



STATUTORY INSTRUMENTS.

**S.I. No. 2 of 2026**

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RULES OF THE SUPERIOR COURTS (BANKRUPTCY) 2026

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RULES OF THE SUPERIOR COURTS (BANKRUPTCY) 2026

We, the Superior Courts Rules Committee, by virtue of the powers conferred upon us by section 36 of the Courts of Justice Act 1924, section 68 of the Courts of Justice Act, 1936 (as applied by section 48 of the Courts (Supplemental Provisions) Act 1961), and section 14 of the Courts (Supplemental Provisions) Act 1961, and with the concurrence of the Minister for Justice, Home Affairs and Migration, make the following Rules of Court.

Dated this 3rd day of December, 2025.

Donal O'Donnell (Chairperson)

Caroline Costello

Yvonne McNamara

David Barniville

Grainne Larkin

Elizabeth Dunne

Brian R. Murray

Áine Hynes

Mary Faherty

James Finn

Nuala Butler

Richard Humphreys

Mary Kelly

Siobhán Phelan

I concur in the making of the following Rules of Court.

Dated this 6th day of January, 2026.

JIM O'CALLAGHAN,  
Minister for Justice, Home Affairs and Migration

S.I. No. 2 of 2026

**RULES OF THE SUPERIOR COURTS (BANKRUPTCY) 2026**

1. (1) These Rules, which may be cited as the Rules of the Superior Courts (Bankruptcy) 2026, shall come into operation on the 3rd day of February 2026.

(2) These Rules shall be construed together with the Rules of the Superior Courts.

(3) The Rules of the Superior Courts as amended by these Rules may be cited as the Rules of the Superior Courts 1986 to 2026.

2. These Rules shall apply in bankruptcy proceedings, whether commenced before, on or after the date on which these Rules come into operation.

3. Order 76 of the Rules of the Superior Courts is amended:

(i) by the substitution for rule 29 of the following rule:

“29. A petition of bankruptcy by a debtor shall be accompanied by and lodged together with a statement of affairs of the debtor in the Form No. 23, with such modifications as are necessary, which has been stamped by the Official Assignee in accordance with section 61A(2) of the Act (unless the Court has otherwise directed) and which shall be verified by the debtor, and the debtor shall comply with the requirements of rules 82 and 83 in respect of the statement of affairs.”;

(ii) by the substitution for the title preceding rule 66 and rule 66 of the following title and rule:

“XIII. Advertisements and Proof of Debts

66. (1) Notice of the adjudication shall be given as required by section 17(2) of the Act in the Form No. 19.

(2) An application by a creditor under section 82(3) of the Act for an order in respect of the distribution of the estate or any part thereof shall be made by motion of the creditor, to be issued within the time prescribed by that section, on notice to the Official Assignee.”;

(iii) by the substitution for rule 82 of the following rule:

“82.(1) A statement of affairs filed by a debtor under section 11(5) or for the purposes of section 14(2) of the Act shall be in the Form No. 23, with such modifications as are necessary, and shall particularise those affairs (including the assets and liabilities of the debtor) as of the following dates:

- (a) where filed under section 11(5) of the Act, as of the date of presentation of the petition, and
- (b) where filed for the purposes of section 14(2) of the Act, as of such date as the Court may direct,

and shall before filing, be stamped by the Official Assignee in accordance with section 61A(2) of the Act, unless the Court has otherwise directed.

(2) Where a debtor has, prior to adjudication as a bankrupt, filed a statement of affairs under section 11(5) or for the purposes of section 14(2) of the Act, the debtor may, on notice to the Official Assignee, apply to the Court for a direction dispensing with the requirement in section 19(c) of the Act to file, as a bankrupt, a statement of affairs.

(3) Where the Court has given a direction referred to in sub-rule (2), the statement of affairs filed by the debtor shall, for the purpose of this Order, be treated as his statement of affairs as a bankrupt.

(4) Unless the Court otherwise directs, the bankrupt shall, in the case of an adjudication to which section 14 of the Act applies, not later than 14 days after service on the bankrupt of the copy order of adjudication, lodge with the Official Assignee his statement of affairs in the Form No. 23 and the Official Assignee shall examine same so as to ascertain whether it be complete, and shall refuse to stamp same, and the bankrupt shall not file same, until presented to the Official Assignee complete, unless the Court shall otherwise direct.

