

UGG v UGH (M.W.)  
[2017] SGHCF 25

**Case Number** : Divorce (Transferred) No 1459 of 2015  
**Decision Date** : 16 October 2017  
**Tribunal/Court** : High Court  
**Coram** : Foo Tuat Yien JC  
**Counsel Name(s)** : Khwaja Imran Hamid and Lucinda Lim Lixia (Tan Rajah & Cheah) for the plaintiff;  
Avery Chong (Chia-Thomas Law Chambers LLC) for the defendant.  
**Parties** : UGG — UGH (M.W.)

*Family Law —Matrimonial assets —Division*

*Family Law - Maintenance —Wife*

[LawNet Editorial Note: The appeal to this decision in Civil Appeal No 99 of 2017 was dismissed by the Court of Appeal on 4 May 2018 with no written grounds of decision rendered.]

16 October 2017

**Foo Tuat Yien JC:**

**Introduction**

1 These grounds of decision deal with the ancillary matters under Part X of the Women’s Charter (Cap 353, 2009 Rev Ed). The Husband is the Plaintiff and the Wife is the Defendant.

2 Parties married on 7 December 2002 in Singapore, [\[note: 1\]](#) when the Wife was 33 years old and the Husband was 34 years old. [\[note: 2\]](#) Having lived apart for a continuous period of at least three years from 1 January 2012 [\[note: 3\]](#) (save for a three-month period of attempted reconciliation for the sake of the children from July to September 2013), the Husband, with the Wife’s consent, filed for divorce on 10 April 2015 on grounds of the three-year separation. [\[note: 4\]](#) Both parties were legally represented. On 21 May 2015, interim judgment was granted. The marriage lasted nine years up till the date of their separation on 1 January 2012 and nearly 12.5 years up until the date of interim judgment. They have two children, a boy (C1) and a girl (C2), who were of ages 12 and nine respectively at the time of the ancillary matters hearing. [\[note: 5\]](#)

3 The Wife has appealed against the following orders made on 4 May 2017: [\[note: 6\]](#)

(a) In relation to the division of the matrimonial assets, the Husband shall pay to the Wife the sum of \$1,655,867 within six months from the date of the order. Each party shall keep the assets in his or her own name.

(b) There shall be no maintenance for the Wife.

4 Parties had agreed on: (a) parties sharing joint custody of the children; (b) care and control

being granted to the Wife; (c) access arrangements for the Husband; and (d) the Husband to pay the children's monthly maintenance of \$3,800 (this amount being \$200 less than what the Wife had asked).

5 I set out my reasons for the orders on the division of matrimonial assets and on maintenance for the Wife.

## **The parties**

6 The parties are both Singapore citizens and university graduates. The Husband was 48 years old at the time of my order. He was the Chief Executive Officer of a major transport service provider based in Singapore, having assumed the position since 2 July 2012. At the time of the 4 May 2017 hearing, he had remarried and had a child with his new wife. The Wife was 46 years old at the time of the hearing. She was working part-time as a Principal Counsellor at a charity that provided social and welfare services. Her earnings varied depending on the number of hours worked every month.

## **Background and context**

7 After their marriage in December 2002, parties lived with the Wife's parents for six months from December 2002 to June 2003, [\[note: 7\]](#) before renting their own place. When C1 was born in October 2004, they engaged domestic help. In March 2005, they bought a private apartment in joint names. No information was provided on their respective direct financial contribution towards this purchase.

8 It would appear that parties experienced problems in the early years of their marriage. The Husband deposed in his affidavit that the difficulties were due to the involvement of the Wife's extended family in their lives. [\[note: 8\]](#) The Wife did not file a counter-affidavit to dispute this.

