

# PTIB Portal 2.0

## User Guide

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## **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](http://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/>.

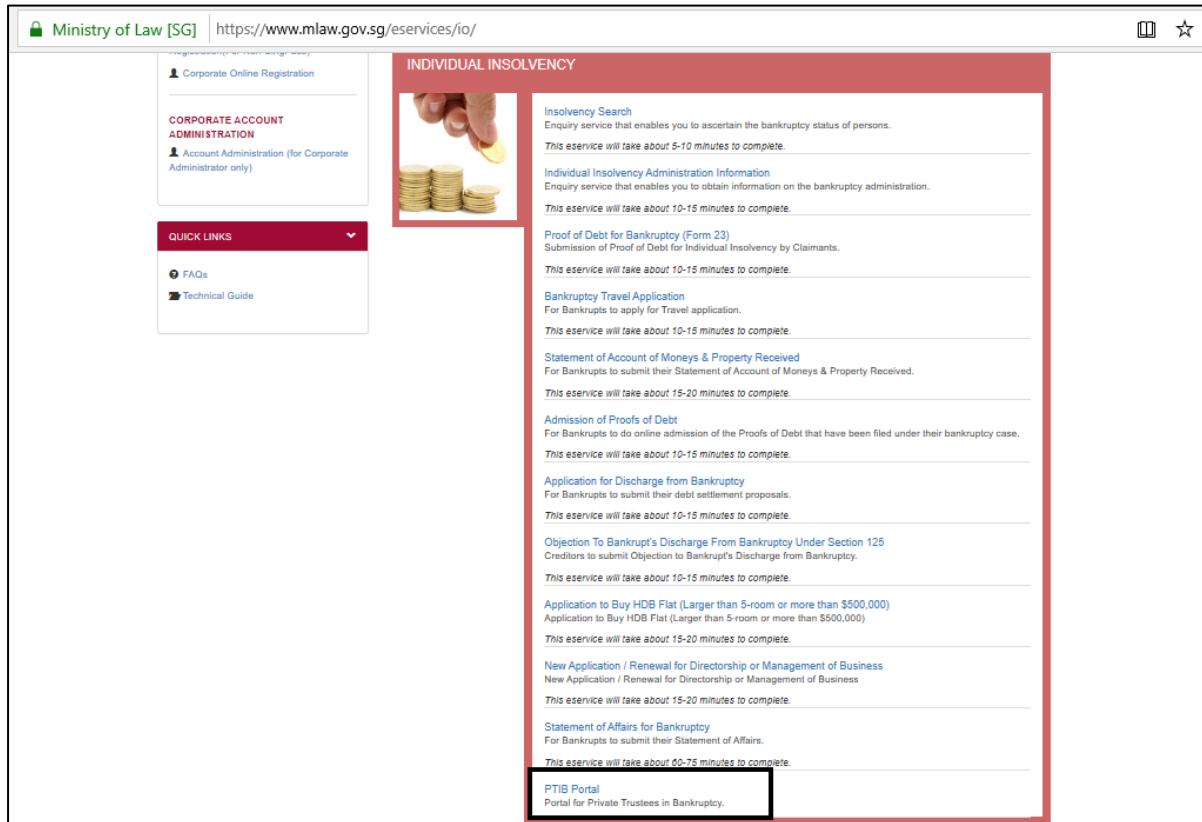


Figure 1: Finding the PTIB Portal Link

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.

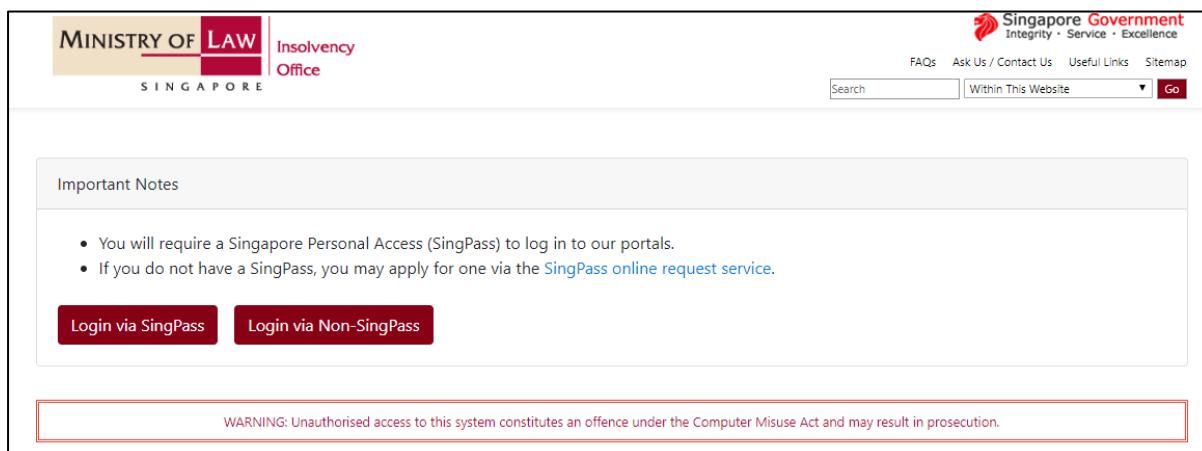


Figure 2: Login Options

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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.

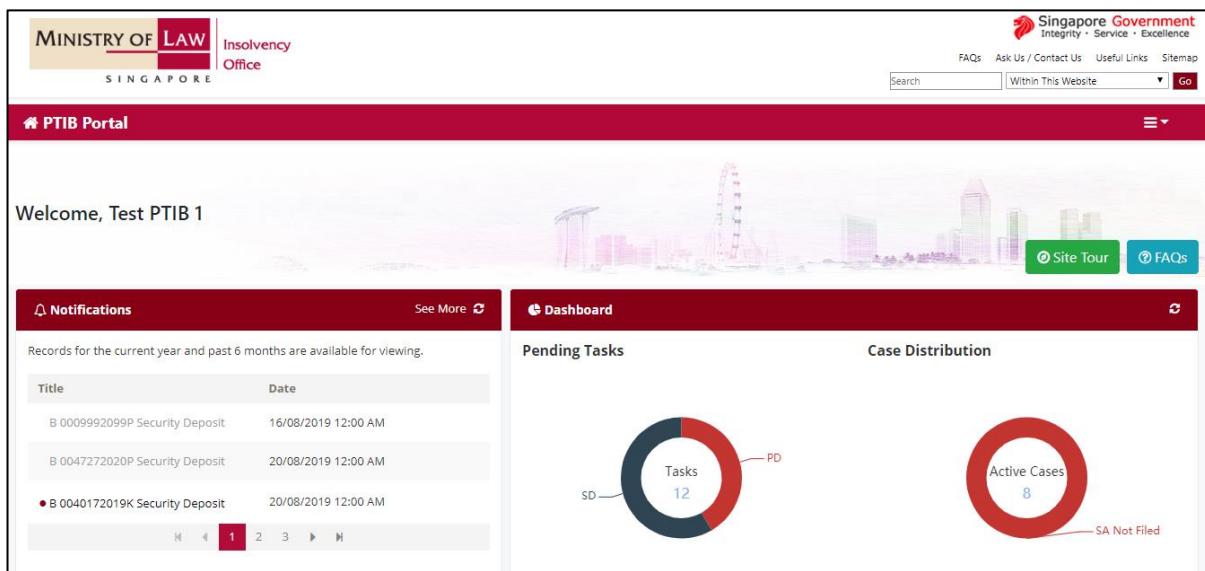


Figure 3: Home Page of PTIB Portal 2.0

## 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.

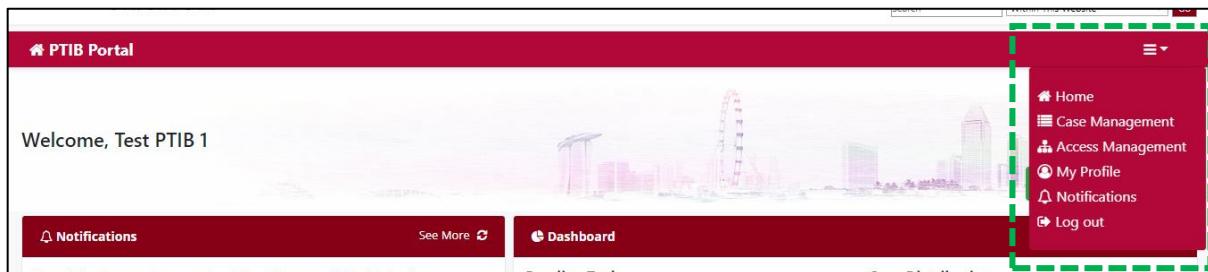


Figure 4: Menu Icon

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.

The screenshot shows the 'Access Management' page. It has a header with a 'Access Management' icon. Below the header is a descriptive text about proxy users. A table lists proxy users, showing columns for S/N, Full Name, NRIC/FIN No., Email Address, Status, Access Granted Date, Access Ceased Date, and Action. A note says 'No records found'. At the bottom is a red '+ Add' button.

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							

Figure 5: Access Management

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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.

The screenshot shows a modal window titled 'Access Management'. It contains three input fields: 'Full Name\*' with placeholder 'John Doe', 'NRIC/FIN No.\*' with placeholder 'S1234567A', and 'Email Address\*' with placeholder 'john.doe@mlaw.gov.sg'. At the bottom are two buttons: a red 'Cancel' button and a red 'Save' button with a checkmark icon.

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.

The screenshot shows a table titled 'Access Management' with a header row: S/N, Full Name, NRIC/FIN No., Email Address, Status, Access Granted Date (DD/MM/YYYY), Access Ceased Date (DD/MM/YYYY), and Action. There is one data row: S/N 1, Full Name 'francis\_lew@mlaw.gov.sg', NRIC/FIN No. 'S1234567A', Email Address 'francis\_lew@mlaw.gov.sg', Status 'Granted', Access Granted Date '05/09/2019', and Access Ceased Date '00/00/0000'. The 'Action' column for this row has a green dashed border around it, containing a pencil icon and a trash icon. A red '+ Add' button is at the bottom left.

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.

The screenshot shows the 'Access Management' modal again. The 'Email Address\*' field now contains '.sg'. The other fields ('Full Name\*' and 'NRIC/FIN No.\*') remain the same as in Figure 6. The bottom buttons are 'Cancel' and '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.

The screenshot shows a 'Confirmation' modal. It contains a question: 'Are you sure you want to cease the access of this user?'. At the bottom are two buttons: a red 'Yes' button with a checkmark icon and a red 'No' button with a cross icon.

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.

