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SCHEDULE 1

Regulation 3(6)(a)

"Form 3"
STATEMENT OF ASSETS AND LIABILITIES
Petition by creditor or trustee under a trust deed

Bankruptcy (Scotland) Act 1985: Section 19(2)

WARNING TO THE DEBTOR

It is a criminal offence under section 19(3) of the Bankruptcy (Scotland) Act 1985 for you, unless you can show that you had a reasonable excuse, to:

- (A) Fail to send this statement to your trustee with 7 days of being notified of his appointment.
- (B) Fail to disclose any material fact in this statement.
- (C) Make a material misstatement in this statement.

On summary conviction you may be liable to a fine of up to £5,000 or to imprisonment for a maximum period of three months or to both.

If you deliberately do not disclose all relevant information or if you deliberately make a false statement when completing this form, you may become subject to bankruptcy restrictions

CERTIFICATION

Insert Name
Insert Address

Town
County
Postcode

I have stated in this statement details of all my assets, liabilities and income as at the *date of my bankruptcy on _____
**date of bankruptcy is the date on which the Sheriff granted the petition which cited you to appear at court to decide whether you should be made bankrupt.*

I certify that the information I have supplied in Form 3 is true, complete and accurate to the best of my knowledge and belief.

I have read and understood the warning above.

Signature: _____ Date: _____

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1. Are you currently self-employed? Yes No

If 'yes' enter details of trading address and income:

Name & address of trading premises	How long have you been self – employed?	Nature of the business	Gross amount (before deductions) £

You must enclose your **last 3 business bank statements** and any other relevant documentation with your form.

2. Do you currently hold a premises or personal licence under the Licensing (Scotland) Act 2005 or are you involved in the licensed trade? Yes No

3. Are you currently getting social security benefits or working tax or pension credits? Yes No

If 'yes' enter details of type of benefit or credit and amounts:

Type of benefit / working tax or pension credit?	Approximately how long have you received this benefit or credit?	Pay period (frequency)	Amount £

If you tick 'yes' you must enclose evidence of your receipt of benefits, for example **your award letter from the issuing benefits office** or **your last 3 bank statements showing receipt of your benefits.**

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- Q4.** Tick 'yes' if you are receiving any other income.

If you answered 'yes', complete the table giving details of any other income you receive, such as maintenance payments, pension or annuity payments, grants, rents, money from trusts etc.

Enter the address from where this income comes, the frequency of the payments such as weekly, monthly, fortnightly etc, and the amount you receive.

You must enclose evidence of your income, for example your **grant award letter** or **maintenance award letter** or **your last 3 bank statements detailing payment of income**.

- Q5.** If you do **not** receive income based benefits and you do **not** work and earn money, tell us how you support yourself financially for example, if you receive money from a trust or if your partner or parents support you.

- Q6.** Tick 'yes' if you own a motor vehicle. 'Motor vehicle' includes: car; van; motorbike; moped and truck.

If you tick 'yes', state whether the motor vehicle is provided under the Motability Car Scheme or under a Hire Purchase agreement, lease, credit or other finance agreement. Information about the Motability scheme is available from www.motability.co.uk

Provide details of all motor vehicles you own, even if you are not the main driver of that vehicle. Include details of the Motability agreement, Hire Purchase, lease or finance agreement company, the make and model, actual mileage, registration number and estimated value.

You must enclose a copy of the Motability, Hire Purchase, finance or credit agreement with your form.

- Q6a.** Provide details of what you use the motor vehicle for, for example travelling to and from work.

- Q6b.** Tick 'yes' if you use any motor vehicle which you do not own, for example a parent's car, work van etc.

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4. Are you currently receiving any other income? Yes No

If 'yes' enter details of any other income you receive:

Type of other income	Name & address of income source	Frequency	Gross amount £

If you tick 'yes' you must enclose evidence of your income, for example your **grant award letter, maintenance award letter or your last 3 bank statements detailing payment of income.**

5. If you ticked 'no' to questions 1, 3 and 4, detail how you support yourself financially.

6. Do you own a motor vehicle? Yes No

If 'yes', is the motor vehicle provided under the Motability Car Scheme or under Hire Purchase (HP) or other finance or credit agreement?

Yes No

Provide details of every motor vehicle you own:

Make and model of vehicle	Actual Mileage	Registration number	Estimated value £	Motability, HP or Finance Company details

You **must** enclose a copy of any agreement with your form.

6a. If you own a motor vehicle, provide details of what you use the motor vehicle for.

6b. Do you use any motor vehicle which you do not own? Yes No

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Q7a. Tick 'yes' if any of your possessions, such as electrical goods, mobile phones, jewellery, furniture etc., are subject to hire purchase or credit agreement.

