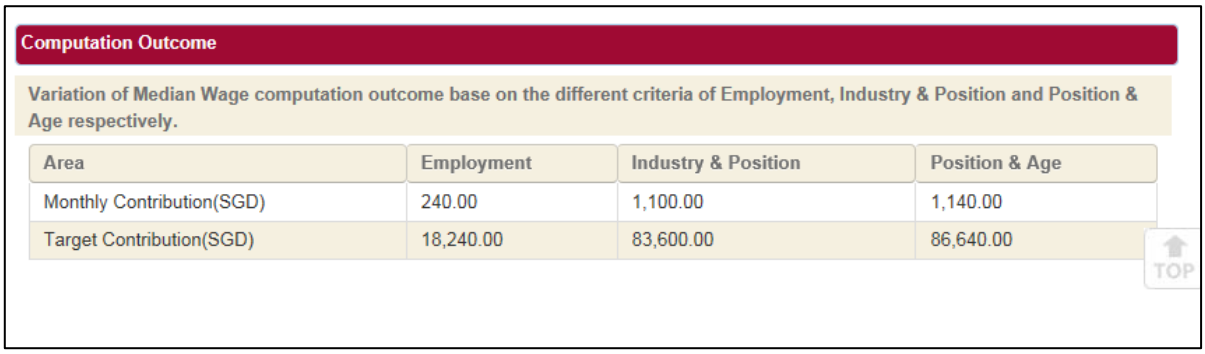


Figure 30: Using the MC & TC Calculator (Inclusion of Extra-Ordinary Deductibles)

6.5 Once the 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. However, you should be able to explain your basis of determination in the event that an application is made to Court to review your determination of MCTC under section 86C of the Bankruptcy Act.

6.6 Therefore, your assessment of the bankrupt's MCTC should be fair and should consider both the interests of the bankrupt and his creditors, and not by merely selecting the highest figure displayed in the calculator.



Computation Outcome

Variation of Median Wage computation outcome base on the different criteria of Employment, Industry & Position and Position & Age respectively.

Area	Employment	Industry & Position	Position & Age
Monthly Contribution(SGD)	240.00	1,100.00	1,140.00
Target Contribution(SGD)	18,240.00	83,600.00	86,640.00

Figure 31: Using the MC & TC Calculator (Computation Outcomes)

7. Debt Settlement Plan

7.1 Once you have completed the computation of a bankrupt's MCTC, you will need to capture the MCTC details into the Debt Settlement Plan (DSP). The DSP will provide the OA with the necessary information on the bankrupt's monthly and target contribution so that the OA can make the necessary arrangements for follow up actions (such as GIRO standing instructions) when required.

7.2 To create a DSP, click on "Create" and you will be prompted to key in the required fields with the figures you have calculated either from the MCTC Calculator or your preferred method of calculation.

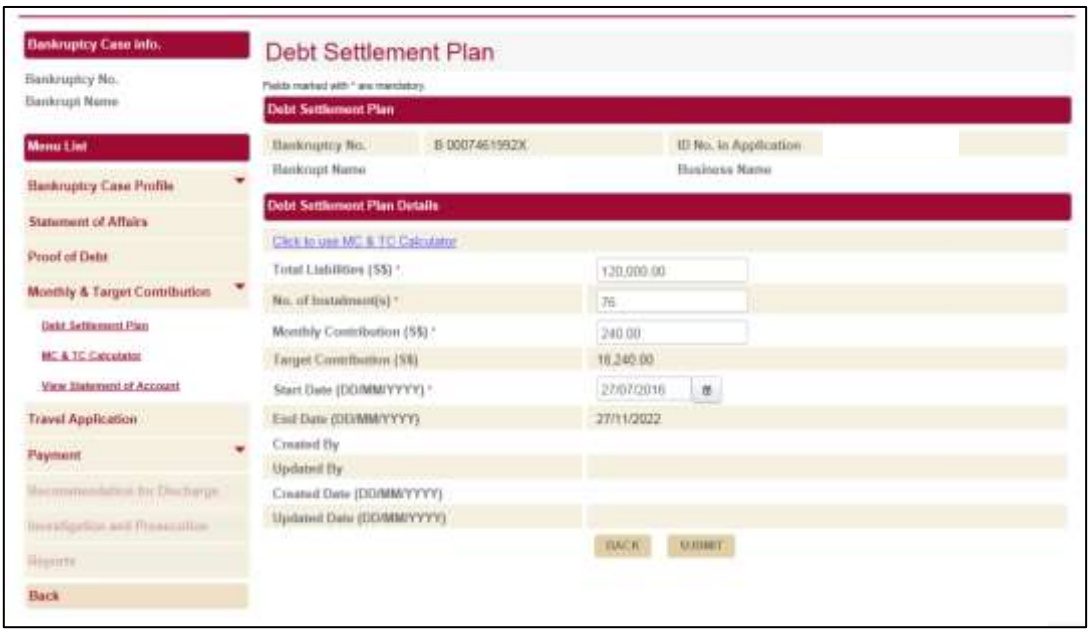


Figure 32: Updating the Debt Settlement Plan

7.3 You may wish to note that the number of monthly contributions to be paid by a "first-time" bankrupt and a "repeat" bankrupts is 52 and 76 respectively. Once you click on the "Submit" button, the DSP will be transmitted to the OA for record purposes. You are advised to update the DSP as soon as the MCTC of the bankrupt is determined.

7.4 In addition to updating the DSP in the PTIB Portal, you are reminded to serve the Notice of Determination on all the relevant stakeholders under section 86A(2) and in addition, the basis of determination to the OA under section 86A(3) of the Bankruptcy Act.

7.5 In the event there are revisions of the MCTC by the Court or through the Certificate of OA, you may create new DSPs to supercede the existing ones. However, you will need to be mindful of the remaining number of months the bankrupt is required to make his contributions so that the new DSPs can be created accurately.

8. Viewing Statement of Account

8.1 You can also view the Statement of Account of the bankrupt's bankruptcy estate by selecting the "View Statement of Account" option. 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 successfully receipted.

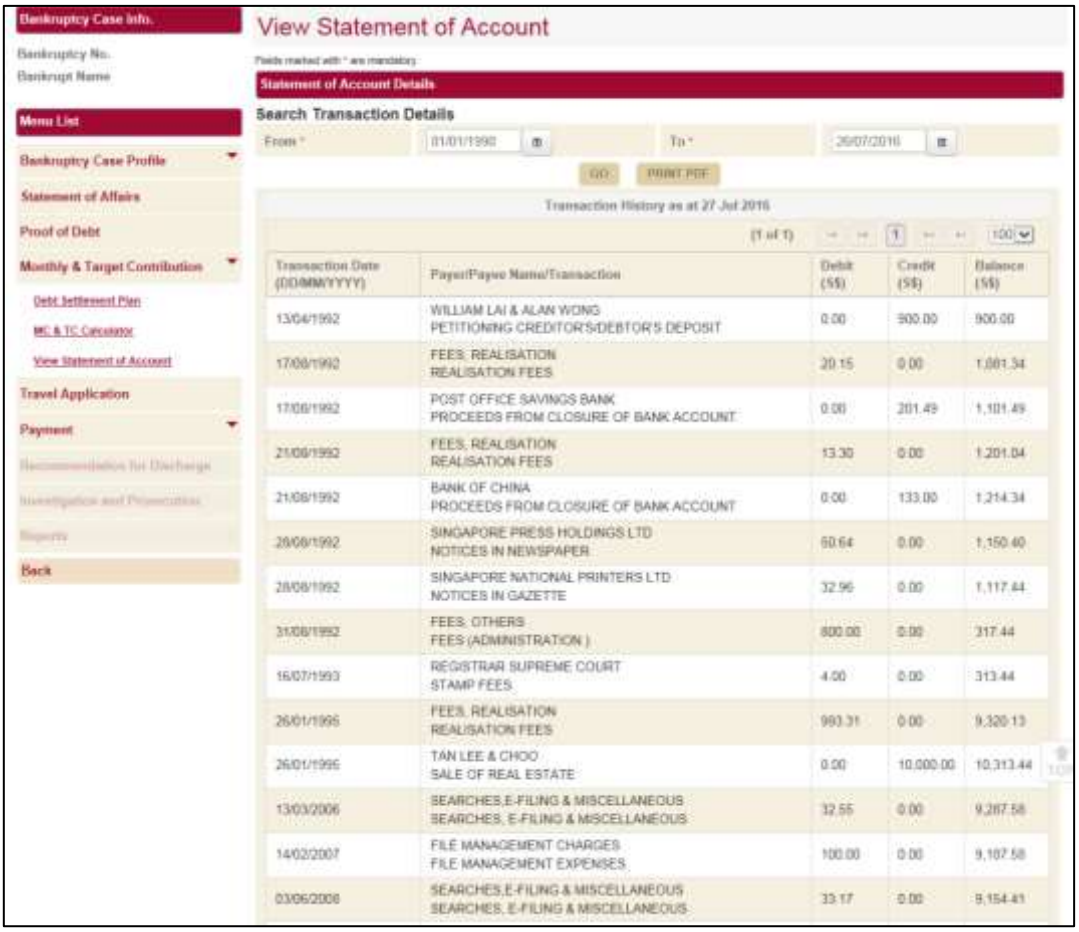


Figure 33: Viewing Statement of Account

9. Creating and Reviewing Travel Applications

9.1 The travel applications made by a bankrupt can be assessed from the "Travel" – "Travel Application" link. By accessing the link, you will be able to view all the applications which were made by the bankrupt. You may then select the travel application which you wish to view by clicking on the "View" button (to view previous applications), or click on the "Select" button to approve/reject the travel application.

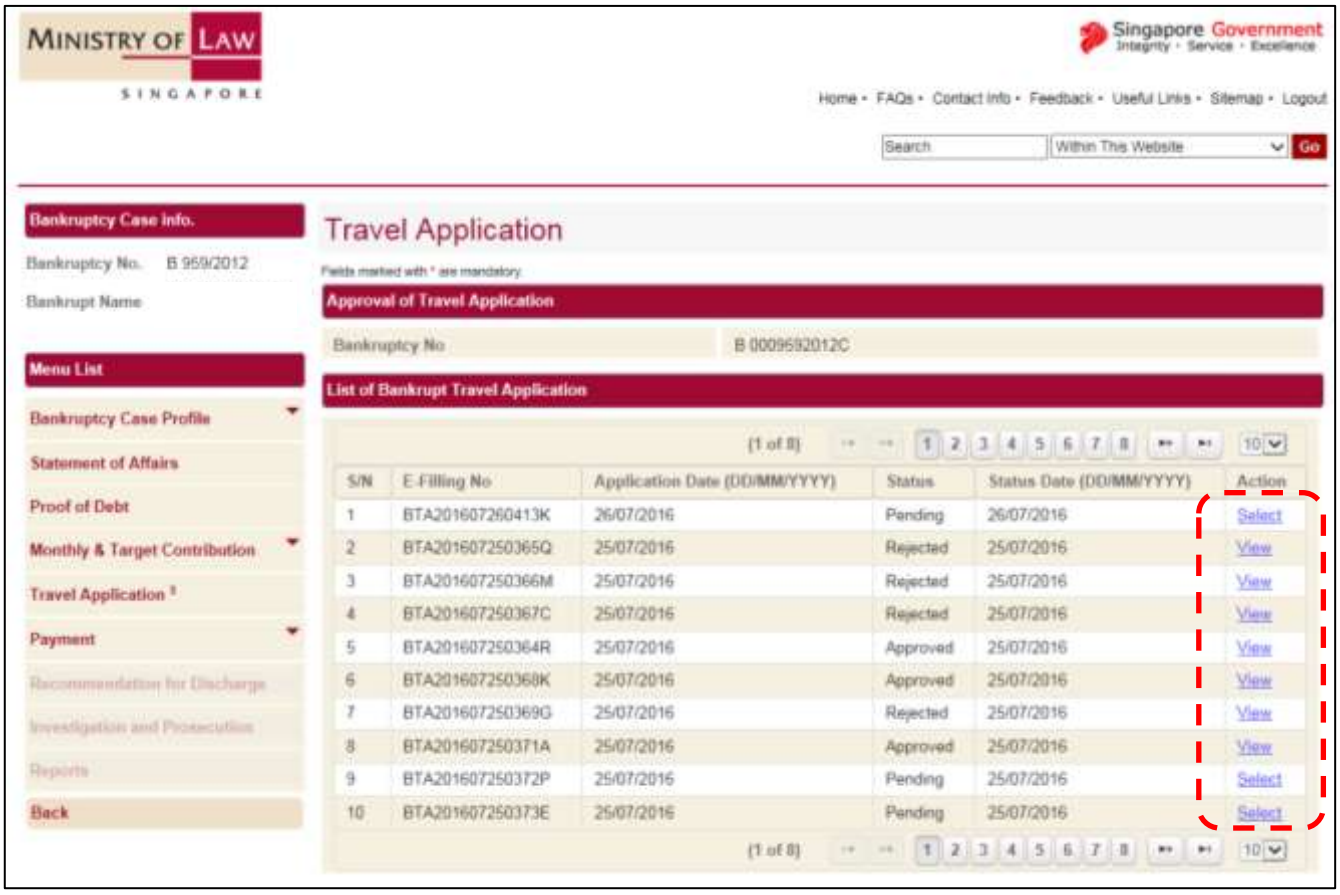


Figure 34: Listing of Travel Applications Made by the Bankrupt

9.2 Once you have clicked on "Select" for the travel application you wish to review, the details of the application will be displayed.

Figure 35: Background Information of the Travel Application

9.3 Once you have completed with the review of the application and decided on the outcome, you may approve or reject the travel application by keying in the approved period, where applicable. You should notify the bankrupt of the outcome once you have accepted or rejected his application.

