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Here is a list of the legal articles, legal documents and e-seminar papers that are available.

### **LEGAL ARTICLES LISTING**

#### **ADVANCE MEDICAL DIRECTIVE**

- Advance Medical directive

#### **AUCTION**

- Property auction

#### **BANKRUPTCY LAW**

- Bankruptcy against judgment debtor
- How to be discharged from bankruptcy
- What is bankruptcy

#### **BUSINESS LAW**

- Basic accounting information of a business
- Business structures
- Small claims for small businesses

#### **CENTRAL PROVIDENT FUNDS**

- CPF nomination
- Who gets my CPF savings when I passed away

#### **CIVIL LAW**

- Civil claims
- Personal loan

#### **CONTRACT LAW**

- Contract

#### **CONVEYANCING LAW**

- Conveyancing process

#### **CRIMINAL LAW**

- 28 days to report address change
- Arrest
- Bail
- Criminal case, conducting a trial yourself
- Criminal Legal Aid Scheme
- Falsely reporting change of address
- Hacking of web site, a serious offence
- Littering offence
- Mutton cheat
- Jaywalkers at bus interchanges
- No eating & drinking in MRT trains
- Smoking offence

#### **DEBTORS**

- Debt recovery
- Judgment debtor summons

#### **DRUGS LAW**

- Drug trafficking

#### **EMPLOYMENT LAW**

- Employment rights and obligations

**FAMILY LAW**

- Divorce
- Maintenance
- Personal Protection Order

**FRANCHISING LAW**

- Franchising
- What is involved in franchising

**HOUSING & DEVELOPMENT BOARD**

- HDB power of attorney
- Immigration offender in HDB flat
- Ownership status of an HDB flat

**IMMIGRATION LAW**

- Foreign maids
- Immigration requirements (employment pass, work permit and professional visit pass)
- Missing maids
- Schemes for permanent residence

**INCOME TAX**

- Income tax statement by self-employed

**LAW OF TENANCY**

- Tenancy
- Stamp duty in tenancy agreement

**LEGAL FEES**

- Legal cost for judgment with trial
- Legal cost for judgment without trial
- Legal cost for other matters

**MEDIATION LAW**

- Divorce mediation
- Post judgment mediation

**MOTOR VEHICLE LAW**

- Safety regulation for lorries carrying workers

**MULTI-LEVEL MARKETING LAW**

- Multi-level marketing

**OPTION CONTRACT**

- Option contract (Sale of properties)

**POLICE FORCE**

- Police routine works
- Police investigations and you

**POWER OF ATTORNEY**

- Power of attorney

**PROPERTY LAW**

- Foreign persons buying residential property in Singapore
- Private residential properties, defects in new home
- Purchasing a property

**ROAD ACCIDENT**

- Independent Damage Assessment Centre
- Non injury report

**STATUTORY DECLARATION**

- Statutory declaration

**STATUTORY INSTITUTIONS**

- The Monetary Authority of Singapore (MAS)

#### SUBORDINATE COURTS

- Appeals section
- Baliffs section
- Constitution
- Criminal mention courts
- Magistrate's complaint
- Night court
- Small Claims Tribunal (SCT)

#### SUPREME COURT

- Supreme Court

#### TORT LAW

- Tort

#### TRIBUNAL

- Tribunals

#### WILLS

- Law on wills
- The wills registry

#### LEGAL DOCUMENTS LISTING

##### DEED

A Deed is a special contract that does not require consideration. Once you signed, sealed and delivered the document, it becomes a legally binding document and can be enforced in court or is legally recognized.

##### -Deed 01

This Deed is made between the guarantor and the hirer in respect of a motor car. As special arrangements have been made between the guarantor and the hirer, they wish to put their terms of the agreement in the form of a Deed to make it legally binding.

##### DEED POLL

A Deed Poll is a legal document that allows you to change your name.

##### -Deed Poll 01

This Deed Poll allows you to add an additional English name to your present name.

##### -Deed Poll 02

This Deed Poll allows you to change your first name in Hanyu Pinyin.

##### -Deed Poll 03

This Deed Poll allows you to change your first name.

##### -Deed Poll 04

This Deed Poll allows you to change your first name and abandon the use of your Hanyu Pinyin name and also to include an additional Christian name.

##### -Deed Poll 05

This Deed Poll allows the mother to change his son's Christian name.