9 In 2007, the Husband bought another property which was used as their matrimonial home. The property was held by them as tenants-in-common in unequal shares (one-fifth in the Wife's name and four-fifths in the Husband's name). [\[note: 9\]](#) It is not disputed that the Husband had, on his own, decided on the purchase and had paid wholly for it. [\[note: 10\]](#) The Wife said that she was not able to contribute as all her CPF monies were tied up with the private apartment bought in 2005. [\[note: 11\]](#)

10 In January 2008, after the birth of C2 in November 2007, the Wife brought the two children (then three years old and three months old respectively) to Kuwait to join the Husband, where he had been working in a new job since mid-2007. [\[note: 12\]](#) The family stayed in Kuwait from January 2008 to April 2010. The background to the family's decision to move was, however, contested by the parties. According to the Wife, the move was to support the Husband's career as there were better job prospects for him in Kuwait. The Husband's account was that this was a collective decision for the benefit of the family, who could live independently in Kuwait without the involvement of the Wife's immediate family. Another reason was that the Wife could spend time with the children during their formative years as she would not have to work in Kuwait. [\[note: 13\]](#) The Wife had applied for no-pay leave for three years to accompany the Husband and take care of the family.

11 The Wife would, no doubt, have played a major role in settling the family into their new home in Kuwait whilst the Husband focused on his job. When the family eventually returned from Kuwait in April 2010, the Wife also played a significant part in re-settling the family back into their new home in Singapore and cared for the children as they were adjusting to their new schools. [\[note: 14\]](#)

12 On their return from Kuwait in 2010, parties sold their private apartment and deposited the net sale proceeds of about \$285,000 (*ie*, after the refund of the parties' CPF monies) into their joint account. The Husband's case was that the monies were used over time for household expenses. [\[note: 15\]](#) The Wife's position was that large sums of monies had been subsequently withdrawn and kept by the Husband. [\[note: 16\]](#) This latter point was, however, not pursued by the Wife at the ancillary matters hearing. As stated in [7] above, parties did not provide information on their direct contribution for purchase of this private apartment. As their salaries were deposited into their joint account, some credit must be given to the Wife for her contribution to the household expenses.

13 The Wife said that, when she returned from Kuwait in 2010, she was told that the government department that previously employed her no longer had a suitable and comparable position for her. Some months later in January 2011, she resumed working full-time in a different position.

14 About 22 months after the family returned from Kuwait in April 2010, the parties, in January 2012, formed the intention to live separate lives. They no longer shared a bedroom, were not intimate, communicated only on matters relating to the children and lived under one roof only for the sake of the children and until such time an agreement could be made on the division of assets. [\[note: 17\]](#) As the Husband had indicated an intention to leave the matrimonial home from June 2012, [\[note: 18\]](#) the Wife took no-pay leave from August 2012 to December 2012 to focus on the household and the children. [\[note: 19\]](#)

15 The Husband left the matrimonial home in September 2012 and later moved back in July 2013, when parties attempted an unsuccessful three-month reconciliation. Despite the unsuccessful reconciliation, the Husband continued to stay for some time to help C1 with his studies and therapy. He subsequently left again in November 2014 to live with his then partner, who is now his wife. He filed for divorce on 10 April 2015, on the basis of the parties' three-year separation. The Husband continued to provide financial support and care for the family even though the marriage had broken down in January 2012, though he pointed out that the Wife had been taking care of her own personal expenses since February 2014.

## **Issues**

16 The issues which are the subject of the Wife's appeal relate to:

- (a) the division of matrimonial assets; and
- (b) maintenance for the Wife.

## **Division of matrimonial assets**

### ***Identifying and valuing the combined pool of assets***

17 The parties submitted and filed a revised Joint Summary of relevant assets on 27 April 2017 ("the Joint Summary") for the 4 May 2017 ancillary matters hearing. [\[note: 20\]](#) It was confirmed then that the matrimonial home had been sold for \$2.65m, with expected net sales proceeds of \$1,276,191.83 for division. [\[note: 21\]](#)

18 Based on the Joint Summary and from what transpired during the 24 February and 4 May 2017 hearings, the Wife had decided not pursue an earlier point that the Husband had dissipated \$1.25m of

their assets. [\[note: 22\]](#) The Joint Summary also showed that although the Wife had argued in her written submissions that the Husband's POSB bank account (value of \$86,076.41), which he held jointly with his father, should be included in the matrimonial pool, [\[note: 23\]](#) this was agreed to be deducted as a liability and was not pursued at the hearing. [\[note: 24\]](#) The POSB bank account was therefore not subject to division.

