



Bankruptcy Form Information Extract

Note: This document is an extract of the information provided by the debtor in their Bankruptcy Form as filed with the Australian Financial Security Authority. It uses the same sequence of question numbers as the original form completed by the debtor. However, the Official Receiver has determined that the responses to some questions, or parts of questions, are not accessible to the public and are not shown in this document. The information that is not accessible is determined in accordance with sections 54(6), 55(11), 56G(4), 57(13) of the Bankruptcy Act 1966 and is noted on the approved form itself.

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

Section A -- Your personal details and circumstances of your bankruptcy

Question 1:

Your full name:

JAMES CITIZEN

Question 2:

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

Question 3:

Date of Birth:

23-Jul-1973

Question 6:

Home address:

33 Home Street
CRAIGIEBURN
VIC 3064

Question 7:

Postal address:

33 Home Street
CRAIGIEBURN
VIC 3064

Question 11:

What is your usual occupation, trade or profession?

Question 12:

What industry do you usually work in?

Question 13:

Why are you completing this form?

Question 15:

Do you have an active Debt Agreement or Personal Insolvency Agreement?

Question 16:

How are you applying to become bankrupt?

Question 17:

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

From whom:

Question 18:

What do you believe is/are the cause(s) of your bankruptcy:

Question 19:

When did you start experiencing financial difficulty?

Question 20:

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

In what Year(s)

Question 21:

Marital Status:

Married / Partnered

Question 22:

What are your living arrangements?

Own or buying the home I live in

Are you paying rent to your spouse?
Amount you pay per week

Are you paying rent to your parents or other family member?
Amount you pay per week

Are you living rent free with your spouse?

Are you living rent free with your parents or other family member?

Amount you pay per week

Other details

Question 23:

List your previous two address:

Address	Do you own or were buying this property
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Question 24:

Passport Details - Country of Issue:

Question 25:

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

N

Relevant Dates

Section B -- Your Employment and Income Details

Question 27:

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

How long have you been unemployed

Years:

Months:

Currently Employed

**Date Left Employment
(if applicable)**

Question 28:

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

Type of Income	Received before tax in last 12 months	Expect to receive before tax in next 12 months
Total:	\$0.00	\$0.00

Question 29:

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

How much per year?

Question 31:

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

Dependant

Age

Income

Question 33:

Do you expect to receive a tax refund for the current or any previous financial years?

Refund Year

Refund Amount

Section C-- Money You Owe

Question 34:

Give details of your unsecured debts, in Australia and overseas, such as credit cards, personal loans, tax debts, money owed to family / friends etc.

Type of Debt	Creditor's Name	Reference / account number if known	Amount Owed	Creditor is a related entity	Joint Debt
Credit Card	St George Bank	Z1234		\$12,487.00	

Question 35:

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

Creditor's Name	Amount Paid	Date Paid	Reason
St George Bank	\$ 1,280.00	12-Apr-2019	Threat of legal action

Question 36:

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

Creditor's Name	Type of Asset	Value of Asset	Date surrendered / repossessed	Has the creditor sold the asset?

Section D -- Your Money and general personal assets

Question 37:

How much cash do you have, excluding money in bank accounts?

\$8,500.00

Question 38:

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

Name of financial institution	Balance	If this is a joint account, name of the other party
ANZ BANKING GROUP	\$0.00	

Question 39:

Give details of all your superannuation accounts.

Fund Name	Current Balance	Self-Managed Superannuation Fund
Aus Super	\$50,128.00	N

Question 40:

