



## Information about this Bankruptcy Form

Use this form to apply for bankruptcy under the *Bankruptcy Act 1966*, or to submit your **Statement of Affairs** where someone else has made you bankrupt through a court order.

**This is a legal document with serious consequences (including imprisonment) for providing false information or making a false declaration.**

### How the information in this form is used

If you want to apply for bankruptcy, the Australian Financial Security Authority (AFSA) will use the information you provide in this form to determine whether or not to accept your application.

Your bankruptcy trustee will use the information from the form to manage your bankruptcy. This usually involves the sale of any available assets, as well as collection of income contributions (if your income exceeds certain limits), and distributing funds to your creditors after recovering the trustee's costs and remuneration. Your trustee may seek further information/evidence about your affairs from you and/or other people, organisations and businesses. Your trustee may also investigate any sale/transfer of assets and/or potential breaches of legislation.

### How this form is set out and the type of information you need to complete the form

**Sections A–D** ask you to provide information about:

- your personal details and circumstances of your bankruptcy
- your employment and income
- the debts you owe
- money and bank accounts you have, and
- your general personal assets.

**Sections E–J** ask you to provide information about:

- real estate
- financial assets
- money owed to you
- assets owned by others that you may have contributed to
- asset transfers
- other secured creditors not previously detailed
- business, companies and trusts
- legal actions, and
- proceeds of crime orders.

**Section K** asks you to confirm details about how you are submitting your form.

**Sections L–M** require you to make a declaration. If you are submitting your form:

- by post, complete Section L, or
- by post on behalf of another person, complete Section M. (To confirm whether you are eligible to submit a form on behalf of someone else go to [www.afsa.gov.au/bankruptcy-form-tips](http://www.afsa.gov.au/bankruptcy-form-tips)).

In some questions you may need additional space. If so, download the relevant pages from the AFSA website at [www.afsa.gov.au/bankruptcy-form-tips](http://www.afsa.gov.au/bankruptcy-form-tips).

**Note:** All amounts in this form should be shown in whole dollars, do not show cents.

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## Time to complete

Once you have all of the required information, as outlined above, it should take approximately 30–60 minutes to complete this form.

**INCOMPLETE FORMS WILL NOT BE ACCEPTED AND WILL BE RETURNED TO YOU.**

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## Further information and assistance

For general information about bankruptcy and other personal insolvency options visit the AFSA website at [www.afsa.gov.au](http://www.afsa.gov.au).

Examples of completed forms are available from the AFSA website at <https://www.afsa.gov.au/completing-bankruptcy-form>.

If you still have difficulty completing the form you may want to contact a Financial Counsellor (a free service) for assistance. You can call the National Debt Helpline on 1800 007 007 or visit <https://www.afsa.gov.au/insolvency/cant-pay-my-debts/where-find-help>.

If you need help understanding English you can call 131 450 for the cost of a local phone call to use the Translation and Interpreting Service ([www.tisnational.gov.au](http://www.tisnational.gov.au)).

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## Privacy and your personal information

The information you are required to provide on this form is collected under, and for the purposes of, the *Bankruptcy Act 1966* or related legislation. AFSA has a privacy policy at [www.afsa.gov.au/privacy](http://www.afsa.gov.au/privacy) that provides information regarding the collection, storage, use and disclosure of personal information, including how you may:

- access your personal information
- seek to have that information corrected, and
- complain if you feel your privacy has been breached along with information on how your complaint will be dealt with.

**Note:** Under the *Bankruptcy Act 1966* certain information you provide in this form may be made publicly available. Information that will **not** be publicly accessible is marked with this symbol (⊗)

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## How to submit your form

Print the form, complete the applicable declaration at Section L or Section M and have your identity verified by an authorised witness such as a Commissioner for Declarations, a Justice of the Peace, a pharmacist, or a police officer (a list of authorised witnesses is at [www.afsa.gov.au/bankruptcy-form-tips](http://www.afsa.gov.au/bankruptcy-form-tips)).

**Post** the completed form and signed declaration to AFSA, GPO Box 1550, Adelaide, SA 5001.

**IMPORTANT: You must read this information before you sign the Bankruptcy Form. This page contains essential information about the consequences of, and alternatives to, bankruptcy.**

**Your assets may be sold.** You will be able to keep ordinary household goods, some tools you use to earn an income (up to a certain value\*), and some vehicles (up to a certain value\*), but other assets (including your house) can be sold by your trustee. If you acquire, receive or inherit any assets while you are bankrupt you must tell your trustee. You cannot conceal, remove or dispose of any assets inside or outside Australia. If you do, you may be subject to criminal prosecution.

**Your income, employment and business may be affected.** If your income exceeds a set limit\*, you may be required to pay contributions from your income to your trustee. You cannot be a director of, or manage, a company. Some professional/licensing bodies may restrict or prevent you from continuing in that trade or profession. You may not be able to hold certain public positions. If you are in business and trade under a business name different to your personal name, you must tell everyone you deal with that you are bankrupt. If you don't, you may be subject to criminal prosecution.