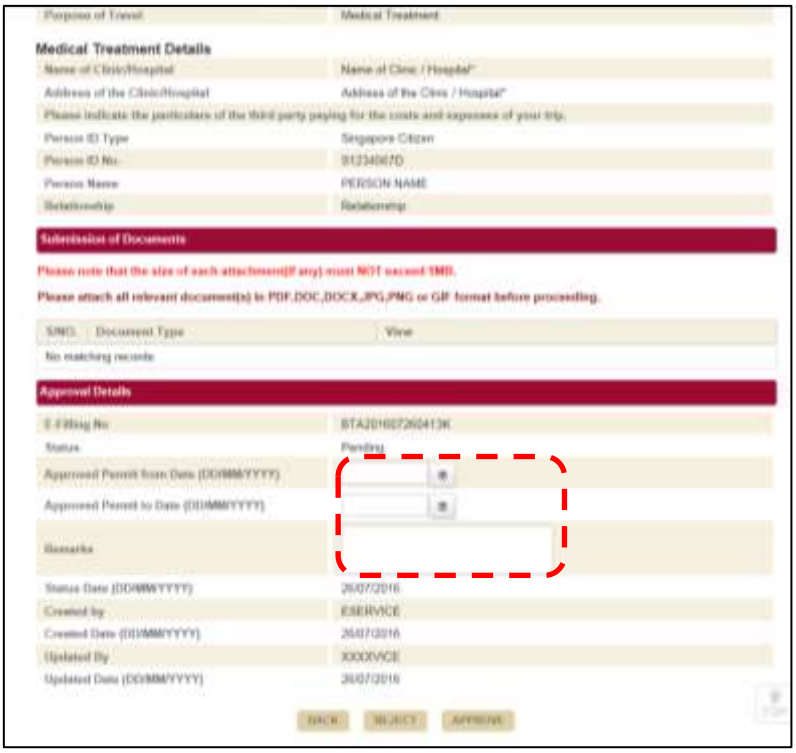


Figure 36: Approval or Rejection of Travel Applications

9.4 You may also create manual travel application approvals during exigencies of service when the bankrupts are unable to raise submit their travel applications online in time for your approval. Please note that the creation of such travel application approvals is considered as providing direct approvals for the bankrupts to travel.

9.5 To create a manual travel application approval, click on “Create” while you are on the “Travel Application” page.

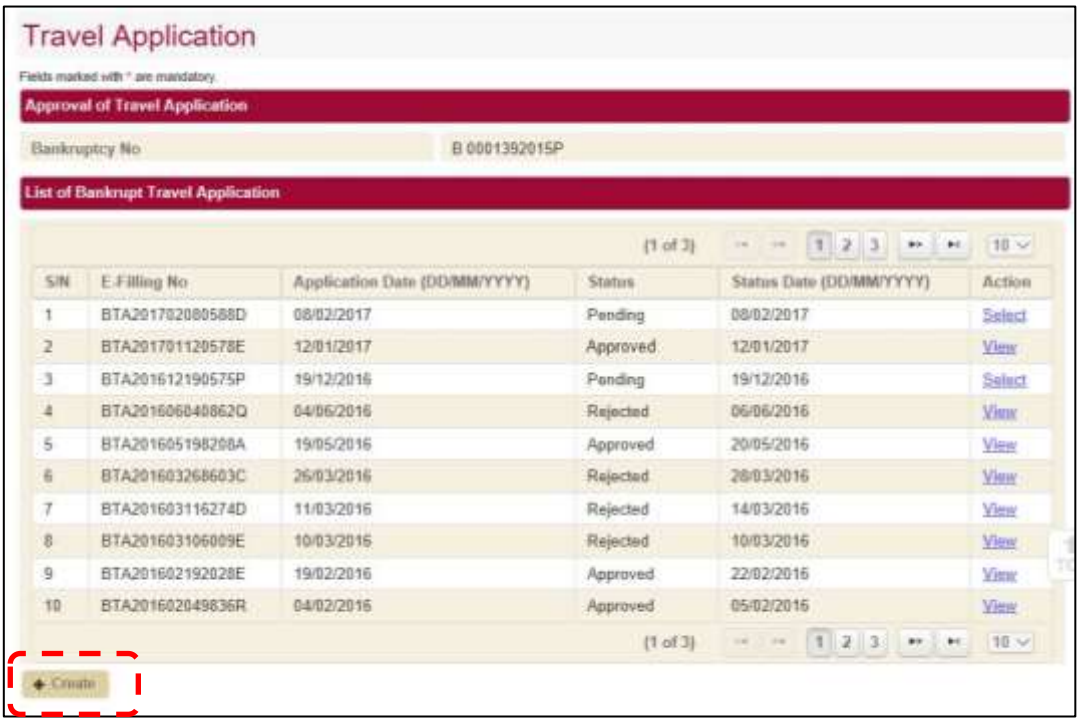


Figure 37: Manual Creation of Travel Application Approvals Using the “Create” Button

9.6 You will be prompted to enter the starting and endings dates of the period of approval. You should also key in the reason(s) explaining why the manual created travel application approval is created in the remarks field. Once the fields are filled up, click on “Next” to review the submission. Once you are satisfied with the submission, you can click on “Submit” to complete the submission.

Figure 38: Filling Up the Details of Manual Approvals

9.7 You will be able to view the manual travel applications created and you will be able to identify them by the "PTA" prefix in the e-filing number.

Figure 39: A Successfully Created Manual Travel Application Approval

9.8 In addition to the ability to create manual travel applications and review bankrupts' submissions, you are able to view the bankrupt's travel records in the "ICA Travel Data" module. This module will list 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 period[1] when you are reviewing the bankrupt's suitability for discharge.

Figure 40: Viewing of a Bankrupt's Travel Records

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

10. Adjudicating Proof of Debts

10.1 Creditors are required to file their Proof of Debt within 4 months from the Administration Date of the bankruptcy. The PTIB will be required to adjudicate all the Proof(s) of Debt filed against a bankrupt by accessing the submissions through the "Proof of Debt" link.

10.2 Once the page has completed loading, the PTIB will be able to see the list of Proofs of Debt filed by the creditors, submission dates and the status of those submissions.

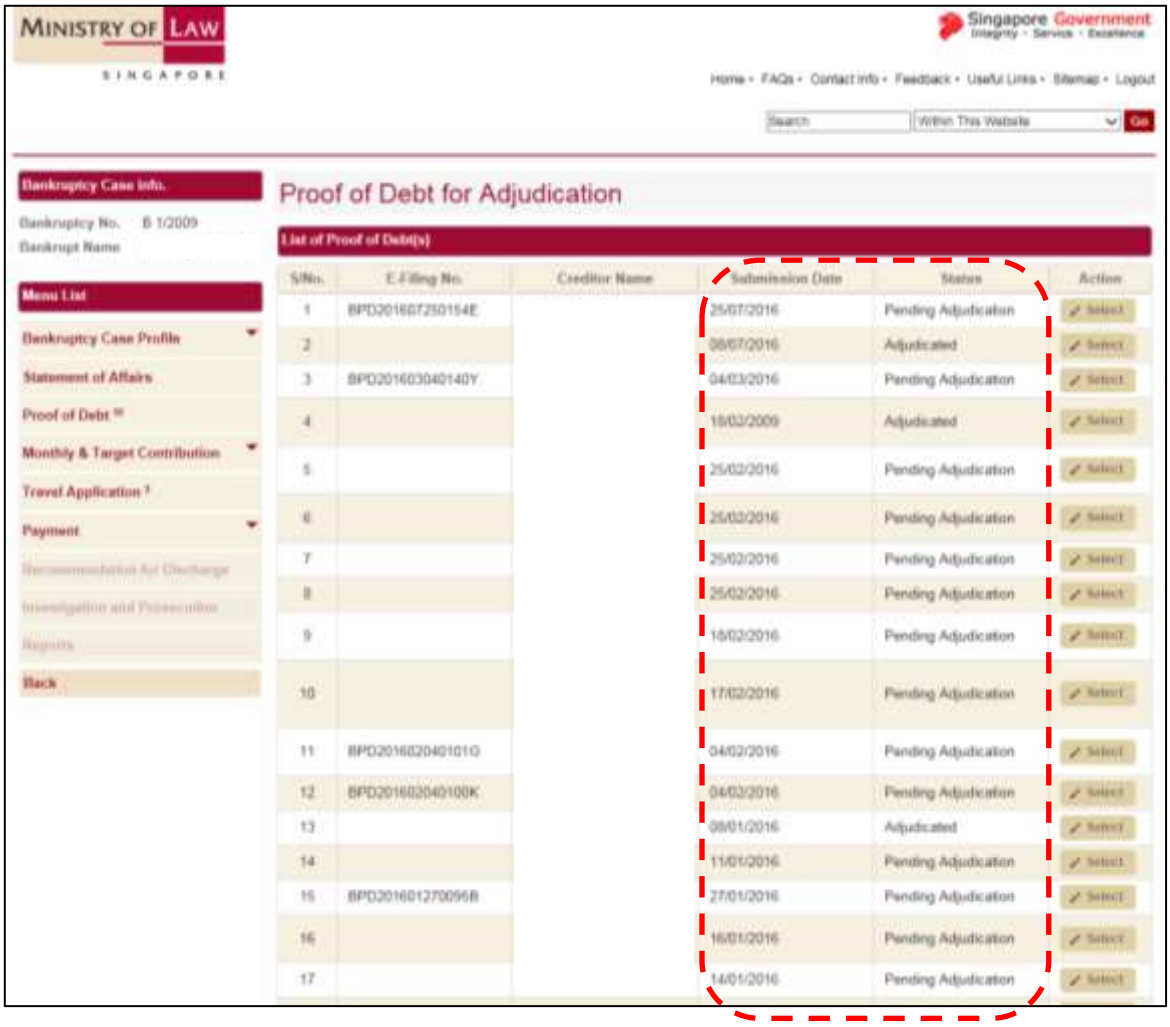


Figure 41: Overview of Proof of Debts Filed

10.3 To adjudicate a claim, select the entry which has “Pending Adjudication” as the status. Once you do so, you will be able to view the details of the claim.

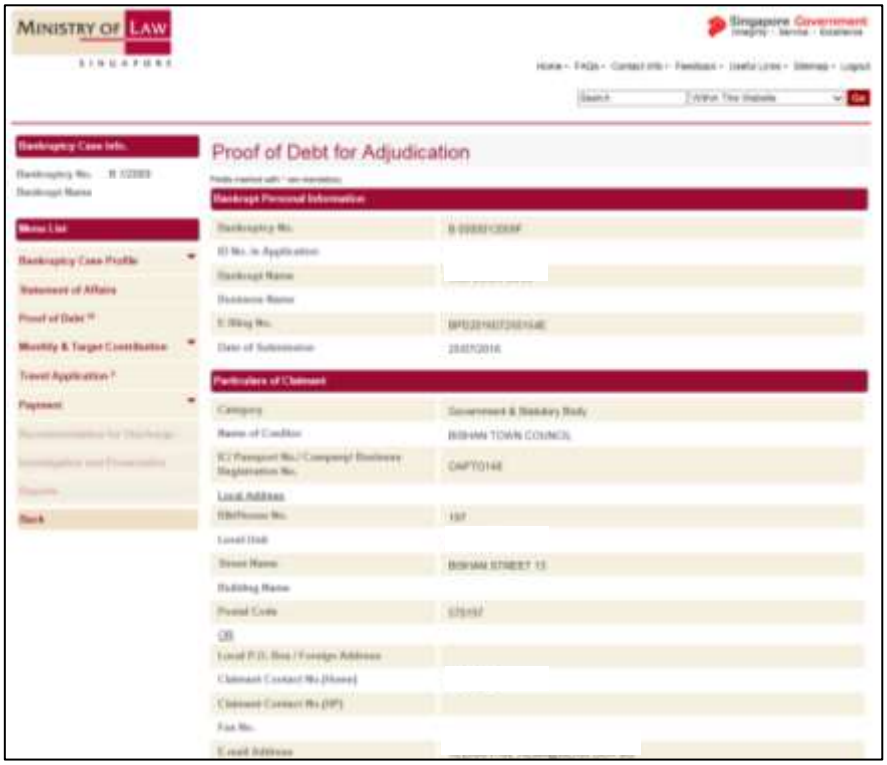


Figure 42: Adjudication of a Proof of Debt (Claimant Details)

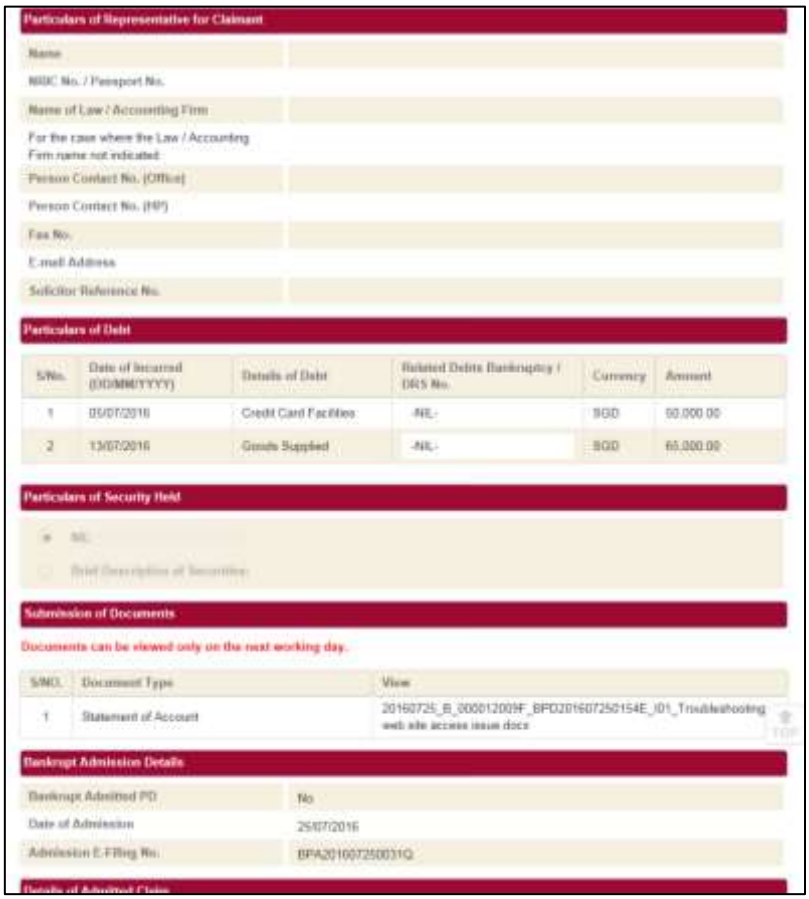


Figure 43: Adjudication of a Proof of Debt (Particulars of Debt)

10.4 After the creditors file their claims, the bankrupt will be required to admit or refute each claim through the "Admission of Proofs of Debt" e-service. PTIBs are required to inform the bankrupts of this. If a bankrupt refutes a claim, the PTIB is to request for supporting documents to substantiate the bankrupt's reasons and basis. After reviewing the bankrupt's submission, the PTIB may then make the relevant decision to admit (in full or in part) or reject the claim.