##### -Deed Poll 06

This Deed Poll allows the mother to change her daughter's name. It allows for the abandonment of the use of her daughter's first name and Christian name and assume a new additional Christian name.

##### -Deed Poll 07

This Deed Poll allows the mother to change her daughter's first name.

##### -Deed Poll 08

This Deed Poll allows you to add an English or Christian name to your present name, Hanyu Pinyin name and Chinese Characters.

##### -Deed Poll 09

This Deed Poll allows you to change your first name and Hanyu Pinyin name and also to include an English name.

### DEED OF SEPARATION

Nowadays, it is common for married couples to quarrel very often. On account of such unhappy differences, married couples are unable to live in harmony and hence they would enter into a Deed of Separation which is a legally binding document which allows them to petition for Divorce after they have separated from each other for 3 years and with consent.

#### -Deed of Separation 1

This Deed sets out husband and wife agreement to separate for 3 years. Parties have also agreed on the custody of the child and maintenance for the wife.

#### -Deed of separation 2

This Deed sets out husband and wife agreement to separate for 3 years. Custody, maintenance and matrimonial property not mentioned in the deed. These issues can be settled in court later.

#### -Deed of Separation 3

This Deed sets out husband and wife agreement to separate for 3 years. No children and no matrimonial assets. Wife agreed not to claim maintenance.

#### -Deed of Separation 4

This Deed sets out husband and wife agreement to separate for 3 years. Custody, access, maintenance for the child and the wife and the division of the matrimonial property have been agreed.

#### -Deed of Separation 5

This Deed sets out husband and wife agreement to separate for 3 years on account of unhappy differences and unable to live in harmony. Custody, maintenance and matrimonial flat not mention in deed but can be settled in court later.

### LETTER OF AUTHORITY

Letter of authority is usually given to the agent by the principal to authorise the agent to act for the principal in a particular matter.

#### -Letter of Authority 01

Letter from owner of vehicle authorising his lawyer to receive compensation monies on his behalf.

#### -Letter of Authority 02

Letter from owner of flat authorising his lawyer to act for him and to make certain payments to third parties from the sale proceeds.

### LETTER OF DEMAND

Bad debts are the nightmare of all businessman and it is always a prudent practice to send out 3 collection letters asking the customers to pay the amount due. Also in your collection letter, enclose a Statement of account owing by your customers so that your customers would have the details of the amount owing. Only after three collection letters than you refer the matter to the lawyer who would then send a Letter of Demand to the debtor. If the debtor ignores the Letter of Demand and the matter proceeds to court, the debtor would be liable for legal costs incurred in bringing the matter to the Civil Court. Long letters waste your time, short words and sentences make their point.

#### -Letter of Demand 01

Director A suing director B to gains access to the accounting records of a company.

#### -Letter of Demand 02

Party A sue Party B pursuant to an agreement to share commissions.

#### -Letter of Demand 03

Trading company sue restaurant company for goods sold and delivered.

#### -Letter of Demand 04

Motor trading company sue construction company for repairs to motor vehicle.

#### -Letter of Demand 05

Realty company suing owner for agent commission.

#### -Letter of Demand 06

Owner suing Piling & excavating contractor for damage to property.

#### -Letter of Demand 07

- Owner sue Car company for defective motor vehicle.
- Letter of Demand 08  
Cards company suing another party for misleading the Public on the supplying of complimentary postcards.
- Letter of Demand 09  
Shipping company sue customers for outstanding sea freight charges.
- Letter of Demand 10  
Lender suing borrower for loan amount.
- Letter of Demand 11  
Company selling bar code reader suing customers for amount outstanding.
- Letter of Demand 12  
Marine & Industrial supplier sue customers for supply of goods.
- Letter of Demand 13  
Trading company selling goods sue customers for amount outstanding.
- Letter of Demand 14  
Finance company sue guarantor in respect of a hire-purchase agreement.
- Letter of Demand 15  
Finance company sue hirer pursuant to hire-purchase agreement.
- Letter of Demand 16  
Insurance company suing four indemnitors pursuant to an indemnity.
- Letter of Demand 17  
Licensor suing licensee who damage the licensed property.
- Letter of Demand 18  
Management Corporation suing strata title owner for maintenance fees.
- Letter of Demand 19  
Party A suing party B for materials supplied and works carried out.
- Letter of Demand 20  
Lender sue borrower pursuant to a loan agreement.
- Letter of Demand 21  
Interior & building supplier sue customers for outstanding sum.
- Letter of Demand 22  
Furniture trading company sue customers for renovation works (woodworks).
- Letter of Demand 23  
Motor repairer suing customers for unpaid repair bill.
- Letter of Demand 24  
Party A suing Party B on an agreement to share payment of property tax.
- Letter of Demand 25  
Construction & dormitory services provider suing company for supply of labour and agreed sharing of profits of a project.
- Letter of Demand 26  
Seafood trading company suing customers for supply of seafood.
- Letter of Demand 27  
Landlord sue tenant for damages to tenanted property and arrears.
- Letter of Demand 28  
Landlord sue tenant for breaches of rules and regulations.
- Letter of demand 29  
Logistics company sue customers for transport services rendered.
- Letter of demand 30  
Claim by the strata owner of a unit in a private condominium against his neighbour for trespass.
- Letter of Demand 31  
Logistics company sue customer for warehouse charges.
- Letter of Demand 32  
Contractor sue owner for work done and materials supplied.
- Letter of demand 33  
Civil Engineers providing civil engineering services suing customers for outstanding amount.