The screenshot shows the PTIB Portal landing page. At the top left is the Ministry of Law Insolvency Office logo. At the top right are links for Singapore Government, FAQs, Ask Us / Contact Us, Useful Links, and Sitemap. A search bar is also present. Below the header is a banner with a city skyline background. On the left, there's a sidebar with a red header 'Notifications' and a 'See More' button highlighted with a green dashed box. The main content area has three sections: 'Pending Tasks' (with a donut chart showing 12 Tasks), 'Case Distribution' (with a donut chart showing 8 Active Cases and 2 SA Not Filed), and a table of notifications. The table has columns for Title and Date, listing three items: 'B 0009992099P Security Deposit' (Date: 16/08/2019 12:00 AM), 'B 0047272020P Security Deposit' (Date: 20/08/2019 12:00 AM), and '● B 0040172019K Security Deposit' (Date: 20/08/2019 12:00 AM). A navigation bar at the bottom shows page 1 of 2.

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.

This screenshot shows the 'Notifications' page with a red header. It includes a search bar and filters for 'All Records', 'Unread Notification' (selected), and 'Read Notification'. The main table lists notifications with columns for Title and Date. Unread notifications are preceded by a red dot. The table shows ten notifications, with the first three being unread. A navigation bar at the bottom shows page 1 of 1.

Title	Date
B 0009992099P Security Deposit	16/08/2019 12:00 AM
B 0047272020P Security Deposit	20/08/2019 12:00 AM
● B 0040172019K Security Deposit	20/08/2019 12:00 AM
● B 0040162019C Security Deposit	20/08/2019 12:00 AM
● B 0050042019Y Security Deposit	20/08/2019 12:00 AM
● B 0050062019T Security Deposit	20/08/2019 12:00 AM
● B 0040222019C Security Deposit	22/08/2019 12:00 AM
● B 0040322019Y Security Deposit	02/09/2019 12:00 AM

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.

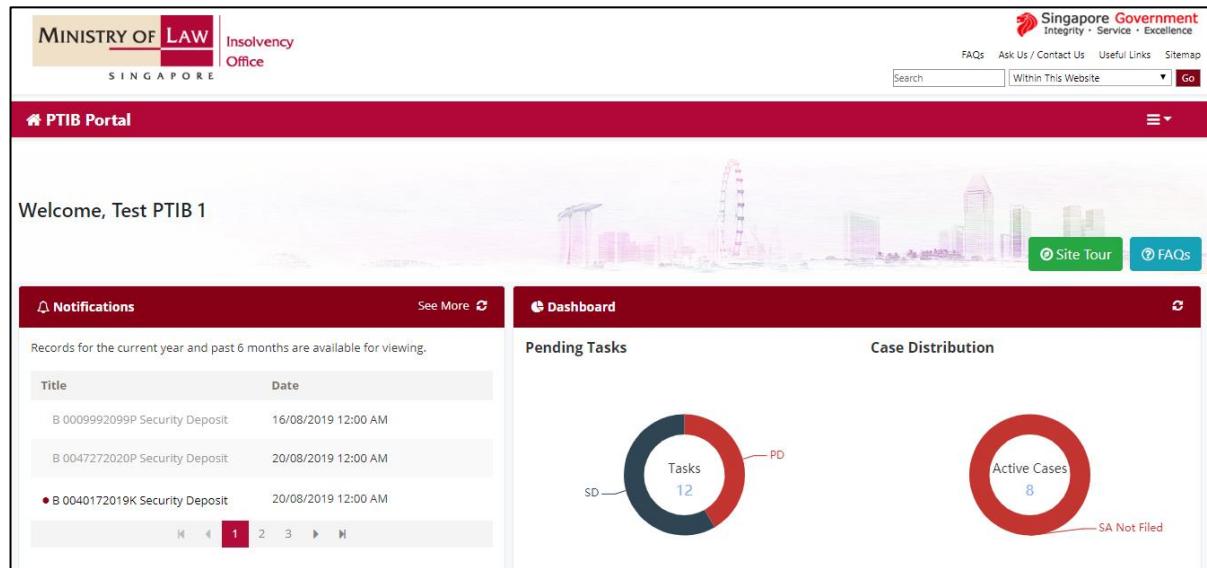


Figure 12: PTIB Dashboard

## 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.

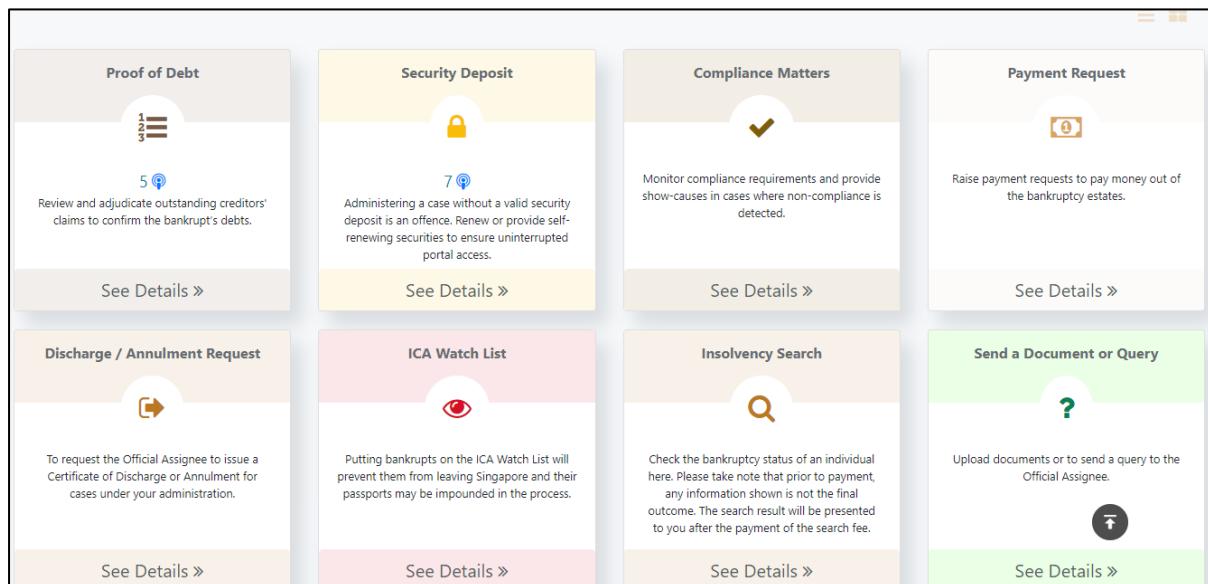


Figure 13: Widgets

### 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.

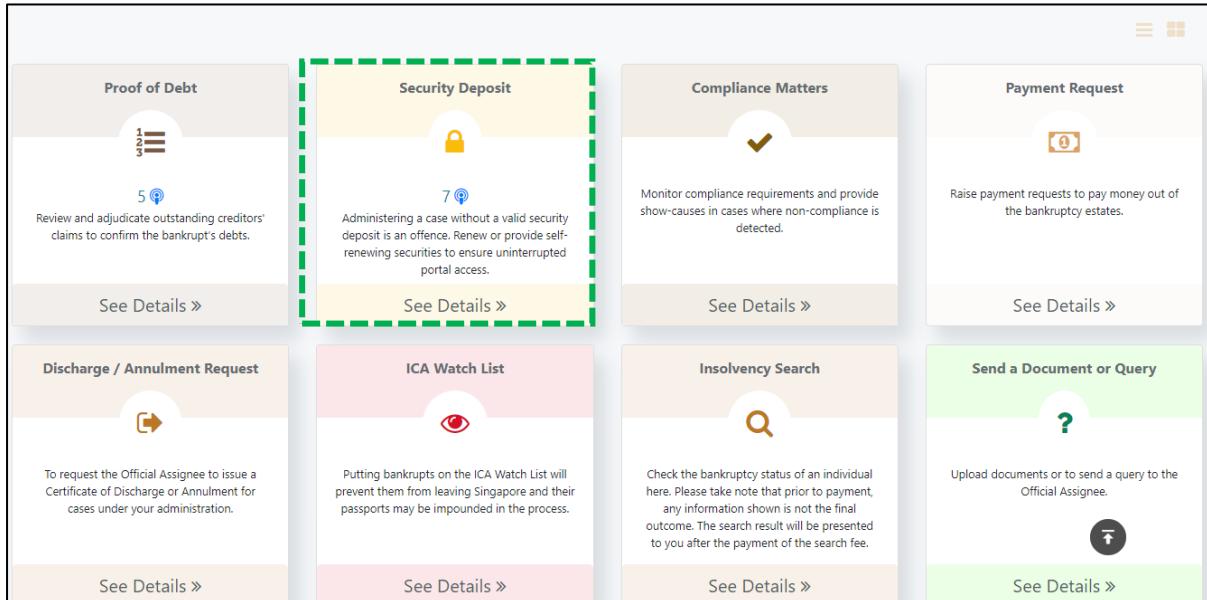


Figure 14: Security Deposit Widget

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											<a href="#">See Details</a>
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	<a href="#">View</a>	
											<a href="#">Back to Dashboard</a>

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	<a href="#">Upload Case Specific SD</a>
2	B 4017 / 2019	500	0	0	<a href="#">Upload Case Specific SD</a>
3	B 4016 / 2019	500	0	0	<a href="#">Upload Case Specific SD</a>
4	B 5004 / 2019	500	0	0	<a href="#">Upload Case Specific SD</a>
5	B 5006 / 2019	500	0	0	<a href="#">Upload Case Specific SD</a>
6	B 4022 / 2019	500	0	0	<a href="#">Upload Case Specific SD</a>
7	B 4032 / 2019	500	0	0	<a href="#">Upload Case Specific SD</a>

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.*	<input type="text"/>	SD Type*	<input type="text" value="Please select"/>		
Start Date (DD/MM/YYYY)*	<input type="text" value="Please select"/>	Global SD*	<input checked="" type="radio"/> Yes <input type="radio"/> No		
End Date (DD/MM/YYYY)*	<input type="text" value="Please select"/>	Auto Renewal*	<input checked="" type="radio"/> Yes <input type="radio"/> No		
Issuance Quantum (SGD)*	<input type="text"/>	Issuer Name*	<input type="text"/>		
Issuance Date*	<input type="text" value="Please select"/>				

Figure 17: Keying in the Details of an SD

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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'.

SD Type\*

Global SD\*

Auto Renewal\*

Please select

Banker's Guarantee

Insurance Guarantee

Performance Bond

Yes      NO

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”.