**You will need written permission from your trustee to travel overseas.**

**You may not be released from all your debts.** Not all debts are covered by bankruptcy. You must continue to pay debts such as penalties, fines, child support and debts incurred by fraud. If you have an asset which is under finance or a mortgage (e.g. a house) and you do not maintain your repayments, the creditor can repossess and sell the asset; however any shortfall will be covered by bankruptcy.

**Your name will be on the public bankruptcy register forever and there will be other personal impacts.** Your bankruptcy will also be recorded on a commercial credit record for at least 5 years. You must immediately notify your trustee in writing of any change in your personal circumstances (change in name, address, income, etc).

**Your ability to obtain credit and certain services may be affected.** You may find it hard to borrow money or buy things on credit. You may find it hard to obtain approval to rent properties and get electricity, gas, water, and phone connections without paying bonds. Some banks may not let you operate certain accounts or restrict how you operate accounts. If you obtain loans or buy goods and services on credit (including under hire purchase, leasing or instalment arrangements) over a certain value\* you must tell the provider that you are bankrupt. If you receive payments for supplying goods or services totalling more than a certain value\* you must also tell the purchaser that you are bankrupt. If you don't disclose your bankruptcy in these circumstances, you may be subject to criminal prosecution.

**A trustee will administer your bankruptcy.** Unless a creditor has made you bankrupt, you can **at the time that you lodge this Bankruptcy Form** choose to have a registered trustee administer your bankruptcy. If you choose a registered trustee, you must speak to them **before** you lodge this Bankruptcy Form as they must agree to the appointment and lodge a consent to act form with the Official Receiver either before or at the same time that you lodge this form.

However, if a registered trustee has not already consented to act as your trustee, the Official Receiver may, when processing your Bankruptcy Form, request that a registered trustee administer your bankruptcy. The Official Receiver will contact you to seek your consent if this is to occur.

If a registered trustee has not agreed to administer your bankruptcy, the Official Trustee will become the trustee.

**Note:** Your trustee may change at a later date, including where creditors request a particular trustee, if a registered trustee ceases to act or a transfer between trustees occurs.

**Your trustee will charge a fee for managing your bankruptcy.** Your trustee is entitled to take a fee for managing your bankruptcy. Generally the fee is recovered from any available assets or income contributions you pay.

\* This is an indexed amount and changes periodically. You can find the latest thresholds at [www.afsa.gov.au](http://www.afsa.gov.au) – look for 'indexed amounts'.

Further information about the consequences of bankruptcy is available at [www.afsa.gov.au](http://www.afsa.gov.au).

**If you are voluntarily applying for bankruptcy,** have you considered alternative options?

- **Talk to your creditors** – Some creditors could give you more time to pay, agree to renegotiate repayments or accept smaller payment to settle the debt. Some creditors have hardship provisions which you can use to change the terms of your contract.
- **Apply for temporary debt protection** – This is an interim step that stops your creditors, the bailiff or sheriff taking action to recover unsecured debts for a period of six months. You could use that time to speak to your creditors, consider other options or seek advice.
- **Propose and enter a debt agreement (DA) or a personal insolvency agreement (PIA)** – These are legally binding agreements between you and your creditors. You can offer to pay your creditors by instalments or in a lump sum which may be less than the full amount you owe. Your offer must be accepted by the majority of your creditors for the agreement to start. Your level of income, debts and assets will determine whether you are eligible for a DA.
- **Get help and find more information** – You can get help from a free financial counsellor by calling the National Debt Helpline on 1800 007 007. You can also talk to a registered trustee, registered debt agreement administrator, lawyer or an accountant. Visit [www.afsa.gov.au](http://www.afsa.gov.au) for more information

Not for public use

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# Bankruptcy Form

This form incorporates **Debtor's Petition** (questions 1–17 and Sections L and M) and **Statement of Affairs** (questions 1–13, 17–59 and Sections L and M) as approved under the *Bankruptcy Act 1966*.

Information with this symbol (⊗) will not be accessible by the public.

## SECTION A – Your personal details and circumstances of your bankruptcy

1 Your full name

First name	Middle name	Family name
Maria	Sara	CITIZEN

2 List any other names you have used or been known by in the last 10 years (e.g. maiden name, alias)

First name	Middle name	Family name
Maria	Sara	KHAN

3 Date of birth (dd/mm/yyyy)

01/01/1967

4 Gender (⊗) Male  Female  X (Indeterminate / Intersex / Unspecified)

5 *This question is optional.* Are you of Aboriginal and / or Torres Strait Islander origin? (⊗) No  Yes

6 Home address

Number and street	1 Pine Street		
Suburb	Newcastle	State NSW	Postcode 2267
Country (if not Australia)			

7 Postal address, if different to home address

	State	Postcode
Country (if not Australia)		

8 Email (⊗)

mscitizen@emailaddress.com

**Note:** AFSA and/or your bankruptcy trustee will use this email to contact you.

9 Preferred contact number (⊗)

Mobile 0123 123 456

OR landline ( )

10 Language(s) you speak at home (⊗)

English, Spanish

11 What is your usual occupation, trade or profession?

Carer

12 What industry do you usually work in?

Health Care and Social Assistance

**13** Why are you completing this form?

I am voluntarily becoming bankrupt ▶ **Go to question 14**

Someone else made me bankrupt through a court order

If through a court order, Court Reference Number  ▶ **Go to question 17**

**14** Which of the following applies to you? ⊗ *Select ALL that apply*

I am currently in Australia

I usually live in Australia

I have a residence or place of business in Australia

I am carrying on business in Australia as a sole trader / partnership

None of the above ▶ You are **not eligible to apply**.