(5) Every statement of affairs shall be verified on oath, complete, regularly paged, and signed by the debtor on each page, with all the columns and blanks accurately filled up.”;

- (iv) by the substitution for rule 119 of the following rule:

“119. Upon the presentation of a petition by a personal representative, the personal representative shall produce to the proper officer the grant of probate or of letters of administration, as the case may be, together with the Statement of Affairs (Probate) relating to the estate.”

- (v) by the substitution for sub-rule (1) of rule 123 of the following sub-rule:

“123. (1) When an administration order has been made the personal representative or such person as the Court may direct shall file in the proper office-

- (a) a statement of affairs relating to the deceased's estate in the form prescribed by these Rules for bankrupts with such variation as may be required, stamped by the Official Assignee as required by section 61A(2) of the Act, and
- (b) an account of his dealings with the deceased's estate in such form and verified in such manner as the Official Assignee may require,

and shall thereupon lodge with the Official Assignee a duplicate of the said documents duly stamped by the proper officer with the date of filing.”;

(vi) by the substitution for rules 126 to 129 inclusive of the following rules:

“126. An Account called the “Bankruptcy Estate Consolidated Account” shall be kept in the Bank in the name of the Official Assignee. After an Order has been made in any matter of bankruptcy or arrangement for payment of a cash composition, or when a distribution is to be made in accordance with section 82(2A) of the Act, the Official Assignee shall transmit to the Bank an authority in writing or by electronic means to transfer from the Bankruptcy Estate Consolidated Account to pay the creditors the respective amounts to which the said creditors are entitled.

127. (1) The Official Assignee shall, immediately after the expiration of six months from the date of issue of any payments payable from the estate or any part thereof cause a list of unpaid dividends or cash compositions, and of all other money unclaimed, to be prepared. The Official Assignee shall direct such notices to be served relative thereto as he may think fit, and when satisfied that the dividends, compositions or other sums in such list are properly transferable to the Official Assignee — Unclaimed Dividend Account shall give directions for the immediate transfer of the same.

(2) Any sum drawn by the Official Assignee out of the said account in accordance with section 61(3)(k) of the Act shall thereupon be lodged by him to the credit of the relevant estate account.

128. (1) When, after an authority for payment out of the Bankruptcy Estate Consolidated Account has been transmitted to the Bank, any debt comprised therein shall be expunged or reduced or a stay shall be placed upon the payment of any dividend or

composition specified in such authority, the Official Assignee shall thereupon issue to the Bank an instruction by electronic means or otherwise, cancelling the authority of the Bank to pay the amount of the dividend or composition upon the debt expunged or reduced or upon which the stay has been placed, and shall issue an instruction to the Bank by electronic means or otherwise to transfer such amount from the Bankruptcy Estate Consolidated Account to the account of the estate out of which such dividend or composition is payable, and the amount so transferred shall be brought to the credit of the said estate. After receipt of such direction as aforesaid the Bank shall not make payment of the amount therein specified on foot of the original authority.

(2) When, after any such authority as aforesaid has been lodged in the Bank, the right to receive payment of a sum therein specified has been transferred to or devolves upon a person (hereinafter called "the new payee") other than the person named in the authority as the person entitled to receive payment of such sum, the Official Assignee shall thereupon issue an instruction to the Bank by electronic means or otherwise cancelling the original authority in so far as it refers to such sum and shall issue a new instruction to the Bank to make payment of the said sum to the new payee and the Bank shall not, after receipt of such instruction, make payment of all or any part of the said sum to the person named in the original authority as entitled to receive payment thereof. The Official Assignee may, however, in any case require that application for payment be made to the Court.

129. Payment from the Bankruptcy Estate Consolidated Account to the Official Assignee — Unclaimed Dividend Account or to an estate account shall be made in the manner provided for payments out of an estate account.”;

(vii) by the substitution for rules 133 and 134 of the following rules:

“133. (1) Where, on application by motion of the Official Assignee, grounded on a report from the Official Assignee, the Court is satisfied that provision has been made for payment of the expenses, fees, costs and preferential payments due in the bankruptcy, and it appears to the Court that the requirements of section 85B(1)(a) of the Act have been fulfilled, the Court shall order that the bankruptcy be discharged.

(2) No application shall be made under this rule until the Official Assignee has ascertained the debts and liabilities of the bankrupt.

