

IN THE FAMILY JUSTICE COURTS OF THE REPUBLIC OF SINGAPORE

[2026] SGFC 36

Divorce No 3557 of 2022

HCF/RAS 2 of 2026

Between

WPF

... Plaintiff

And

WPG

... Defendant

JUDGMENT / GROUNDS OF DECISION

[Family Law – Procedure – Discovery]

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**WPF
v
WPG**

[2026] SGFC 36

Family Court — Divorce No 3557 of 2022 (RA 2 of 2026)
District Judge Kenneth Yap
10 February 2026

12 March 2026

District Judge Kenneth Yap:

1 This was an appeal from the decision of the Assistant Registrar in FC/SUM 2189/2025, in relation to the Defendant Husband's application seeking discovery of 15 categories of documents from the Plaintiff Wife. The documents requested pertain broadly to financial records, receipts and bank statements spanning a significant period from 2009 to 2025.

2 The Assistant Registrar only granted Items 13 and 15 of the discovery application, and limited the time period for these categories of documents from 2019 to 2025.

3 The Defendant Husband appealed against the entirety of the Assistant Registrar's decision, seeking discovery on all 15 items in his application.

4 Having heard the Registrar's Appeal, I affirmed the Assistant Registrar's decision save that I granted discovery in relation to Item 2. As the Husband failed substantively in his appeal, he was ordered to pay costs of the appeal fixed at \$1,000 (all-in) to the Wife.

5 I now provide my reasons.

Introduction

6 It would be useful to begin with the context behind this long-drawn case. This provides some perspective on the need for urgency in the discovery process.

7 The parties were married in 2009. They have two children, a female aged 15 and a male aged 5. The breakdown to the marriage began on 23 October 2019, when the Wife claimed that the Husband applied domestic violence to her. According to the Wife, an escalating pattern of aggression and harassment followed which led her to file for divorce on 4 August 2022.

8 Over the three and a half years since divorce proceedings have been filed, the Husband has contested the divorce strenuously and caused much delay due to his purported heart condition. This saw repeated adjournments at first instance and at multiple appeals. Further background to these adjournments can be found in my grounds of decision refusing the Husband's application for recusal in *WPF v WPG* [2024] SGFC 91, at [14]-[19].

9 At the contested divorce hearing before myself, the Husband further held up proceedings by refusing to proceed with testimony in the contested divorce. This required the proceedings to proceed by way of written questions and

answers, as explained in *WPF v WPG* [2025] SGFC 67 at [28]. I had further observed, in this latter decision to grant interim judgment following the contested divorce, at [43] that:

(the Husband's) refusal to subject himself to oral cross-examination or to provide answers to (the Wife's) written questions casts serious doubt on his credibility and motivation in contesting these proceedings. His intent is clearly not to preserve the marriage, but to inflict maximal pain and punishment against the Wife for her temerity to seek a divorce against him.

10 I highlight these earlier observations as any latitude requested in discovery should take into consideration the delays caused by that party in the matter. The threshold requirements for discovery be strictly met where proceedings have been substantially delayed by the shenanigans of the requesting party.

11 After I granted interim judgment at the contested divorce hearing on 5 March 2025, the decision was challenged by the Husband on appeal. The initial hearing date fixed on 30 September 2025 was again adjourned due to the Husband's purported heart condition. When the Husband failed to attend the next appeal fixture on 23 January 2026, his appeal was dismissed in absentia. In the course of the appeal, the Husband had also unsuccessfully applied to stay proceedings pending appeal. Both parties have since filed their first ancillary affidavits, and are now in the process of discovery.

The Law on Discovery

12 The principles in relation to discovery in family proceedings are well established (see, for example, *WWS v WWT* [2024] SGFC 24 citing *UJN v UJO* [2018] SGFC 47).