**15** Do you have an active debt agreement or personal insolvency agreement?

No

Yes  ▶ You are **not eligible to apply**.

**16** How are you applying to become bankrupt? *Select one only*

As an individual

Jointly with someone else – Give their name(s)

*The other person / people must submit their separate paper Bankruptcy Form(s) at the same time as you.*

As a member of a business partnership – Other business partner's name(s)

  


*Separate paper Bankruptcy Forms must be submitted by all, or the majority of, partners resident in Australia.*



You must attach the most recent balance sheets and profit and loss statements of the business partnership when you submit this Bankruptcy Form.

**17** Did you receive any bankruptcy information or advice before completing this form?

No

Yes  ▶ From whom? *Select ALL that apply*

Financial counsellor

Registered trustee

Lawyer / Accountant

Family / Friend

Insolvency / Debt advisor

AFSA

Their name and company name if applicable ⊗

How much did you pay for this information or advice, if anything? ⊗ \$

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18 What do you believe is / are the cause(s) of your insolvency? *Select ALL that apply*

- Excessive borrowing / credit
- Unemployment
- Reduction in personal / family income, other than by unemployment
- Marriage / relationship breakdown
- Business failure
- Debts due to injury / ill health of yourself or a family member
- Legal action or potential legal action
- Losses from gambling or speculation

19 When did you start experiencing financial difficulty?

Month (mm)  Year (yyyy)

20 Have you previously been bankrupt, or had a debt agreement or a personal insolvency agreement?

- No
- Yes  In what year(s)? *List the 3 most recent*
- 

21 What is your current marital status? *Select one only*

- Married / partnered
- Partner's name
- Partner's annual income before tax  \$
- Separated / divorced / widowed
- Ex-partner's name
- Single / never married

22 What are your current living arrangements? *Select one only*

- Own or buying the home I live in
- Renting ▶ Are you paying rent to your spouse?
- No  Yes  Amount you pay per week \$
- Are you paying rent to your parents or other family member?
- No  Yes  Amount you pay per week \$
- 
- Living rent free ▶ Are you living rent free with your spouse? No  Yes
- Are you living rent free with your parents or other family member? No  Yes
- 
- Boarding ▶ Amount you pay per week \$
- 
- Living in accommodation provided or subsidised by employer ▶ Amount you pay per week \$
- 
- Other – Give details

**23** List your previous two residential addresses. *Do not include your current address*

Address				Tick if you owned or were buying this property
Number and street	1 Summer Street			<input type="checkbox"/>
Suburb	Newcastle	State	NSW	
		Postcode	2267	
Country (if not Australia)				
Number and street	4 Winter Street			<input type="checkbox"/>
Suburb	Newcastle	State	NSW	
		Postcode	2267	
Country (if not Australia)				

**24** Your passport details

Country of issue	Number <input type="checkbox"/>	Expiry date <input type="checkbox"/>

**25** Have you been involved in any family court proceedings or entered into a family law financial agreement?

No

Yes  List the relevant dates (dd/mm/yyyy)

**26** Contact details of someone who knows you but does not live with you

In the event that your bankruptcy trustee is unable to communicate with you, the trustee may contact this person to assist in communicating with you.

Name	Sarah Citizen
Residential address	1 Pine Street, Newcastle NSW 2267
Email	sarah@emailaddress.com
Contact telephone number	0400000000
Relationship to you (e.g. friend, parent, sibling)	Daughter

**SECTION B – Your employment and income details**

**27** Are you currently employed, or have you been employed at any time during the last 12 months?

No  How long have you been unemployed?

Yes  Give details

Employer's name

Business address

Employer's email

Tick if currently employed

Date left employment (if applicable) (dd/mm/yyyy)

Employer 1	Employer 2
<input type="checkbox"/>	<input type="checkbox"/>

**28** Give details of the income you have received and expect to receive, from Australia and overseas

Income from:	Received before tax in last 12 months	Expect to receive before tax in next 12 months
• government pensions / benefits / allowances	\$ 17,000	\$ 17,000
• salary, wages, commission, bonuses from your employer	\$	\$
• allowances / benefits from your employer (including motor vehicle and rental benefits)	\$	\$
• self-employment / business / contractor	\$	\$
• employment termination or compensation payments	\$	\$
• superannuation / retirement income	\$	\$
• dividends, rent, interest, reverse mortgages, and any other investments	\$	\$
• any other source	\$	\$
<b>Total</b>	<b>\$ 17,000</b>	<b>\$ 17,000</b>