19 Parties confirmed at the 4 May 2017 hearing that all matters on the assets to be included in the matrimonial pool had been agreed upon save for:

- (a) the Husband's claim that a sum of \$150,000 be excluded, as the monies belonged to his father; and
- (b) the Husband's claim that his pre-marital assets of about \$557,000 should be excluded from the matrimonial pool.

*Whether the monies amounting to \$150,000 were held by the Husband on his father's behalf*

20 The Husband's position, as stated in his first affidavit of assets and means, was that he held a sum of \$150,000 on behalf of his father, who had deposited this sum on 21 March 2011 into his DBS Autosave Account No. XXX-XXXX17-6 because the latter wanted his help to invest the money and to "mitigate the risks on his loan from DBS (of which [the Husband was] the guarantor)". [\[note: 25\]](#) No further information on the DBS loan was provided, but this was not essential for determination of the issue. The Husband tendered an image of a cheque dated 21 March 2011 for \$150,000 signed by his father as well as a DBS statement for March 2011 showing a cheque deposit for that sum into his account. [\[note: 26\]](#)

21 The Wife did not dispute the authenticity of the evidence but submitted that it demonstrated only the fact of the deposit but not the fact of intent. [\[note: 27\]](#) These were mere assertions as the Husband's father had not provided a supporting affidavit.

22 I noted that the Husband's position on the exclusion of the \$150,000 had been stated in his very first affidavit and maintained consistently throughout the proceedings. [\[note: 28\]](#) After taking into account the case circumstances as a whole, I accepted his account that these monies were held on behalf of his father and excluded them from the matrimonial pool.

*Whether the assets amounting to \$557,000 were the Husband's pre-marital assets*

23 The Husband had, in his affidavit of assets and means, declared that he had accumulated various pre-marital assets in the form of cash, shares, unit trusts, a car and CPF monies, amounting to about \$557,000. [\[note: 29\]](#) These were amassed during his ten years of professional work before he married in his mid-thirties. They had not been ordinarily used or enjoyed, nor substantially improved upon, during the marriage and were thus not matrimonial assets. It is notable that whilst the Wife had, in her reply affidavit, disputed that the Husband held \$150,000 on behalf of his father, she was silent on his proposed exclusion of a much larger sum of \$557,000. [\[note: 30\]](#) The Husband therefore argued that the Wife's subsequent submission, that these assets of \$557,000 should be included in the pool for division, was a change in position and an afterthought.

24 On the Wife's part, it was conceded at the hearings on 24 February 2017 and 4 May 2017 that she had not disputed or commented on these alleged pre-marital assets in any of her affidavits. [\[note: 31\]](#)

25 I accepted the Husband's evidence that the \$557,000 assets were his pre-marital assets and excluded them from the matrimonial pool. [\[note: 32\]](#)

*The combined pool of matrimonial assets*

26 Based on counsel's confirmation [\[note: 33\]](#) and my findings above, the net value of the matrimonial pool was thus ascertained at \$7,023,500 [\[note: 34\]](#) as set out in the following table: [\[note: 35\]](#)

S/N	Description	Value (SGD)
<b>(A) Parties' Joint Assets</b>		
1.	Upper Changi property ( <i>ie</i> , the net sales proceeds of the matrimonial home, which was arrived at by deducting the agreed outstanding mortgage loan amount of \$1,333,808.17 and the agreed costs of sale of \$40,000 from the sale price of \$2.65m)	1,276,191.83
2.	DBS account no. XXX-XXXX10-8	23,316.05
	<b>Sub-total</b>	1,299,507.88
<b>(B) Wife's Assets</b>		
3.	Bank accounts in the Wife's sole name	150,000.00
4.	Prudential Prushield Life Policy No. XXXXX502	N.A.
5.	CPF	396,000.00
	<b>Sub-total</b>	546,000.00
<b>(C) Husband's Assets</b>		
6.	DBS accounts in the Husband's sole name	1,550,597.10
7.	OCBC accounts in the Husband's sole name	758,793.55
8.	POSB account jointly held by the Husband and his father	86,076.41
9.	CPF	715,977.15
10.	SGX Securities Account No. XXXX-XXXX-X376 ( <i>ie</i> , shares in Singapore)	165,629.60
11.	Shares in the United States	2,627,325.21
12.	Car (Toyota Wish)	70,000.00
13.	Car (Mazda 626)	45,000.00
14.	Great Eastern Endowment Policy No. XXXXXXX537	49,589.99
	<b>Sub-total</b>	6,068,989.01

