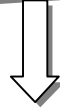


Bankruptcy: How to get a certificate of discharge

Pursuant to Rule 92 of the Bankruptcy Rules, a discharged bankrupt can apply to the High Court for a certificate of discharge (“the certificate”).



Contact the trustee to obtain a letter confirming no objection to the issuance of the certificate.



Bring the letter to the High Court Registry at Lower Ground 1 (LG1) of the High Court Building to make the application.



Follow the procedures of the High Court.

[The High Court has prepared a pamphlet on “Guidance Notes for applying a certificate of discharge” to assist the applicants. It can be obtained from the High Court Information Counter at the Ground Floor and Resource Centre for Unrepresented Litigants and High Court Registry at Lower Ground 1 (LG1) respectively of the High Court Building.]

Note 1: Note the length of time which may be required for processing the application by the High court.

Note 2: For bankruptcy cases where the Official Receiver is the trustee, the discharged bankrupt should contact the Case Officer and make an appointment to collect the letter in person. In due course, the discharged bankrupt will be required to identify himself/herself and, if duly verified, acknowledge receipt of the letter. If a discharged bankrupt is legally represented, his/her solicitor may also contact the Case Officer for the letter direct.

Note 3: For bankruptcy cases where someone else is the trustee, the discharged bankrupt should contact his/her trustee (not the Official Receiver) for the letter.