**29** Do you make any pre-tax contributions to superannuation or have any other salary sacrifice arrangements in place?

**Note:** Do not include your employer's contributions.

No

Yes  How much per year? \$

**30** Do you have private hospital insurance?

No

Yes

31 Do you live with anyone who relies on you for financial support?

No

Yes  Give details

	Age	Dependant's annual income
Dependant 1		\$
Dependant 2		\$
Dependant 3		\$
Dependant 4		\$
Dependant 5		\$
Dependant 6		\$

32 Do you expect to pay any child support in the next 12 months under the *Child Support (Assessment) Act 1989* or the *Family Law Act 1975*?

No

Yes  Amount you expect to pay in the next 12 months \$

33 Do you expect to receive a tax refund?

No

Yes  Give details

Financial year	Amount you expect to receive
	\$
	\$
	\$

## SECTION C – Money you owe

34 Give details of your **unsecured debts** in Australia and overseas.

A **creditor** is who you owe the debt to.

An **unsecured debt** is a debt not backed by an asset (e.g. a credit card, tax debt, personal loan). An **unsecured creditor** does not have the right to repossess and sell an asset if you are unable to repay what you owe them.

A **related entity** includes a relative, a company in which you or a relative are a director, a trust in which you or a relative are a beneficiary or trustee, a partnership in which you or a relative are a member. If you are unsure, contact AFSA at <https://www.afsa.gov.au/contact-us>

Type of unsecured debt (e.g. credit card, personal loan)	Creditor's name	Creditor's address 	Reference / account number if known <i>(Do not include TFN)</i>	Amount owed	Tick if the creditor is a related entity	Tick if this is a joint debt
Credit card	Z123 Bank	Email <a href="mailto:examplebank@emailaddress.com">examplebank@emailaddress.com</a>	AA123456	\$ 9,000	<input type="checkbox"/>	<input type="checkbox"/>
		Postal				
Bank personal loan	Z123 Bank	Email <a href="mailto:example@emailaddress.com">example@emailaddress.com</a>	BB123456	\$ 10,110	<input type="checkbox"/>	<input type="checkbox"/>
		Postal				
Utility bill (eg. electricity, gas)	Electricity Pty Ltd	Email	Electricity123	\$ 1,580	<input type="checkbox"/>	<input type="checkbox"/>
		Postal 41 Electricity Street, Sydney NSW 2000				
Deferred payment (eg. Afterpay/Zip Pay)	My Colour Hairdresser	Email <a href="mailto:examplehair@emailaddress.com">examplehair@emailaddress.com</a>	Maria Citizen	\$ 254	<input type="checkbox"/>	<input type="checkbox"/>
		Postal				
Money owed to family/friends	Susan Brown	Email <a href="mailto:sbrown@emailaddress.com">sbrown@emailaddress.com</a>	Sister	\$ 5,000	<input checked="" type="checkbox"/>	<input type="checkbox"/>
		Postal				
		Email		\$	<input type="checkbox"/>	<input type="checkbox"/>
		Postal				

Question 34 continued...

Type of unsecured debt	Creditor's name	Creditor's address ☒	Reference / account number if known <i>(Do not include TFN)</i>	Amount owed	Tick if a related entity	Tick if a joint debt
		Email		\$	<input type="checkbox"/>	<input type="checkbox"/>
		Postal				
		Email		\$	<input type="checkbox"/>	<input type="checkbox"/>
		Postal				
		Email		\$	<input type="checkbox"/>	<input type="checkbox"/>
		Postal				
		Email		\$	<input type="checkbox"/>	<input type="checkbox"/>
		Postal				
		Email		\$	<input type="checkbox"/>	<input type="checkbox"/>
		Postal				
		Email		\$	<input type="checkbox"/>	<input type="checkbox"/>
		Postal				
		Email		\$	<input type="checkbox"/>	<input type="checkbox"/>
		Postal				
		Email		\$	<input type="checkbox"/>	<input type="checkbox"/>
		Postal				
				<b>Total</b>	\$ 25,944	

**Note:** If you have more creditors, download, complete and attach further pages from the AFSA website at <https://www.afsa.gov.au/bankruptcy-form-tips>

**35** In the last 12 months have you paid a creditor more than \$1,000 over and above your normal repayments?

**Note:** If you have no formal payment schedule, include all payments here.

No

Yes  Give details

Creditor's name	Creditor's email or postal address 	Amount paid	Date paid (dd/mm/yyyy)	Reason
		\$		
		\$		
		\$		
		\$		

**36** In the last 12 months have you surrendered any assets to a creditor or has a creditor repossessed any assets?

No

Yes  Give details

Creditor's name	Creditor's email or postal address 	If the asset is: • real estate – provide the address • a vehicle – provide the registration number • other – give details	Value of asset	Date surrendered / repossessed (dd/mm/yyyy)	Has the creditor sold the asset?		
					No	Yes	Unknown
			\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**SECTION D – Your money and general personal assets**

**Note:** In questions 37–50 you must record all assets held both in Australia and overseas.

**37** How much cash (notes and coins) do you have, excluding money in bank accounts? \$ 120

**38** Give details of all your bank, building society, credit union etc. accounts, including accounts closed in the last 12 months.