### LETTER OF INDEMNITY

A contract of indemnity is a contract by one party to keep the other harmless against loss. In other words, the undertaking is an indemnity is one of primary liability for payment.

#### -Letter of Indemnity 01

Agent or attorney requesting for payment to be paid to them instead of the principal or donor. Agent or attorney will sign a letter of indemnity in favour of the payor before the payor make payment. The indemnity will indemnify the payor against any claim or losses as a result of such payment.

#### -Letter of Indemnity 02

Before the completion of the sale of a property, if the vendor agreed to let the purchaser to submit plans to the authority for additions or alterations to the property pending completion, the purchaser will sign a letter of indemnity in favour of the vendor before the vendor authorise the purchaser to submit the plans. The indemnity will indemnify the vendor against any claim or losses as a result agreeing to the arrangement.

#### -Letter of Indemnity 03

Owner instructs lawyer to act for the sale of the flat. Additional requests were made by the owner to request the lawyer to make payment to certain parties (eg creditors) out of the sale proceeds. The owner will sign the letter of indemnity in favour of the lawyer in respect of the payments. The indemnity will indemnify the lawyer against any claims or losses as a result of paying the sale proceeds to third parties.

#### -Letter of Indemnity 04

Before completion of a sale of property, the vendor give the keys to purchaser to carry out renovation works before completion. Purchaser will sign a letter of indemnity in favour of the vendor before the vendor give the keys. This indemnity will indemnify the vendor against any claim or losses as a result of giving the keys to the purchaser before completion.

### LETTER OF GUARANTEE

A contract of guarantee is defined as a contract to answer for the debt, default or miscarriages of another who is to be primarily liable to the promise. Guarantees are commonly taken in relation to overdrafts, hire-purchase transaction and loans and are especially useful where the principal debtor can offer no tangible form of security.

#### -Letter of Guarantee 01

This guarantee is in the form of a Deed. Lender agreed to lend monies to borrower pursuant to a loan deed. The guarantors agreed to enter into covenants with the lender contained in this deed of guarantee in respect of the loan.

#### -Letter of Guarantee 02

Private Limited Company agreed to supply goods and provide services to do works. Directors guarantee due performance and payments of goods for the Private Limited Company.

### LETTER OF UNDERTAKING

An undertaking is a promise by the signatory to undertake to be responsible for certain things, For an example, it could be an undertaking to pay a debt if the principal debtor defaults or an undertaking that the principal debtor will perform his contract.

#### -Letter of Undertaking 01

Owner request lender to make payment of loan sum to his contractor for renovation works to new flat.. Owner undertake to lender to pay the lender the loan sum upon the sale of the old flat.

#### -Letter of Undertaking 02

Bank lend money to owners in respect of a bridging loan and short term loan. Owners undertake to pay bridging loan and short term loan upon the sale of the old flat.

#### -Letter of Undertaking 03

A simple letter of undertaking and a simple guarantee in respect of a request made by the person who sign the undertaking.

#### -Letter of Undertaking 04

Owner temporary loan his vehicle to the driver. Driver undertakes to be responsible for accident cause by him and any traffic offence committed by him.

## LOAN

There are many types of loan offered to individuals by financial institutions (banks and finance companies). However, there are situations in which a personal loan is involved. Such situation is where an individual lends money to the borrower. Hence, a loan agreement or a loan deed should be executed by the borrower.