**(D) Husband's Liabilities and Excluded Assets**

15.	Income tax	97,919.80
16.	POSB account jointly held by the Husband and his father	86,076.41
17.	Pre-marital assets	557,000.00
18.	Monies held on the father's behalf	150,000.00
	<b>Sub-total</b>	890,996.21
	<b>Total pool of assets (A)+(B)+(C)-(D)</b>	7,023,500.68

**Determining the appropriate division of the matrimonial pool**

The "structured approach" in *ANJ v ANK*

27 The structured approach, first set out *ANJ v ANK* [2015] 4 SLR 1043 ("*ANJ v ANK*") (at [17]-[30]), was summarised in three broad steps set out in *Twiss, Christopher James Hans v Twiss, Yvonne Prendergast* [2015] SGCA 52 (at [17]), as follows:

- (a) express as a ratio the parties' *direct contributions* relative to each other, having regard to the amount of *financial* contribution each party made towards the acquisition or improvement of the matrimonial assets ("Step 1");
- (b) express as a second ratio the parties' *indirect contributions* relative to each other, having regard to both indirect *financial* and *non-financial* contributions ("Step 2"); and
- (c) derive the parties' overall contributions relative to each other by taking an average of the two ratios above, keeping in mind that, depending on the circumstances of each case, the direct and indirect contributions may not be accorded equal weight and one of the two ratios may be accorded more significance than the other ("Step 3").

Applying the "structured approach" to the present facts

Step 1: Parties' direct contributions

28 The issue of direct contributions was not seriously disputed. Parties accepted the following figures as representing their respective direct financial contributions to the matrimonial pool: [\[note: 36\]](#)

	<b>Direct Financial Contributions</b>	
	<b>Husband</b>	<b>Wife</b>
<b>Value (SGD)</b>	6,477,500	546,000
<b>Ratio</b>	92.3	7.7

Step 2: Indirect contributions

29 The issue of indirect contributions, however, was contested by parties.

30 The Husband submitted an indirect contribution ratio of 50:50. His indirect contributions to the marriage and to family were significant, and these were not disputed by the Wife. The Wife had, herself, given affidavit evidence that he “played the role of a good father” and “share[d] a good bond with the children”. [\[note: 37\]](#) He gave a diverse range of examples of his contributions. These included assisting in household chores, making arrangements for family outings and overseas holidays, supervising the children’s education and enrichment, sending them to school, and ensuring that the children received appropriate medical attention whenever they fell ill or were injured. He had, in July 2013, actively supported C1 in his studies and therapy. When C1 fell behind in Mathematics, he took time off his schedule to teach him and help him with his homework. [\[note: 38\]](#) With the Husband’s efforts, C1 eventually made it to the top of his class. [\[note: 39\]](#) This latter point was not disputed. Furthermore, it is very likely that a larger part of the indirect financial contributions would have come from the Husband, who was working throughout the marriage and earning more than the Wife. It also bears noting that this was a family that was not extravagant in their expenditure.

31 The Wife, on the other hand, proposed an indirect contribution of 70:30 in her favour. She argued that she had sacrificed her career by taking no-pay leave for three years in January 2008 to accompany the Husband to Kuwait with two young children as she wanted to support his career and keep the family together. She claimed to have lost out on an annual income of about \$75,000 to \$80,000 (*ie*, a monthly income of around \$6250 to \$6666) [\[note: 40\]](#) for each of the three years and on career advancement opportunities. When she returned from Kuwait in mid-2010, she had to accept a posting at the government department which was not on par with her previous position, as her earlier position was no longer available, [\[note: 41\]](#) and only resumed working full-time in January 2011, when C1 was six years old and C2 was three years old. She took unpaid leave from August to December 2012 to focus on the household when the Husband left the matrimonial home between September 2012 and July 2013, and when he left again for a final time in November 2014. Finally, the Wife highlighted that in January 2014, both parties had agreed that she would work part-time so that she could care for her son, who was facing problems with his studies and behavioural problems that required therapy. [\[note: 42\]](#) Without her commitment to the family, the Husband would not have been able to focus on his career and move on with his life.