**Note:** Don't include loan or credit card accounts here. Put them at question 34.

Name of financial institution	BSB ☒	Account number ☒	Balance	If this is a joint account, name of the other party
Z123 Bank	0 1 0 0 0 0	112233	\$ 254	Sarah Citizen
Z123 Bank	0 1 0 0 0 0	334455	\$ 400	
			\$	
			\$	
			\$	
			\$	
Total			\$ 654	

**39** Give details of all your superannuation accounts

Fund name	Account number ☒	Current member balance	Tick if this is a SMSF *
Super Superfund	Super123	\$ 110,000	<input type="checkbox"/>
		\$	<input type="checkbox"/>
		\$	<input type="checkbox"/>

\* SMSF = Self Managed Superannuation Fund

**40** Do you own, or are you entitled to, any shares?

No  **Go to question 41**

Yes  Give details

Name of company	Number of shares	Estimated total value of shares	Security Holder Reference Number (SRN) OR Holder Identification Number (HIN) ☒	Tick if there are any restrictions on sale (e.g. employee shares)
		\$	SRN or HIN _____	<input type="checkbox"/>
		\$	SRN or HIN _____	<input type="checkbox"/>
		\$	SRN or HIN _____	<input type="checkbox"/>

**41** Do you own any vehicles including cars, motorbikes, trailers, caravans, campervans, boats or other means of transport? Please include any vehicles registered under your name.

No  Go to question 42

Yes  Give details

	Vehicle 1	Vehicle 2	Vehicle 3
Type of vehicle (e.g. car, boat)	Car		
Make (e.g. Holden)	Holden		
Model (e.g. Astra)	Cruze		
Year of manufacture	2014		
Registration number	AA11		
Estimated resale value	\$ 11,000	\$	\$
Is the vehicle under finance?	No <input type="checkbox"/> Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
If yes Name of lender	Easy Carloans		
Lender's email or postal address <input type="checkbox"/>	carloan@emailaddress.com		
Amount owing	\$ 8,742	\$	\$
Account / loan number <input type="checkbox"/>	Holden412		
Tick if this is a joint loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**42** Do you own any jewellery, artwork, antiques, collectables, timeshare, copyrights, patents, trademarks, work tools or livestock/animals valued at over \$2,000?

No  Go to question 43

Yes  Give details

Type of asset	Estimated value	If this asset is jointly owned, give details of the other party	
		Name	Email <input type="checkbox"/>
	\$		
	\$		
	\$		
	\$		

**Note:** Any other unsecured or secured debt(s) should be listed when you reach question 50.

**43** Do you expect to receive a distribution from a deceased estate (e.g. you are receiving an inheritance under a will)?

No  Go to question 44

Yes  Give details

Estimated value of distribution \$

Name of deceased

Relationship to you

Executor's name

Executor's email

Executor's address

**SECTION E – Real estate**

**44** Do you have any interest in real estate (e.g. a house, a unit, a commercial property, block of land) whether you are a registered owner or not?

No  **Go to question 45**

Yes  Give details

Type of property

Property address

Estimated current value \$

Are there any co-owners? No  Yes

*If yes* Name

Address

Email

Is the property rented to tenants? No  Yes

*If yes* Name of person or company collecting the rent

Email or postal address

Is the property listed for sale? No  Yes

*If yes* Name of the agent

Email or postal address

Are there any loans against the property? No  Yes

	Loan 1	Loan 2
<i>If yes</i> Name of lender	<input type="text"/>	<input type="text"/>
Email or postal address of lender <input type="text"/>	<input type="text"/>	<input type="text"/>
Account / Loan number <input type="text"/>	<input type="text"/>	<input type="text"/>
Amount owing \$	\$ <input type="text"/>	\$ <input type="text"/>
Type of security (e.g. mortgage)	<input type="text"/>	<input type="text"/>
Tick if:		
• the creditor has taken possession	<input type="checkbox"/>	<input type="checkbox"/>
• this is a joint debt	<input type="checkbox"/>	<input type="checkbox"/>
• the creditor is a related entity	<input type="checkbox"/>	<input type="checkbox"/>
• this is an interest only loan	<input type="checkbox"/>	<input type="checkbox"/>

**Note:** If you have other properties, or other loans against the property, download, complete and attach further pages from the AFSA website at <https://www.afsa.gov.au/bankruptcy-form-tips>

**SECTION F – Other financial assets**

**45** Do you have any managed investments, such as interest in mutual funds or other investments?

No  **Go to question 46**

Yes  Give details

Type of investment	Estimated value	Name of fund or institution
	\$	
	\$	
	\$	

**46** Do you own, or are you entitled to, any digital assets (e.g. digital currency such as Bitcoin)?

No  **Go to question 47**

Yes  Give details

Type of digital asset	Amount held	Estimated total value
		\$
		\$

**47** Do you have any accounts (other than bank accounts, digital assets or other accounts already disclosed) where money or value is stored (e.g. Tabcorp, Sportsbet, PayPal or similar)?