134.(1) An application by a bankrupt for an order discharging his bankruptcy on the ground set forth in section 85B(1)(b) of the Act shall be grounded upon an affidavit of the bankrupt exhibiting a consent to such discharge, in the Form No. 35, from each of his creditors. Notice of the application and a copy of such affidavit shall be served upon the Official Assignee not less than ten days prior to the hearing thereof.

(2) No application shall be made under this rule until the Official Assignee has ascertained the debts and liabilities of the bankrupt.”; and

(viii) by the substitution for Form No. 23 in Appendix O of the form in Schedule 1.

**Schedule 1**

**No. 23**

**THE HIGH COURT**

**BANKRUPTCY**

Office Reference No.: .....

**Statement of Affairs of**

..... (Name)

Address: .....

The **date of Adjudication** ..... / ..... / .....

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**Previous Bankruptcies/Arrangements (if any)**

\*I was a bankrupt in the year .....

\*I presented a Petition for Arrangement in the year ..... and effected an arrangement of ..... in the Euro Debts amounting to €.....

*\*Delete if not applicable*

**Signed:** .....

(Please note that all pages must be signed by person swearing this affidavit.)

## Summary of Statement of Affairs

(Please insert total sums in relation to each heading marked with a € sign as applicable)

### Part 1: Basic Details

<b>A</b>	<b>Personal Details</b>		<b>Page 3</b>
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### Part 2: Assets

<b>A</b>	<b>Moveable Property</b>	€	<b>Page 4</b>
	i) Cash	€	Page 4
	ii) Accounts with Financial Institutions	€	Page 4
	iii) Public Shares / Investment Policies	€	Page 5
	iv) Private Shareholdings	€	Page 5
	v) Debts due to you	€	Page 6
	vi) Motor Vehicles	€	Page 6
	vii) Other Assets	€	Page 7
<b>B</b>	<b>Immoveable Property</b>	€	<b>Page 8</b>
	i) Family Home/Principal Private Residence	€	Page 8
	ii) Other Land/Buildings	€	Page 9

### Part 3: Declarations

<b>A</b>	<b>Assets Disposed of in Last Five Years</b>	€	<b>Page 10</b>
<b>B</b>	<b>Preferential Transfers to Creditors in the last 12 Months</b>	€	<b>Page 10</b>

### Part 4: Liabilities

	i) Unsecured Creditors	€	Page 11
	ii) Secured Creditors	€	Page 12
	iii) Lease or Hire Purchase Creditors	€	Page 13

### Part 5: Employment Details & Income

<b>A</b>	<b>Employment Details</b>		<b>Page 14</b>
<b>B</b>	<b>Income</b>	€	<b>Page 16</b>
	i) Income Summary	€	Page 16
	ii) Household Composition		Page 17
	iii) Expenditure	€	Page 17
	iv) Members of Household and Dependents		Page 18

**Part 6: General**

<b>A</b>	<b>Property in Expectancy (Yes/No)</b>		<b>Page 19</b>
<b>B</b>	<b>Accounts, Papers, Deeds Etc. (Yes/No)</b>		<b>Page 19</b>

**Part 7: Declaration**

Signed: \_\_\_\_\_

**PART 1 – BASIC DETAILS****A. PERSONAL DETAILS****Vouching Required:**

- Proof of Identity - Please provide a scanned copy/photograph of your passport or driver's licence.

<b>Title:</b> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Other _____	<b>First Name:</b> _____
<b>Surname:</b> _____	<b>Any other names by which you are known (e.g. Nickname, Alias, Maiden Name):</b> _____
<b>Home Address (incl. Eircode):</b>      	<b>Housing Status:</b> Homeowner <input type="checkbox"/> Tenant <input type="checkbox"/>  <b>Have you resided at any other addresses in the past 10 years: Yes<input type="checkbox"/> No<input type="checkbox"/> If Yes, please list:</b>      
<b>Date of Birth (DD/MM/YYYY):</b> _____	
<b>Mobile Number:</b> _____	<b>Email Address:</b> _____
<b>Marital Status:</b> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Co-habiting <input type="checkbox"/> Separated <input type="checkbox"/> Widowed <input type="checkbox"/> Civil Partner <input type="checkbox"/> Former Civil Partner <input type="checkbox"/> Surviving Civil Partner <input type="checkbox"/>	
<b>Are you currently involved in civil law proceedings or have you been in the last 5 years?:</b> Yes <input type="checkbox"/> No <input type="checkbox"/>	