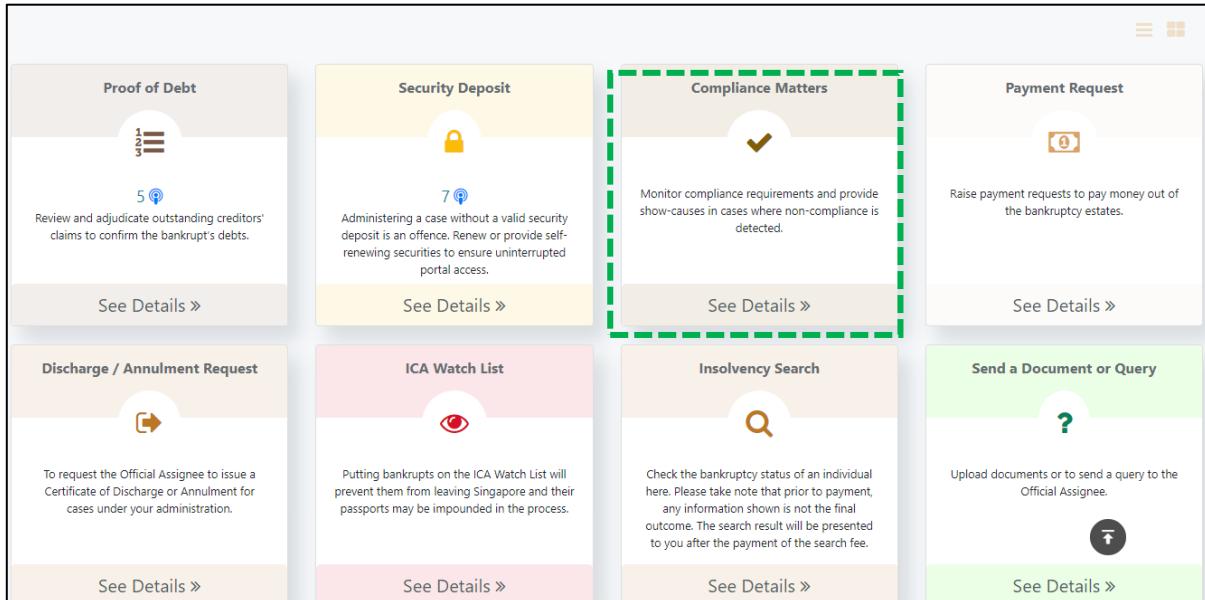


Figure 20: Compliance Matter Widget

**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.

Compliance Matters																	
CASES REQUIRING ATTENTION																	
1																	
<a href="#">See Details</a>																	
List of Submitted Non Compliance(s)																	
<p>Note: Resolved cases will be stored for 6 months.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>S/N</th> <th>Bankruptcy No. ▲</th> <th>Non-Compliance Type ▲</th> <th>Submission Date (DD/MM/YYYY) ▲</th> <th>Status ▲</th> <th>Action</th> </tr> </thead> <tbody> <tr> <td>No records found</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>						S/N	Bankruptcy No. ▲	Non-Compliance Type ▲	Submission Date (DD/MM/YYYY) ▲	Status ▲	Action	No records found					
S/N	Bankruptcy No. ▲	Non-Compliance Type ▲	Submission Date (DD/MM/YYYY) ▲	Status ▲	Action												
No records found																	
<a href="#">Back to Dashboard</a>																	

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 Response(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	<span style="border: 1px solid red; padding: 2px;">Respond</span>

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*	<div style="border: 2px dashed green; padding: 5px;">           Input the reasons as to why the non-compliance was committed.         </div>		

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

Go to MCTC Plan

Supporting Documents			
<small>Attachments must be in either pdf, png, jpg, jpeg, doc or docx format and each file must not exceed 5MB in size.</small>			
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	<b>View</b>

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.

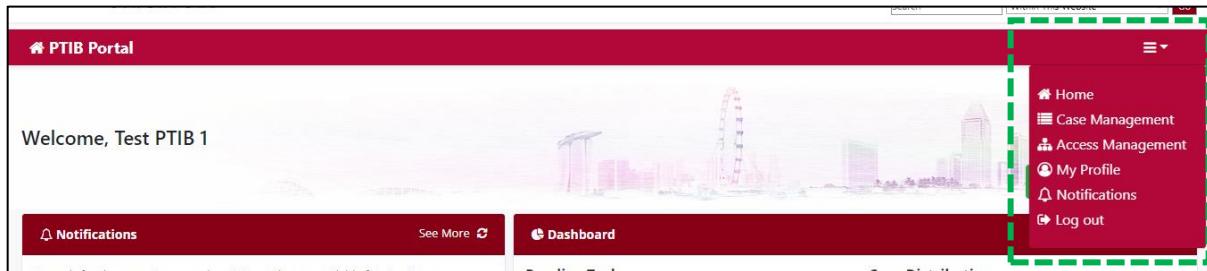


Figure 26: Getting to Case Management Screen

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.

A screenshot of the Case Management screen. At the top, there is a red header bar with the text "PTIB Portal". Below it is a banner featuring a city skyline. On the left side, there is a "FAQs" button. In the center, there are two tabs: "Filter Case" (which is highlighted with a green dashed box) and "Allocated Bankruptcy Case". The "Filter Case" tab contains several input fields: "Bankruptcy Case No.", "Bankrupt's ID No.", "Bankrupt's Name", "Appointment Date (DD/MM/YYYY)", "Start Date" and "End Date" (with a dropdown menu showing "ESA-Filed"), and "Case status". There are also "Reset" and "Show Case" buttons. At the bottom, there is a "Sort By" dropdown menu set to "Bankruptcy Case No."

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.

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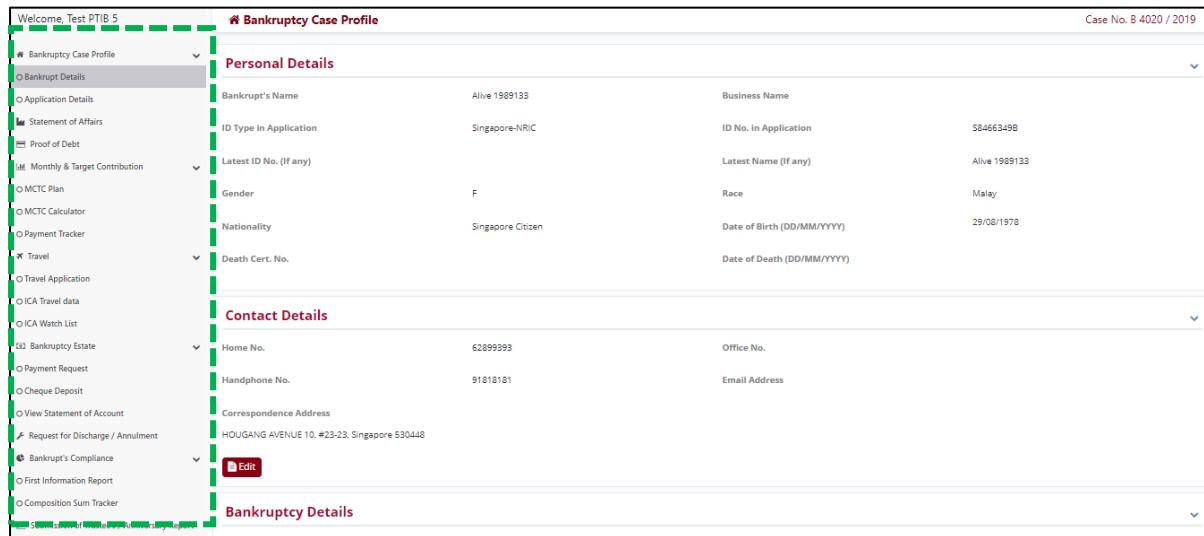
Cases under Administration								
S/N	Bankruptcy No.	Bankrupt's Name	Bankruptcy Order Date (DD/MM/YYYY)	ID No. in Application	Appointment Date (DD/MM/YYYY)	Case blocked due to insufficient security deposit?	Case blocked due to non-compliance?	Action
1	B 4727 / 2020	Alive 1989131	20/08/2019	50613124G	20/08/2019	No	No	
2	B 4016 / 2019	Alive 1989137	20/08/2019	550388554Z	20/08/2019	No	No	
3	B 4017 / 2019	Alive 1989130	20/08/2019	55004850J	20/08/2019	No	No	
4	B 4022 / 2019	Alive 1989135	22/08/2019	50088621A	22/08/2019	No	No	
5	B 4032 / 2019	Alive 1989137	02/09/2019	59988800H	02/09/2019	No	No	
6	B 5004 / 2019	Alive 1350188	20/08/2019	59643287I	20/08/2019	No	No	
7	B 5004 / 2019	Alive 1350288	20/08/2019	57366502G	20/08/2019	No	No	
8	B 5004 / 2019	BusinessName1	20/08/2019	RCB01	20/08/2019	No	No	
9	B 5006 / 2019	BusinessName1	20/08/2019	RCB06	20/08/2019	No	No	
10	B 5006 / 2019	Alive 1350288	20/08/2019	56179440I	20/08/2019	No	No	

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						

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.



The screenshot displays the 'Bankruptcy Case Profile' screen for Case No. B 4020 / 2019. On the left, a vertical sidebar lists various applications: Bankruptcy Case Profile (selected), 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, and Composition Sum Tracker. The main content area is titled '# Bankruptcy Case Profile' and contains three sections: 'Personal Details', 'Contact Details', and 'Bankruptcy Details'. Under 'Personal Details', fields include 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), and Death Cert. No. Under 'Contact Details', fields include Home No. (62899393), Office No., Handphone No. (91818181), Email Address, Correspondence Address (HOUGANG AVENUE 10, #23-23, Singapore 530448), and an 'Edit' button. Under 'Bankruptcy Details', there is no visible content.

Figure 29: Left Menu in the Case Management Screen

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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.

Bankrupt's Name	Business Name
Alive 1989135	

ID Type in Application	ID No. in Application
Singapore-NRIC	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

Home No.	Office No.

Handphone No.	Email Address

Correspondence Address			
HOUGANG AVENUE 3, #01-01, Singapore 530024			

Bankruptcy Details			
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

Previous or Other Bankruptcy Cases			
S/N	Bankruptcy No.	ID No. in Application	Bankrupt's Name
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.

Bankrupt's Name	Business Name
Alive 1989133	

ID Type in Application	ID No. in Application
Singapore-NRIC	S8466349B

Latest ID No. (If any)	Latest Name (If any)
	Alive 1989133

Gender	Race
F	Malay

Nationality	Date of Birth (DD/MM/YYYY)
Singapore Citizen	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.

