

SCHEDULE 2

Rule 10

Schedules to be inserted after Schedule 2 of the 1986 Rules

“SCHEDULE 2A

Rule 6.38

Information to be provided in the bankruptcy application

PART 1

Debtor’s personal information

1. Debtor’s title.
2. Debtor’s identification details.
3. Any previous name or other names by which the debtor is known or has been known during the last five years immediately before the date of the bankruptcy application.

PART 2

Additional personal information

4. Debtor’s contact telephone number.
5. Debtor’s email address (if any).
6. Debtor’s date of birth.
7. Debtor’s National Insurance number.
8. Debtor’s gender.
9. Any previous address at which the debtor has resided during the three years immediately before the date of the bankruptcy application.
10. Whether the debtor is—
 - (a) single;
 - (b) married;
 - (c) divorced;
 - (d) co-habiting;
 - (e) separated;
 - (f) widowed;
 - (g) a civil partner;
 - (h) a former civil partner; or
 - (i) a surviving civil partner.
11. All occupants of the debtor’s household and in respect of each person—
 - (a) name;
 - (b) age;
 - (c) relationship to the debtor;
 - (d) whether or not that person is dependent on the debtor.

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- 12.** Any other person dependent on the debtor and in respect of each person—
- (a) name;
 - (b) age;
 - (c) postal address;
 - (d) reason for that person's dependency on the debtor.

Occupation and employment details

- 13.** Debtor's occupation (if any).
- 14.** Debtor's employment status.
- 15.** Where the debtor is employed—
- (a) date when the debtor commenced the employment; and
 - (b) name and address of the employer.
- 16.** Where the debtor is unemployed—
- (a) date when the debtor was last employed;
 - (b) date when the debtor commenced the employment; and
 - (c) name and address of the last employer.
- 17.** Where the debtor has worked for any previous employers during the 12 months immediately before the date of the bankruptcy application—
- (a) dates of that employment; and
 - (b) name and address of those employers.
- 18.** Where the debtor is, or has been, self-employed other than as a partner in a partnership, during the three years preceding the date of the bankruptcy application, in respect of each business—
- (a) date when the business commenced trading;
 - (b) name and trading address of the business;
 - (c) name or names, other than the debtor's name, in which the debtor carried on business;
 - (d) nature of the business;
 - (e) trading address or addresses of the business and any address or addresses at which the debtor has carried on business during the period in which any of the debtor's bankruptcy debts were incurred;
 - (f) date the business ceased trading, if applicable.
- 19.** Where the debtor traded in a partnership at any time in the three years immediately preceding the date of the bankruptcy application, in respect of each partnership—
- (a) date the partnership commenced;
 - (b) name and trading address of the partnership;
 - (c) trading address or addresses of the partnership and any address or addresses at which the partnership has carried on business during or after the time when any of the debtor's bankruptcy debts were incurred; and
 - (d) date the partnership ceased trading, if applicable.
- 20.** Where the debtor is, or has been, a director or involved in the management of a company during the 12 months immediately preceding the date of the bankruptcy application—
- (a) name and contact details for each company; and

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- (b) in the case of any company mentioned in accordance with sub paragraph (a) that is subject to any insolvency proceedings, the office-holder and contact details for that office-holder.

Creditors

- 21.** In respect of each creditor—
 - (a) Name and address;
 - (b) account number or reference (if known);
 - (c) date the debt was incurred;
 - (d) the amount the creditor claims the debtor owes the creditor; and
 - (e) where the debt is secured, the property of the debtor which is claimed by the creditor to clear or reduce the creditor's debt.
- 22.** Where the debtor has an interest in a property, in respect of each property, its address.

Legal proceedings

- 23.** Where the debtor is, or has been in the five years immediately preceding the date of the bankruptcy application, involved in proceedings for divorce, separation or the dissolution of a civil partnership—
 - (a) identity of the proceedings;
 - (b) nature of the proceedings; and
 - (c) date and details of any resolution of those proceedings and any agreed settlement, whether formal or informal, and any gifts or transfers of property that occurred in, or as a result, of those proceedings.
- 24.** Where the debtor is involved in proceedings, other than proceedings for divorce, separation or the dissolution of a civil partnership—
 - (a) identity of the proceedings;
 - (b) nature of the proceedings; and
 - (c) date and details of any settlement, whether formal or informal, and any orders made in the proceedings.