<p><b>Have you been bankrupt before?:</b> Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>If Yes, please state date of adjudication of bankruptcy (DD/MM/YYYY):</p>	<p><b>Have you previously entered, or have you tried to enter, into any formal insolvency arrangement with your creditors?:</b> Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>If Yes, give the name and address of the insolvency practitioner involved and the date of the arrangement:</p>
<b>Driver's Licence Number:</b>	<b>Passport Number:</b>

**Signed:** \_\_\_\_\_

## **PART 2 – LIST OF ASSETS**

### A. MOVEABLE PROPERTY i.e. all assets other than land or buildings

#### **Vouching Required:**

- If you own a motor vehicle - please provide a copy of the Vehicle Registration Certificate as proof of ownership.

#### **i) Cash**

State the amount of physical cash currently in your possession

#### **Total amount of cash in hand**

€ \_\_\_\_\_

#### **ii) Accounts with Financial Institutions**

Give details of any sums held by you in Financial Institution accounts, including account number and branch where account held (*overdrawn accounts should not be shown here but should be shown under unsecured creditors at page 10 below*):-

No.	Name of Financial Institution	Branch	A/C Number	Balance (€)
FI1				
FI2				
FI3				

<b>FI4</b>				
<b>FI5</b>				
<b>FI6</b>				
<b>FI7</b>				
<b>FI8</b>				
<b>FI9</b>				
<b>FI10</b>				
<b>FI11</b>				
<b>FI12</b>				
	<b>Total amount in Financial Institutions</b>			€

**Signed:** \_\_\_\_\_

### iii) Public Shares/Investment Policies

Give details of any investments you have, i.e. stocks, public shares, bonds, savings certificates, endowment insurance, pension, life policies, etc.

No.	Type of Investment	Name and address of Company or Institution	Ref. No.	Current Estimated Value
<b>INV1</b>				
<b>INV2</b>				
<b>INV3</b>				
<b>INV4</b>				
<b>INV5</b>				
<b>INV6</b>				

### iv) Private Shareholdings

Give details of any company (registered with Companies Registration Office) in which you have had a shareholding in the last five years.

No.	Name and address of Company	% Shareholding	CRO. No.	Current Estimated Value of your interest allowing for dividend distributions, Director's Loans to and from company etc.
SH1				
SH2				
SH3				
SH4				
SH5				

Signed: \_\_\_\_\_

**v) Debts due to you**

Give details of any debts owed to you (including director's loans), stating the name and address of the person or body by whom the debt is owed.

No.	Name and address of Debtor	Nature of Debt	Amount due (€)	Disputed Y/N
DD1				
DD2				
DD3				
DD4				
DD5				

**vi) Motor Vehicles**

**Only list vehicles which you own outright** and provide a copy of the Vehicle Registration Certificate as proof of ownership. **N.B.** You can record vehicles which are subject to finance agreements in “Lease/Hire Purchase Creditors” in section 4 below.

No.	Make/Model	Registration	Odometer Reading (in km)	Estimated Current Value
<b>MV1</b>				
<b>MV2</b>				
<b>MV3</b>				
<b>MV4</b>				
<b>MV5</b>				

**Signed:** \_\_\_\_\_

**vii) Other Assets (other than land or buildings)**

List any other moveable property owned by you or in the course of purchase under credit, e.g. goodwill of a business, electrical goods, jewellery, antiques, livestock, machinery.

No.	Full Description of Asset	Location of Asset (Full Address)	Estimated Current Value
<b>OTH1</b>			
<b>OTH2</b>			
<b>OTH3</b>			

<b>OTH4</b>			
<b>OTH5</b>			
<b>OTH6</b>			
<b>OTH7</b>			
<b>OTH8</b>			
<b>OTH9</b>			
<b>OTH10</b>			
<b>OTH11</b>			
<b>OTH12</b>			

Signed: \_\_\_\_\_

**Vouching Required:**

- Copy of all leases where the property is rented
- Copy of all property insurance policies
- Copy of rates bills where applicable

List all the buildings/land in which you have an interest as owner.

**i) Family Home/Shared Home/Principal Private Residence**

A property which is a PPR, is defined in Section 2 of the Personal Insolvency Act 2012. This is applicable in circumstances where you are:

- single or co-habiting or divorced and
- the registered owner of the property and
- residing in the property on the date of the adjudication order.