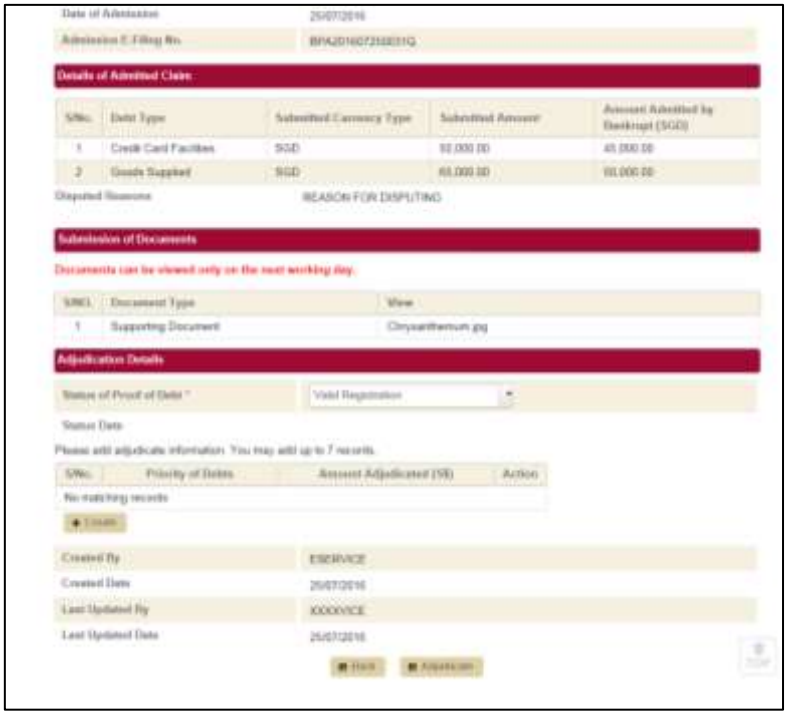


Figure 44: Reviewing Bankrupt's Admission of Proof of Debt

10.5 If there is a need to reject or supercede the Proofs of Debt which were filed earlier by the creditors, you may select the appropriate status to update the Proofs of Debt.

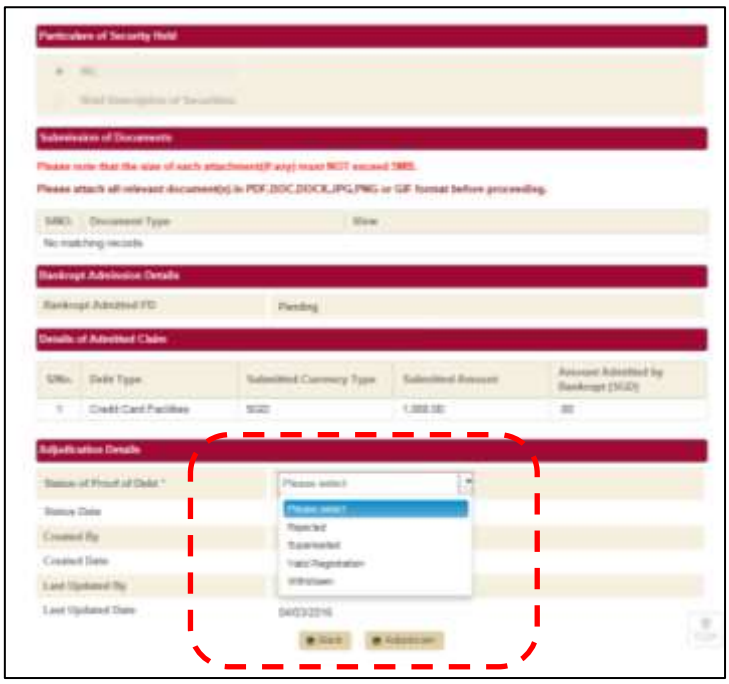


Figure 45: Updating the Status of Proof of Debt

10.6 When you are ready to lock in the finalized amount of claim, you may do so by creating adjudication information entries. You will be required to select the appropriate priority and key in the final determined debt amount. For more information on priority of debts, please refer to section 90 of the Bankruptcy Act.

10.7 Once you are satisfied with the entries, you may click on the "Adjudicate" button to save your work.

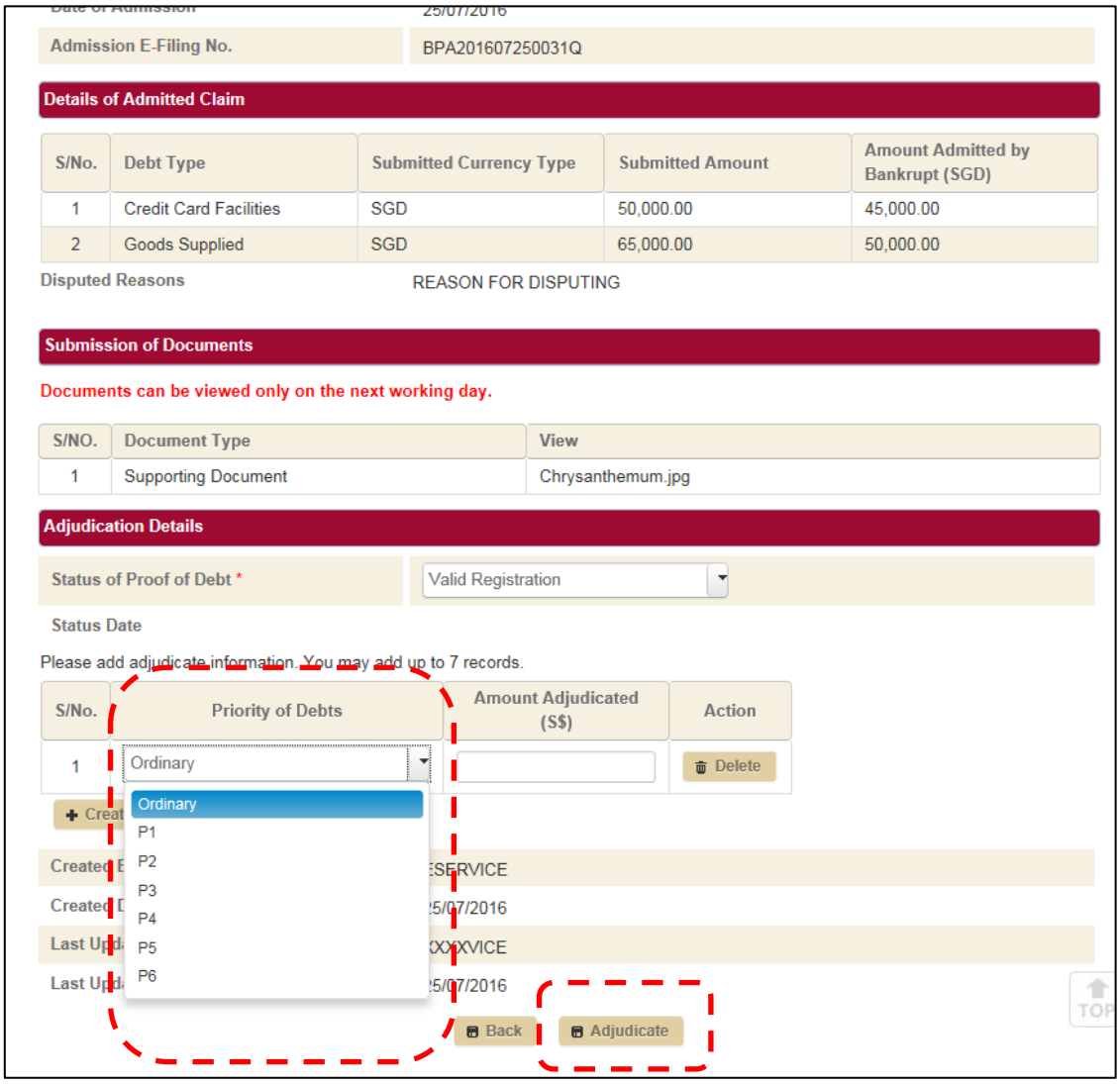


Figure 46: Assigning Debt Priority and Amount

10.8 Once the work is saved, the status of the Proof of Debt will be changed to “Adjudicated” in the Proof of Debt main screen.

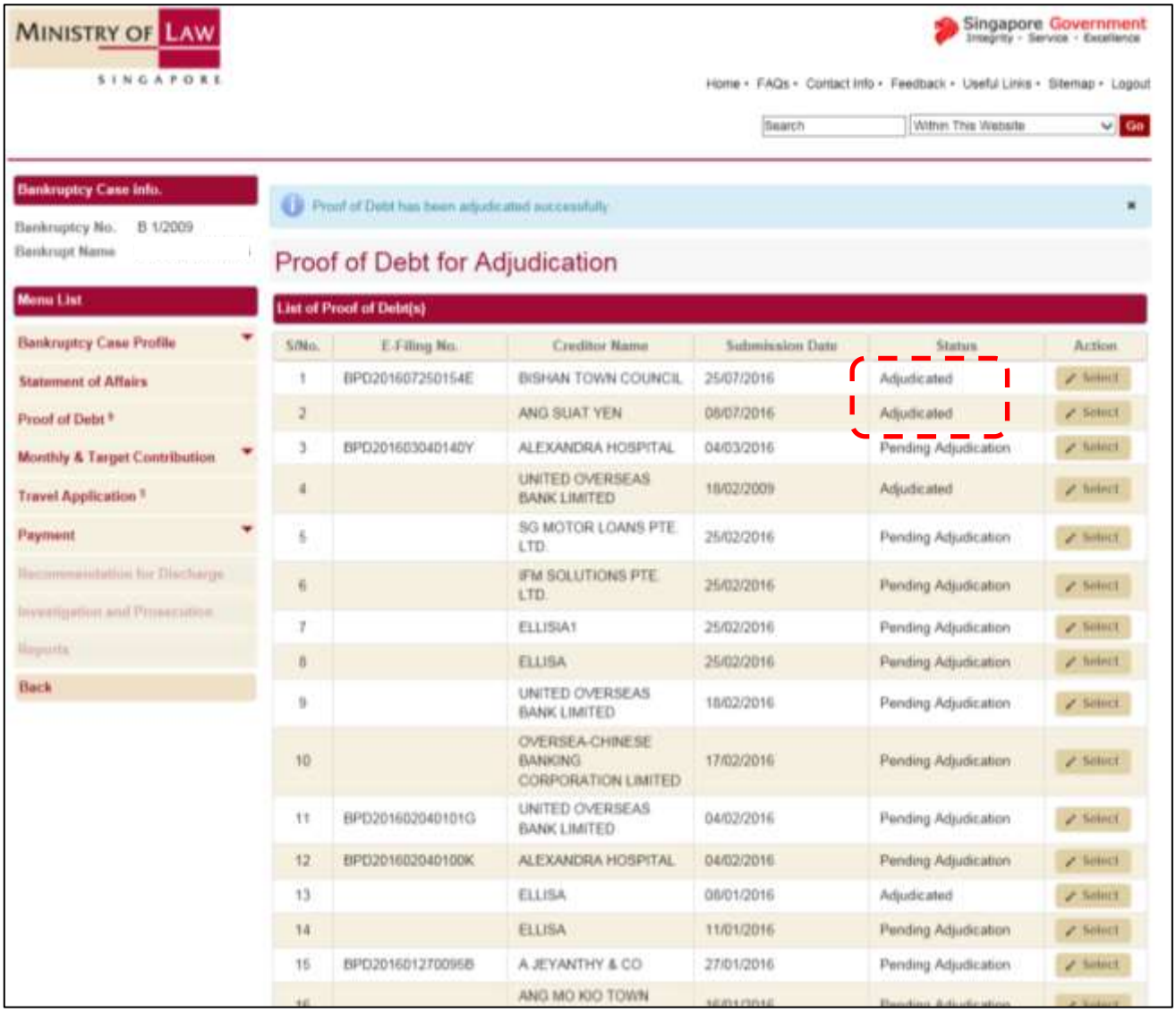


Figure 47: Adjudication Completed

11. Making Payment Requests

11.1 When you need to make payments out of the bankruptcy estate, you can raise payment request(s). To raise a payment request, click on "Create" to initiate the request.

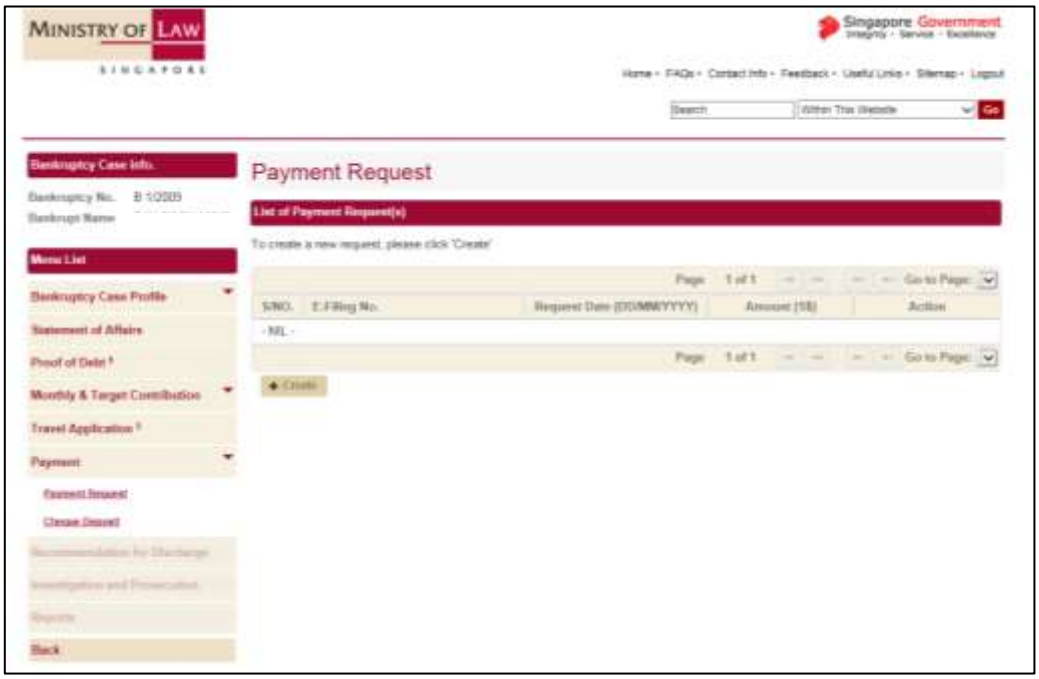


Figure 48: Creating a Payment Request (1)

