

Co-operation with Your Trustee is Key to being Automatically Discharged

Automatic discharge requires:

- Full co-operation with trustees
- No non-commencement order
- No objection from creditors or trustees
- 4 years / 5 years from the date of the bankruptcy order for first time bankruptcy and multi-time bankruptcy respectively

• There are alternatives to bankruptcy

• Consult a debt counsellor for more information



Tung Wah Group of
Hospitals Healthy
Budgeting Family
Debt Counselling
Centre



Caritas Family
Crisis Line &
Education Centre



Official Receiver's Office