Assets and liabilities

- 25.** Total value of assets.
- 26.** Total value of liabilities.
- 27.** Debtor's net monthly income from all sources.
- 28.** Debtor's monthly surplus income calculated by reference to paragraphs 23 to 30 of Schedule 2B (additional information to be provided in the bankruptcy application).

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SCHEDULE 2B

Rule 6.38

Additional information to be provided in the bankruptcy application

Disposal of assets

1. Where in the five years preceding the date on which the bankruptcy application is made the debtor has entered into a transaction at an undervalue within the meaning of section 339(1) of the Act, given a preference within the meaning of section 340(2) of the Act, has rights or excluded rights under section 342A(3) of the Act or placed into a trust for the benefit of any person, including the surrender of life, endowment and pension policies, in respect of each asset—

- (a) description of the asset;
- (b) date the debtor gave away, sold or transferred the asset;
- (c) consideration given, if any;
- (d) name and address of the person to whom the debtor gave away, sold or transferred the asset;
- (e) relationship of that person to the debtor;
- (f) if relevant, name of the trustees and beneficiaries or class of beneficiaries;
- (g) estimated market value of the asset at the date of the bankruptcy application; and
- (h) net proceeds, if any, (less any charges and legal fees).

2. Where in the five years preceding the date on which the bankruptcy application is made the debtor has disposed of or sold any property at market value or disposed of, sold at market value or realised any life, endowment and pension policies in respect of each asset—

- (a) description of the asset;
- (b) date the debtor disposed of, sold at market value or realised the asset; and
- (c) net proceeds, if any, (less any charges and legal fees).

Financial arrangements with creditors

3. Where the debtor has been made bankrupt in the two years immediately preceding the date of the bankruptcy application—

- (a) date of the bankruptcy order; and
- (b) reference allocated by the official receiver.

4. Where the debtor has entered into a debt relief order in the two years immediately preceding the date of the bankruptcy application—

- (a) date of the debt relief order; and
- (b) reference allocated by the official receiver.

5. Where the debtor has, or has had, an individual voluntary arrangement in the two years immediately preceding the date of the bankruptcy application, the date of the arrangement.

6. Where the debtor has, or has had, an arrangement with creditors, other than an individual voluntary arrangement in the two years immediately preceding the date of the bankruptcy application, the date and nature of the arrangement.

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- (1) Section 339(1) was amended by the Enterprise and Regulatory Reform Act 2013 (c.24 Schedule 19, paragraph 31); there is another amending instruments that is not relevant.
 - (2) Section 340(1) was amended by the Enterprise and Regulatory Reform Act 2013 (c.24) Schedule 19, paragraph 32.
 - (3) Section 342A(1) was substituted by the Welfare Reform and Pensions Act 1999 (c.30) Part 2, section 15 and amended by the Enterprise and Regulatory Reform Act 2013 (c.24) Schedule 19, paragraph 35.

Legal and financial advisers

7. Where a solicitor has acted for or on behalf of the debtor in the five years immediately preceding the date of the bankruptcy application, in respect of each solicitor—

- (a) name, address and reference of the solicitor; and
- (b) nature and date of the matter or matters on which the solicitor advised or acted.

8. Where an accountant, book keeper or other financial adviser has acted for or on behalf of the debtor in the five years immediately preceding the date of the bankruptcy application, in respect of each accountant, book keeper and financial adviser—

- (a) name, address and reference; and
- (b) dates of acting for the debtor.

Business affairs of a self-employed debtor

9. Where the debtor traded in a partnership at any time in the three years immediately preceding the date of the bankruptcy application, in respect of each partnership—

- (a) names and addresses of each of the partners;
- (b) name or names, other than the partners' names, in which the partnership carried on business;
- (c) nature of the partnership business.

10. Where the debtor is or has been self-employed (other than as a partner in a partnership) at any time in the three years immediately preceding the date of the bankruptcy application—

- (a) VAT number, where the business was registered for VAT;
- (b) address where the debtor's books of account and other accounting records are kept; and
- (c) where the debtor holds records on a computer, details of which records are held, what software is used (including any passwords) and where the computer is located.

11. Where the debtor is or has been self-employed (including a partner in a partnership) at any time in the three years immediately preceding the date of the bankruptcy application—

- (a) name and address of any person employed by the debtor immediately preceding the bankruptcy application; and
- (b) whether—
 - (i) the debtor owes any employee or former employee any money; and
 - (ii) any employee or former employee has or may claim that the debtor owes that person some money.