13 The threshold for the grant of an order on discovery in matrimonial proceedings rests on two principles:

- (a) That the information sought by way of discovery is *relevant* to the determination of the ancillary matters; and
- (b) That the information sought is *necessary* to the fair disposition of the ancillary matter or for saving costs.

14 Further, it is a prerequisite to the court's power to order discovery that there must be some *prima facie* evidence that the items sought do indeed exist, per the court in *VTQ v VTR* [2021] SGFC 85 at [64]:

A prerequisite to the court's power to order discovery is that there must be some evidence that the document requested is or has at any time been in the respondent's possession, custody or power. The standard of proof is that of a *prima facie* case: see *Alliance Management SA v Pendleton Lane P and another and another suit* [2007] SGHC 133 (at [24]).

My Decision***Item 1 – Receipts or Documents showing the Husband’s Payment of Rent Towards Condominium Units which the Parties Resided in from 2009 to 2019***

15 The Husband sought discovery of these documents on the basis that they would show his financial contributions to the marriage. He claimed he could not access these documents as the Wife had changed the locks at the matrimonial home on 14 March 2023, denying him access to his personal documents. His assertion that he was prevented from accessing documents in the matrimonial home was the common basis for his application in relation to Items 1 to 12.

16 In her Reply to Disclosure, the Wife denied that there were documents pertaining to Items 1 to 12 in her possession. She pointed out that the Husband had been renting self-storage units since 2019 to keep his personal items and documents, as two rooms in the matrimonial home were rented out since the couple had taken over the flat in 2017. She flatly denied his allegations that she had either retained or thrown away his documents.

17 At the hearing, the Husband conceded that he could check his own bank account to determine the quantum of payments made towards rental expenditure. As proof of such payments could be obtained by reference to the Husband’s own bank statements, I found that there was no necessity to make a discovery order against the Wife in relation to this item.

Item 2 – Receipt for \$5,000 cash downpayment for matrimonial home

18 The Husband confirmed at the hearing that his alleged downpayment for the matrimonial home was made in cash payment as opposed to a transfer made from his bank account. He submitted that Item 2 should therefore be distinguished from Item 1, as he would not be able to obtain a bank statement to prove his payment. He asserted that the Housing and Development Board would not have records of such payment either. The Husband again claimed that the common file kept in the matrimonial home contained proof of this cash payment of \$5,000 made by him toward the purchase of the matrimonial home.

19 I considered the Husband's *direct* financial contribution to the acquisition of the matrimonial home to be clearly relevant, and in this particular context, would be necessary given that he could not obtain proof of it from any other source. I therefore directed that discovery be provided. If such document was not in the possession, custody or power of the Wife, she need only certify so in her compliance affidavit.

Items 3 to 9 – Cash Receipts for Purchase of Household Appliances and Furniture for the Matrimonial Home in 2018

20 The Husband claimed to have paid for the following items of household appliances and furniture in the matrimonial home in 2018:

- (a) \$25,000 for four air conditioners, a refrigerator, a TV and a washing machine (Item 3),
- (b) \$1,500 for installation of new lighting systems (Item 4), \$9,000 for the installation of kitchen cabinets, a range hood and a gas stove (Item 5),

- (c) \$1,500 for the installation of new curtains (Item 6),
- (d) \$3,500 for the purchase of three new beds and bedding (Item 7),
- (e) \$2,500 for the installation of three new wardrobes and a new desk (Item 8), and
- (f) \$1,800 for the purchase of a new sofa and dining table (Item 9).

21 The Assistant Registrar’s reason for dismissing the application for Items 1 to 12 and 14 was that the law relating to division of matrimonial assets does not require parties to provide detailed records for every expense incurred in marriage, and that such granular and meticulous documentation should be eschewed for a broad-brush approach.