11.2 Within each payment request, you are able to include up to 10 payment records / entries.

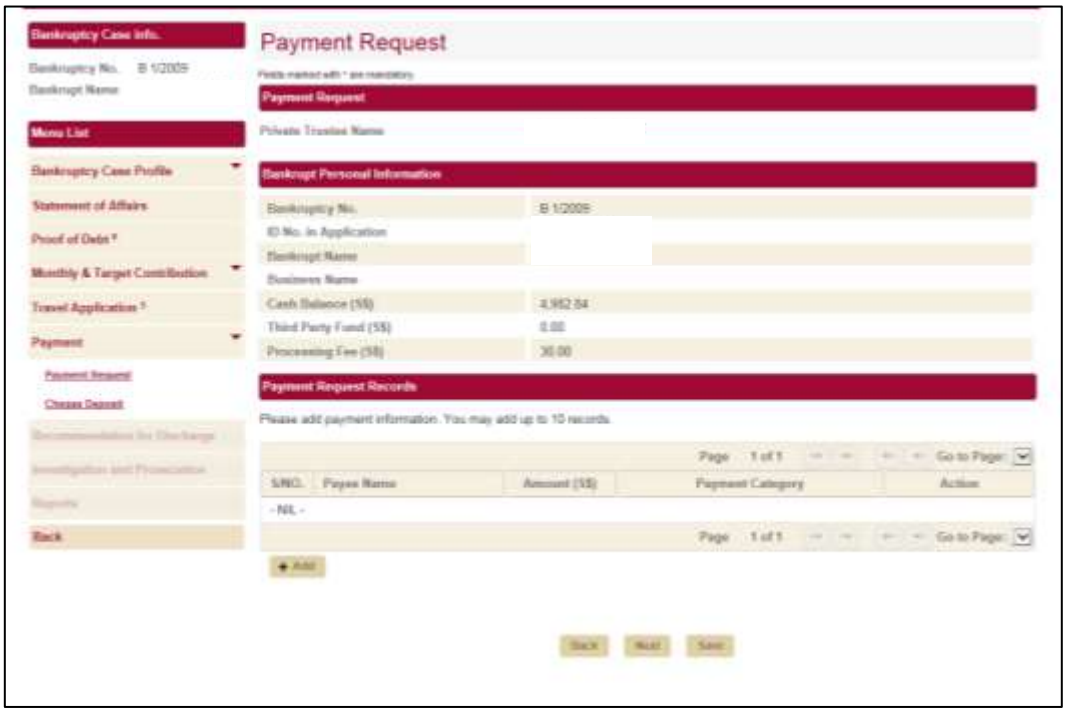


Figure 49: Creating a Payment Request (2)

11.3 When adding payment records, you will need to select the nature of the payments to be made and specify the amount.

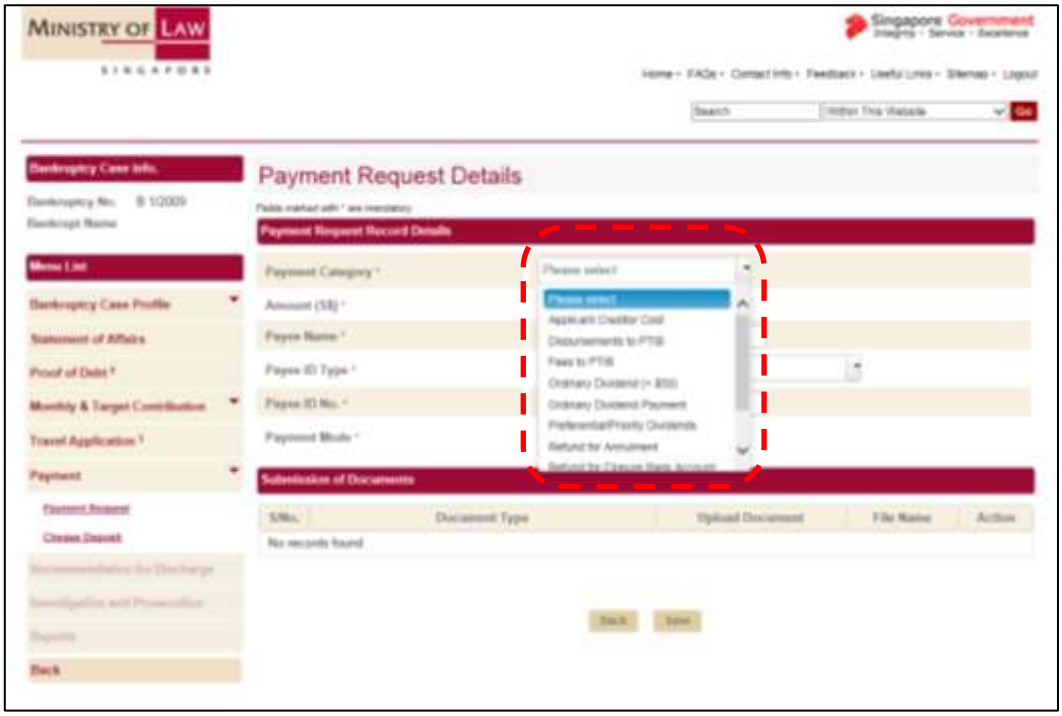


Figure 50: Creating a Payment Request - Payment Type

11.4 Thereafter, key in the payee information which includes the ID number and the payment mode required.

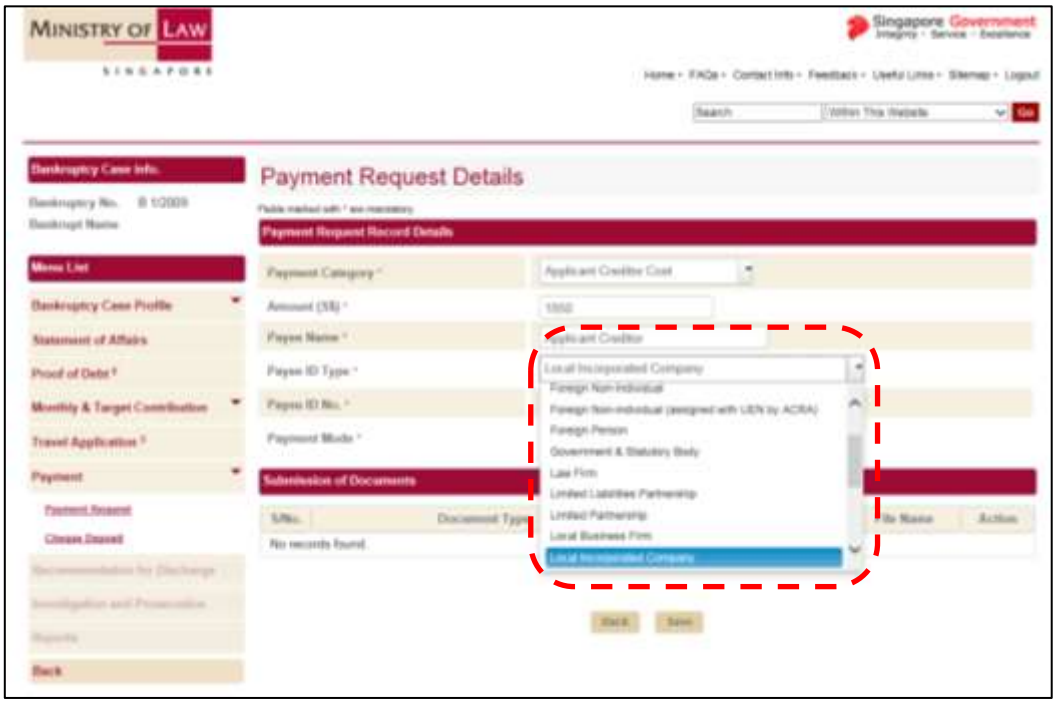


Figure 51: Creating a Payment Request - Selecting Payee ID Type

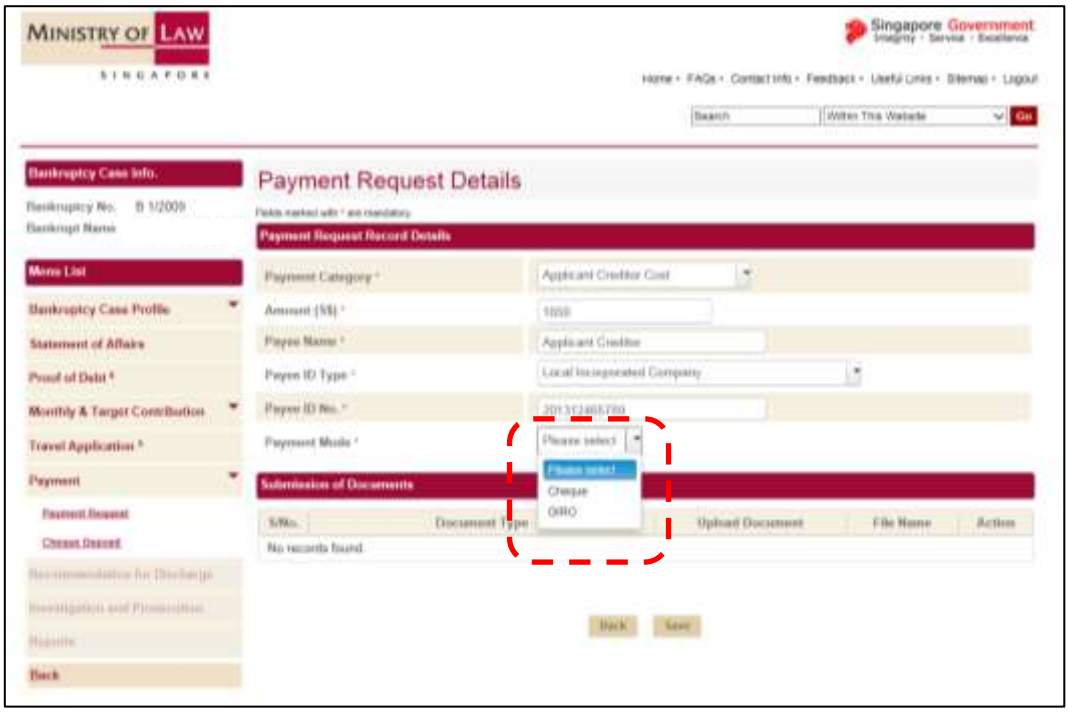


Figure 52: Creating a Payment Request - Selecting Payment Mode

11.5 Please note that there is a transaction fee of $30 which will be deducted from the bankruptcy estate for each payment request submitted (up to a maximum of 10 payment records/entries is allowed for each payment request). Therefore, you are advised to consolidate the payments to minimise the transaction fee per payment record.

11.6 You should also be aware of the number of payment requests you need to put up to complete the required payments. This is especially so for the declaration of final dividends. For example, if the bankruptcy estate has an estate balance of $10,000 and if you need to make 31 payment transactions for dividends, you will need to reserve $120 (which will be the cost of the transaction fee) for a total of 4 payment requests. This would translate to an effective estate balance of $9,880 (before factoring in any other fees payable to the OA) as the amount divisible to creditors instead.

11.7 An equation to assist you to determine the amount available for distribution would be:

$$\begin{aligned}&\textit{Amount Available for Distribution}\\&= \textit{Cash Balance} - \left(\frac{\textit{No. of payment records required to be raised}}{10} * \$30\right)\\&- \textit{Any Other Fees Due to OA for the Filing of Trustee's Report in Support of a Discharge or Annulment}\end{aligned}$$

Equation 1: Determining Amount Available for Distribution as Dividends

11.8 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. Thereafter, submit them only when you are fully satisfied with the requests.

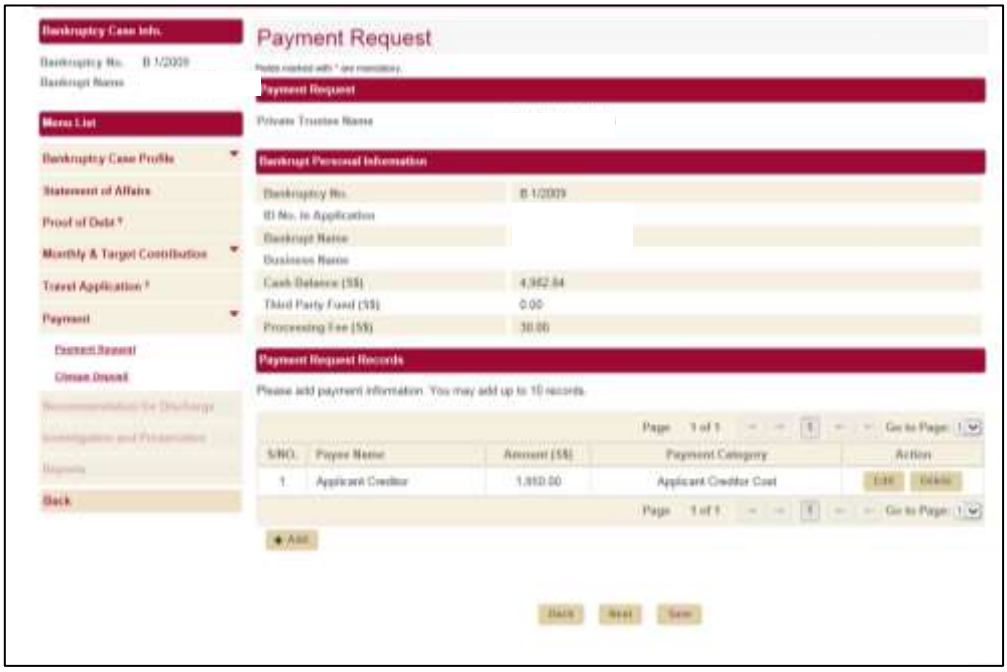


Figure 53: Choosing to Save a Payment Request

12. Making Cheque Deposit Requests

12.1 All remittances to the OA should 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.

12.2 You may create a cheque deposit request by clicking on the "Create" button.

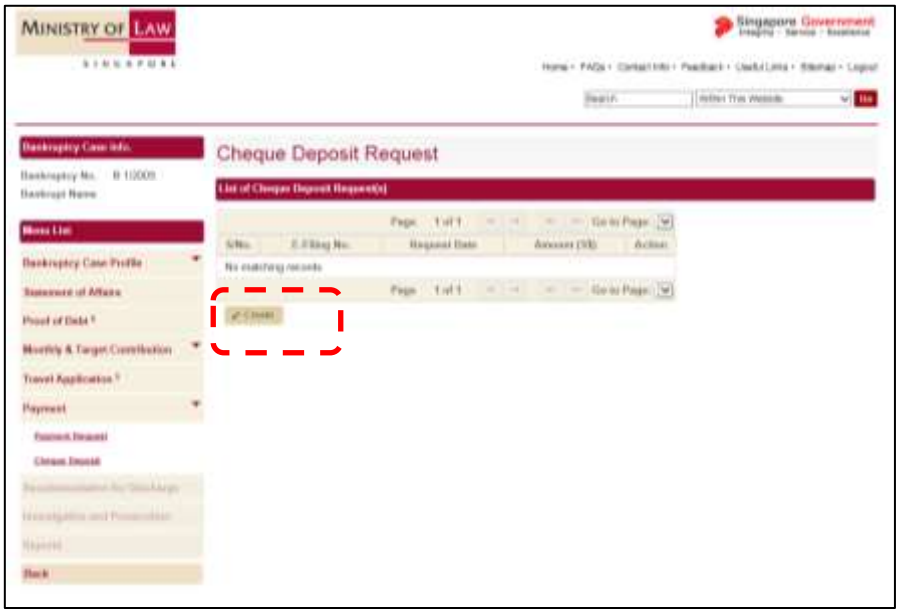


Figure 54: Cheque Deposit Request Main Screen

12.3 Thereafter, you may add up to 10 records in each cheque deposit request. A fee of $10 will be deducted from the bankruptcy estate upon the submission of the request. Click on "Add" to add more records.