You must enclose a copy of the hire purchase or credit agreement.

Q7b. Do you have any non-essential possessions, which are not subject to a hire purchase or credit agreement, such as satellite equipment, caravans, boats, video recording equipment, jewellery, antiques, paintings etc.?

If 'yes' enter only details of non-essential items.

The following are examples of essential items **ONLY** in so far as they are reasonably required by you or a member of your household:

- Children's toys, medical aids or equipment;
- Tools of trade or educational books or equipment not exceeding £1,000;
- Clothing, beds, bedding, household linen, curtains and floor coverings;
- Food, cooking equipment and kitchen utensils;
- Refrigerators, washing machines and microwave ovens;
- Chairs, settees, tables and other furniture;
- Lights, fittings and heating appliances;
- Articles used for cleaning, drying, mending, or pressing clothes;
- Articles used for cleaning the house and safety in the house;
- Tools used for maintenance or repair of the house and household articles;
- Computers and accessory equipment;
- Radios, telephones and televisions.

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7a. Are any of your possessions, other than any motor vehicle detailed above, subject to a hire purchase or credit agreement? Yes No

If 'yes' enter details of these possessions and the agreements below:

Hire Purchase or Finance company details	Possession Description	Date purchased	Term of agreement	Estimated value £

You must enclose a copy of the hire purchase or credit agreement.

7b. Do you have any non-essential possessions, which are not subject to a hire purchase or credit agreement? Yes No

If 'yes' enter details of non-essential items below:

Possession Description	Date purchased	Estimated value £

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- Q8.** Tick 'yes' if you have any bank or building society account(s), either in Scotland or any other country. This includes current accounts and savings accounts. The account can be in your own name or in joint names.

If you answered 'yes', complete the table giving details of all your bank and/or building society accounts which are in your name, including joint accounts and any accounts held in trust.

Enter the name of the bank and/or building society branch, the name of the account holder(s), your account number(s), sort code, and the balance of the account.

Continue on a separate sheet if necessary

- Q9.** Tick 'yes' if you have any post office, credit union or other type of accounts. The account can be in your own name or in joint names.

If you answered 'yes', complete the table giving details of all post office, credit union or other accounts which are in your name, including joint accounts and accounts held in trust.

Enter the name and address of the post office, credit union or other establishment where the account was opened, the name of the account holder(s), the account number(s), sort code, and the balance of the account.

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- Q10.** If you have answered 'no' to questions 8 **and** 9, provide details of how you manage your finances, for example, how you receive your wages or benefits and pay your bills.

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8. Do you have any bank or building society account(s), including business accounts? Yes No

If 'yes' enter details of all your bank and building society accounts in your sole name or in joint names.

Name and address of bank/building society	Name(s) of account holder(s)	Account number	Sort code	Balance £

Continue on a separate sheet if necessary

9. Do you have any post office, credit union or other type of account(s)? Yes No

If 'yes' enter details of all your post office, credit union or other accounts in your sole name or in joint names.

Name and address of post office/credit union etc	Name(s) of account holder(s)	Account number	Sort code	Balance £

Continue on a separate sheet if necessary

10. If you have answered 'no' to questions 8 and 9 above, provide details of how you manage your finances, for example, how you receive your wages and how you pay your bills?

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- Q11.** Tick 'yes' if you have any life assurance policies, endowment policies or savings plans, for example an ISA.

If you answered 'yes', complete the table giving details of your life assurance policies, endowment policies and savings plans. Also provide details of the sum assured and an estimate of the surrender value.

Please note, life assurance policies, endowment policies and savings plans will vest with your trustee. You may be required to send any policies you hold to your trustee.

- Q12.** Tick 'yes' if you have any investments, such as stocks, shares, bonds, saving certificates or Premium Bonds.

If you answered 'yes', complete the table giving details of your investments. Also provide an estimate of their surrender value.

Please note, any investments will vest with your trustee. You may be required to send evidence of any investments to your trustee.

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11. Do you have any life assurance policies or endowment policies or savings plans?

Yes No

If 'yes' enter details of all your policies and savings plans:

Type of policy/plan	Name & address of company	Reference number	Sum Assured £	Estimated surrender value £

12. Do you have any investments, such as stocks, shares, bonds, saving certificates or Premium Bonds?

Yes No

If 'yes' enter details of all your investments:

Type of investment	Name & address of company	Reference number	Estimated surrender value £

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Q13a. Tick 'yes if you rent the property you live in.

If 'yes' complete the table with the details of the property you rent, including the name and address of the property owner or landlord, name on the tenancy agreement and date of tenancy agreement.

Enclose a copy of your rental or tenancy agreement or a letter from your landlord.

Q13b. Tick 'yes if you own the property you live in.