In order for a property to be categorised as a family home/shared home, within the meaning of the Family Home Protection Act 1976/ Civil Partnership and Certain Rights and Obligations of Cohabitants Act 2010 you must be:

- married or separated or in a civil partnership and
- the registered owner of the property and
- it is the current or last place the couple lived together and
- either you or your spouse or both are residing in the property on the date of the adjudication order.

No.	Type of Property (e.g. Dwelling house, Apartment etc)	Folio Number	Address	Nature of Interest e.g. 100% Full Owner or XX% Joint Owner	Estimated Current Value	Relevant Secured Liability Reference (e.g. SC1, SC2 etc. – See section 4)
<b>FH1</b>						

FH2						
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**Signed:** \_\_\_\_\_

**ii) Other Land/Buildings**

Give details of all other land/buildings in which you have an interest as owner (e.g. Residential Investment Properties, Land etc.). If you require an additional space, please fill out another sheet and append it to your submission

No.	Type of Property (e.g. Dwelling house, Apartment etc)	Folio Number	Address	Nature of Interest e.g. 100% Full Owner or XX% Joint Owner	Estimated Current Value	Relevant Secured Liability Reference (e.g. SC1, SC2 etc. – See section 4)
LB1						
LB2						
LB3						
LB4						
LB5						
LB6						

<b>LB7</b>						
<b>LB8</b>						
<b>LB9</b>						
<b>LB10</b>						

**Signed:** \_\_\_\_\_

### **PART 3 – DECLARATIONS**

<b>A. ASSETS DISPOSED OF IN LAST FIVE YEARS</b>	
<b>Give details of any assets that you have sold, given away or transferred in the five years before the presentation of your bankruptcy petition.</b>	
<b>Description of asset / investment:</b>	
<b>What is your interest in the asset?:</b>	Sole <input type="checkbox"/> Joint <input type="checkbox"/> Other _____
<b>% Ownership (if jointly owned):</b>	
<b>Name(s) of joint owners:</b>	
<b>Address(es) of joint owners (if different from the property address):</b>	
<b>To whom did you sell, transfer or give away the asset?:</b>	
<b>Net sale proceeds (less any charges and legal fees):</b>	€ _____
<b>Details of solicitor (name and address) who acted on your behalf in the transaction:</b>	

**B. PREFERENTIAL TRANSFERS TO CREDITORS IN LAST 12 MONTHS**

**Please detail all payments over €5,000 to any creditor, transfers of property to any creditor, or any charges created by you on property in favour of a creditor, in the 12-month period prior to your petition for bankruptcy.**

Date	Nature of Payment / Transfer / Charge	Recipient	Value
			€
			€
			€
			€

**Signed:** \_\_\_\_\_

**PART 4 – LIST OF CREDITORS**

**UC – Unsecured Creditors (specify unsecured debts due by you)**

Unsecured creditors (these do not include a mortgage (including a registered judgment mortgage), charge or lien created in respect of liability e.g. personal bills, loans or overdrafts, creditor invoices and liabilities in respect of personal guarantees etc.).

No.	Name of Creditor	Email Address	Description of Debt	Account No. (if applicable)	Amount Due €	Accepted or Disputed
UC1						
UC2						

<b>UC3</b>						
<b>UC4</b>						
<b>UC5</b>						
<b>UC6</b>						
<b>UC7</b>						
<b>UC8</b>						
<b>UC9</b>						
<b>UC10</b>						
<b>UC11</b>						
<b>UC12</b>						
<b>UC13</b>						
<b>UC14</b>						
<b>UC15</b>						
<b>UC16</b>						
<b>UC17</b>						
<b>UC18</b>						
<b>Total amount of unsecured creditors</b>					€	

Signed: \_\_\_\_\_

SC- Secured Creditors (Specify debts due by you which have been secured against assets)

Secured Creditors: a secured creditor is a creditor who can repossess and sell your assets if you fall behind with your payments. For example, a mortgage, judgment mortgage, or charge over your house or a bill of sale over your non-company business assets.

