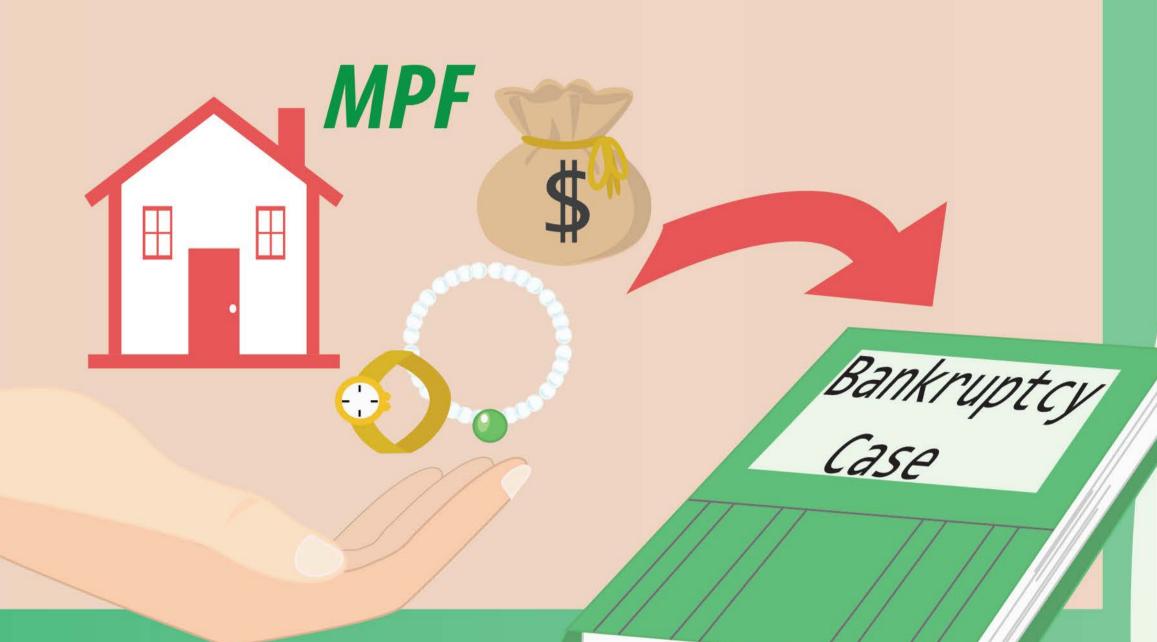
## Bankruptcy is a Change of Status and may affect your ability to take on certain Roles or Professions

## Impact on

- Property ownership
- Disposable income
- MPF / Pension

It may also impact on employment



## Public knowledge

- Notice of bankruptcy order in gazette
- Record of bankruptcy open for public search





## Bankrupt's Property

- Will vest in trustee
- No matter whether it is self-owned or co-owned, local or overseas
- No exemption for family home
- Will not be returned on discharge from bankruptcy



- Lawyer
- Accountant
- Estate Agent
- Insurance Agent
- Securities Dealer
- Director of a limited company