Financial affairs – assets

12. The nature and value of each asset belonging to the debtor.

13. Where any asset is owned jointly with another person—

- (a) name and address of that joint owner; and
- (b) relationship of that person to the debtor.

14. Where any asset is subject to the rights of any person (other than a joint owner), whether as a secured creditor of the debtor or otherwise, in respect of each asset—

- (a) nature of third party rights;
- (b) account number or reference of that creditor or creditors; and

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(c) amount each creditor claims is owed to them.

15. Where the debtor holds or has held in the last two years any bank, building society, credit union or national savings account including any joint, business or dormant accounts, in respect of each account—

- (a) name, address and sort code of the bank or supplier;
- (b) account number; and
- (c) whether or not any regular income of the debtor is paid into the account.

16. Where the debtor owns a motor vehicle or has disposed of any vehicle during the 12 months immediately preceding the date of the bankruptcy application, in respect of each motor vehicle—

- (a) make and model;
- (b) registration number;
- (c) what the motor vehicle is used for by the debtor
- (d) save where the motor vehicle has been disposed of, the location of the motor vehicle; and
- (e) where the motor vehicle has been disposed of, the date of disposal and any proceeds from that disposal.

17. Where the debtor regularly uses a motor vehicle that the debtor does not own, in respect of each motor vehicle—

- (a) make and model;
- (b) registration number;
- (c) name and address of the owner; and
- (d) debtor's relationship to the vehicle's owner.

18. Where the debtor owns any property consisting of land or buildings, in respect of each property—

- (a) type of and description of the property;
- (b) who lives at the property and their relationship to the debtor;
- (c) any income received by the debtor from the property; and
- (d) nature of the insurance policy currently in force in respect of the property and the expiry date of that insurance policy.

19. Where the debtor rents or leases a property, in respect of each property—

- (a) who lives at the property and their relationship to the debtor;
- (b) monthly rent;
- (c) name and address of the landlord and any managing agent.

20. Where the debtor has an interest in any other property, in respect of each property—

- (a) nature of the interest;
- (b) type of and description of the property;
- (c) who lives at the property and their relationship to the debtor;
- (d) name and address of the person who permits the debtor to use the property;
- (e) amount paid by the debtor to the person who permits the debtor to use the property;
- (f) any income received by the debtor from the property; and
- (g) whether or not there is a written agreement.

21. Where the debtor resides at a property in which the debtor has no interest, the basis on which the debtor resides at that property.

22. Where the debtor has or has held within the five years immediately before the date of the bankruptcy application any occupational pension, personal pension, endowment or other life policy in respect of each policy—

- (a) type of policy;
- (b) name and address of the pension, endowment or life assurance company or broker;
- (c) policy number;
- (d) approximate date when the policy was taken out;
- (e) estimated value of policy;
- (f) amount (if any) being received now by the debtor and the frequency of those payments; and
- (g) name of the beneficiary or beneficiaries of the policy.

Financial affairs – income and expenditure

23. Debtor's total annual income from all sources, the sources of that income and the amount from each source.

24. Total annual household income from all sources, the sources of that income and the amount from each source.

25. Current (or last) income tax reference number.

26. Monthly national insurance.

27. Mean monthly tax.

28. Where the debtor has any current attachment of earnings orders in force, in respect of each attachment of earnings order—

- (a) name of creditor;
- (b) name of the court that made the attachment of earnings order.

29. Particulars of the debtor's mean monthly expenditure which the debtor claims is necessary to meet the monthly reasonable domestic needs of the debtor's family, including the objective and the amount of that expenditure.

30. Particulars of the debtor's monthly expenditure not otherwise provided under this Schedule.

Enforcement officers and enforcement agents

31. Where an enforcement officer or enforcement agent has visited the debtor in the last six months—

- (a) name of the creditor by whom the relevant debt is claimed;
- (b) date of initial visit;
- (c) description and estimated value of property seized.

Cause of insolvency

32. Why each debt was incurred.

33. Date when the debtor first experienced difficulty in paying some or all of the debtor's debts.

34. Reasons for the debtor not having enough money to pay some or all of the debtor's debts.

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35. Where the debtor has gambled any money through betting or gambling during the last two years, how much the debtor has gambled.