Q13c. If you neither rent nor own your property provide details of your living arrangements, such as living with parents.

Q13d. Tick 'yes if you own your property jointly with another person.

If 'yes' provide the names and, if different, address(es) of the joint owner(s).

Q13e. Provide details of any mortgage or secured loan against your current property.

This will include the name and address of the mortgage or secured lender, the mortgage or loan reference number, the date the loan was obtained the amount borrowed and an estimate of what is currently outstanding to the secured lender.

Q13f. Tick 'yes if your mortgage and/or secured loan is in joint names.

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13a. Do you rent the property where you currently live? Yes No

If 'yes' complete details:

Name & address of property owner or landlord	Name on rental/tenancy agreement	Date of rental/tenancy agreement

Enclose a copy of your rental or tenancy agreement or letter from your landlord.

13b. Do you own the property where you currently live? Yes No

13c. If you answered 'no' to questions 13a and 13b provide details of your living arrangements, such as living with parents.

13d. If you own your property, is the property in joint names Yes No

If 'yes' provide the names, and if different, the address(es) of the joint owner(s).

13e. Provide details of any mortgage or secured loan against your property.

Name and address of Mortgage Company/Lender	Mortgage account no./Lender reference no.	Date loan was obtained	Amount borrowed £	Estimated amount still owed £

13f. Is the mortgage and/or secured loan in joint names? Yes No

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Q14a. Tick 'yes' if you own any other properties. This includes any property within Scotland or elsewhere.

If 'yes' provide details and the address(es) of properties you own, either wholly or jointly. Also detail the property type which includes land, timeshares, or any other property, including business or agricultural property.

Provide the name and address of any joint owners

Q14b. Provide details of any mortgage or secured loan against your other properties.

Q14c. Tick 'yes' if your mortgage and/or secured loan for your other properties is in joint names.

Provide the names and, if different, address(es) of the joint owner(s).

Continue on a separate sheet for all other properties you own, providing details of addresses and any mortgages or secured loans.

Q15. Tick 'yes' if you have previously owned any property or land in any country outside Scotland in the last 5 years.

Property includes all or any part of a house, land, timeshare or any other property, including business or agricultural property. This includes property which is solely or jointly owned with another person.

Provide details, stating address, type of property and dates property owned from and to.

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14a. Do you own, either wholly or jointly any other properties, within Scotland or elsewhere?

Yes No

If 'yes' provide details and the address(es) of properties.

14b. Provide details of any mortgage or secured loan against your properties

Name and address of Mortgage Company/Lender	Mortgage Account no./Lender Reference no.	Date loan was obtained	Amount borrowed £	Estimated amount still owed £

14c. Is the mortgage and/or secured loan in joint names? Yes No

If 'yes' provide the names, and if different, the address(es) of the joint owner(s).

Continue on a separate sheet for all other properties you own, providing details of addresses and any mortgages or secured loans.

15. Have you previously owned any property or land in any country outside Scotland in the last 5 years?

Yes No

If 'yes' state:

address _____

type of property or land _____

dates property or land owned _____

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- Q16.** If you have moved house within the last 5 years, provide details of your previous addresses, including the dates you lived there. Start with the most recent first.

You should also include any other address which you have used when obtaining credit, even if you did not live there, such as a business address.

Tick the relevant box 'yes' or 'no' to confirm if you owned the property, whether solely or jointly with another person. If you tick 'yes', confirm if you still own this property. Also state whether the property has been repossessed.

Continue on a separate sheet if necessary.

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16. List details of your previous addresses or any other address where you have obtained credit, within the last 5 years, starting with the most recent.

House name or number and street	
Town	
County	
Postcode	
Dates from and to:	
Did you own this property?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you still own this property?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If 'no' was the property repossessed?	Yes <input type="checkbox"/> No <input type="checkbox"/>

House name or number and street	
Town	
County	
Postcode	
Dates from and to:	
Did you own this property?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you still own this property?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If 'no' was the property repossessed?	Yes <input type="checkbox"/> No <input type="checkbox"/>

Continue on another sheet if necessary

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- Q17.** Please provide details of **all** your unsecured debts, for example, loans, credit card, catalogue accounts, unpaid council tax, overdrafts, rent arrears, household bills and any debts due to individuals. **DO NOT** include any mortgage or secured debts in this table.

Please provide details of the type of debt, the name and address of the company or person you owe the money to, any account or reference number, the date the debt was obtained and the amount owed.

Please provide as much detail as possible with up-to-date amounts owed.

You must include all the unsecured debts that you owe. If your bankruptcy is awarded, your trustee will write to each of your creditors (people you owe money to). If the debt is not included in the list there is a risk that your creditor will continue to expect payment of the debt.