No  **Go to question 48**

Yes  Give details

Description	Account name	Account number ⊗	Balance
			\$
			\$
			\$
			\$

**Money owed to you**

**48** Does anyone owe you money, including public / private companies, friends, relatives or family trusts?

No  **Go to question 49**

Yes  Give details

Details of person who owes you money		Amount owed	Date of debt (dd/mm/yyyy)	What is it owed for?
Name	Email ⊗			
		\$		
		\$		
		\$		
		\$		
<b>Total</b>		\$		

**Note:** If you are owed money by more than 4 people, download, complete and attach further pages from the AFSA website at <https://www.afsa.gov.au/bankruptcy-form-tips>

**Assets owned by others that you have contributed to**

**49** Have you contributed to the value of \$5,000 or more to the purchase or improvement of any asset owned by someone else, including through cash and / or other forms of non-financial contribution (e.g. contribution to purchase price, paying ongoing expenses, assisting renovations)?

No  **Go to question 50**

Yes  Give details

Description of asset	Owner's name	Type of contribution	Estimated value of contribution	Date of your contribution (dd/mm/yyyy)
			\$	
			\$	
			\$	
			\$	

**Any other assets**

**50** Do you have any other assets valued at over \$2,500, other than your general household goods, not already noted on this form?

No  **Go to question 51**

Yes  Give details

	Other asset 1	Other asset 2
Description of asset		
Estimated value	\$	\$
Location / address of asset <input type="checkbox"/>		
Tick if jointly owned	<input type="checkbox"/>	<input type="checkbox"/>
Is there a loan / security against this asset?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
<i>If yes</i> Name of creditor		
Creditor's email or postal address <input type="checkbox"/>		
Amount owing	\$	\$
Account / loan number <input type="checkbox"/>		

**Note:** If you have more than two other assets, download, complete and attach further pages from the AFSA website at <https://www.afsa.gov.au/bankruptcy-form-tips>

**SECTION G – Asset transfers**

**51** Have you sold, gifted or transferred any assets (including money) worth over \$5,000 in the last 5 years (e.g. real estate, shares, businesses, vehicles)?

No  **Go to question 52**

Yes  Give details

Description of asset	Was it sold, gifted or transferred?	Recipient's relationship to you	Date of disposal (dd/mm/yyyy)	Estimated value	Amount you received
				\$	\$
				\$	\$
				\$	\$
				\$	\$
				\$	\$

**52** Have you, or has someone else, made lump sum payments totalling over \$5,000 or transferred any assets worth more than \$5,000 to a superannuation fund for your benefit in the last 5 years?

No  **Go to question 53**

Yes  Give details

Date transferred (dd/mm/yyyy)	Name of fund transferred to	Name of third party who made the payment / transfer (if applicable)	Description of what was transferred (e.g. house, cash)	Estimated value of asset / payment	Current balance of fund
				\$	\$
				\$	\$
				\$	\$

**SECTION H – Businesses and companies**

**53** In the last 5 years, have you traded as a sole trader, including as a contractor, sub-contractor or similar, or been involved in a partnership?

No  **Go to question 54**

Yes  Give details

Business name

Business address  Postcode

Australian Business Number (ABN) if applicable ---

What industry is or was the business in (e.g. manufacturing, transport)?

Is the business still trading?

No  Date ceased trading / sold (dd/mm/yyyy)

What was the estimated annual turnover? \$

Yes  What is the estimated annual turnover? \$

Is the business premises under a current lease?

No

Yes  Address of premises

Landlord's name

Landlord's email

Lease expiry date (dd/mm/yyyy)

How much rent is left to pay until the end of your lease agreement? \$

Does the business have any assets?

No

Yes  Give details

Type of asset	Estimated resale value	Tick if asset on consignment or owned by someone else	Name of any creditor or owner / supplier with a charge
	\$	<input type="checkbox"/>	
<b>Total</b>	\$		

**Question 53 continues...**

**Question 53 continued...**

Have you sold or disposed of any business assets worth over \$5,000 in the past 12 months?

No

Yes  Give details

Description of asset	Sale price	Name of purchaser
	\$	
	\$	
	\$	

Is / was this business conducted through a partnership?

No

Yes  Give details of the other partner(s)

Partner's name	Email or postal address <input type="checkbox"/>	Telephone <input type="checkbox"/>

Are there any current employees?

No

Yes  Give details

Employee's name <input type="checkbox"/>	Email or postal address <input type="checkbox"/>	Telephone <input type="checkbox"/>

**Note:** If any employees are owed wages, superannuation or other entitlements, details must be provided at question 34 (unsecured debts).