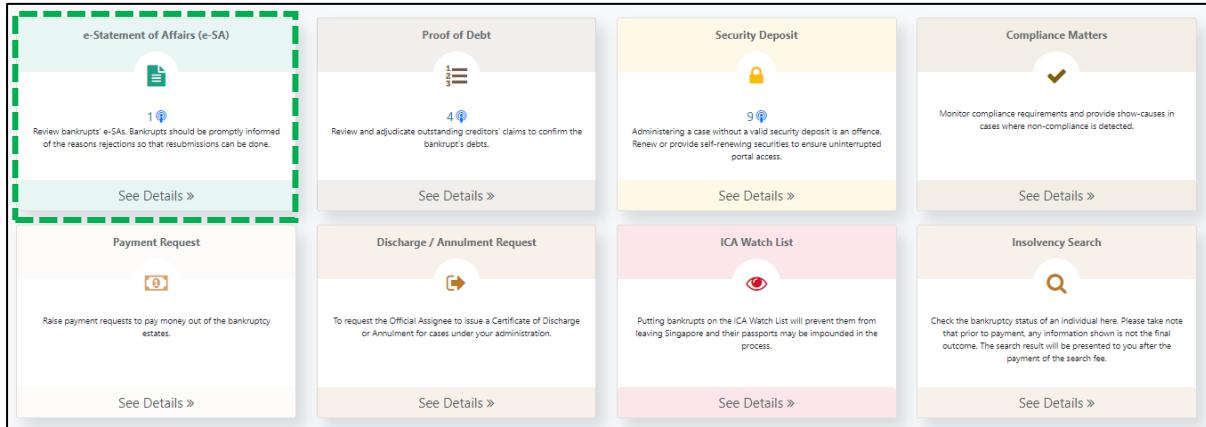


Figure 33: e-Statement of Affairs Widget

#### 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.

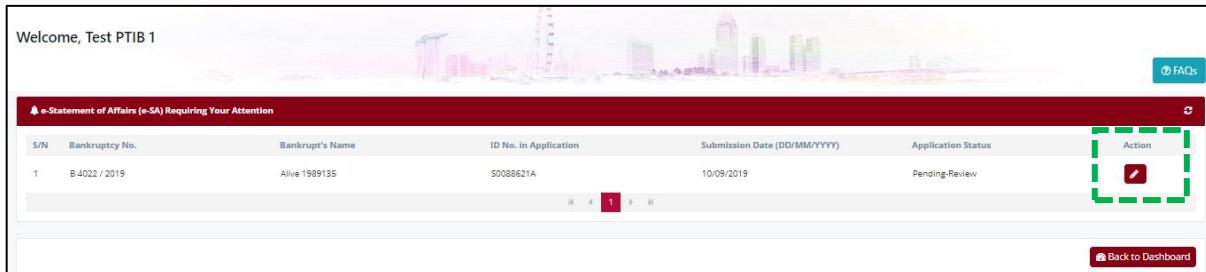


Figure 34: Selecting e-SAs to Review

#### 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.

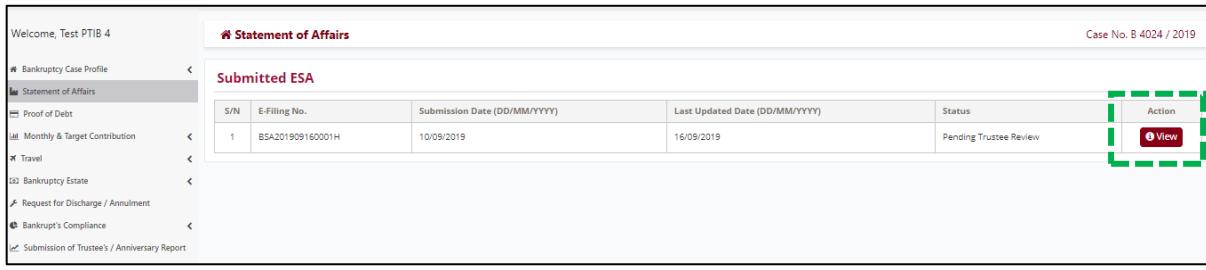


Figure 35: Selecting e-SAs

## 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.

<b>Personal Particulars</b>			
Bankruptcy Number	B 4022 / 2019		
Name	Alive 1989135		
Any Other Names (Aliases, Maiden Name)	sean dorrry		
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.

<b>Children / Dependant's Details</b>					
(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 dorrry	4	Child	Student (Primary/Secondary/Tertiary)	
2	ian dorrry	6	Child	Student (Primary/Secondary/Tertiary)	
3	marissa dorrry	71	Mother	Unemployed	

<b>Bankrupt's Employment Details</b>					
Employment Status*	Employed				
Employer's Name*	thi 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

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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 disposed<sup>1</sup>.

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

<sup>1</sup> Refer to sections 98 to 102 of the Bankruptcy Act for more information.

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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)	<a href="#">Download File 15346544.jpg</a>
2	Passport/Travel documents (For Permanent Residents and Foreigners)	<a href="#">Download File lawyer-icon-female-user-person-profile-avatar-vector-20905028.j</a>
3	Letter of employment / Latest payslip / CPF Statements (if any)	<a href="#">Download File 2724946.jpg</a>
4	Proof for Recurring Expenses	<a href="#">Download File 9299622.jpg</a>
5	Others	<a href="#">Download File 8256652.jpg</a>

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
<input type="text"/>
<input type="button" value="Cancel"/> <input type="button" value="Reject"/> <input type="button" value="Approve"/>

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	Statement of Affairs	Case No. B 4020 / 2019
Bankruptcy Case Profile	Submitted ESA	
Statement of Affairs		
Proof of Debt	S/N E-Filing No. Submission Date (DD/MM/YYYY) Last Updated Date (DD/MM/YYYY) Status Action	
Monthly & Target Contribution	1 BSA201908260007B 26/08/2019 16/09/2019 Approved <a href="#">View</a>	
MCTC Plan		

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.

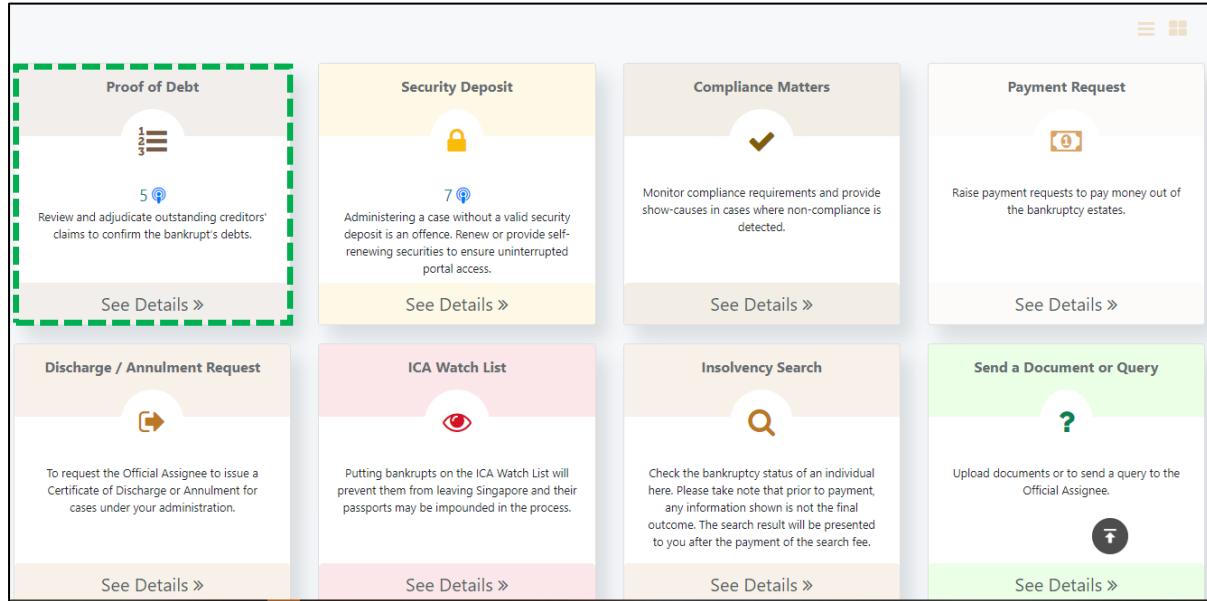


Figure 45: Proof of Debt Widget

**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.

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	<input checked="" type="checkbox"/> Select
2	BPD201908280014D		28/08/2019	24,000.00	0.00	Pending-Adjudication	<input checked="" type="checkbox"/> Select

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.

Figure 48: Information in Filed PDs

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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 Superceded Valid Withdrawn

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	Rejected
Grounds of Rejection*	<input type="checkbox"/> Lack of supporting documents <input type="checkbox"/> Duplication of PD <input type="checkbox"/> Full settlements of debts <input type="checkbox"/> Debt owed by Pte Ltd company <input type="checkbox"/> Secured creditor has first charge of property <input type="checkbox"/> HDB for post BO interest <input type="checkbox"/> Non-provable debt incurred after BO <input checked="" type="checkbox"/> Others

Figure 50: Rejecting PDs

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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.

The screenshot shows the 'Adjudication Details' section of the PTIB Portal. It includes fields for E-Filing No. (BPD201908280017Q), Submission Date (28/08/2019 4:51:02 PM), and Status of Proof of Debt (dropdown menu showing 'Valid'). A table below lists adjudication values, with a note that no records were found. Buttons for '+ Add' and 'Back' are visible, along with a large green dashed box around the 'Adjudicate' button.

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 accordingly<sup>2</sup>. Once you are satisfied with the entries, click on the ‘Adjudicate’ button to complete your adjudication.

The screenshot shows the 'Adjudication Details' section again. It includes a dropdown for Priority of Debts (showing 'Please Select' and options P1 through P6) and a table for Amount Adjudicated (SGD). A red '+' Add button is on the left, and a red 'Delete' button is on the right. A green dashed box highlights the 'Adjudicate' button at the bottom right.

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.

The screenshot shows the 'Proof of Debt List' section. It includes a header for Case No. B 4017 / 2019 and a table for Proof of Debt List. The table columns are S/N, E-Filing No., Creditor Name, Submission Date, Claim Amount (SGD), Adjudicated Amount (SGD), Status, and Action. Two rows are shown: one with Status 'Valid' and one with Status 'Pending-Adjudication'. A green dashed box highlights the 'Select' checkboxes in the Action column. At the bottom, there are summary totals for Total Claim Amount (SGD) and Total Adjudicated Amount (SGD).

Figure 53: Adjudicated Claims

<sup>2</sup> 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 (\*).

Figure 55: Using the MCTC Calculator

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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		

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.

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

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.

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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’.

The screenshot shows a table header with columns: S/N, E-Filing No., Submission Date (DD/MM/YYYY), Status Date (DD/MM/YYYY), Status, and Action. Below the header, it says 'No records found.' and features a prominent red '+ Create' button.

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.

This screenshot displays the 'MCTC Plan' creation form. It includes sections for Bankrupt's Name (Alive 1989133), ID No. in Application (S8466349B), and Business Name. The 'Plan Details' section contains fields for Monthly Contribution (SGD) \*, No. of Month(s) \*, Target Contribution (SGD) (Auto Calculated By System), Total Debt (SGD) \*, Start Date (DD/MM/YYYY) \*, and End Date (DD/MM/YYYY) (Auto Calculated By System). A link 'Click here to use MCTC Calculator' is also present.

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.

This screenshot shows the 'Supporting Documents' section. It lists attachments: 'Notice of Determination (Form 15A)\*' and 'Basis of Determination (Form 15B)\*'. Each entry has an 'Upload' button. At the bottom, there is a '+ Add More Documents' button and navigation buttons for 'Back' and 'Submit'.

Figure 60: Uploading NOD through the MCTC Plan Functionality

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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).