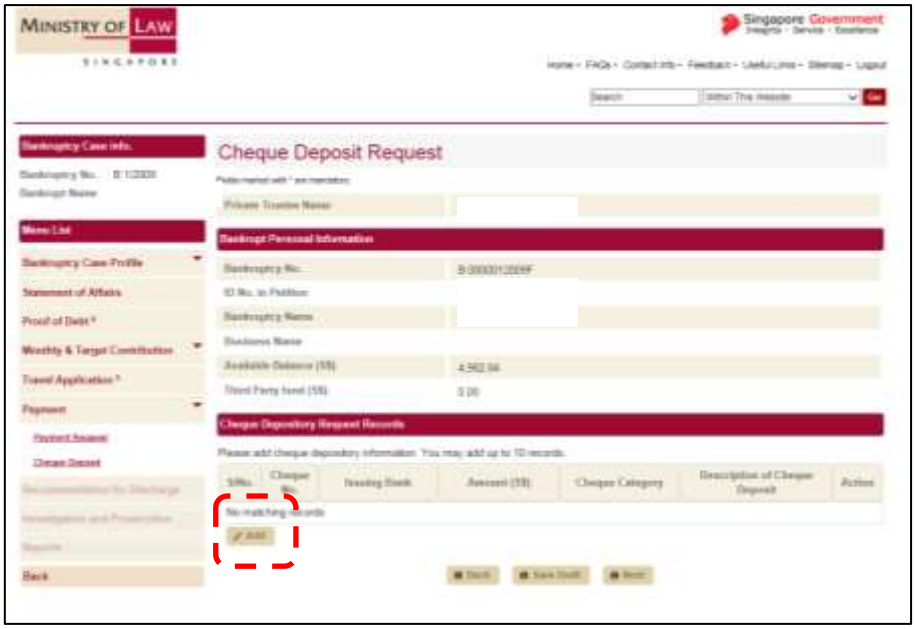


Figure 55: Cheque Deposit Request - Adding of Cheque Deposit Records

12.4 As part of the record creation process, 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 received by the OA.

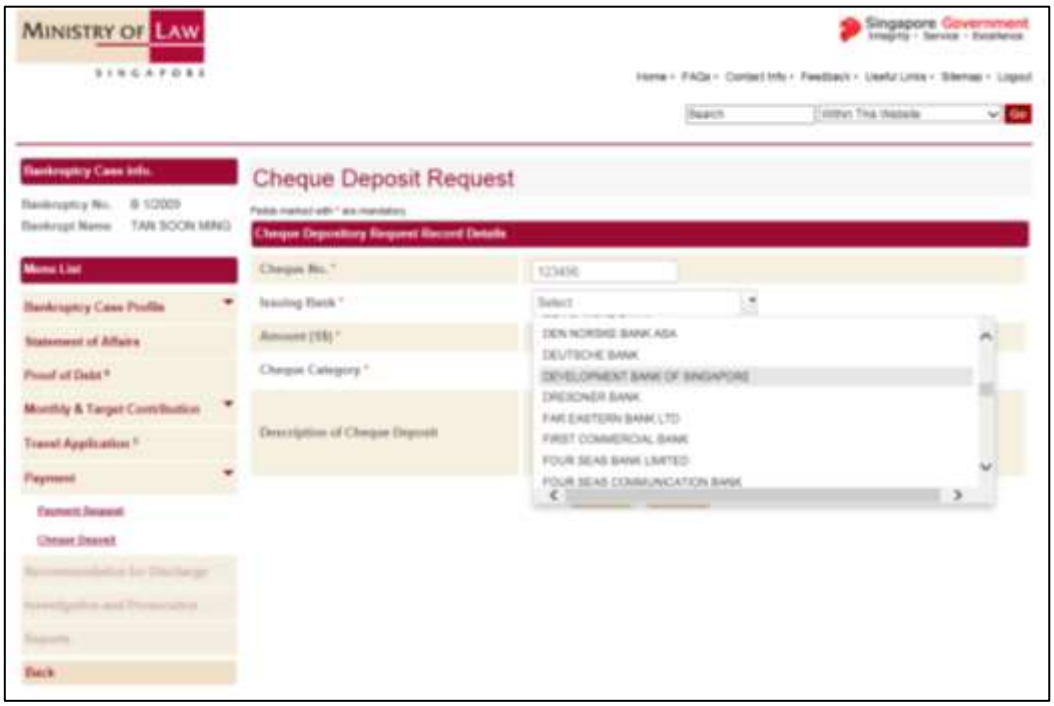


Figure 56: Cheque Deposit Request - Providing Issuing Bank Information

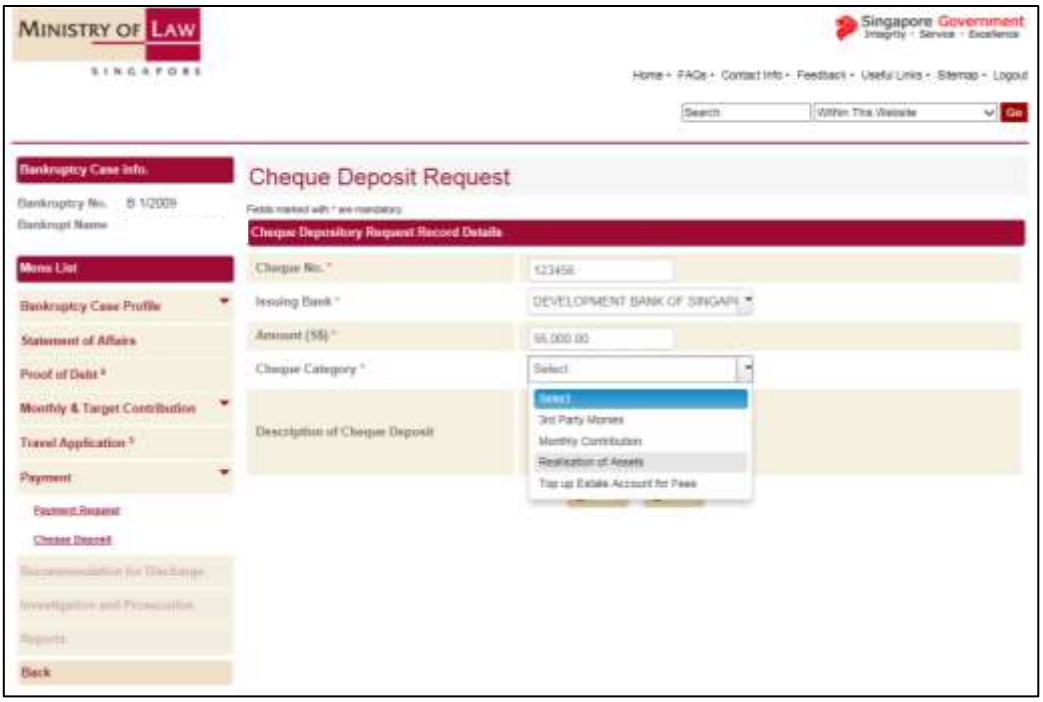


Figure 57: Cheque Deposit Request - Selecting Cheque Category (Source of Funds)

12.5 If the remittance arose because of realisation of assets, you are to select the appropriate asset type and key in the amount of sale proceeds accordingly.

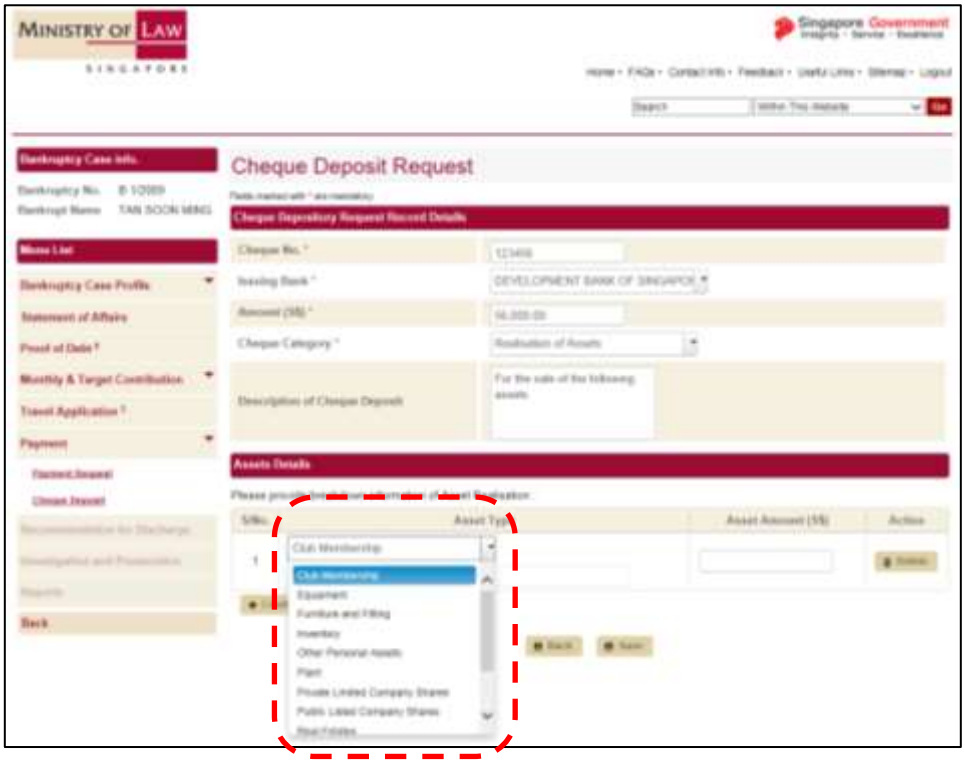


Figure 58: Cheque Deposit Request - Specifying the Breakdown of Proceeds Obtained from Realisation of Assets (1)

12.6 When you have completed keying in the description required for the cheque, click on "Save" to save the record.

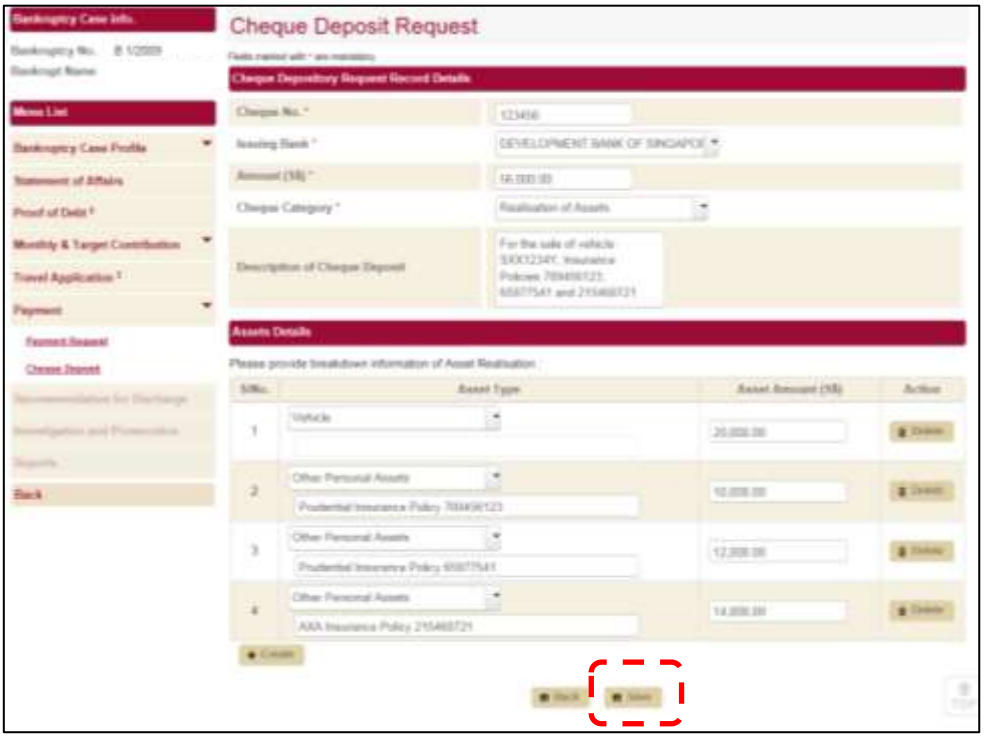


Figure 59: Cheque Deposit Request - Specifying the Breakdown of Proceeds Obtained from Realisation of Assets (2)

12.7 You will see the summary of the records which you have created once you save your record.

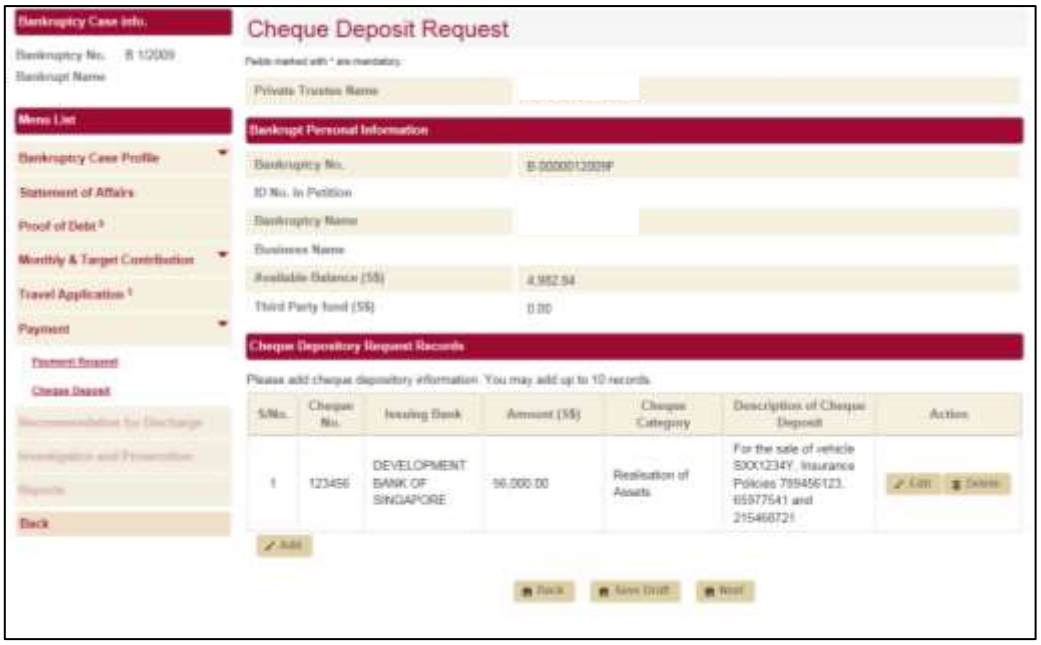


Figure 60: Cheque Deposit Request - Saved Records (1)