SCHEDULE 2C

Rule 6.50(5)

Information to be given to creditors

1. Title of the debtor.
2. Debtor's identification details.
3. Any previous name or other names by which the debtor is known or has been known during the last five years immediately before the date of the bankruptcy application.
4. Any previous address at which the debtor has resided during the three years immediately before the date of the bankruptcy application.
5. Name and address for each creditor.
6. Amount each creditor claims is due.
7. Debtor's occupation (if any).
8. Debtor's employment status.
9. Where the debtor is, or has been, self-employed or a partner in a partnership, during the three years preceding the date of the bankruptcy application, in respect of each business—
 - (a) name and trading address of the business;
 - (b) name or names, other than the debtor's name, in which the debtor carried on business;
 - (c) nature of the business;
 - (d) trading address or addresses of the business and any address or addresses at which the debtor has carried on business during the period in which any of the debtor's bankruptcy debts that form the subject of the bankruptcy order were incurred; and
 - (e) where the business has ceased trading, the date when the business ceased trading.
10. Total value of assets.
11. Total value of liabilities.
12. Where in the five years preceding the date on which the bankruptcy application is made the debtor has entered into a transaction at an undervalue within the meaning of section 339(4) of the Act, given a preference within the meaning of section 340(5) of the Act, has rights or excluded rights under section 342A(6) of the Act or placed into a trust for the benefit of any person, including the surrender of life, endowment and pension policies, in respect of each asset—
 - (a) description of the asset;
 - (b) date the debtor gave away, sold or transferred the asset;
 - (c) consideration given, if any;
 - (d) name and address of the person to whom the debtor gave away, sold or transferred the asset;
 - (e) relationship of that person to the debtor;
 - (f) if relevant, name of the trustees and beneficiaries or class of beneficiaries;

(4) Section 339(1) was amended by paragraph 31 of Schedule 19 to the Enterprise and Regulatory Reform Act 2013 (c.24).

(5) Section 340(1) was amended by paragraph 32 of Schedule 19 to the Enterprise and Regulatory Reform Act 2013 (c.24).

(6) Section 342A(1) was amended by paragraph 35 of Schedule 19 to the Enterprise and Regulatory Reform Act 2013 (c.24).

- (g) estimated market value of the asset at the date of the bankruptcy application; and
 - (h) net proceeds, if any, (less any charges and legal fees).
- 13.** Where any asset is owned jointly with another person, the nature of the asset.
- 14.** Where any asset is subject to the rights of any person (other than a joint owner), whether as a secured creditor of the debtor or otherwise, in respect of each asset, the nature of third party rights.
- 15.** Where the debtor owns a motor vehicle or has disposed of any vehicle during the 12 months immediately preceding the date of the bankruptcy application, in respect of each motor vehicle—
- (a) make, model and year of manufacture;
 - (b) what the motor vehicle is used for by the debtor;
 - (c) save where the motor vehicle has been disposed of, the location of the motor vehicle;
 - (d) where the motor vehicle has been disposed of, the date of disposal and any proceeds from that disposal.
- 16.** Where the debtor regularly uses a motor vehicle that the debtor does not own, in respect of each motor vehicle—
- (a) make and model; and
 - (b) debtor’s relationship to the vehicle’s owner.
- 17.** Where the debtor owns or has an interest in any property, in respect of each property—
- (a) address;
 - (b) type of and description of the property;
 - (c) nature of the interest
 - (d) value of that interest; and
 - (e) any income received by the debtor from the property.
- 18.** Where the debtor holds or has held within the five years immediately before the date of the bankruptcy application any occupational pension, personal pension, endowment or other life policy in respect of each policy—
- (a) type of policy;
 - (b) approximate date when the policy was taken out; and
 - (c) estimated value of policy.
- 19.** Debtor’s net monthly income from all sources.
- 20.** Debtor’s monthly surplus income after taking into account any contribution made by a member of the debtor’s family to the amount necessary for the reasonable domestic needs of the debtor and the debtor’s family.
- 21.** Current (or last) income tax reference number.
- 22.** In respect of each creditor—
- (a) name and address;
 - (b) date the debt was incurred;
 - (c) the amount the creditor claims the debtor owes the creditor;
 - (d) where the debt is secured, the property of the debtor which is claimed by the creditor to clear or reduce the creditor’s debt.”

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