The screenshot shows the 'Monthly & Target Contribution' page for a case numbered B 4020 / 2019. The page is divided into sections: 'MCTC Plan' and 'Plan Details'. In the 'MCTC Plan' section, details include Bankrupt's Name (Alive 1989133), ID No. in Application (S8466349B), and Business Name (empty). The 'Plan Details' section lists various parameters: 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; and 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.

The screenshot shows the 'List of MCTC Plan(s)' page. On the left is a sidebar with links like 'Bankruptcy Case Profile', 'Bankrupt Details', 'Application Details', 'Statement of Affairs', 'Proof of Debt', 'Monthly & Target Contribution', 'MCTC Plan' (which is selected and highlighted in grey), 'MCTC Calculator', 'Payment Tracker', 'Travel', 'Bankruptcy Estate', 'Request for Discharge / Annulment', 'Bankrupt's Compliance', and 'Submission of Trustee's / Anniversary Report'. The main content area shows a table titled 'List of MCTC Plan(s)' with two entries:

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	<button>View</button>
2	PMT201908260006Y	26/08/2019	26/08/2019	Pending	<button>View</button>

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.

The screenshot shows the PTIB Portal 2.0 interface. On the left, a sidebar lists various bankruptcy-related modules. The 'Payment Tracker' module is selected and highlighted in grey. The main content area has a header 'Payment Tracker' and a sub-header 'View Payment Tracker'. A note below states: 'Please note that only adjustments made to the 'Amount Required' in future months will be effected in the GIRO deductions.' A table displays annual contributions:

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			

A red 'Submit' button is located at the bottom right of the table.

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.

The screenshot shows the 'View Payment Tracker' screen with a detailed table for the year 2019. The table includes columns for Year, Month, Payment Type, Amount Required (SGD), Paid Amount (SGD), Arrears (SGD), Payment Mode, Payment Fulfilled Date (DD/MM/YYYY), and Remarks. The 'Year' column for 2019 is expanded, showing individual rows for September through December. Each row for September through November has its 'Amount Required (SGD)' field highlighted with a green dashed box and contains the value '1500.00'. The 'Remarks' column for these same months is also highlighted with a green dashed box. The 'Total:' row at the bottom of the table shows the sum of the paid amounts for the year.

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

A red 'Submit' button is located at the bottom right of the table.

Figure 64: Adjusting Monthly Required Amounts

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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.

View Payment Tracker									Case No. B 4019 / 2019
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.

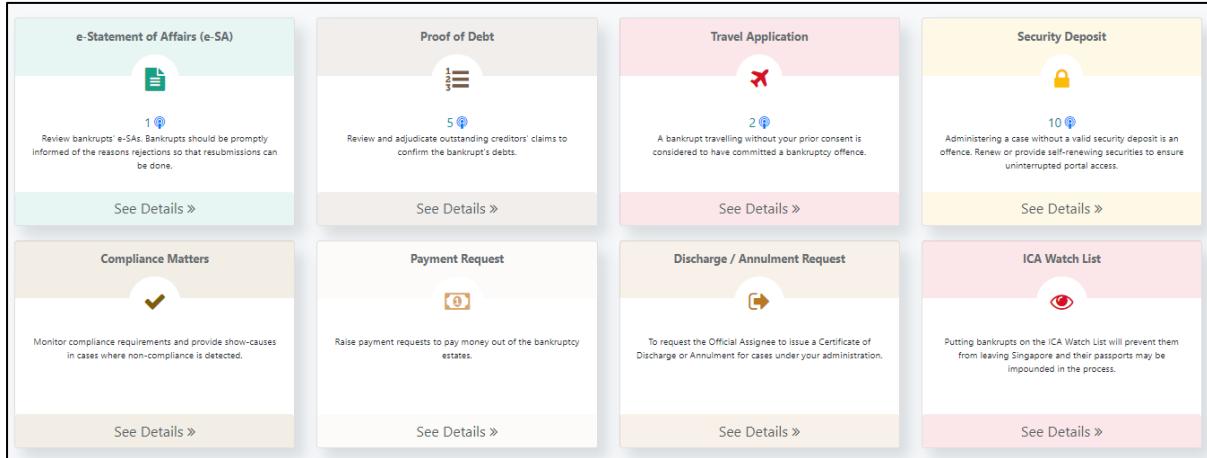


Figure 66: Travel Application Widget

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.

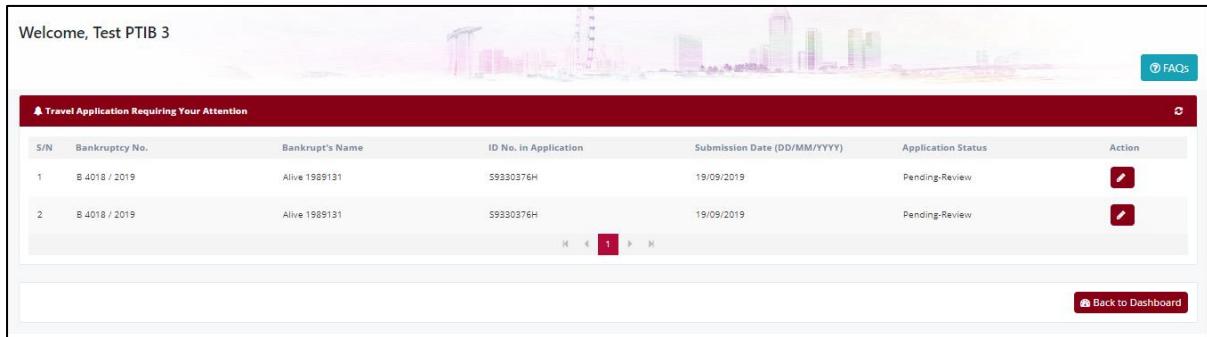


Figure 67: Selecting TAs for Review

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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.

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			<input type="button" value="Select"/> <input type="button" value="View"/>
2	19/09/2019	Pending-Review	19/09/2019			<input type="button" value="Select"/> <input type="button" value="View"/>
3	28/08/2019	Approved	13/09/2019	25/07/2019	30/09/2019	<input type="button" value="Select"/> <input type="button" value="View"/>
4	28/08/2019	Approved	13/09/2019	15/06/2019	30/09/2019	<input type="button" value="Select"/> <input type="button" value="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	Social Visit/Personal Errands	
Address of the overseas social venues		
Country	Malaysia	
Zip Code		
State	Selangor	
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

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)	Selected Countries				
	Malaysia				

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 Filed
- On-going Investigation
- Failure to Cooperate with OA/Trustee
- SMP Not Filed
- 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			<b>Select</b>
2	19/09/2019	Rejected	19/09/2019			<b>View</b>
3	28/08/2019	Approved	13/09/2019	25/07/2019	30/09/2019	<b>View</b>
4	28/08/2019	Approved	13/09/2019	15/06/2019	30/09/2019	<b>View</b>

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 period<sup>3</sup> 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.

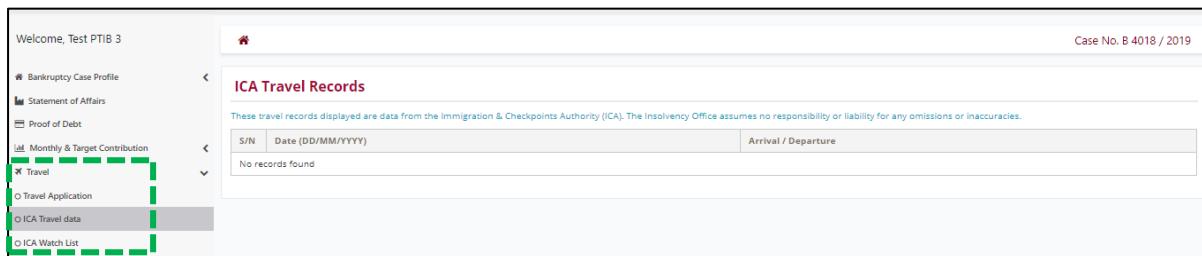


Figure 74: ICA Travel Records

## 9.3 ICA Watch List

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

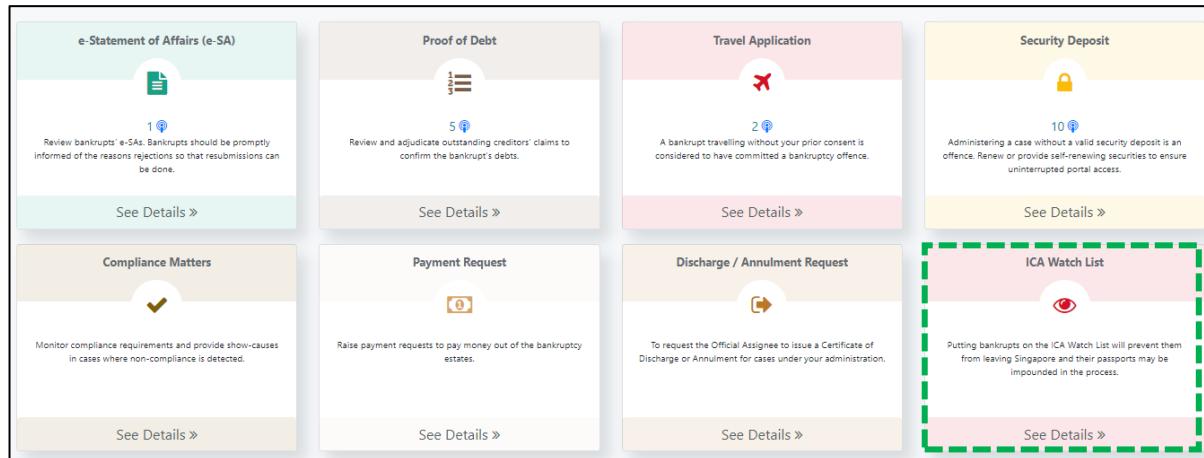


Figure 75: ICA Watch List Widget

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

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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

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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.

The screenshot shows the 'Watch List Placement' form. At the top, there is a note: '\*\*At least ID/NRIC No., FIN No. or Passport No. is required for a watch list request.' Below this, there are input fields for Name (as per NRIC), Bankruptcy No., ID/NRIC No., Passport No., Date of Birth (DD/MM/YYYY), Gender, Nationality, FIN No., Country of Birth, and PTIB Name. A red dashed box highlights the 'Watch List Reason\*' dropdown menu, which is open and displays several options under 'Unsatisfactory Conduct' and 'Travelling without permission'. At the bottom right of the form is a 'Submit' button.

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.

The screenshot shows the 'Submitted ICA Watch List Request' confirmation page. It displays the 'Request Status' section with fields for Requested By (Test PTIB 1), Request Date (DD/MM/YYYY) (05/09/2019), Effective Date (DD/MM/YYYY) (blank), Expiry Date (DD/MM/YYYY) (blank), Status (Submitted), and Remarks (blank). Below this is the 'Watch List Details' section, which lists the same information as the request form: Name (Lily Tan), Gender (Female), Bankruptcy No. (B 4016 / 2019), Nationality (Singapore Citizen), ID/NRIC No. (S5038554Z), FIN No. (blank), 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), and Other Details (Failure to file Statement of Affairs).

