



**Australian Government**

**Australian Financial Security Authority**

Reference NSW 976/25/7  
Please quote this number in all correspondence

27 May 2025

Dila Melek Demir  
U 7 69 Marion St,  
LEICHHARDT NSW 2040

Dear Dila Melek Demir

**YOUR BANKRUPTCY - NSW 976/25/7**

Your application for bankruptcy was accepted on 26 May 2025. The Official Trustee (AFSA) is the trustee of your bankruptcy. We are currently reviewing the information you have provided in your Statement of Affairs. We will only contact you if we need more information or need you to do something. If there are issues that need to be reviewed further a case officer might be appointed. They will then become your main contact with us.

**The information in this letter:**

This letter contains important information about what happens next and your obligations under the bankruptcy legislation. **Please read carefully as there are serious consequences if you do not comply with your obligations.**

**Your creditors have been notified:**

We have notified your creditors of your bankruptcy. A copy of the notice and a list of the creditors that have been notified is attached. If you have forgotten to include a creditor in your Statement of Affairs you must let us know immediately. You can do this online on our website [www.afsa.gov.au](http://www.afsa.gov.au) - look for *My debts*.

General information about bankruptcy is available on our website. You can contact us if you have any specific questions about your bankruptcy.

Our **Client Service Charter** explaining the standard of service you can expect from us, and our **Privacy Policy** explaining how we use your personal information, is available on our website [www.afsa.gov.au](http://www.afsa.gov.au). Paper copies of these documents can be sent to you on request.

Yours sincerely

Official Trustee

Telephone: 1300 364 785

eMail: [info@afsa.gov.au](mailto:info@afsa.gov.au)

## **1. YOUR ASSETS**

We can sell your assets (e.g. your house or shares in a company), and recover money owed to you to help repay your creditors. You are not allowed to do anything with these assets without our permission.

There are some types of assets that you can keep. These include:

- necessary household items (e.g. furniture and appliances).
- tools of trade (things you need for the work you do), to the value of \$4,350.00.
- a vehicle(s) used primarily as a means of transport, to the value of \$9,400.00.
- your superannuation fund, subject to certain exceptions.

It is important to note that any new asset(s) you receive or purchase during your bankruptcy (for example you receive an inheritance, win lotto, or buy bitcoin) can also be recovered by us to help pay your creditors. You must tell us immediately if you receive or purchase a new asset. You must also tell us if you will receive a new asset even if you haven't received it yet, such as if you become entitled to property under another person's will.

## **2. YOUR INCOME**

If your annual after tax income and employment related benefits, is above \$72,117.50 (income threshold), you must pay half of your income above this amount to help repay your creditors. These payments are called income contributions. If you have dependants who rely on you for financial support this income amount is increased. Based on the income and dependants information you have provided in your Statement of Affairs we will let you know if you need to pay income contributions.

We may ask you for additional information and evidence of your income at any time during or after your bankruptcy. You must also tell us if your income changes and it exceeds the income amount stated above.

## **3. TAX REFUNDS**

If you owe money to the Australian Taxation Office, it will keep any tax refunds that you may otherwise have received during your bankruptcy. If you receive a tax refund during your bankruptcy, you need to let us know and we will advise you whether you can keep that money or need to pay it to us.

#### **4. CARRYING ON A BUSINESS**

You are allowed to carry on a business while bankrupt, but you cannot be a company director or be involved in the management of a company. You can run your own business while you are bankrupt. Your business name should contain your full name. If your business name doesn't contain your full name, you must tell all people you do business with (customers, suppliers, banks, etc.) that you're bankrupt.

#### **5. INCURRING FURTHER DEBT**

During your bankruptcy you must not incur a new debt over \$7,123.00 without letting the lender know that that you are bankrupt.

#### **6. SECURED CREDITORS**

A secured creditor is owed money that is tied to a specific asset. These creditors have the right to take possession of the asset if you do not make repayments. Typical examples are mortgages and car loans.

As your trustee, we will generally not sell a secured asset unless the value of the asset is more than what you owe the secured creditor.

#### **7. TRAVEL**

If you want to travel overseas, you must seek our permission and pay a fee. You can do this online on our website - look for *Travelling overseas*. You do not need permission to travel within Australia.

#### **8. CHANGING PERSONAL DETAILS**

You must immediately advise us of any changes to your name, address, email or phone number. You can do this online on our website - look for *Updating my details*.

#### **9. PERIOD OF BANKRUPTCY**

Bankruptcy will normally end after three years. We may extend this up to eight years if you fail to comply with your obligations. For example, we can extend your bankruptcy if you fail to disclose all your assets or fail to provide information that the trustee asks for.

Your bankruptcy can end early if sufficient funds are recovered by us to pay your debts (including our fees and costs) or if your creditors accept a settlement offer that you put to them through us.

## 10. DEBTS YOU MAY STILL HAVE TO PAY

When your bankruptcy ends, you will be released from most of the debts you had when you became bankrupt. However, debts you will still have to pay include:

- fines imposed by a court.
- student HECS/HELP debts.
- child support debts.
- traffic fines to avoid your driver's licence and/or car registration being suspended.

There are some debts, such as electricity, gas and telephone, which you will need to pay to avoid disconnection.

## 11. PUBLIC RECORD OF YOUR BANKRUPTCY

There will be a permanent public record of your bankruptcy on the National Personal Insolvency Index that is maintained by AFSA. Anyone can check this if they pay a fee.