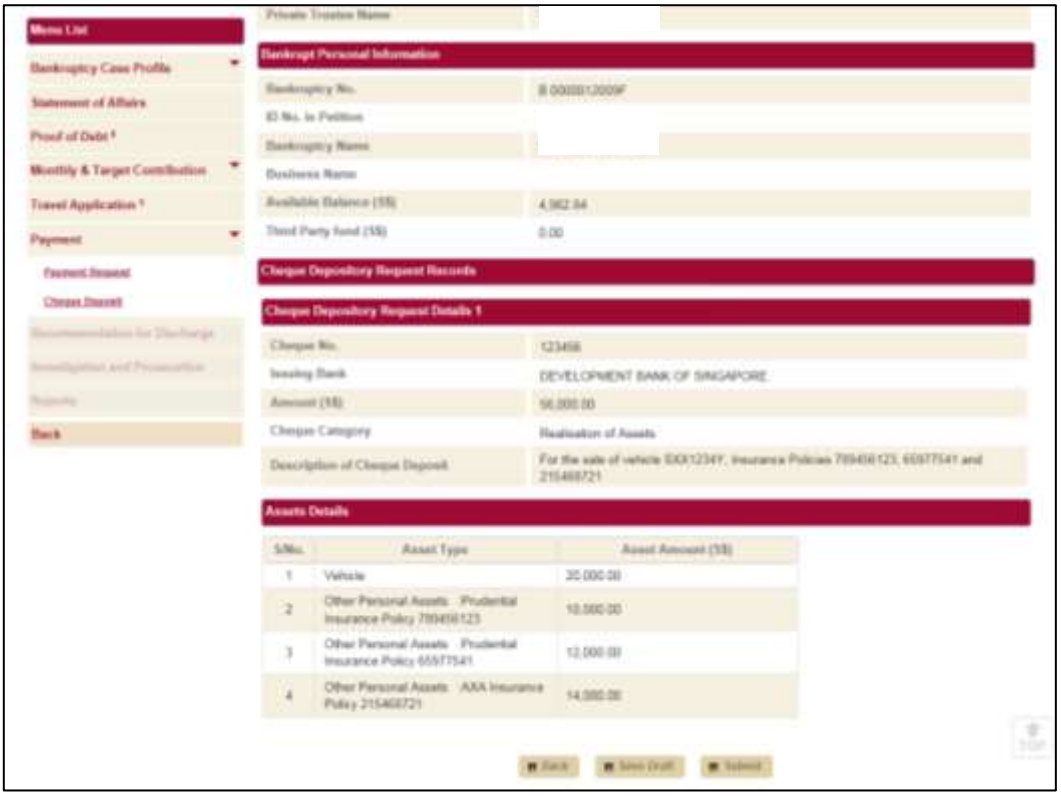


Figure 61: Cheque Deposit Request - Saved Records (2)

12.8 You will be prompted of the $10 transaction fee which will be charged to the bankruptcy estate when you click on “Submit”.

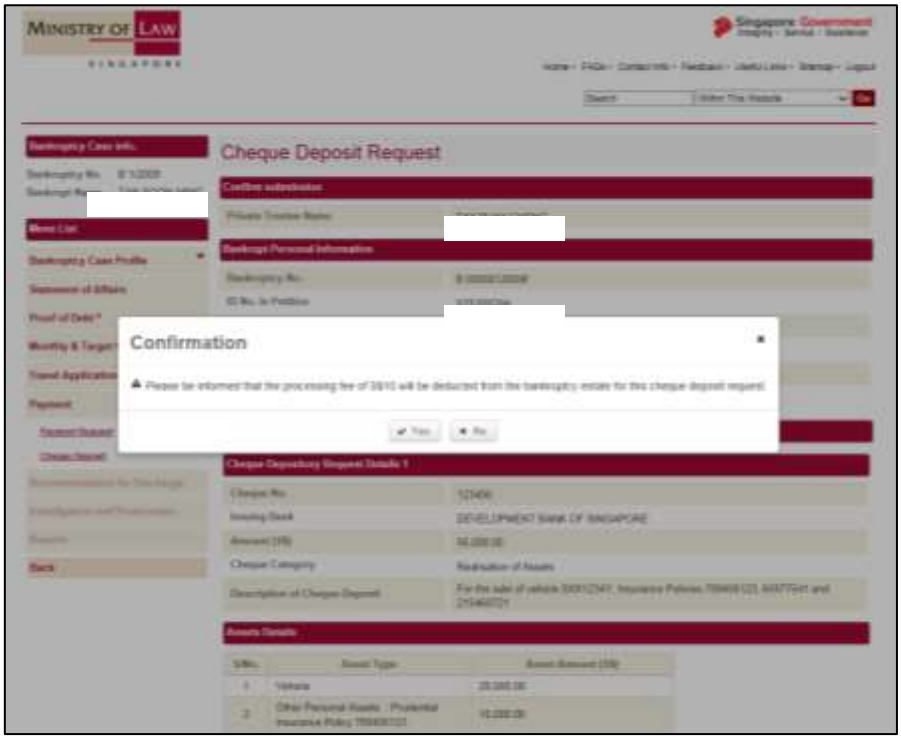


Figure 62: Cheque Deposit Request - Submission (1)

12.9 Once you have confirmed and submitted the request, you will be brought to the summary page where you can view, print or save the transaction details.

Figure 63: Cheque Deposit Request - Submission (2)

13. Filing of First Information Report

13.1 You may need to refer bankrupts under your administration to the OA for investigation when there are complaints against them for bankruptcy offences. To start, you may download a copy of the First Information Report ("FIR") from our website at www.mlaw.gov.sg/io under "Information for Private Trustees" folder. Once the FIR is completed, you may proceed to file it electronically using the FIR function in the PTIB Portal.

When you select the FIR, you will be able to create new or view past submissions.

Figure 64: Creation of a new FIR

13.2 At the creation screen, you will be required to enter details on the nature and source of complaint. Do note that all mandatory fields are marked with a red asterisk (*).

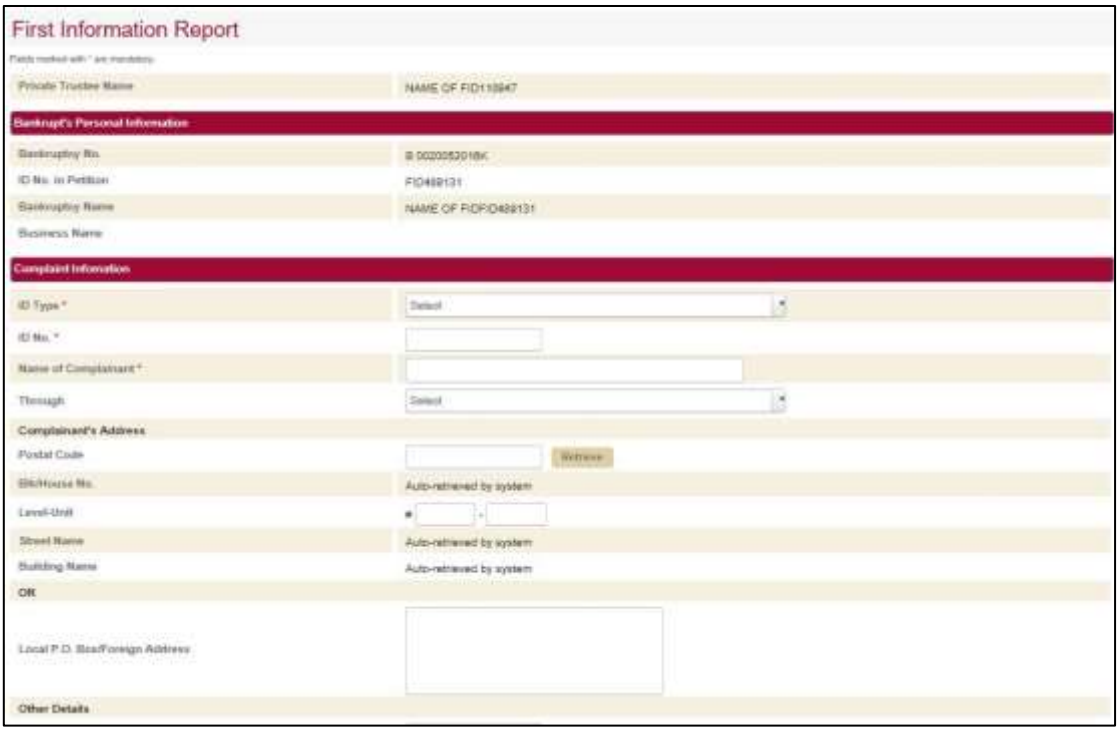


Figure 65: Enter Details on the Complainant and Nature of Complaint (1)

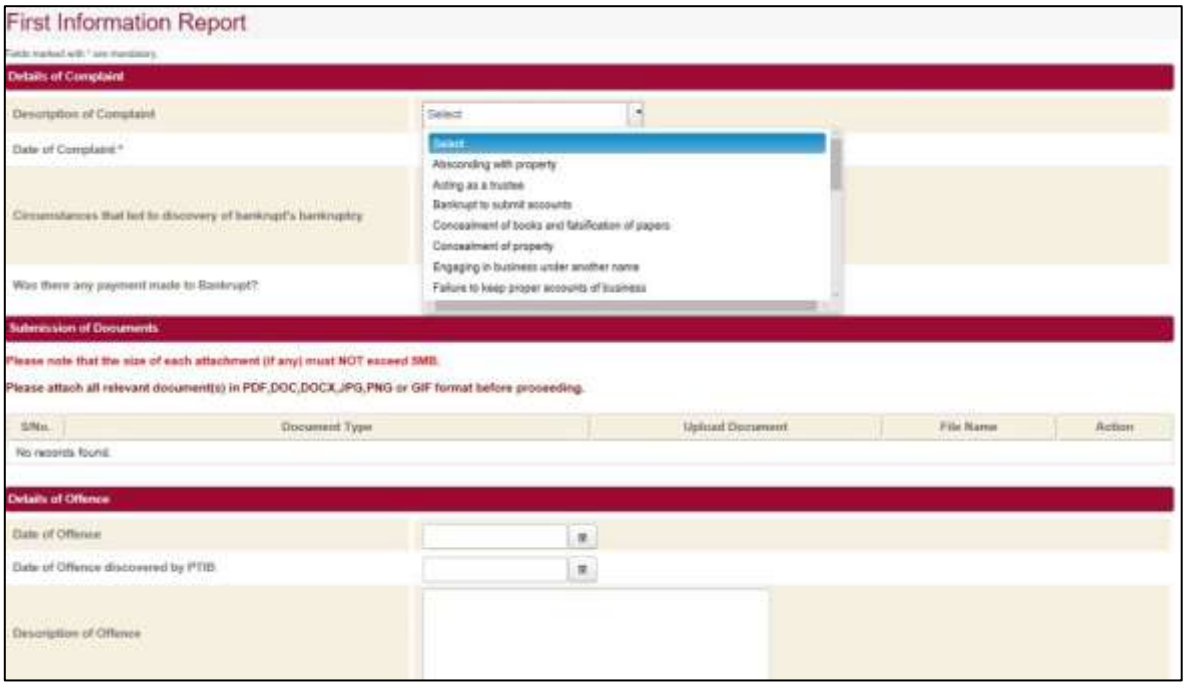


Figure 66: Enter Details on the Complainant and Nature of Complaint (2)

13.3 Once the details 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.

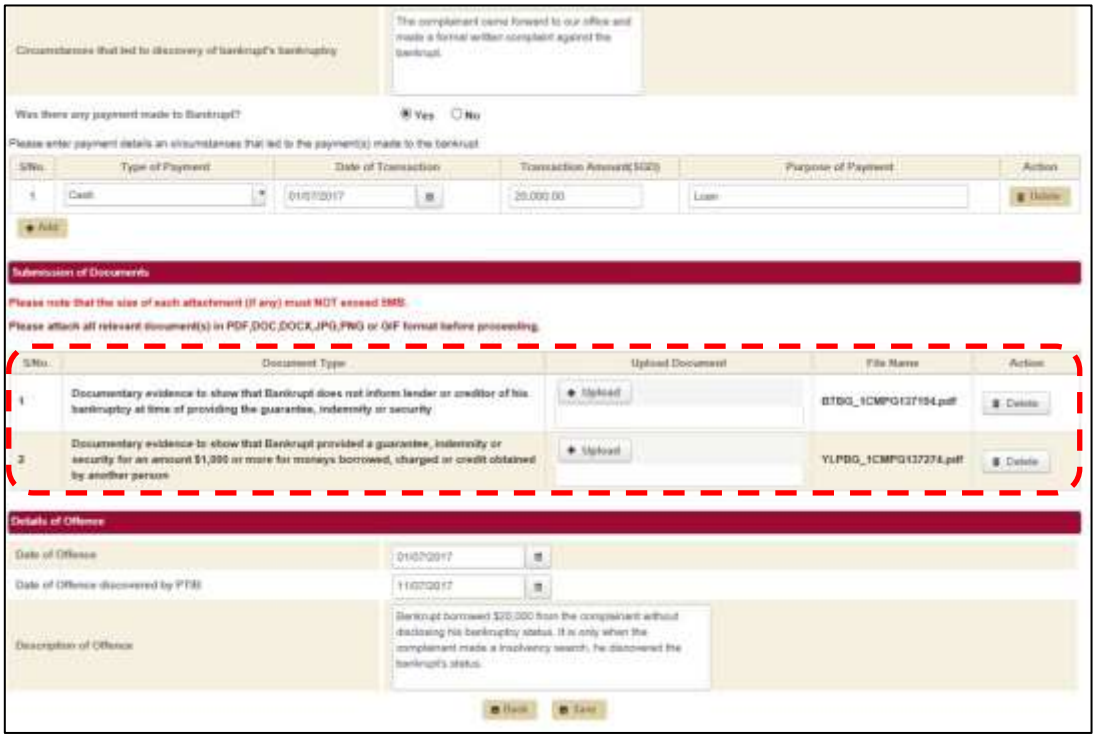


Figure 67: Uploading of Supporting Documents

13.4 Once you have done uploading the supporting documents, you may then upload the FIR which you have completed prior.

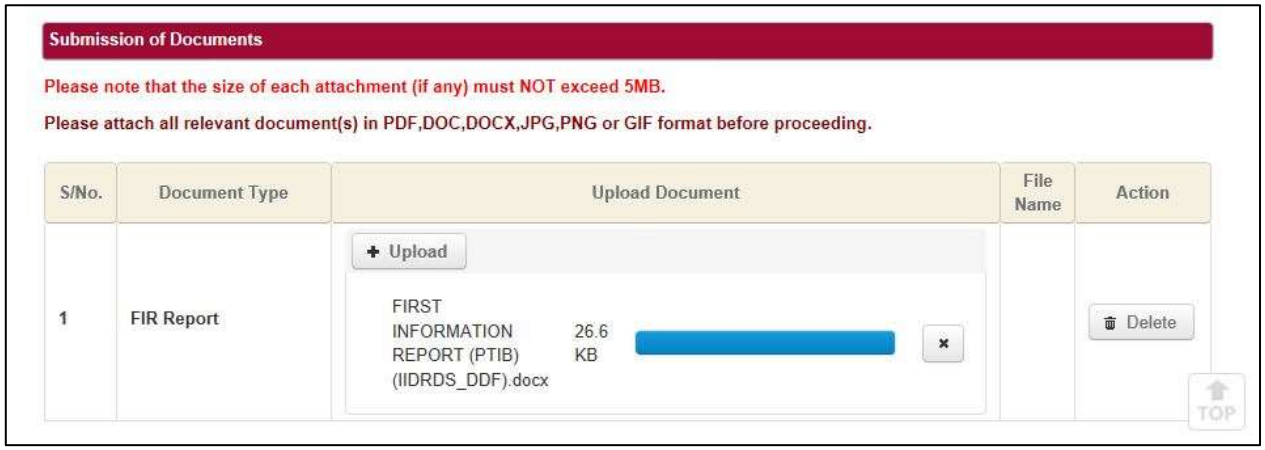


Figure 68: Uploading of the FIR which was Completed Prior

13.5 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.