Figure 80: Submitted ICA Watch List Request

## 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’.

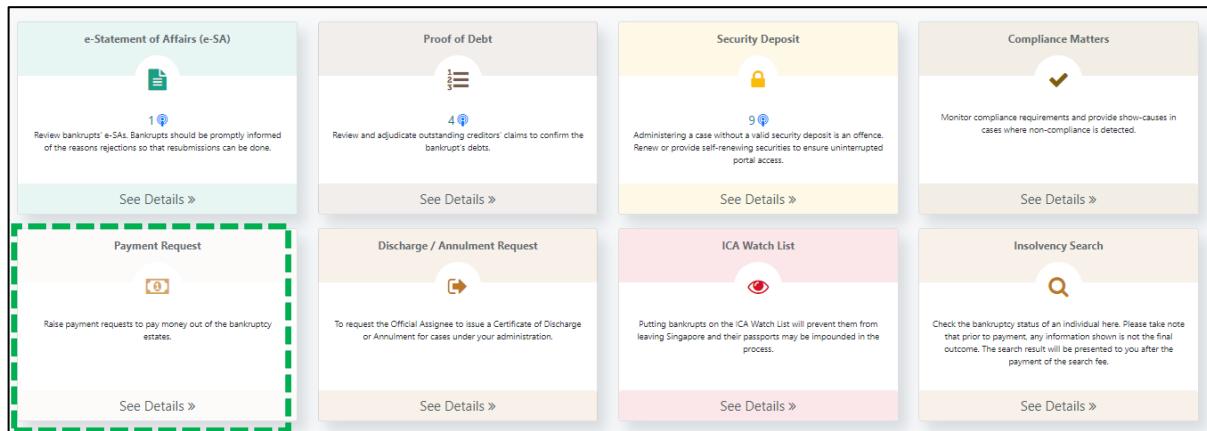


Figure 81: Payment Request Widget

Figure 82: Finding a Case to Raise a Payment Request

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

The screenshot shows the 'Bankrupt's Personal Information' section. It includes fields for ID No. in Application (59330376H), Bankrupt's Name (Alive 1989131), Business Name, Estate Balance (SGD) (1,800.00), Pending Transactions (SGD) (7.00), Cash Balance (SGD) (1,793.00), and Processing Fee (SGD) (30.00 SGD / 10 records). Below this is a 'Draft' section with a note to click 'Create'. At the bottom is a 'List of Payment Request(s)' table with columns for S/N, E-Filing No., Request Date (DD/MM/YYYY), Amount (SGD), Status, and Action. A red '+' icon is in the 'Action' column. A green dashed box surrounds the '+Create' button in the 'Draft' section.

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.

The dialog box has a title 'Create Payment Request'. It contains a question 'Is this Payment for the purpose of Discharge? \*' with two radio buttons: 'Yes' (selected) and 'No'. A red arrow points to the 'Yes' button. At the bottom right is a red button with a white arrow pointing right labeled 'Next'.

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.

The dialog box has a title 'Create Payment Request'. It contains a question 'Is this Payment for the purpose of Discharge? \*' with two radio buttons: 'Yes' (selected) and 'No'. A red arrow points to the 'Yes' button. Below is a dropdown menu titled 'Discharge Type\*'. The options listed are: 'DISCHARGED BY CERTIFICATE OF OFFICIAL ASSIGNEE (SECTION 125)', 'DISCHARGED BY ORDER OF COURT WITH CONDITIONS (SECTION 124)', 'ORDER ANNULLED BY CERTIFICATE OF OA WHERE PROVED DEBTS AND EXPENSES ARE FULLY PAID (SECTION 123A)', and 'ORDER ANNULLED BY COURT WHERE PROVED DEBTS AND EXPENSES ARE FULLY PAID (SECTION 123B)'. A red arrow points to the first option.

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.

The screenshot shows the 'Payment Request' interface. At the top right, it says 'Case No. B 4018 / 2019'. On the left, there's a sidebar with 'Payment Request Record Details'. Under this, there are several fields: 'Payment Category\*', 'Amount (SGD)\*', 'Individual / Entity\*', 'Payee's ID Type / No.\*', 'Payee's Name \*', and 'Payment Mode\*'. The 'Payment Category\*' field has a dropdown menu open, showing options such as 'Please Select', 'Ordinary Dividend Payment', 'Ordinary Dividend (< \$50)', 'Applicant Creditor's Cost', 'Preferential/Priority Dividends', 'Disbursements to PTIB', 'Fees to PTIB', and 'Refund for Annulment'. A green dashed box surrounds this dropdown menu.

Figure 86: Selecting the Payment Category

10.1.6 Thereafter, key in the payee information such as the ID<sup>4</sup> (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.

This screenshot continues the 'Payment Request Record Details' form. It shows the same fields as Figure 86, plus additional ones: 'Payee's ID Type / No.\*', 'Payee's Name \*', and 'Payment Mode\*'. The 'Individual / Entity\*' field has a dropdown menu open, showing 'Please Select' and a list of entity types: 'Company', 'Government & Statutory Body', 'Foreign Registered Entity', 'Partnership', 'Sole Proprietor', and 'Others'. A green dashed box surrounds this dropdown menu. To the right of the dropdown, there's a section for 'Refund of Proceeds of Bank Accounts' with a dropdown menu showing '120.00'.

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.

<sup>4</sup> You can check on the UEN numbers of entities via [www.uen.gov.sg](http://www.uen.gov.sg)

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**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

[ Previous ] [ Next ] [ Page 1 of 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

[ Previous ] [ Next ] [ Page 1 of 1 ]

Figure 90: List of Submitted Payment Request(s)

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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.

The screenshot shows the PTIB Portal interface. On the left, a sidebar lists various case management tabs: Bankruptcy Case Profile, Statement of Affairs, Proof of Debt, Monthly & Target Contribution, Travel, Bankruptcy Estate (which is selected), Payment Request, Cheque Deposit (which is also selected), and View Statement of Account. The main content area is titled 'Cheque Deposit Request'. It shows a 'Draft' section with a note: 'To create a new request, please click 'Create''. Below it is a 'List of Cheque Deposit Request(s)' table with columns for S/N, E-Filing No., Request Date (DD/MM/YYYY), Amount (\$\$), and Action. A message 'No records found' is displayed. At the bottom right of the main area, a red 'Create' button is highlighted with a green dashed box.

Figure 91: Initiating a Cheque Deposit Request

The screenshot shows the 'Cheque Deposit Request' creation page. At the top, it displays 'Bankrupt's Personal Information' with fields for ID No. in Application (S9330376H), Bankrupt's Name (Alive 1989131), Business Name, Estate Balance (SGD) (1,800.00), Pending Transactions (SGD) (157.00), Cash Balance (SGD) (1,643.00), and Processing Fee (SGD) (10.00 SGD / 10 records). Below this is a section for 'Cheque Depository Request Records' with a note: 'Please add cheque depository information.' A table shows a single record: 'No records found'. At the bottom left, a red 'Create' button is highlighted with a green dashed box.

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.

The screenshot shows a web-based form titled "Cheque Depository Request Record Details". On the left side, there are several input fields with red asterisks indicating they are mandatory: "Cheque No.\*", "Issuing Bank\*", "Amount (SGD)\*", "Nature of Deposit\*", and "Description of Cheque Deposit (Max 200 characters)\*". To the right of these fields is a dropdown menu labeled "Please Select" which lists various banking groups and institutions. A green dashed rectangular box highlights the dropdown menu area.

Figure 93: Providing Details on the Cheques

This screenshot shows the same form as Figure 93. The "Nature of Deposit\*" field has been populated with the value "350.00". The "Description of Cheque Deposit" field is empty. The "Issuing Bank" dropdown menu has been selected and now displays a list of options: "Australia and New Zealand Banking Group", "3rd Party Monies", "Realisation of Assets", "Monthly Contribution", and "Top up Estate Account for Fees". A green dashed rectangular box highlights the dropdown menu area.

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

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

This screenshot shows the form with the "Nature of Deposit\*" field set to "3rd Party Monies". Below this, the "Information of the Third Party" section is expanded, revealing fields for "Name\*", "Id Type / Id Number\*", "Relationship to Bankrupt\*", and "Contact Number\*". The entire "Nature of Deposit" dropdown menu and the "Information of the Third Party" section are highlighted with a green dashed rectangular box.

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

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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.

The screenshot shows the 'Cheque Depository Request Record Details' page. It includes fields for Cheque No. (085432), Issuing Bank (Australia and New Zealand Banking Group), Amount (SGD) (350.00), Nature of Deposit (Realisation of Assets), and a Description of Cheque Deposit (Max 200 characters). Below this, the 'Assets Details' section shows a table for asset realization. The table has columns for S/N, Asset Type, Other Asset Description, Asset Amount (SGD), and Action. A dropdown menu under Asset Type shows options like Will, Club Membership, Equipment, Furniture and Fitting, Inventory, Private Limited Company Shares, and Other Personal Assets. The table currently lists one record with a value of 0.00. A red dashed box highlights the 'Action' column, specifically the 'Delete' button for the first row.

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.

The screenshot shows the 'Bankrupt's Personal Information' and 'Cheque Depository Request Records' sections. In the personal information section, fields include ID No. in Application (S9330376H), Bankrupt's Name (Alive 1989131), Business Name, Estate Balance (SGD) (1,800.00), Pending Transactions (SGD) (1,387.00), Cash Balance (SGD) (413.00), and Processing Fee (SGD) (10.00 SGD / 10 records). In the 'Cheque Depository Request Records' section, a table lists two entries: Cheque No. 085432 (Amount 350.00, Category Realisation of Assets) and Cheque No. 085436 (Amount 500.00, Category Monthly Contribution). Both entries have 'Edit' and 'Delete' buttons. At the bottom, there are 'Create' and 'Cancel' buttons, along with 'Save' and 'Next' buttons.

Figure 97: Finalising a Cheque Deposit Request

Cheque No.*	085432	Item 1 of 2
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.

Case No. B 4018 / 2019
<b>Transaction Completion</b>
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.

View Statement of Account					
Search Transaction Details					
Duration (DD/MM/YYYY)*					
01/01/2019	19/09/2019				
<input type="button" value="Search"/>	<input type="button" value="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’.

The screenshot shows the PTIB Portal interface. On the left, there is a sidebar with various links: 'Bankruptcy Case Profile', 'Statement of Affairs', 'Proof of Debt', 'Monthly & Target Contribution', 'Travel', 'Bankruptcy Estate', 'Bankrupt's Compliance' (which is highlighted with a green dashed box), 'First Information Report' (which is also highlighted with a green dashed box), and 'Composition Sum Tracker'. The main content area has a header 'First Information Report' and a sub-header 'Draft'. It says 'To create a new request, please click 'Create''. Below this is a table titled 'List of First Information Report(s)' with columns for S/N, E-Filing No., Submission Date(DD/MM/YYYY) & Time, FIR Status, Status Date(DD/MM/YYYY), and Action. A message 'No records found' is displayed. At the bottom right of the main area is a red 'Create' button, which is also highlighted with a green dashed box.