Separately, credit reporting bodies will keep a record of your bankruptcy for either five years from the day you became bankrupt or two years from the day your bankruptcy ends - whichever is longer.

## 12. FEE FOR MANAGING YOUR BANKRUPTCY

As your trustee, our fee for managing your bankruptcy are generally recovered from any funds that we receive from the sale of your assets and/or from income contributions from you. If we do not recover any assets or income contributions from you, you will not need to pay our fees. Further information about our fees is available on our website - look for *Fees and charges*.

## 13. CHANGING YOUR BANKRUPTCY TRUSTEE

Your creditors can request that AFSA be replaced by another trustee, or we may ask a registered trustee to replace us subject to approval of your creditors. You do not have the ability to change your trustee or prevent the appointment of another trustee. If however, you are dissatisfied with our conduct as your trustee, you do have the right to complain about us. Information about your avenues to complain is available on our website, and some information is also included in our **Client Service Charter**.

**Dila Melek Demir - NSW 976/25/7**

**Creditors disclosed**

LATITUDE C/- BRAVURE	\$8,000.00
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**Sub Total: \$8,000.00**



**Australian Government**

**Australian Financial Security Authority**

## **Notification of Bankruptcy**

*Pursuant to Section 19 of the Bankruptcy Act 1966*

<b>Bankrupt's Name</b>	<b>Dila Melek Demir</b>
<i>Date of Birth</i>	20 January 1993
<i>Bankrupt's Address</i>	U 7 69 Marion St, LEICHHARDT NSW 2040
<i>Occupation</i>	UNEMPLOYED

### *Reference*

<b>Bankruptcy Number</b>	<b>NSW 976/25/7</b>
<i>Debtor's Petition Accepted</i>	26 May 2025
<i>Statement of Affairs filed</i>	23 May 2025
<i>Dividends likely</i>	No
<i>Further Reports likely</i>	No
<i>Automatic Discharge date</i>	27 May 2028
<i>May alter due to Objections to Discharge</i>	

### **Trustee Contact Details**

Trustee Name	Official Trustee
Firm Name	Australian Financial Security Authority
Contact Person	Service Officer
Telephone	1300 364 785
Email	info@afsa.gov.au
Address	GPO Box 2604, Adelaide SA 5001

## GENERAL INFORMATION

### **If you are an unsecured creditor, please stop all recovery action.**

In Official Trustee administrations, financial institutions are requested not to close, freeze or restrict access by bankrupts to accounts holding less than \$1500 that are in credit and are operated to receive government benefits, superannuation benefits or wages for the purpose of meeting living expenses, unless instructed to do so by the trustee. Conversely, where an account holds in excess of \$1500, please contact the trustee upon notification of the bankruptcy.

In registered trustee administrations, the trustee will notify creditors of any requirements in relation to the bankrupt's accounts, or creditors can contact the trustee for advice.

General information about assets that a bankrupt is allowed to retain and those that can be realised by the trustee for distribution among creditors is available from our website at [www.afsa.gov.au](http://www.afsa.gov.au).

Creditors may find the information on "*What can be taken or sold in bankruptcy*" particularly useful.

**Please direct all future enquiries to the trustee**, which will be pleased to receive any information you may have in regard to realisable assets of the bankrupt or possible offences.

## FURTHER REPORTS

In Official Trustee administrations, a further report to creditors will only be provided if material issues or realisable assets are identified in the course of the trustee's enquiries. In registered trustee administrations, the trustee will advise creditors in respect of further reports.

## DIVIDEND

In Official Trustee administrations, if a dividend is expected in the future, creditors will be notified and invited to lodge their proofs of debts at that time. In registered trustee administrations, the trustee will advise creditors in relation to expected dividends and lodgement of proofs of debt.

## DISCHARGE FROM BANKRUPTCY

Provided there is no objection to discharge filed, the bankrupt is expected to be discharged three years from the date the Debtor's Petition was accepted by the Official Receiver.

## REQUESTS FOR INFORMATION, REPORTS AND DOCUMENTS

An individual creditor has, and creditors by resolution have, the right to request that the trustee give information, provide a report or produce a document to the creditor/s. The trustee must comply with such requests unless the information, report or document requested is not relevant to the administration of the estate, the trustee would breach its duties if it complied with the request, or it is otherwise not reasonable for the trustee to comply with the request.

## REQUESTS FOR A MEETING OF CREDITORS

Creditors have the right to require the trustee to convene a meeting of creditors. A meeting must be convened if:

- the creditors direct the trustee to do so by resolution
- at least 25% in value of creditors direct the trustee to do so in writing, or
- less than 25 per cent but more than 10 per cent in value of creditors direct the trustee to do so in writing and security for the cost of holding the meeting is given to the trustee prior to the meeting.

The trustee does not have to comply with a direction to hold a meeting if the direction is not reasonable.

## DIRECTIONS TO THE TRUSTEE

Creditors have the right, by resolution, to give directions to the trustee relating to the administration of the estate. The trustee must have regard to any such directions but is not required to comply with them. If the trustee does not comply, the trustee must record in writing the reasons for not complying.

**REMOVAL AND REPLACEMENT OF THE TRUSTEE**

Creditors have the right to remove the trustee and appoint another trustee by resolution at a meeting of creditors. At least 5 business days' notice of the meeting must be given to all parties entitled to receive such notice.