Details of the person who prepares the financial statements and tax returns

Name

Email or postal address

**Note:** Make sure any debts owed by the business, including unpaid wages and / or superannuation are listed at question 34 (unsecured debts).

**Note:** If you have been involved in more than one business, download, complete and attach further pages from the AFSA website at <https://www.afsa.gov.au/bankruptcy-form-tips>

**54** Are you currently, or in the last 5 years have you been, a director / secretary or held a management role in a company?

No  **Go to question 55**

Yes  Give details

Company name

Australian Company Number (ACN)

--

What industry is or was the company in (e.g. manufacturing, transport)?

Your role in the company *Select ALL that apply*

- Current director / secretary       Previous director / secretary  
 Current shareholder       Previous shareholder  
 Other – Details

Status of the company *Select one only*

Never traded

Currently trading

Estimated annual turnover of the company

 \$

Estimated value of company: Assets

 \$

Liabilities

 \$

Ceased trading

Date ceased trading (dd/mm/yyyy)

Estimated value of company: Assets

 \$

Liabilities

 \$

Liquidator / Receiver / Administrator appointed to manage the company

Liquidator

Receiver

Administrator

Name and email of the person appointed

Appointment date (dd/mm/yyyy)

Has a liquidator made a claim against you?

No

Yes

Is this a trustee company?

No

Yes  Name of trust

Does the company owe you wages, loans or any other money not already noted in question 48?

No

Yes  How much?

 \$

What for

Details of the person who prepares the financial statements and tax returns

Name

Email or postal address 

**Note:** If you have been involved in more than one company, download, complete and attach further pages from the AFSA website at <https://www.afsa.gov.au/bankruptcy-form-tips>

**SECTION I – Trusts**

**55** Are you currently, or in the last 5 years have you been, involved in a trust as a trustee, beneficiary or unit holder?

No  **Go to question 56**

Yes  Give details

Trust name

In what capacity / capacities are, or were, you involved? *Select ALL that apply*

Beneficiary

Unit holder

Trustee – Whilst trustee, did you incur any debts on behalf of the trust?

No

Yes  Description of the debt

Amount owed \$

Has the trust ever traded / operated?

No

Yes  What industry is or was the trust in (e.g. manufacturing)?

Australian Business Number (ABN) ---

Details of the person who prepares the financial statements and tax returns

Name

Email or postal address

Type of trust (e.g. unit, discretionary)

Name of the trustee(s)

Email or postal address

Does the trust owe you any wages, loans, distributions or any other money not already noted in question 48?

No

Yes  How much? \$

What for?

Does the trust own any assets, including cash, bank accounts, real estate?

No

Yes  Description

Estimated value \$

Have you received any income or capital distribution from this trust in the last 5 years?

No

Yes  Date of last payment

Amount \$

**Note:** If you have been involved in more than one trust, download, complete and attach further pages from the AFSA website at <https://www.afsa.gov.au/bankruptcy-form-tips>

**SECTION J – Legal actions**

**56** Are you currently, or do you have reason to believe you will soon be, involved in any legal proceedings including recovery action or family law matters? (X)

No  **Go to question 57**

Yes  Give details

What is the nature of the legal action? *Select ALL that apply*

- Recovery action
- Family law
- Contract
- Personal injury
- Creditor's petition
- Other – Details

What is your involvement?

- Applicant / Plaintiff
- Defendant / Respondent
- Third party
- Other – Details

Name of the other party / parties

Name of the court / tribunal

Court No. / File No.

Your lawyer's name

Your lawyer's email

Provide brief information about the proceeding

**Note:** If you have been involved in more than one legal action, download, complete and attach further pages from the AFSA website at <https://www.afsa.gov.au/bankruptcy-form-tips>

**57** Do you have any assets that are subject to a proceeds of crime order? (X)

No  **Go to question 58**

Yes  Give details

Name of the court

Proceeding number

Your lawyer's name and email, if applicable

Provide information about the asset(s)

Description of asset	Location	Who has possession of the asset	Restrained / Forfeited

**Note:** If you have been involved in more than one proceeds of crime order, download, complete and attach further pages from the AFSA website at <https://www.afsa.gov.au/bankruptcy-form-tips>

**SECTION K – Submitting your form**

**58** Are you attaching additional pages for any questions?

No  **Go to question 59**

Yes  Provide details

Question number	Page numbers	Information about:	Number of pages to be attached
<b>34</b>	7 – 8	Additional unsecured debts	
<b>44</b>	12	Additional real estate	
<b>48</b>	13	Additional money owed to you	
<b>50</b>	14	Additional assets	
<b>53</b>	16 – 17	Additional businesses	
<b>54</b>	18	Additional companies	
<b>55</b>	19	Additional trusts	
<b>56</b>	20	Additional legal action	
<b>57</b>	20	Additional proceeds of crime order	

**59** How are you submitting your form?

By post  **Complete SECTION L on page 22**

By post on behalf of another person  **Complete SECTION M on page 23**

## SECTION L – Declaration of applicant

With the exception of the applicant's name, the information on this page will not be accessible by the public.