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 (\*).

The screenshot shows the 'First Information Report' creation screen. It starts with 'Bankrupt's Personal Information' fields: 'ID No. in Petition' (59999458D) and 'Bankrupt's Name' (TEST DATA9202). Below this is a section for 'Complainant's Information'. It includes a question 'I am \*' with three options: 'the complainant' (radio button) and 'filing FIR on behalf of the complainant' (radio button). The 'I am \*' checkbox and both radio buttons are highlighted with a green dashed box.

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

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.

Figure 104: Adding Alleged Offences in e-FIR

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.

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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.

S/N	Description of Allegation	Action
1	Failing to file E-SA	<a href="#">View</a> <a href="#">Delete</a>

S/N	Document Type	Uploaded File	Action
1	E-FIR report		<a href="#">Upload</a>
2	Others		<a href="#">Upload</a>
3	First letter		<a href="#">Upload</a>
4	Reminder letter		<a href="#">Upload</a>

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	59999458D
Bankrupt's Name	TEST DATA9202
Business Name	

Figure 107: A Successfully Submitted e-FIR

First Information Report		Case No. B 9202 / 2018
<b>Draft</b>		
To create a new request, please click 'Create'.		
<a href="#">+ Create</a>		
<b>List of First Information Report(s)</b>		

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	<a href="#">View</a>

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.

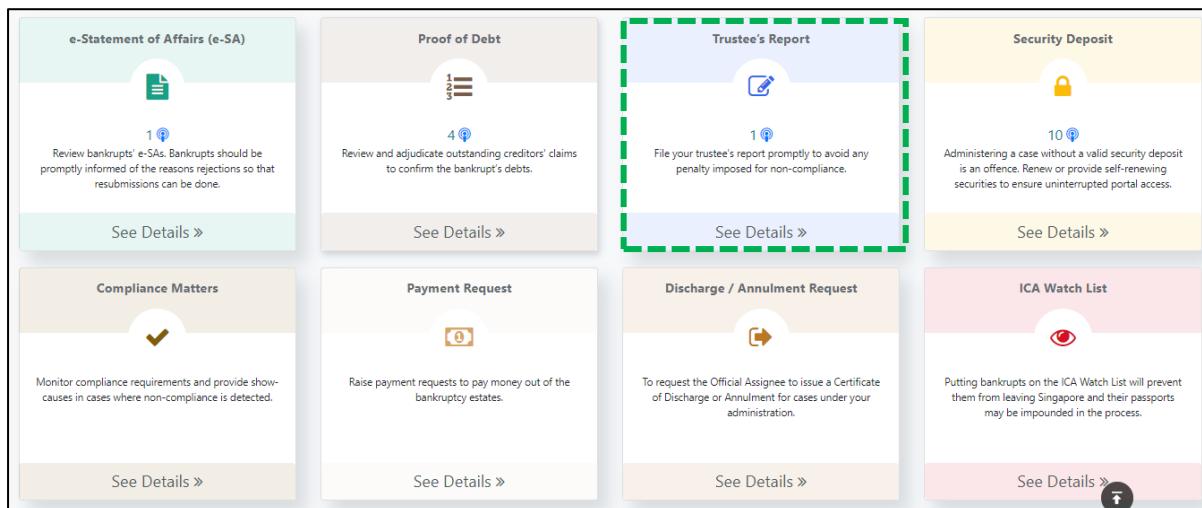


Figure 110: Trustee Report Widget

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

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 download<sup>5</sup> via the link at the bottom of the pop-up window.

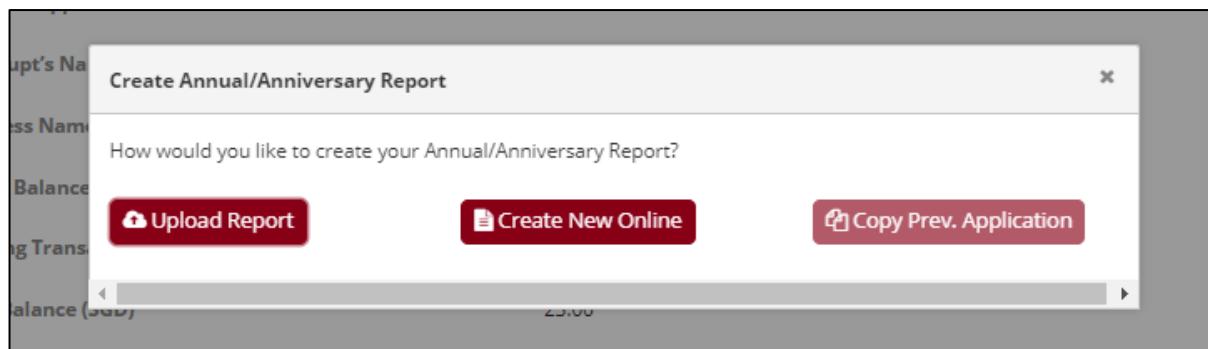


Figure 113: Create Trustee Report - Types

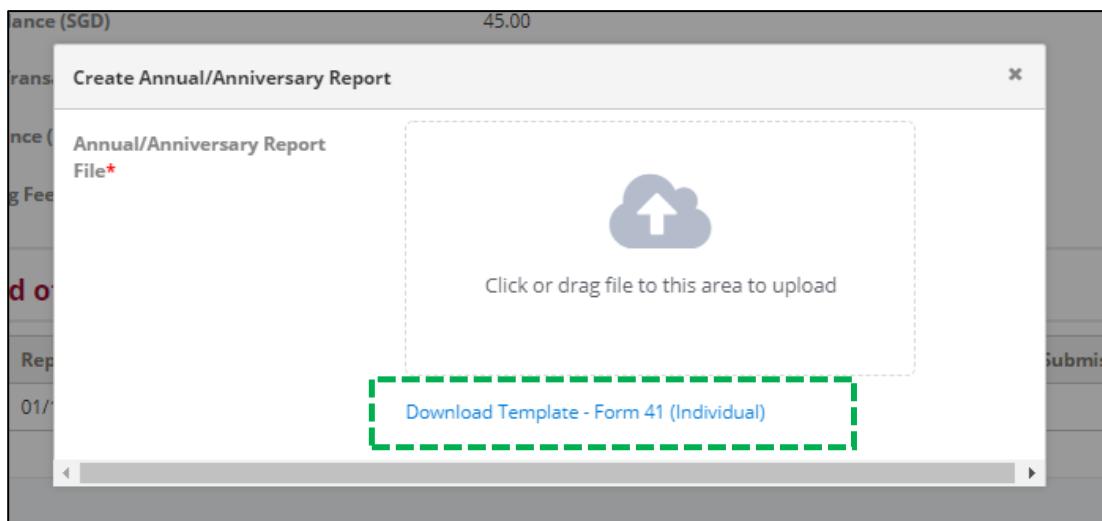


Figure 114: Create Trustee Report – Upload Report

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

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

<b>Annual/Anniversary Report</b>		Case No. B 6245 / 2019
<b>Transaction Since Administration</b>		
Bankrupt's Contributions		
Target Contributionzz (SGD) *	<input type="text"/>	
Contribution Received (SGD) *	<input type="text"/>	
Other Monies received		
Money Received from Third Parties (SGD)	<input type="text"/>	
Any Other Receipts	<input type="text"/>	
Description of Other Receipts	<input type="text"/>	
Past Payment from Bankruptcy Estate		
Fees and Disbursements Paid to Trustee (SGD) *	<input type="text"/>	
Dividends Paid to Creditors (SGD)	<input type="text"/>	
Any Other Payments	<input type="text"/>	
Description of other payments	<input type="text"/>	
#/ccrc/rfd/viewrfd		

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

<b>Total Debts</b>					
Total value of claims filed (SGD) *	<input type="text"/>				
Total adjudicated value of claims (SGD) *	<input type="text"/>				
<b>Assets Details</b>					
Asset Type	Description	Estimated Realisable Value (SGD)	Realised Value (SGD)	Reason(s) for Asset not Realised	Action
<b>+ Add Assets</b>					
<b>Other Information</b>					
Matters which trustee would like to bring to the Official Assignee's attention	<input type="text"/>				
Information requested by the Official Assignee	<input type="text"/>				

Figure 116: Create Trustee Report – Debts & Assets

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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 Realised Assets		<input type="button" value="Upload"/>
2	Invoices/Receipts for Service Provider		<input type="button" value="Upload"/>
3	Others		<input type="button" value="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.

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) <small>?</small>	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	<input type="button" value="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:

- 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.

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.