32 The Husband reiterated that it had been a collective decision to relocate to Kuwait to be able to live as a family without involvement of the in-laws. According to the Husband, the Wife had been in Kuwait for 16 out of the 34 months that he was working there, [\[note: 43\]](#) as she could spend time in Singapore or elsewhere with the children and her extended family. Moreover, the Wife had had domestic help in both Kuwait and Singapore.

33 It is clear that the Wife was the main caregiver of the children as the Husband’s job required him to spend time away for work and travel, and more so particularly after the Husband left the matrimonial home from September 2012 to July 2013 and again from November 2014 onwards. The Husband, whilst he was living in the matrimonial home and even after he left, continued to involve himself actively in the in the children’s well-being, care and studies.

34 In the circumstances, and after considering all the facts laid out by the parties in their submissions, I found it just and equitable to attribute the indirect contributions to the marriage in the ratio of 55:45 in favour of the Wife.

Step 3: Final ratio for division

35 A simple average of the two ratios above yielded an overall ratio of 68.65:31.35 in favour of the Husband. In *ANJ v ANK*, the Court of Appeal set out three relevant and non-exhaustive factors in determining if the relative weightage of the ratios should be adjusted further: (a) the size of the matrimonial pool, (b) the duration of the marriage, and (c) the nature and extent of the parties' indirect contributions (at [27]).

36 The Wife's position was that equal weightage be given to both direct and indirect contributions whilst the Husband proposed that direct contributions should weigh at 70% and indirect contributions at 30% in determining the overall division. The Husband submitted that the size of the matrimonial pool, which was accumulated largely by his individual efforts, must be taken into account.

37 I was not convinced that there was a need to adjust the overall ratio.

38 In arriving at my decision, I was mindful of the Court of Appeal case of *TNL v TNK and another appeal and another matter* [2017] 1 SLR 609 ("*TNL v TNK*"), which considered that single-income families and dual-income families attracted different approaches to the division of matrimonial assets. The instant case was one where the Wife had worked full-time, part-time and had also taken no-pay leave during the marriage for the benefit of the family and the children, and therefore did not fall squarely within the principles in *TNL v TNK* or the principles in *ANJ v ANK*.

39 I thus turned to the case of *Chan Yuen Boey v Sia Hee Soon* [2012] SGHC 92 ("*Chan Yuen Boey*"), which I found to be helpful. In *Chan Yuen Boey*, Steven Chong J (as he then was) observed from a review of the cases, that the proportion awarded to homemaker wives, who had made modest financial contributions to marriages with children lasting 17 to 35 years, ranged between 35% to 50% of the total matrimonial assets (at [34]). He also observed (at [35]) that the exceptions, where the apportionment in favour of the wife was less than 35%, typically concerned cases where the total pool of matrimonial assets had been very substantial and in excess of \$100m. In those situations, the apportionment to the wife had been substantial in its absolute terms.

40 Measured against this broad observation, I was satisfied that in the circumstances of this case, my decision to divide the matrimonial assets for the Wife to receive 31.35% of the assets (amounting to \$2,201,867) was just and equitable. I note that this was not too far from what the Wife herself had asked for at the 4 May 2017 hearing, when it was submitted that she was entitled to receive an overall lump sum of \$2.21m, which was to include her share of the assets as well as any lump sum maintenance to be awarded to her.