You must print this form, sign the following declaration **and** have your identity verified by an authorised witness. See *How to submit your form* on page ii for information about authorised witnesses.

First name	Middle name	Last name
Maria	Sara	CITIZEN

**Important:** A person can be imprisoned for 12 months for knowingly making a false declaration (s267(2) of the *Bankruptcy Act 1966*).

### ▶▶ DECLARATION of applicant

- I acknowledge that I have read the *prescribed information* on page iii of this Bankruptcy Form.
- I declare that the information provided in this form is correct and complete.

Applicant's  
signature



Date

**You must now have your identification verified by an authorised witness.**

See *How to submit your form* on page ii for information about authorised witnesses.

Print form

### ▶▶ DECLARATION of authorised witness

A minimum of 60 points of identification is required. For a list of acceptable identification documents visit the AFSA website at [www.afsa.gov.au/bankruptcy-form-tips](http://www.afsa.gov.au/bankruptcy-form-tips)

**I declare that** I have sighted the following identification document(s) for the applicant named at the top of this page.

50 points	30 points	20 points
<input type="checkbox"/> Australian Passport (current) <input type="checkbox"/> Australian citizenship certificate <input type="checkbox"/> Full Australian birth certificate <input type="checkbox"/> Foreign Passport (current)	<input type="checkbox"/> Australian driver's licence <input type="checkbox"/> Centrelink card (with reference number) <input type="checkbox"/> DVA Card <input type="checkbox"/> Australian tertiary student card (current) <input type="checkbox"/> Government issued age card	<input type="checkbox"/> Medicare card <input type="checkbox"/> Credit / Debit card <input type="checkbox"/> Bank statement <input type="checkbox"/> Utility bill (less than 12 months old)

Other – specify document(s) and points

**Important:** Providing false or misleading information to a Commonwealth entity is an offence pursuant to section 137.1 of the Criminal Code. Maximum penalty: Imprisonment for 12 months.

Authorised  
witness  
signature



Date

Witness name

Qualification

Phone number

Address


Post this completed form and signed declaration to AFSA, GPO Box 1550, Adelaide, SA 5001.

**SECTION M – Declaration of person completing this form ON BEHALF OF THE APPLICANT (if applicable)**

With the exception of the applicant's name, the information on this page will not be accessible by the public.

First name	Middle name	Last name

**Important:** A person can be imprisoned for 12 months for knowingly making a false declaration (s267(2) of the *Bankruptcy Act 1966*).

You are unable to complete this form on behalf of the applicant unless one of the reasons outlined below applies. Tick the relevant statement(s) below before signing on behalf of the applicant.

▶▶ **DECLARATION of person completing this form on behalf of the applicant**

- I declare that the information provided in this Bankruptcy Form is from the applicant, **and**
- the applicant is blind, partially sighted, illiterate or partially literate **and** I have read the *prescribed information* on page iii of this Bankruptcy Form to the applicant, **and / or**
  - the applicant is insufficiently familiar with the English language **and** I have read the *prescribed information* on page iii of this Bankruptcy Form to the applicant in a language with which we are both familiar, **and / or**
  - the applicant has a physical incapacity **and** I believe that the applicant has read and understood the *prescribed information* on page iii of this Bankruptcy Form.

**Important:** Providing false or misleading information to a Commonwealth entity is an offence pursuant to section 137.1 of the Criminal Code. Maximum penalty: Imprisonment for 12 months.

**Your signature**  Date

Your name

Phone number  Email

Home address

**You must now have the applicant's identification verified by an authorised witness.**  
See *How to submit your form* on page ii for information about authorised witnesses.

▶▶ **DECLARATION of authorised witness**

A minimum of 60 points of identification is required. For a list of acceptable identification documents visit the AFSA website at [www.afsa.gov.au/bankruptcy-forms-tips](http://www.afsa.gov.au/bankruptcy-forms-tips)

**I declare that** I have sighted the following identification document(s) for the applicant named at the top of this page.

50 points	30 points	20 points
<input type="checkbox"/> Australian Passport (current)	<input type="checkbox"/> Australian driver's licence	<input type="checkbox"/> Medicare card
<input type="checkbox"/> Australian citizenship certificate	<input type="checkbox"/> Centrelink card (with reference number)	<input type="checkbox"/> Credit / Debit card
<input type="checkbox"/> Full Australian birth certificate	<input type="checkbox"/> DVA Card	<input type="checkbox"/> Bank statement
<input type="checkbox"/> Foreign Passport (current)	<input type="checkbox"/> Australian tertiary student card (current)	<input type="checkbox"/> Utility bill (less than 12 months old)
	<input type="checkbox"/> Government issued age card	

Other – specify document(s) and points

**Important:** Providing false or misleading information to a Commonwealth entity is an offence pursuant to section 137.1 of the Criminal Code. Maximum penalty: Imprisonment for 12 months.

**Authorised witness signature**  Date

Witness name

Qualification  Phone number

Address

Post this completed form and signed declaration to AFSA, GPO Box 1550, Adelaide, SA 5001.