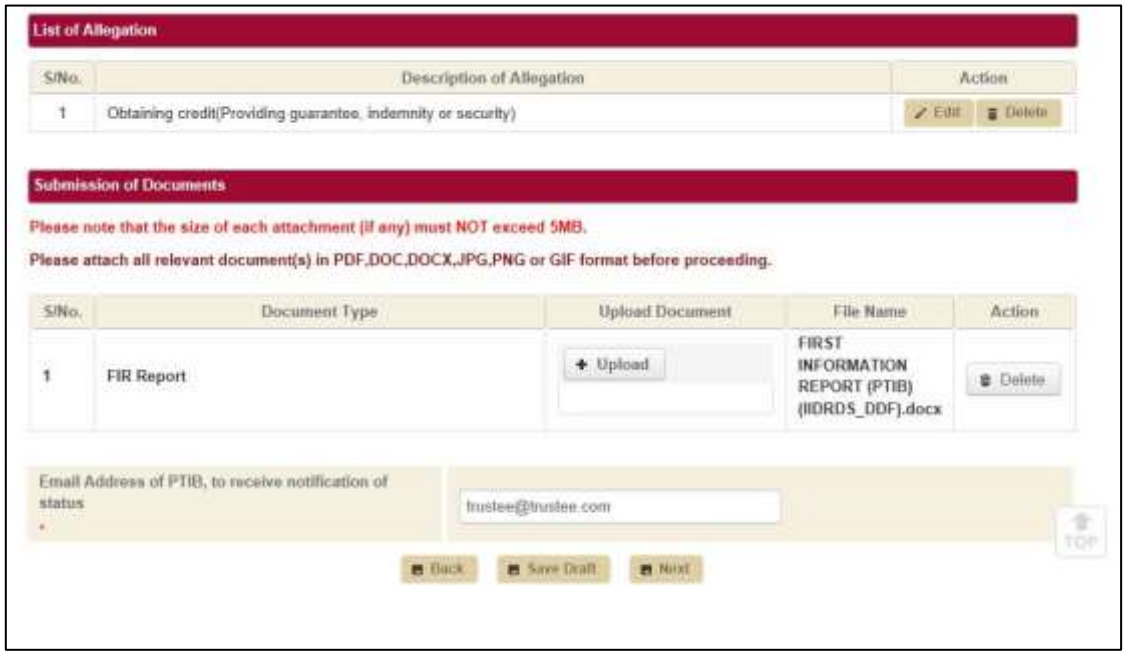


Figure 69: You may Abort, Save or Submit the FIR

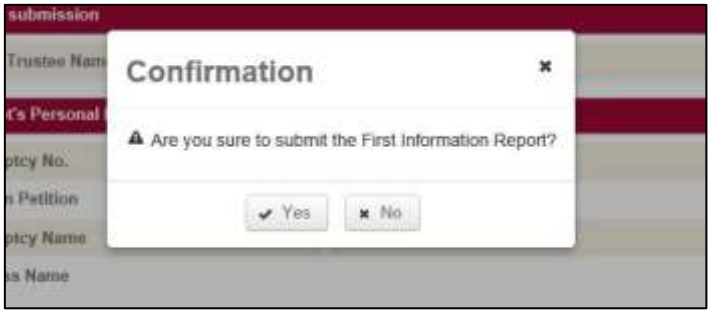
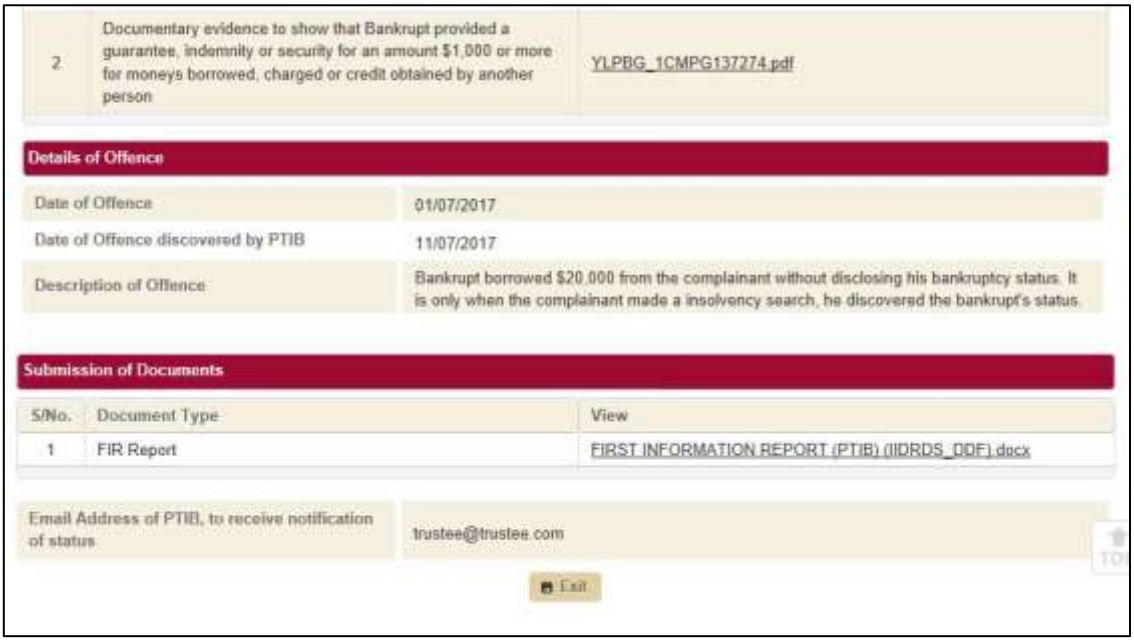


Figure 70: Confirming the Submission

13.6 Once the submission is successfully completed, you will be able to see the saved transaction record. You may exit the transaction by clicking on the "Exit" button thereafter to end the transaction.



2	Documentary evidence to show that Bankrupt provided a guarantee, indemnity or security for an amount $1,000 or more for moneys borrowed, charged or credit obtained by another person	YLPBG_1CMPG137274.pdf

Details of Offence

Date of Offence	01/07/2017
Date of Offence discovered by PTIB	11/07/2017
Description of Offence	Bankrupt borrowed $20,000 from the complainant without disclosing his bankruptcy status. It is only when the complainant made a insolvency search, he discovered the bankrupt's status.

Submission of Documents

S/No.	Document Type	View
1	FIR Report	FIRST INFORMATION REPORT (PTIB) (IIDRDS_DDF).docx

Email Address of PTIB, to receive notification of status	trustee@trustee.com

Exit

Figure 71: A Successful FIR Submission

14. Requesting for Discharge / Annulment of Cases

14.1 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:

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

14.2 Therefore, it is of utmost importance that you follow the procedures stated in the earlier parts of this handbook closely (such as the updating of the bankrupt's DSP stated in part 7).

14.3 To start this process, access the "Request for Discharge / Annulment" module and click on "Create".

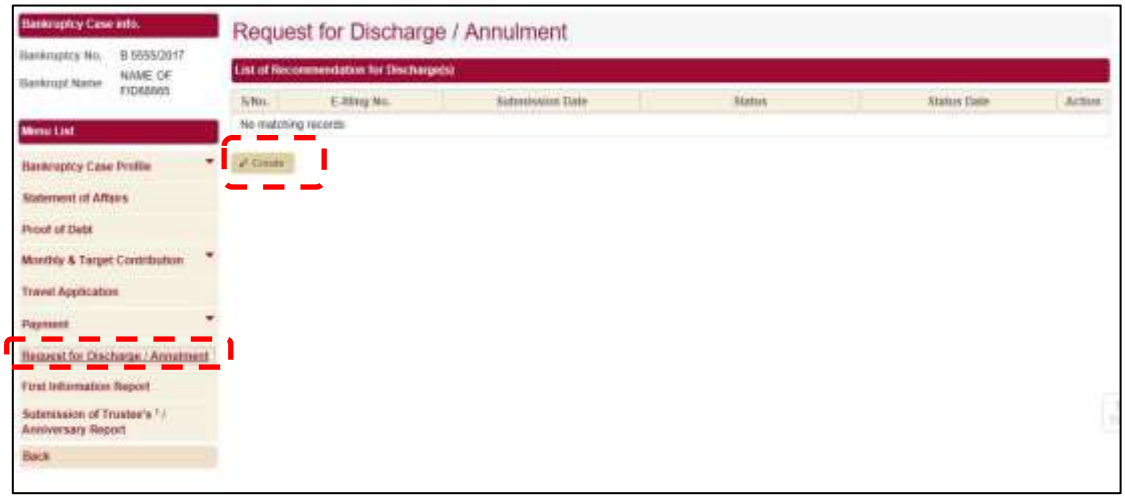


Figure 72: Creating a Request for Discharge or Annulment

14.4 When you are creating a new discharge / annulment request, you will be able to see the working balance of the case and you will be able to select the type of certificates 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, ensure that the relevant Payment Request(s) have been raised.

14.5 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 while you are determining how much funds to be retained in the bankruptcy estate at the point of distribution of final dividends and you will be required to top up the bankruptcy estate at your own expense if there is insufficient balance available for this purpose *(see Part 11 for equation on how to determine amount available to be distributed).*

Figure 73: Main Screen for Request for Discharge / Annulment Module and Fees Involved in Filing the Request

14.6 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.

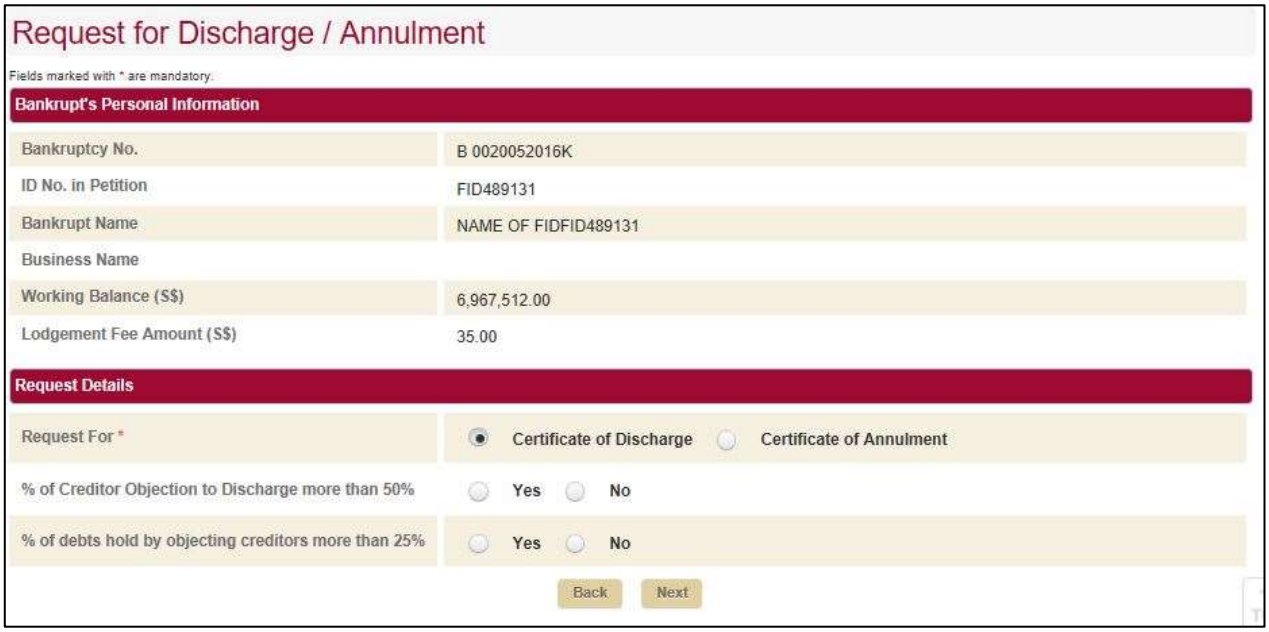


Figure 74: Answering the Questions Onscreen when required (1)

Bankrupt's Personal Information

Bankruptcy No.	B 0020052016K
ID No. in Petition	FID489131
Bankrupt Name	NAME OF FIDFID489131
Business Name	
Working Balance (S$)	6,967,512.00
Lodgement Fee Amount (S$)	35.00

Request Details

Request For *	○ Certificate of Discharge ◉ Certificate of Annulment
% of Debt Repayment *	○ 100% ○ Less than 100%

Back Next

Figure 75: Answering the Questions Onscreen when required (2)

14.7 When the system determines that your request is valid, you will be guided to enter the reason for making the request and to upload the required reports.

Fields marked with * are mandatory

Bankrupt's Personal Information

Bankruptcy No.	B 0020052016K
ID No. in Petition	FID489131
Bankrupt Name	NAME OF FIDFID489131
Business Name	

Recommendation Details

State justification for discharge	Bankrupt is able to pay his debts in full and all creditors agreed to the annulment of his bankruptcy.

Mandatory Submission of Documents

Please note that the size of each attachment (if any) must NOT exceed 5MB.

Please upload the supporting documents in both the .xlsx(.xls) and .pdf formats, respectively before proceeding.

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

+ Add

Additional Submission of Documents

Please note that the size of each attachment (if any) must NOT exceed 5MB.

Please upload the supporting documents in both the .xlsx(.xls) and .pdf formats, respectively before proceeding.

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

Figure 76: Enter a Brief Explanation for this Request and Append the Required Reports

14.8 The reports which you are required to file will be in the format of Form 41 (Anniversary Report). This report will be in *Microsoft Excel* format and you can download the report 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.