No.	Name of Financial Institution	Type of Registered Charge	Amount Due €	Relevant Asset Reference (e.g. LB1, LB2) – See Section 2(B)
SC1				
SC2				
SC3				
SC4				
SC5				
SC6				
SC7				
SC8				
SC9				
SC10				
SC11				
SC12				
SC13				
SC14				
SC15				
SC16				
SC17				
SC18				

	<b>Total amount of secured creditors</b>		€
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**Signed:** \_\_\_\_\_

**LHP-Lease or Hire Purchase Creditors (Specify debts due by you on foot of a Lease or Hire Purchase Agreement against assets.)**

Creditors of moveable assets (e.g. motor vehicles, plant and machinery etc) are like secured creditors in that they can repossess and sell your assets if you fall behind with your payments. In lease and hire purchase agreements, ownership of assets is retained by lender until the asset is fully paid for, which entitles lender to repossess when borrower defaults on payment.

No.	Name of Financial Institution	Specify whether a hire purchase OR lease agreement and provide the account number	Gross Amount Due €	Description of Asset
LHP1				
LHP2				
LHP3				
LHP4				
LHP5				
LHP6				
LHP7				
LHP8				

<b>LHP9</b>				
<b>LHP10</b>				
	<b>Total amount of creditors</b>		€	

Signed: \_\_\_\_\_

## PART 5 – EMPLOYMENT DETAILS & INCOME

### A. EMPLOYMENT DETAILS

#### What is your current employment status?:

Employed  Unemployed  Self-Employed

Complete the applicable table below based on your current employment status.

If you are currently employed	
<b>Job Title:</b>	
<b>Employer:</b>	
<b>What is your employer's address?:</b>	
<b>When did you start this job? (DD/MM/YYYY):</b>	

<b>If you are currently unemployed</b>	
<b>When did you last work? (DD/MM/YYYY):</b>	
<b>Who was your last employer?:</b>	
<b>What was your employer's address?:</b>	
<b>What was your job title?:</b>	

**Signed:** \_\_\_\_\_

<b>If you are currently self-employed</b>	
<p><i>N.B. Please complete this section if you are or have been self-employed (including a partner in a partnership) at any time in the last 12 months.</i></p>	
<b>Business Name:</b>	
<b>Trading Address:</b>	
<b>Is the business registered for VAT?:</b>	Yes <input type="checkbox"/> No <input type="checkbox"/> If Yes, provide the VAT number: _____
<b>Is the business a partnership?</b>	Yes <input type="checkbox"/> No <input type="checkbox"/> If Yes, provide name(s) and address(es) of the other partner(s): _____
<b>Trading start date (DD/MM/YYYY):</b>	
<b>Trading end date (if applicable):</b>	

<b>Address where books of account and other accounting records kept:</b>	
<b>Accountant name and address:</b>	
<b>Solicitor name and address:</b>	
<b>Have you employed anybody during the last four years?:</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>If Yes, do you owe them any money? (e.g. for wages, holiday pay or redundancy pay):</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Can any former employee claim that you owe them any money? (e.g. for wages, holiday pay or redundancy pay):</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>

**Signed:** \_\_\_\_\_

**B. INCOME**

**Vouching Required:**

- **Income:**
  - If in PAYE employment – provide last 3 payslips
  - If self-employed, please provide a copy of your financial statements (balance sheets and income statements) from the last 3 years.
  - If in receipt of social welfare – provide last 3 Department of Social Protection receipts

- If in receipt of pension income – provide last 3 statements from pension provider
- If in receipt of maintenance income – provide last 3 months of bank statements showing payments
- **Expenditure:**
  - Mortgage payments – Last 3 months bank statements showing payments
  - Rent payments – copy of lease agreement and last 3 months bank statements showing payments
  - Childcare – copy of agreement with provider and proof of last 3 payments
  - Special Circumstances – Proof of payments made over past 3 months
  - Attachment of Earnings – Provide a copy of the Attachment Order

**i) Income & Expenditure Summary**

<b>Average monthly take home pay net of taxation (including overtime, commission, bonus etc.)</b>	€
<b>Other income e.g. pensions, income bonds, benefits etc. (please specify)</b>	€
<b>Total Income</b>	€
<b>Total Set Costs (Reasonable Living Expenses based on household composition)</b>	€
<b>Total Other Costs (Mortgage/Rent, Childcare, Special Circumstances)</b>	€ € €

**Signed:** \_\_\_\_\_

## ii) Household Composition

<p><i>Please complete <u>only one</u> household composition type, indicate whether a car is needed and include the number of children residing at your home.</i></p>										
<b>Household Composition</b>										
Number of Adults	1	1	1	1	2	2	2	2		
Car Needed	Yes	No	Yes	No	Yes	No	Yes	No		
<b>Children</b>	<b>No Children</b>	<b>No Children</b>	<i>Number of children should be listed according to their age group</i>						<b>No Children</b>	<b>No Children</b>
Infant 0 to 2 Years										
Pre-School 3 Years										
Primary 4 to 11 Years										
Secondary 11 to 18 Years										
<i>Please tick the box</i>										