### -Loan Document 01

This is a simple loan agreement.

### -Loan Document 02

This loan agreement is in the form of a Deed.

### -Loan Document 03

This loan agreement is also in the form of a Deed.

## OPTION CONTRACT

The contract for sale of real estate in Singapore is usually made by an option to purchase. The vendor in consideration of a sum of money (option money) grant an option to the purchaser to purchase the property. An option contract usually provides for the purchase price and if the purchaser decides to buy, he must exercise the option within a fixed date by signing the acceptance copy which is attached to the option contract together with the balance 10% deposit.

### -Option Contract 01

Option contract for Strata Property

### -Option Contract 02

Option contract for developer's sale (Sub-sale option)

### -Option Contract 03

Option contract for landed property.

## POWER OF ATTORNEY

A power of attorney is a legal document in which formal authority is given by a person called the donor to another person called the attorney authorizing the attorney to act on his behalf as his legal representative and also in the donor's name. This Deed of Power of Attorney has to be signed by the donor and is usually executed before the Donor leave for overseas to work or study for a few years.

### -Power of Attorney 01

Power of Attorney to sublet and manage a private property.

### -Power of Attorney 02

Power of Attorney for purchase subletting and general management of an HDB flat (one donor).

### -Power of Attorney 03

Power of Attorney for purchase subletting and general management of an HDB flat (2 donors).

### -Power of Attorney 04

Power of Attorney for subletting and general management of an HDB flat (one donor).

### -Power of Attorney 05

Power of Attorney for subletting and general management of an HDB flat (2 donors)

### -Power of Attorney 06

Power of Attorney for sale, subletting and general management of a private property.

### -Power of Attorney 07

Power of Attorney for sale of motor car.

### -Power of Attorney 08

Power of Attorney to purchase private property, to sell private property, to sell securities, to operate bank accounts, to sell club membership.

## SALE AND PURCHASE AGREEMENT

A contract for the sale of land (real property) must be in writing. It could be in writing in the form of an option contract or in the form of a sale and purchase contract. These two are the popular forms of contract for sale of property in Singapore. Hence, the pre-requisites of a contract must be present. In other words, the formation of a sale and purchase agreement for a property is subject to the same rules as any other contract.

- Sale & Purchase Agreement 01  
HDB Commercial Properties
- Sale & Purchase Agreement 02  
Private properties

#### STATUTORY DECLARATION

Statutory Declarations may be required for some government departments, statutory boards, financial institutions and in some overseas application. You must affirm the declaration before a Commissioner for Oath. If a person makes a false declaration in the statutory declaration, he shall be guilty of an offence and shall be punished with imprisonment which may extend to 3 years and shall also be liable to a fine.

- Statutory Declaration 01  
Declaration by director for the purposes of employing skilled workers from China.
- Statutory Declaration 02  
Declaration, General form
- Statutory Declaration 03  
Declaration by a lawyer for the purposes of registering a bill of sale.
- Statutory Declaration 04  
General Declaration form.
- Statutory Declaration 05  
Declaration by director for the purposes of compliance with Land's Dealing Unit.
- Statutory Declaration 06  
Declaration by deponent that the statements given in the Forms are true.
- Statutory Declaration 07  
Declaration, general form with interpretation clause.
- Statutory Declaration 08  
Joint declaration by seller & buyer of HDB flat.
- Statutory Declaration 09  
Declaration by applicant applying for a massage establishment licence.
- Statutory Declaration 10  
Declaration by Defendant that the two MC suits against him have been settled.
- Statutory Declaration 11  
Declaration by holder of identity card that the photocopies are true.

#### WARRANT TO ACT AND AUTHORITY

At a meeting with your lawyer, you should bring copies of all relevant documents to see him. If you are engaging him as your lawyer, you will usually need to sign a Warrant to Act and Authority. It is always good to include the agreed legal costs in the Warrant to act so as to avoid any dispute between you and the lawyer on legal cost.

- Warrant to Act and Authority 1  
This is a warrant to Act and the Authority in respect of a claim involving road accident.
- Warrant to Act and Authority 2  
This is a Warrant to Act and Authority in respect of a sale involving a HDB flat.
- Warrant to Act 1  
This is a Warrant to Act authorise the lawyer to represent you in Court.
- Warrant to Act 2  
This is a Warrant to Act authorise the lawyer to act for you in respect of preparing a Power of Attorney.
- Warrant to Act 3  
Warrant to Act, general form.
- Warrant to Act 4  
This Warrant to Act authorise the lawyer to act for you in respect of preparing a Will.