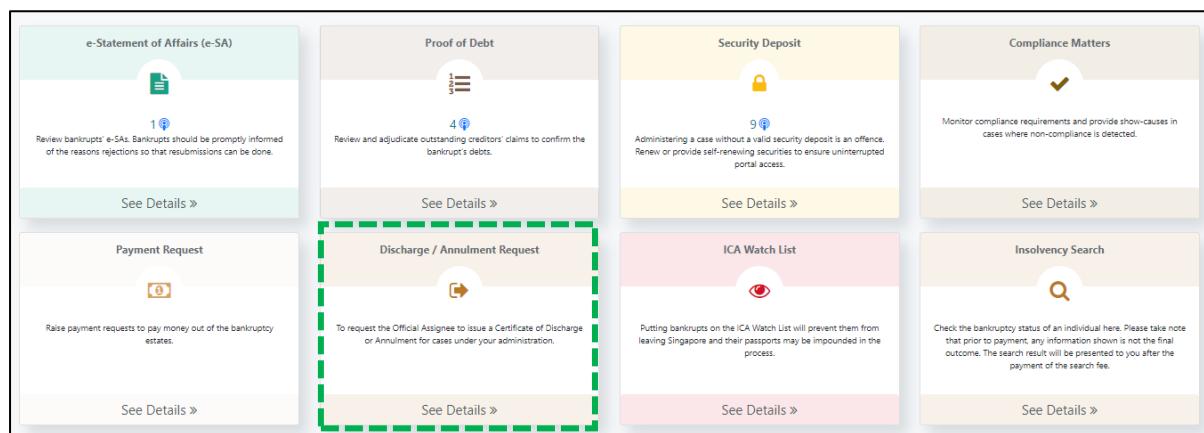


Figure 119: Discharge / Annulment Request Widget

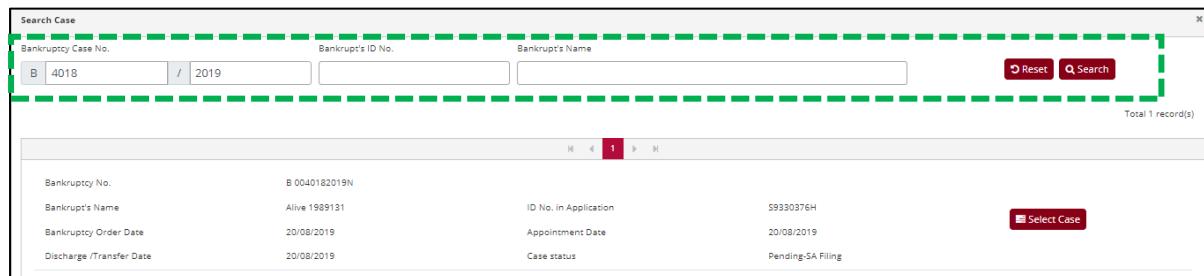


Figure 120: Selecting a Case to Raise a Discharge/Annulment Request

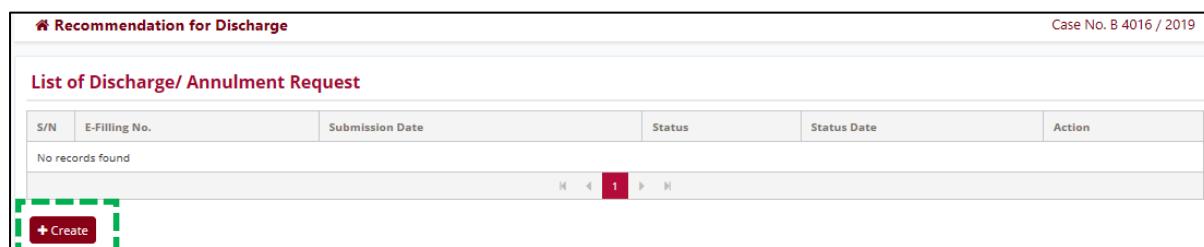


Figure 121: Raise a Discharge/Annulment Request

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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.

The screenshot shows a form titled 'Request Details'. It includes fields for 'Request For \*' (radio buttons for 'Certificate for Discharge' and 'Certificate for Annulment'), 'Debt repayment rate 100%? \*' (radio buttons for 'Yes' and 'No'), and a 'Request For \*' field which is highlighted with a green dashed box.

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.

The screenshot shows a form titled 'Recommendation for Discharge' with a case number 'Case No. B 4016 / 2019'. It includes sections for 'Bankrupt's Personal Information' (ID No. in Petition, Bankrupt's Name, Business Name), financial details (Cash Balance (SGD) -7.00, Processing Fee (SGD) 35.00), and 'Request Details' (radio buttons for 'Certificate for Discharge' and 'Certificate for Annulment'). The 'Request Details' section is highlighted with a green dashed box. Navigation buttons at the bottom include 'Cancel', 'back', and 'next'.

Figure 123: Selecting Annulment / Discharge

The screenshot shows a form titled 'Bankrupt's Personal Information' with sections for 'ID No. in Petition', 'Bankrupt's Name', 'Business Name', financial details (Cash Balance (SGD) -7.00, Processing Fee (SGD) 35.00), and 'Request Details'. The 'Request Details' section is highlighted with a green dashed box. It includes a 'Request For \*' field (radio buttons for 'Certificate for Discharge' and 'Certificate for Annulment') and two input fields for 'Total number of Creditors \*' and 'Number of Objecting Creditors \*'.

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.

**E-Form41**

**Transaction Since Administration**

Bankrupt's Contributions

Target Contribution (\$GD) \*

Contribution Received (\$GD) \*

Other Monies received

Money Received from Third Parties (\$GD)

Any Other Receipts

Description of Other Receipts

Past Payment from Bankruptcy Estate

Fees and Disbursements Paid to Trustee (\$GD) \*

Dividends Paid to Creditors (\$GD)

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](http://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	<input type="button" value="view"/>

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.

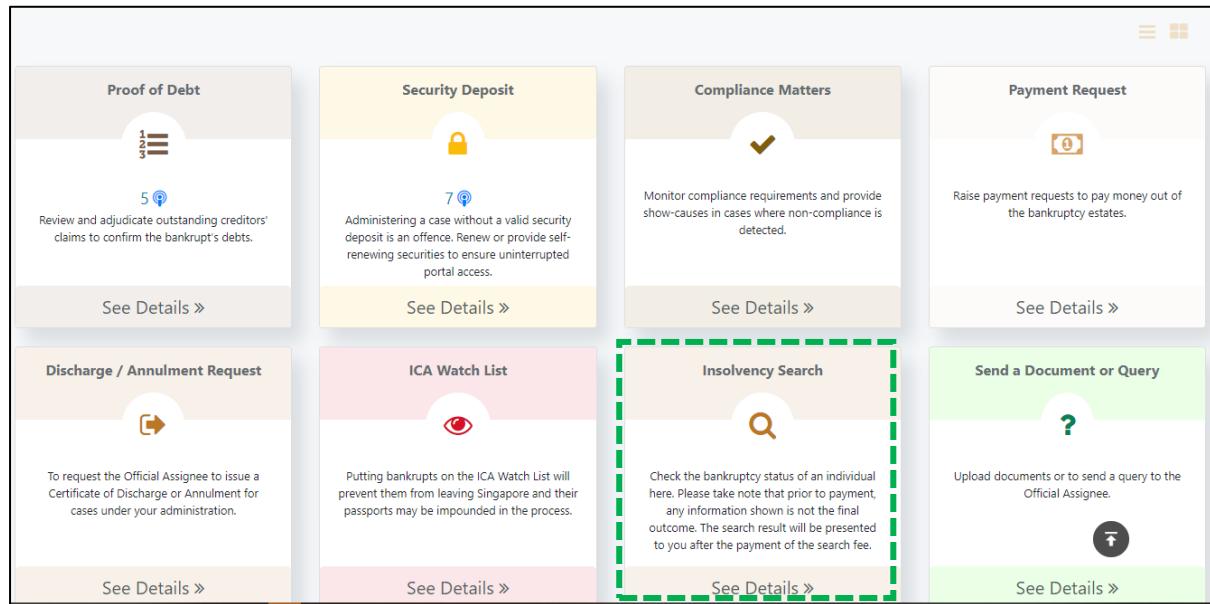


Figure 127: Insolvency Search Widget

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.

**Points to Note**

- Search fee \$S\$6.00 is payable for each search result. The fee is also payable for a nil search result.
- 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
- This e-Service will take about 3-5 minutes to complete.
- By using this e-service, you would have agreed to the [Terms and Conditions](#).

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.	Please Select			
Bankruptcy No. (Format:B / [999999] / [YYYY])	B	/		
Bankruptcy Name	Please Select			
Business Name	Please Select			
<input type="button" value="Reset"/> <input type="button" value="Search"/>				

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).

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

Figure 131: Checking Out or Dropping Search

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### 14.2.4 Enter your contact details before you can check out.

The screenshot shows the 'Contact Details' step of the PTIB Portal 2.0 process. At the top, there are five circular icons with labels: 'Enter Search Criteria', 'Select Item', 'Contact Details' (which is highlighted in red), 'Payment', and 'Transaction Completion'. Below these, the 'Contact Details' section contains three input fields: 'Name\*' with placeholder 'This Is Your Name', 'Mobile No.' with placeholder '987654321', and 'E-Mail Address' with placeholder '123@email.com'. A note below the email field says 'Please provide your e-mail address if you wish to receive the search results by e-mail.' A green dashed box highlights the 'E-Mail Address' field and its note. At the bottom of the screen, there is a 'Search Item(s)' section with a table showing one record found for NRIC No. Sx024636A, and a 'Cancel' button on the left and a 'Check Out' button on the right, also highlighted with a green dashed box.

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.

The screenshot shows the 'Transaction Completion' step of the PTIB Portal 2.0 process. It displays a success message: 'Thank you for using our eService.' and 'Your Application has been successfully submitted.' Below this, it shows search details: 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, and GST Reg No. MG-8400000-6. At the bottom, there is a link to download the search report as a PDF file, which is also highlighted with a green dashed box.

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.

The screenshot shows the 'Individual Insolvency Search Result' page. It displays a single result for NRIC No. Sx024636A. The search result is: 'THERE IS NO RECEIVING AND ADJUDICATION / BANKRUPTCY ORDERS MADE IN RESPECT OF THE ABOVE MENTIONED.' Below this, there is a note: '(This is a computer generated result. No signature is required.)' and a disclaimer: '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.' At the bottom, there is a link to search again with the same criteria: '[ Search Criteria - NRIC No. : Sx024636A ]'.

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.

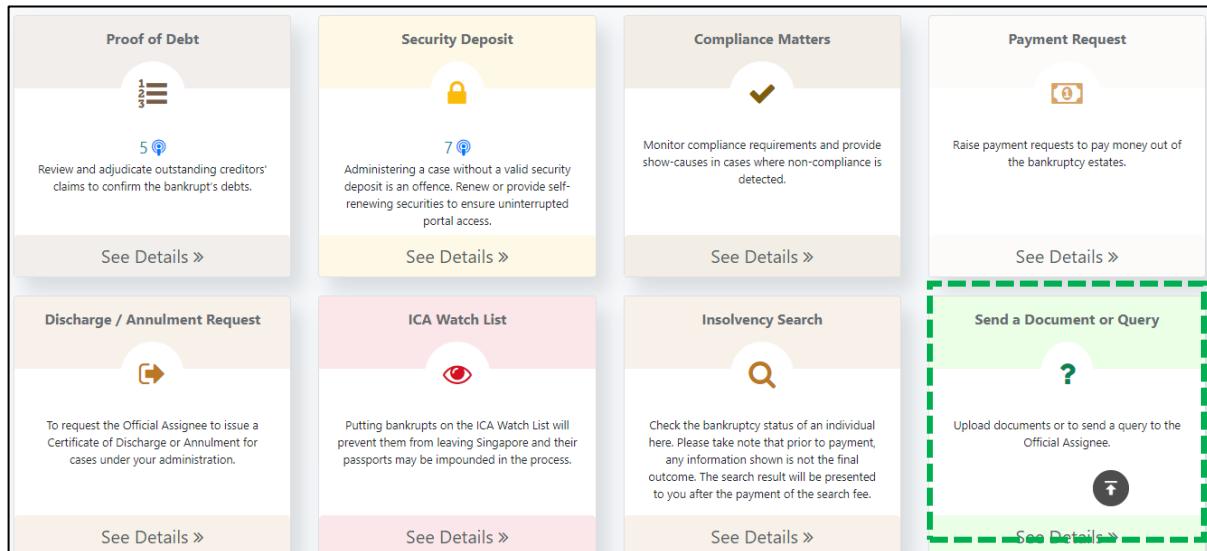


Figure 135: Send Document / Query Widget

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.

The page has a header 'Contact Us @ OneMinLaw' with a gavel icon. Below it is a form with a red header 'I would like to enquire about...'. The form includes fields for 'Main Category \*' and 'Sub-Category \*', both with dropdown menus. At the bottom are 'CONTINUE' and 'Step 1 2 3 4' buttons.

Figure 137: Sending Us an Online Query