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

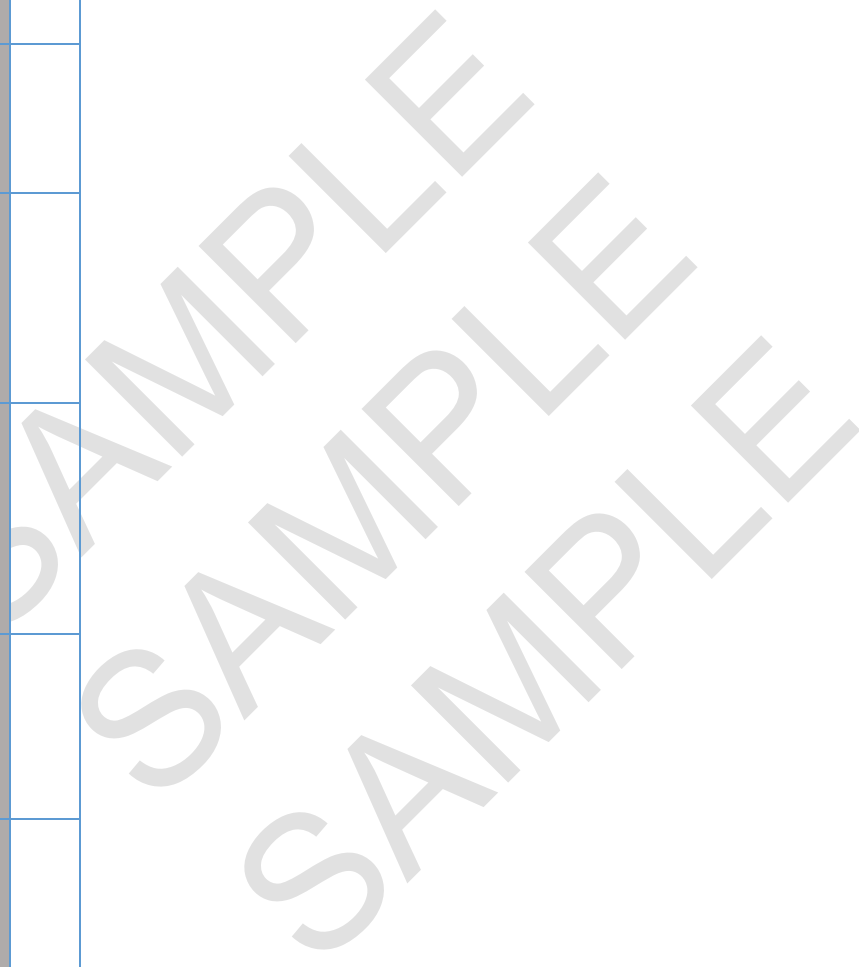
N

Name of Company	Number of shares	Estimated total value of shares	Restrictions on sale

Question 41:

Do you own any vehicles including cars, motorbikes, trailers, caravans, campervans, boats or other means of transport?

Type of Vehicle	Make and Model	Year of Manufacture	Registration number	Estimated Resale Value	Under Finance	Name of Lender	Amount Owning	Joint Loan



Question 42:

Do you own any jewellery, antiques, collectables, timeshare, copyrights, patents, trademarks, work tools valued at over \$2,000?

Type of Asset	Estimated Value	If this asset is jointly owned, name of other party

Question 43:

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

Name of deceased	Estimated value of distribution

Section E -- Real Estate

Question 44:

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

Y

Type of property

Property address

Estimated current value

Are there any co-owners?

Name

Is the property rented to tenants?

Name of person or company collecting rent

Is the property listed for sale?

Name of the agent

Are there any loans against the property?

Lender	Amount Owing	Type of Security	Creditor has taken possession	Joint Debt	Creditor is Related	Interest only Loan
St George Bank	\$100,000.00		N	N		N

Type of property

Property address

Estimated current value

Are there any co-owners?

Name

Section E -- Real Estate

Is the property rented to tenants?

Name of person or company collecting rent

Is the property listed for sale?

Name of the agent

Are there any loans against the property? Y

Lender	Amount Owing	Type of Security	Creditor has taken possession	Joint Debt	Creditor is Related	Interest only Loan
NAB	\$226,000.00		N	N		N

SAMPLE
SAMPLE
SAMPLE

Section F -- Other Financial Assets

Question 45:

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

Type of investment	Estimated Value	Name of fund or institution

Question 46:

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

Digital Type	Digital Amount Held	Digital Value

Question 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)?

Description	Account Name	Balance

Question 48:

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

Name of the person who owes you money	Amount owed	Date of debt	What is owed for

Question 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)?

Description of Asset	Owners Name	Type of contribution	Estimated value of contribution	Date of contribution

SAMPLE
SAMPLE
SAMPLE

Question 50:

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

Description	Estimated Value	Jointly owned	Under Finance	Name of Creditor	Amount Owing
SAMPLE SAMPLE SAMPLE					

Section G -- Asset Transfers

Question 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)?

Asset Description	Sold, Gifted, Transferred	Recipient's relationship to you	Date of disposal	Estimated value	Amount you received

Question 52:

Have you, or 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?

Date transferred	Name of fund transferred to	Name of third party	Description of what was transferred	Estimated value of asset/ payment	Current balance of fund

SAMPLE
SAMPLE
SAMPLE

Section H -- Businesses and Companies

Question 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?

 Y

What industry is or was the business in

Business Name

Business Address

Australian Business Number (ABN) if applicable?

Is the business still trading? N

Date ceased trading

Estimated Annual Turnover

Is the business premises under a current lease? N

Address of premises

Landlord's name Lease expiry date

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

Does the business have any assets? Y

Type of Asset	Estimated resale value	Asset on consignment or owned by someone else	Name of any creditor or owner/supplier with a charge
Plant and Equipment	\$12,000.00		St George Bank

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

Description of assets	Sale price	Name of purchaser

Is / was this a partnership? N Partner's Name

Are there any current employees? N

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

Section H -- Businesses and Companies

Question 54:

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

 N

Company name and trading name if applicable

Australian Company Number (ACN) if applicable?

What industry is or was the company in

Your role in the company

Trading status of the company

Estimated Annual Turnover

Assets Liabilities

Date Ceased Trading

Liquidator / Receiver / Administrator appointed to manage the company

Name of the person appointed

Appointment Date Liquidator made a claim against you?

Is this a trustee company?

Name of trust

Does the company owe you wages, loans or any other money?

How Much What for

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

Section I -- Trusts

Question 55:

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

N

Trust Name

In what capacity / capacities are, or were, you involved?

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

Description of the debt

Amount owed

Has the trust ever traded / operated?

What industry is or was the trust in?

Australian Business Number (ABN) if applicable?

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

Type of trust

Name of trustee(s)

Does the trust owe you any wages, loans, distributions or any other money?

How much What for?

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

Description	Estimated Value

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

Date of last payment Amount

Relevant Declaration

DECLARATION of debtor**I declare that:**

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

Debtor's full name

SAMPLE
SAMPLE
SAMPLE