### ***Implementing the division order***

41 On the distribution of the matrimonial assets, I ordered that each party retain the assets in their own names. As the Wife's 31.35% share of the total matrimonial assets amounted to \$2,201,867 and she held \$546,000 of the matrimonial assets in her own name, the Husband was to pay the Wife the balance of \$1,655,867. [\[note: 44\]](#)

42 At the hearing, counsel requested that the date of payment be deferred until after the completion of the sale of the matrimonial home, which was scheduled in July 2017. I therefore ordered that the Husband pay the Wife the balance of \$1,655,867 within six months from the date of my order on 4 May 2017.

### **Maintenance for the Wife**

43 The Husband submitted that the Wife should not be entitled to any maintenance as she had the

earning capacity and the ability to regain self-sufficiency now that the marriage had ended and the children were older. She was well-qualified and experienced with a Master's degree in Psychology. Before working part-time, she was earning a take-home income of about \$7,238 a month. [\[note: 45\]](#) Although she had been working part-time to care for the children, she was now able to take on full-time employment or increase the number of working hours at her part-time job, as C1 had recently completed his Primary School Leaving Examinations. She was earning a gross income of \$36 per hour and her employment arrangement as Principal Counsellor with a charity, providing social and counselling services, did not place a limit on the number of hours that she could work. The Husband also highlighted that the Wife had been taking care of her personal expenses since February 2014, [\[note: 46\]](#) shortly after January 2014 when they agreed that she work part-time to take care of the children.

44 Based on the available Notices of Assessment, the Wife's average monthly take-home income in 2012 was about \$4,412. [\[note: 47\]](#) In 2013, she earned an average monthly take-home income of about \$7,238. [\[note: 48\]](#) As stated earlier, from January 2014, the Wife, with the agreement of the Husband, began working part-time to care for the children. [\[note: 49\]](#) At the time of the hearing, she was still working part-time as a Principal Counsellor at the charity. Her earnings varied depending on the number of hours worked every month. Her payslip for February 2016, for example, showed that she had received \$3,888 that month for 108 hours of work at \$36 per hour. [\[note: 50\]](#)

45 The Wife submitted that she should be entitled to an overall lump sum of \$2.21m, which would include the assets that she was to receive on division (see above at [40]). [\[note: 51\]](#) She urged the court to consider that the Husband had a higher earning capacity and was earning a much higher income. Furthermore, she had had to take a pay cut to care for the children and was not able to make an easy transition into the work force in her present situation. In this regard, she reiterated that, due to her commitment to the family and to the marriage over the years, she had missed out on job opportunities that could have allowed her to attain a higher income than what she was presently earning. I also noted that her monthly expenditure was about \$4,000, [\[note: 52\]](#) although certain household, healthcare and leisure expenses were shared with the children and would have been taken into account in the children's monthly maintenance, which the parties had agreed that the Husband was to pay (see [4] above).

46 After considering both parties' submissions, I ordered that there be no maintenance for the Wife. She was a qualified professional, who could earn up to about \$7,300 per month, albeit presently employed part-time. In my view, the Wife, at 44 years old, was well-placed to regain self-sufficiency as she progressively moves towards a full-time job, especially as the Husband was to bear the children's maintenance costs. She works in an area where her skills are in demand. Given the share of the matrimonial assets awarded to her, which would provide an adequate buffer for her to make the transition, there was no need for a maintenance order for the Wife. That the Husband earned an average monthly income of about \$50,000 (inclusive of a car allowance at \$4,833) was one but not a determining consideration. [\[note: 53\]](#)

## **Conclusion**

47 For the reasons above, I made the following orders:

- (a) In relation to the division of matrimonial assets, the Husband shall pay the Wife the sum of \$1,655,867 within six months from the date of my order. Each party shall keep the assets in his or her own name.

(b) There shall be no maintenance for the Wife.

48 I ordered that each party bear his or her own costs of the proceedings.

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[\[note: 1\]](#) Wife's affidavit dated 13 May 2015 at [7].

[\[note: 2\]](#) Statement of Claim at [2].

[\[note: 3\]](#) Statement of Particulars at [1(a)] and [1(b)].

[\[note: 4\]](#) Statement of Claim at [6].

[\[note: 5\]](#) Wife's affidavit dated 13 May 2015 at [8].

[\[note: 6\]](#) Wife's Notice of Appeal in CA 99/2017.