22 This view is amply borne out in case law. I note that the Court of Appeal had observed in *UYQ v UYP* [2020] 1 SLR 551 (“*UYQ v UYP*”) at [2] and [3] as follows:

2 ... As the Judge was at pains to emphasise, due to the *very nature* of the task required of the court, it is “an impossible exercise” to attempt to take *every detailed record* of the marriage into account – all the more so where long marriages are concerned. Indeed, the nature of a marriage stands in stark contrast to a cold commercial relationship, where parties generally keep a close and calculative eye on each other. Attempting to dredge up every record is futile because human memory is fallible, and also constitutes an exercise in obfuscation, when viewed against the tendency for parties to try to locate every detail in *their* favour in the aftermath of a marriage breakdown.

3 All these considerations mean that a rigid, mechanistic and overly-arithmetical application of the structured approach in *ANJ v ANK* must be assiduously avoided.

23 This note of caution against adopting an overly-mathematical approach to calculating financial contribution in ancillary proceedings was echoed by the High Court in the decision in *CXR v CXQ* [2023] SGHCF 10 at [95]:

95 As emphasised by the Court of Appeal in *UYQ v UYP* [2020] 1 SLR 551 (“*UYQ v UYP*”) at [2], it is an impossible exercise to attempt to take into account every detailed record of transactions or acts during the marriage. I noted that, as the Husband submitted, at the time when the purchases were made, the Husband treated the family’s finances as fully fungible as there was no anticipated reason for him to track his spending. Attempting to dredge up every record is futile because human memory is fallible, and also constitutes an exercise in obfuscation when viewed against the tendency for parties to try to locate every detail in their favour in the aftermath of a broken marriage. A mechanistic, overly-arithmetical application of the structured approach in *ANJ v ANK* must therefore be assiduously avoided (*UYQ v UYP* at [2]–[3]). The focus ought to be on the major details as opposed to every conceivable detail (*UYQ v UYP* at [4]).

24 The Appellate Division of the High Court further observed that undertaking a forensic examination into the finances of the marriage would not sit well with the philosophy of marriage or the objective of achieving amicable resolution of divorce proceedings, in *WVS v WVT* [2024] SGHC(A) 35 at [27]:

Given the nature of married parties’ joint lives, a forensic exercise into their financial journey (which is unlikely to be

fully captured in documentary evidence) may not lead to a more just and equitable outcome. There is no social expectation nor does the law require that a married couple track and record their financial contribution or expenditure in detail during their married life. Further, allowing parties to be calculative over every sum they had contributed throughout their long years of marriage does “not sit well with the philosophy of marriage nor with divorce proceedings that endeavour to support parties towards an amicable resolution and conclusion to this phase of their family life.”: *UYP (HCF)* at [64], referring to *UNE v UNF* [2018] SGHCF 12 at [96]–[97].

25 It is abundantly clear that granular evidence relating to specific purchases over the course of a long marriage is not necessary for the computation of financial contributions in *ANJ v ANK*. Requiring such evidence would run counter to the notion of communal property in marriage, as a couple would be expected to maintain meticulous records of each other’s expenditure, all in anticipation of the forensic inquiry that would take place should the marriage dissolve. This is inimical to the object of marriage, and indeed to the object of an amicable divorce in accordance with therapeutic principles. For this reason, I did not consider the production of receipts for the purchase of household appliances and furniture to be relevant or necessary to the determination of the ancillary proceedings.

Item 10 – Receipts for Tutoring Fees for the Daughter from 2016 to 2019 totalling approximately \$72,000

26 The Husband sought discovery of receipts for some \$72,000 in cash payments and direct transfers made towards the daughter’s tutoring expenses from 2016 to 2019. He conceded that he could obtain evidence where such

payments were made for bank transfers, but for cash payments, these receipts would be in the common file he claimed was kept in the matrimonial home.

27 As mentioned above, applying the Court of Appeal's exhortation in *UYQ v UYP* against an overly arithmetical application of the structured approach in *ANJ v ANK*, I would not consider it relevant or necessary to order specific receipts for each payment of tutoring expenses for the child, especially with respect to a point as far back as 2016. In any case, the Husband would be able to show a pattern of such expenditure from payments made by way of bank transfers, and could extrapolate the total sum he claims to have incurred towards such expenditure.