## iii) Expenditure

Monthly Expenditure	Payee	€	<u>Supporting Documents Required when Submitting this form</u>	Attached Tick All that Apply		
Childcare			<b>Copy of Agreement with Childcare Provider &amp; Proof of last three payments made.</b>			
Actual Mortgage Costs			<b>Bank Statements showing last three payments made.</b>			
Actual Rent Costs			<b>Lease Agreement &amp; Bank Statements showing last 3 payments</b>			
Special Circumstances			<b>Proof of Actual Payments made for Special Circumstances (Over last 3 months)</b>			
<b>Total</b>		€				
<b>Do you have any current attachment of earnings orders in force against you? (e.g. Revenue / Family Law):</b>	Yes <input type="checkbox"/> No <input type="checkbox"/>					
	<i>If yes, please provide a copy of the Attachment Order.</i>					

**Signed:** \_\_\_\_\_

#### **iv) Members of household and dependents**

Give the dates of birth of all occupants of your household and state which, if any, are dependent on you.

**Apart from members of your household, is any other person dependent upon you?:** Yes  No

If yes, provide details including their address and reason for dependency:

Address	Reason for dependency

**Signed:**

**PART 6 - GENERAL**

A. PROPERTY IN EXPECTANCY (e.g. inheritance due where probate already granted)			
--	--	--	--

No.	Description of Property	Testator / Settlor Name and address	By Will / Intestate Succession or Trust
E1			
E2			
E3			
E4			
E5			
E6			
E7			

B. ACCOUNTS, PAPERS, DEEDS, ELECTRONIC RECORDS RELATING TO MY ESTATE			
---	--	--	--

No.	Description	In whose possession and where to be found
1		
2		
3		
4		
5		
6		

Signed: \_\_\_\_\_

PART 7 - DECLARATION

I, the said \_\_\_\_\_ make oath and say:

I have carefully read the foregoing statement of my affairs, on each page of which I have signed my name.

\* My debts exceed my assets by the sum of € \* My assets exceed my debts by the sum of €

I say that the same contains a full and true account of all debts due by me; that the same are justly due by me, save as therein otherwise stated; and that I am not, to my knowledge, indebted to any person or persons except the creditors therein named.

I say that the said statement contains a full and true account of all debts due to me and that there are not to my knowledge or belief any debts due to me except the debts therein returned.

I say that the said statement contains a full and true account and description of all other property of any kind or description whatsoever of which I am possessed or to which I am entitled.

Signed: \_\_\_\_\_

Sworn at

in the County of \_\_\_\_\_

this \_\_\_\_\_ day of \_\_\_\_\_ Two  
Thousand and \_\_\_\_\_ before me  
a Commissioner for Oaths [*or as the  
case may be*] and I know the  
Deponent

Signed: \_\_\_\_\_

Commissioner for Oaths

[*or as the case may be*]

Signed: \_\_\_\_\_

Solicitor for the debtor

*Note*

*It is the duty of the bankrupt to prepare his statement of affairs in this form and to be accurate in making the statements for which the several columns are intended. Particular attention is required as to dates and amounts.*

*\*Insert as appropriate. Note that a debtor may not present a petition for adjudication unless the debts of the debtor exceed the assets of the debtor by an amount greater than €20,000. (section 11(5), Bankruptcy Act 1988)*

## EXPLANATORY NOTE

*(This note is not part of the Instrument and does not purport to be a legal interpretation.)*

These rules amend Order 76 on bankruptcy in order to facilitate the commencement of section 61A of the Bankruptcy Act 1988 (on the filing of a statement of affairs by a debtor/bankrupt) and the amendment of section 82 of the said Act (removing the need for court approval for a distribution unless a creditor applies for same). These rules also provide for an amended Form 23 (statement of affairs) in Appendix O to the Rules of the Superior Courts.

BAILE ÁTHA CLIATH  
ARNA FHOILSIÚ AG OIFIG AN tSOLÁTHAIR  
Le ceannach díreach ó  
FOILSEACHÁIN RIALTAIS,  
BÓTHAR BHAILE UÍ BHEOLÁIN,  
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