[\[note: 7\]](#) Wife's affidavit dated 1 August 2016 at [22].

[\[note: 8\]](#) Husband's affidavit dated 15 June 2015 at BP-1, [10].

[\[note: 9\]](#) Husband's affidavit dated 17 March 2016 at [5(c)].

[\[note: 10\]](#) Husband's affidavit dated 17 March 2016 at [23].

[\[note: 11\]](#) Wife's submissions at [40].

[\[note: 12\]](#) Husband's affidavit dated 17 March 2016 at [32].

[\[note: 13\]](#) Husband's affidavit dated 17 March 2016 at [31].

[\[note: 14\]](#) Wife's affidavit dated 1 August 2016 at [16].

[\[note: 15\]](#) Husband's affidavit dated 29 September 2016 at [42].

[\[note: 16\]](#) Wife's affidavit dated 1 August 2016 at [23].

[\[note: 17\]](#) Statement of Particulars at [1(c)] and [1(d)].

[\[note: 18\]](#) Wife's affidavit dated 1 August 2016 at [18].

[\[note: 19\]](#) Wife's affidavit dated 1 August 2016 at [18].

[\[note: 20\]](#) Amended Joint Summary dated 20 April 2017.

[\[note: 21\]](#) Amended Joint Summary dated 20 April 2017.

[\[note: 22\]](#) Minute Sheets dated 24 Feb 2017 and 4 May 2017.

[\[note: 23\]](#) Wife's submissions at [43].

[\[note: 24\]](#) Minute Sheet dated 4 May 2017 at p2 LL15-17.

[\[note: 25\]](#) Husband's affidavit dated 17 March 2016 at [3(b)].

[\[note: 26\]](#) Husband's affidavit dated 28 September 2016 at [12] and BP-2.

[\[note: 27\]](#) Minute Sheet dated 4 May 2017 at p4.

[\[note: 28\]](#) Husband's affidavit dated 27 July 2016 at [29].

[\[note: 29\]](#) Husband's submissions at [50]; Husband's affidavit dated 17 March 2016 at [3(a)].

[\[note: 30\]](#) Minute Sheet dated 4 May 2017 at p2.

[\[note: 31\]](#) Minute Sheet dated 4 May 2017 at p2.

[\[note: 32\]](#) Minute Sheet dated 4 May 2017 at p2.

[\[note: 33\]](#) Minute Sheet dated 4 May 2017 at p2 LL15-17.

[\[note: 34\]](#) Minute Sheet dated 4 May 2017 at p4.

[\[note: 35\]](#) Amended Joint Summary dated 20 April 2017.

[\[note: 36\]](#) Minute Sheet dated 4 May 2017 at p4.

[\[note: 37\]](#) Wife's affidavit dated 29 June 2015 at [29] and [33].

[\[note: 38\]](#) Husband's affidavit dated 27 July 2016 at [36].

[\[note: 39\]](#) Husband's affidavit dated 27 July 2016 at [36].

[\[note: 40\]](#) Wife's submissions at [51].

[\[note: 41\]](#) Wife's submissions at [51]; Wife's affidavit dated 1 August 2016 at [17].

[\[note: 42\]](#) Wife's submissions at [30].

[\[note: 43\]](#) Husband's affidavit dated 29 September 2016 at [28]-[29].

[\[note: 44\]](#) Minute Sheet dated 4 May 2017 at p8.

[\[note: 45\]](#) Husband's affidavit dated 27 July 2016 at [11].

[\[note: 46\]](#) Husband's affidavit dated 17 March 2016 at [28].

[\[note: 47\]](#) Wife's Bundle of Documents Vol. 1 at p129.

[\[note: 48\]](#) Wife's Bundle of Documents Vol. 1 at p128.

[\[note: 49\]](#) Wife's affidavit dated 31 March 2016 at [21].

[\[note: 50\]](#) Husband's submissions at [94]–[95].

[\[note: 51\]](#) Minute Sheet dated 4 May 2017 at p7.

[\[note: 52\]](#) Wife's submissions at [36].

[\[note: 53\]](#) Husband's affidavit dated 17 March 2016 at [3]–[4].