Item 11 – Receipts for Car Loan payments from 2019 to 2024 amounting to about \$30,000

28 The Husband conceded that as alleged payments towards the car loan were made from his bank account, he could obtain evidence of such payments from the bank. As such, he agreed to withdraw his request for Item 11.

Item 12 – Receipts for the Family's Living Expenses from 2009 to 2019, including utilities, food, clothing and daily necessities, amount to about \$480,000

29 The Husband sought discovery for what he claims were payments of about \$4,000 per month made by himself towards the family's expenses, made over a period of 12 years and 10 months.

30 For the reasons provided above, it should be amply clear that a party to the marriage should not be expected to provide detailed receipts for every single

item of expenditure from 2009 to 2019. This would be oppressive and inimical to the joint and communal enterprise that is marriage. I therefore disallowed this item.

Item 13 – All Financial Statements, Profit and Loss Statements, Bank Statements and other documents relating to the working capital contributed by the Husband from 2013 to 2019 to BY Pte Ltd and LY Pte Ltd

31 The Husband claimed that he worked as an employee of BY Pte Ltd (which was a live company from 2011 to 2017) and LY Pte Ltd (which was a live company from 2017 to 2020) over a period from 2011 to 2019. He claimed that between 2013 and 2019, he had obtained personal loans from six Singapore banks, and that these loan sums were used as working capital for the two companies. He claimed both companies were set up by the Wife, who was the sole director and shareholder of both companies.

32 The Assistant Registrar allowed this request for discovery but limited it to financial documents from 2019 to the latest available period, on the assumption that the companies could form part of the matrimonial pool. He observed that it would be useful for the court to have a picture of the other party's financial circumstances just before the marriage broke down, during the break down of the marriage and after the filing of divorce proceedings (per *Tan Bing Yong Christopher v Ng Lay Mui (m.w.) and other cases* [2003] SGDC 306 at [19]). As marital relations in the present case turned acrimonious from 2019, the Assistant Registrar confined the scope of discovery to documents from 2019 onwards, representing the relevant period when the parties' financial arrangements and contributions may have changed due to the deteriorating marital relationship, and for which a closer investigation may be needed to determine any potential dissipation of assets. He further reasoned that disclosure

of documents from this period would be sufficient for a fair determination of the ancillary matters, without imposing an unnecessarily broad discovery obligation that extends to an earlier period when the marriage was functioning normally.

33 At the hearing before me, the Husband clarified that his intention of asking for financial statements prior to 2019 was that there were multimillion-dollar profits made by both companies, which were made in the course of renting condominiums and sub-letting them out for a profit. According to the Husband, the Wife handled financial matters in the companies, and although both companies were struck off as at 2019, he claimed that profits made from 2014 to 2018 were deposited into the Wife's bank accounts. He submitted that discovery of the financial statements prior to 2019 would be relevant and necessary to trace the flow of profits to the Wife's bank accounts and prove his financial contributions to the marriage.

34 When queried as to whether he was in control of the companies, the Husband claimed it was the Wife who was running the business and that he merely ran errands for the companies. This is disputed by the Wife, who claims that she only served as a nominee director as the company required a local director, and that she was not in possession, control or custody of its financial documents.

35 In any case, it was unclear to me why adducing the financial statements of the company prior to 2019 would be relevant to the ancillary proceedings. It is not disputed that the companies have been struck off and no asset worth remains. What the Husband seeks to prove is his contribution to the financial success of the companies, and how the alleged profits earned by both companies either entered the matrimonial pool or went towards the payment of family

expenses over the years of the marriage. None of these questions would be answered by a perusal of the financial statements of the companies in their earlier years. If the Husband had truly expended effort in generating value and profits for the companies, it is well within his own knowledge and ability to provide evidence through other means of such efforts and how they constituted direct or indirect contributions towards the family. A reference to financial statements of the companies prior to their closure in 2019 would provide no conclusive proof in this regard.