14.9 You are also required to make a PDF copy of the report, complete with the signature(s) of the private trustee to be uploaded in the same session.

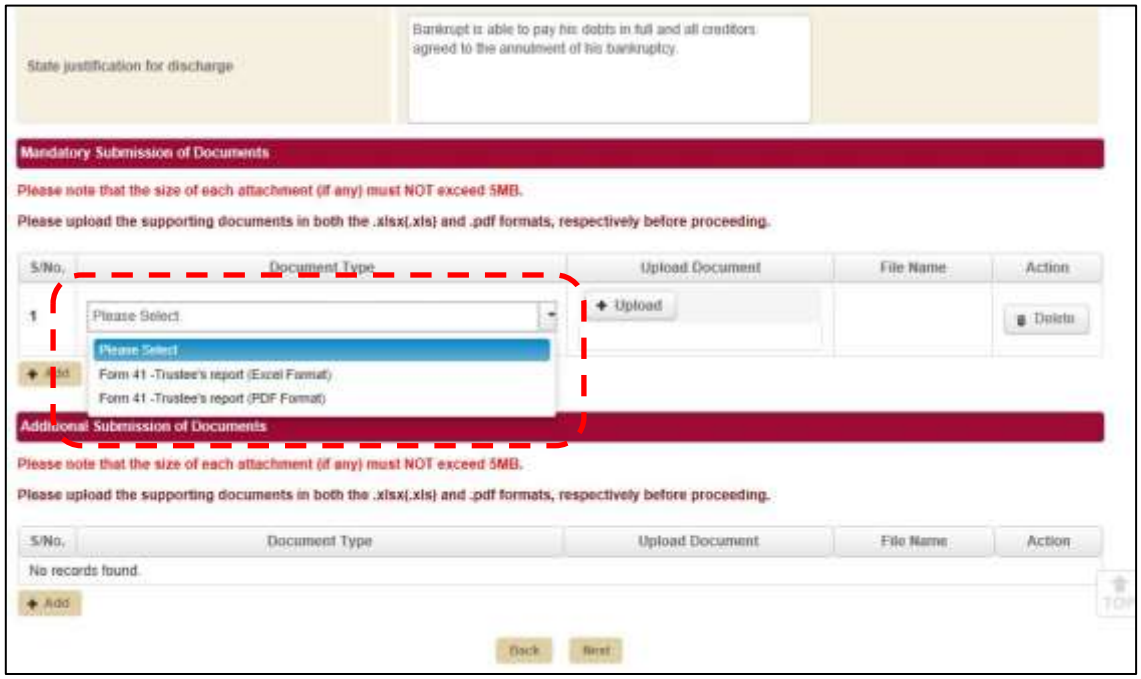


Figure 77: Uploading of Trustee's Report in both XLS and PDF Format

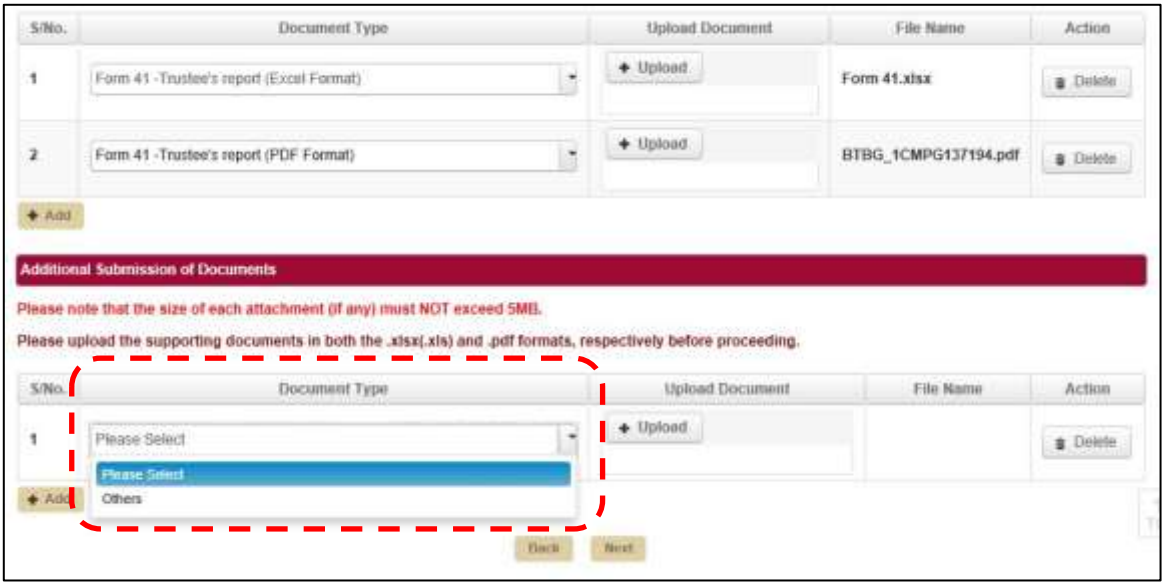


Figure 78: Other Supporting Documents to be Uploaded where Relevant

14.10 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.

Figure 79: Reviewing your Submission

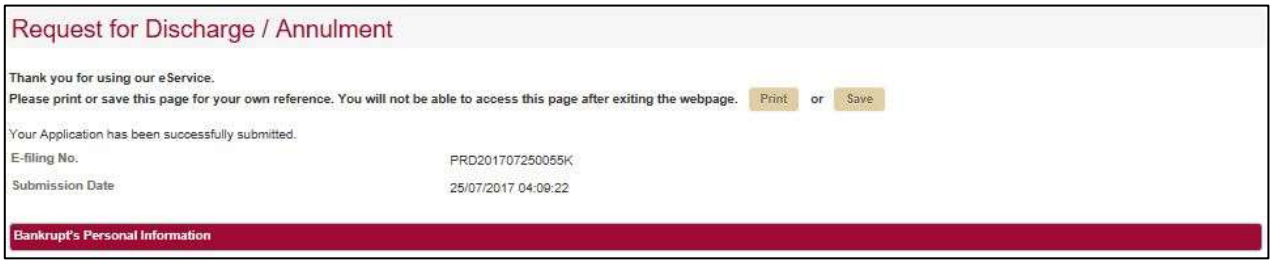


Figure 80: Notification of a Successful Submission

14.11 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.

Figure 81: Statuses of Requests can be Viewed within the Module

15. Trustee's Annual / Anniversary Reports

15.1 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. PTIBs are to submit the reports which are prepared via the Trustee's Annual / Anniversary Reports module.

15.2 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.

Figure 82: Accessing the Report Submission Module

15.3 You will notice that the system will automatically create reporting period entries when it is due for report submission. The superscript number found in the link also provides you with a quick view whether there is a report due for submission.

Figure 83: Reporting Period Entries are Automatically Created

15.4 When you click on “Create”, you will be able to upload your reports for the reporting period.

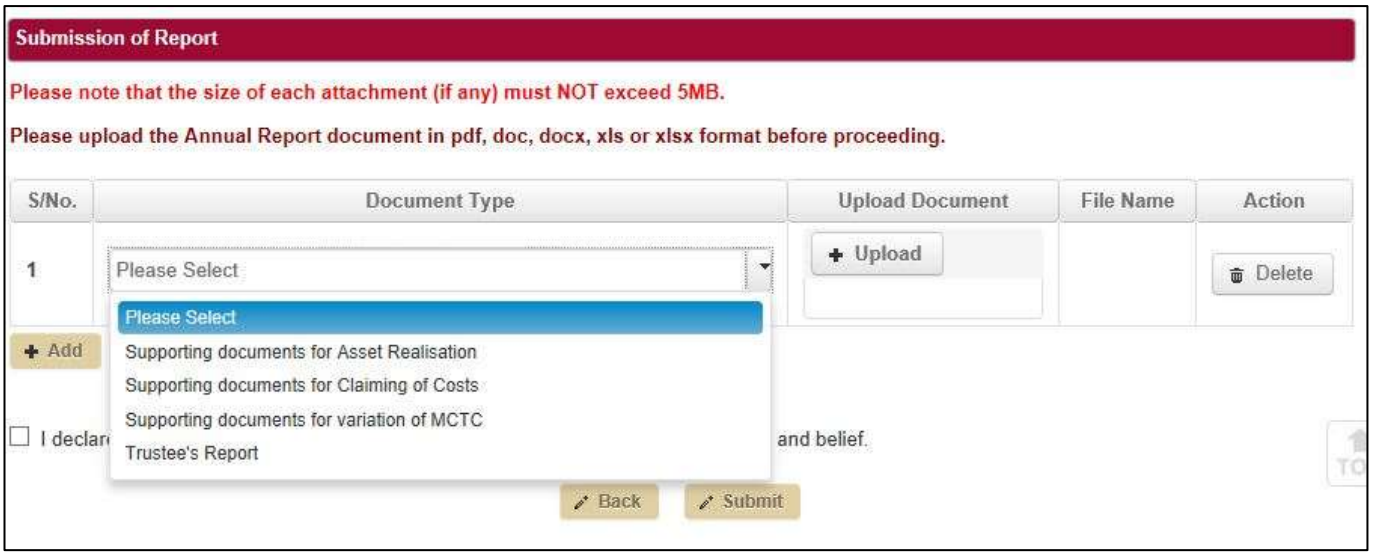


Figure 84: Selection of Item Description for Uploads

15.5 Continue to upload all relevant documents and to complete the submission, ensure that the declaration check box is checked and click on “Submit”.

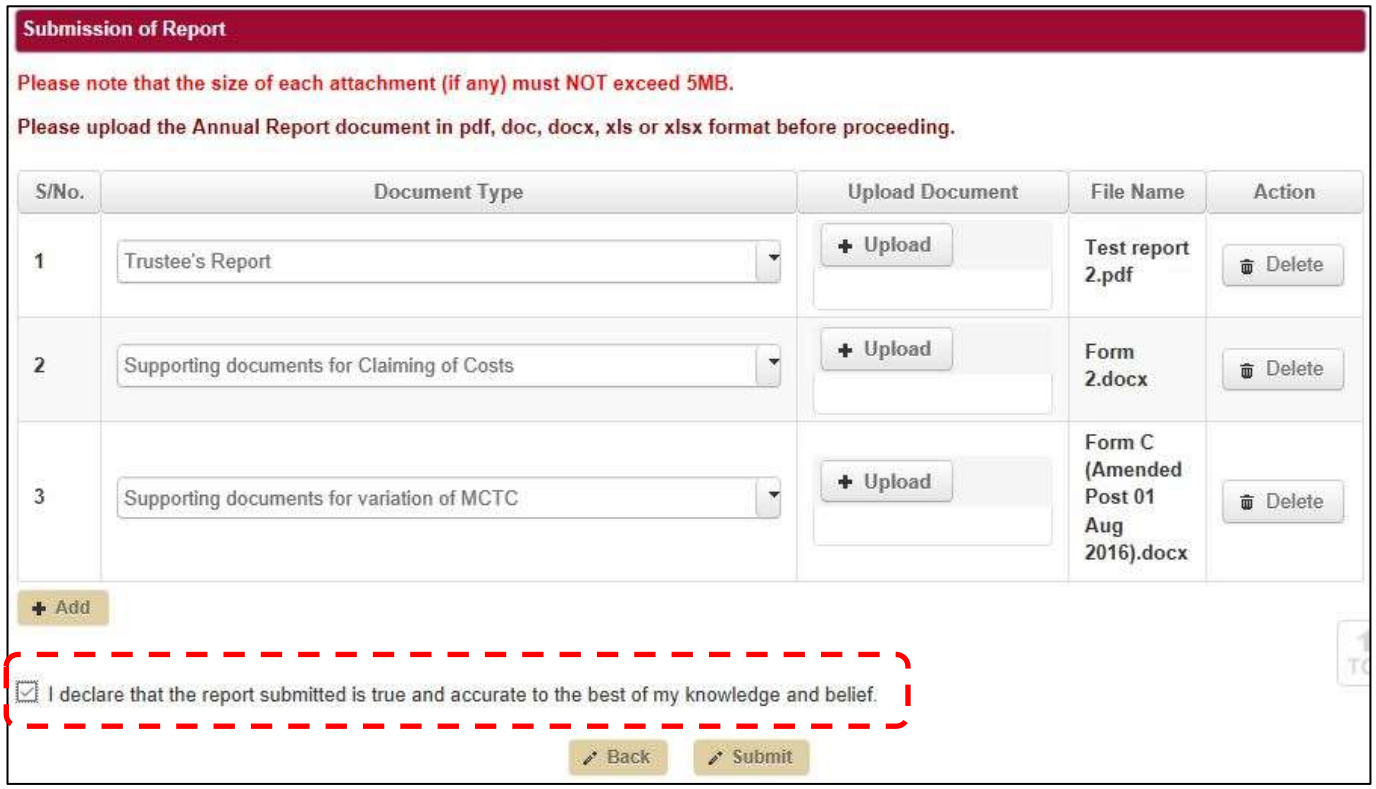


Figure 85: Declaration for Submission

15.6 When you have successfully completed the submission, a notification will be shown on top of the screen and you will be able to see the submitted entry and its corresponding e-filing number.

Figure 86: A Successful Report Submission

15.7 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 to correct the submission and make a resubmission. The reason(s) of rejection can be found in the entry. Further instructions/clarification may be provided/sought via email when the subject matter is deemed to be complex.

Figure 87: Submitted Reports may be Rejected and Reasons will be Provided

15.8 A PTIB can expect to submit a minimum of 5 annual reports and 1 anniversary report for a first time bankrupt case which he is administering. To make things easier, the system will create the required submission entries accordingly and all you require to do is to work on the respective submission entry when they appear.

List of Reports

S/No.	Reporting Period	Report Type	Status	Submission Date	E-filing No.	Action
1		Anniversary Report	Rejected	27/03/2017 02:58:57	PAR201703270051D	View
2		Anniversary Report	Rejected	15/02/2017 02:37:21	PAR201702150034P	View
3		Anniversary Report	Pending Official Assignee's Review	30/03/2017 11:23:43	PAR201703300053G	View
4		Anniversary Report	Rejected	27/03/2017 04:50:20	PAR201703270052Y	View
5		Trustee's Report	Pending Official Assignee's Review	28/02/2017 02:55:59	PAR201702280043G	View
6		Trustee's Report	Rejected	14/02/2017 02:44:32	PAR201702140032M	View
7		Trustee's Report	Rejected	15/02/2017 11:00:45	PAR201702150033A	View
8		Trustee's Report	Rejected	22/02/2017 03:57:19	PAR201702220041R	View
9		Trustee's Report	Submission Waived			

Figure 88: System Creates a List of Reports the PTIB is Required to Submit

15.9 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, by selecting the "Top Up Estate Account for Fees" option and making a cheque payment addressed to the Official Assignee.