## WRIT OF SUMMONS

In respect of a civil claim, you may file a claim against the Defendant by issuing a Writ of Summons in the District Court or the Magistrate's Court. Once the Writ of Summons is issued by the Subordinate Courts, there will be a legal seal printed on the first page of the Writ of Summons together with the suit number. If you receive a Writ of Summons, you should immediately engaged a counsel to enter an Appearance on your behalf. Otherwise, the claimant can get a judgment in default against you.

- Writ of Summons 1  
Malaysian company sue a Singapore registered company.
- Writ of Summons 2  
Transport company sue the debtor who is trading as a sole proprietor (writ file in the Magistrate' Court).
- Writ of Summons 3  
Construction company sue debtor who is trading as a sole proprietor (writ file in the District Court).
- Writ of Summons 4  
Private limited company sue Plumbing enterprise for liquidated sum.
- Writ of Summons 5  
Plaintiff sue Defendant for unliquidated damages.
- Writ of Summons 6  
Infant suing by his father and next friend.
- Writ of Summons 7  
Plaintiff suing two Defendants. One of the Defendant's NRIC No. is not available.
- Writ of Summons 8  
Plaintiff sue two Defendants
- Writ of Summons 9  
Plaintiff sue three Defendants.

## WILL

A Will is a written declaration of a person in which he states how his assets are to be distributed upon his death. The person making the Will is called a testator. The executor named in the will would administer his estate. The person who received the assets are called the beneficiary.

- Will 01  
Testator distributes his assets in 5 equal shares.
- Will 02  
Testator distributes his private property in 4 equal shares and the residue of his estate in 2 equal shares.
- Will 03  
Husband gives all real and personal properties to wife.
- Will 04  
Testator appoints husband and sister as executors and trustees. Trustees to hold property on trust for her three children.
- Will 05  
Testator (wife) states in her will that if her husband shall not survive her, she will give her property to the third son.
- Will 06  
Testator gives a certain sum of monies to his children. The monies are in a fixed deposit account.
- Will 07  
Mother giving her share in a property to his son.
- Will 08  
Testator appoints executors and trustees as legal guardians of her minor son.
- Will 09  
Father gives all his properties to the son.
- Will 10  
Mother gives her HDB flat absolutely to her daughter.

- Will 11  
Testator divide his properties into ten equal shares to be given to different beneficiaries in different quantity.
- Will 12  
Father gives monies and HDB flat to wife. The rest of his residue estate he gives to her daughter.
- Will 13  
Husband states in the will that if the wife shall not survive him, he will give the HDB flat to the son.
- Will 14  
Husband appoints wife as executor. In the event that the wife predeceased him, he appoints brother as executor.
- Will 15  
Testator gives property to beneficiaries in 8 equal shares.
- Will 16  
Testator gives HDB flat to brother. The residue of his estate to be divided among the mother, brother, sister, nephew and niece.
- Will 17  
Testator gives jewellery to son. Cash, insurance policies to father-in-law, mother-in-law, father, mother and son.
- Will 18  
Husband gives private property to wife.
- Will 19  
Testator gives all his properties to wife but if wife shall predeceased him, his properties will be given to his sons.
- Will 20  
Testator gives three private properties to 3 beneficiaries.
- Will 21  
Testator gives property to charity.
- Will 22  
Husband gives property, monies in bank account, securities, insurance policies, CPF Funds, motor car and business to wife.
- Will 23  
Testator appoints brother to distribute assets to 2 daughters on a 50/50 basis.
- Will 24  
Wife gives property to husband. In the event the husband predeceased her, she gives property to her children on a 50/50 basis.
- Will 25  
Wife gives one property to sister and another property to husband.
- Will 26  
Father gives property to son. If son predeceased him, he gives property to daughter.
- Will 27  
Husband gives property to wife. If wife predeceased him, he gives property to the two sons.
- Will 28  
Father gives property to 2 sons in equal shares.
- Will 29  
Father gives property to 3 sons in equal shares.
- Will 30  
Testator gives HDB flat and private property to parents in equal share.

### **E-SEMINAR PAPERS**

1. Singapore law on Housing & Development Board Option to Purchase
2. Singapore law on Will and drafting your own Will with 10 precedents as guide.