36 I therefore agreed with the Assistant Registrar that it was sufficient to provide the financial documents pertaining to the companies from 2019 onwards, to show whether there was value which could be traced to other assets that would form part of the matrimonial pool. I do not otherwise see the relevance or necessity of troubling the Wife to adduce earlier documents pertaining to the companies. Further, the Husband had not provided *prima facie* evidence that documentation of such vintage even exists, which is doubtful given that both companies have long since been struck off. There is no indication of who was the party who prepared such accounting records, who they were provided to or where they can now be located. I therefore did not consider it relevant or necessary for the Wife to engage in an extensive search for such documents.

Item 14 – Documents showing the Wife had paid the correct CPF contributions to the Husband when he was an employee of BY Pte Ltd and LY Pte Ltd

37 The Husband sought discovery of these documents to ascertain whether she had complied with government regulations regarding CPF contributions for his work done with the company. It appeared that he wished to make the case

that his contributions to the matrimonial home from his CPF account were low because the Wife had underpaid the CPF in the years that he had worked for both companies. The Wife's objected to this request on the basis that she was not in possession of such documentation as the companies were both fully managed and operated by the Husband, and that it was he who managed his own CPF contribution.

38 I saw absolutely no relevance or necessity in this particular request for discovery. The question of whether the companies had made adequate contributions to the Husband's CPF account is properly the subject of separate proceedings against the company for breach of the employment contract or breach of legislative requirements under the CPF Act and regulations. There is no uncertainty over the sum of monies presently in the Husband's CPF accounts. The provision of documents relating to the payment of CPF will therefore shed no light whatsoever on the ancillary matters before this court. I accordingly affirmed the Assistant Registrar's dismissal of this category of documents.

Item 15 – Bank statements for the Wife's five bank accounts from 2015 to 2025

39 The Husband argued that he should be entitled to bank account statements in five accounts (one from Citibank, two from POSB, and two from the Bank of China) from 2015 onwards, as the family financial status was positive during the period from 2015 to 2019, and there were accumulated savings of at least \$100,000 each year. He claimed that the Wife had placed these monies into fixed deposit accounts.

40 The Wife indicated that she had already provided Citibank statements from March 2018 to March 2025 and POSB statements from October 2024 to

March 2025. She further pointed out that the Bank of China accounts were only opened in September 2024 and that these had been duly provided.

41 The Assistant Registrar directed discovery of these bank account statements from 2019 to 2025, on the basis that 2019 represented the start of the deterioration of the marriage. To manage the issue of costs of retrieval of the banks statements, he limited the direction to produce to quarterly statements from 2019 to 2024, while statements in 2025 were to be provided on a monthly basis.

42 In discovery applications in relation to bank accounts, it is possible for discovery to be ordered up to and including a short period prior to the filing of the divorce. This enables the court to be vigilant against the dissipation of cash assets at about the point where parties file divorce proceedings. In the present case, the Assistant Registrar had provided a longer runway and directed discovery from the breakdown of the marriage in 2019, some three years before the writ was filed on 4 August 2022. This has already afforded the Husband a generous latitude in terms of visibility of the Wife's cash assets, and I find that there is no necessity go beyond this point. I therefore affirm the Assistant Registrar's order in relation to Item 15.

43 In summary, the Husband's appeal is dismissed in its entirety save for Item 2 which was allowed. The Wife was directed to file a further compliance affidavit in relation to Item 2 by 16 February 2026.

Costs

44 The Wife requested for costs as the Husband had primarily failed in his appeal save with regard to Item 2. She estimated her time cost for preparation

at a total of two days, and as her estimated daily remuneration was about \$500, she requested for costs of \$1,000 from the Husband.

45 The Husband's sole objection to costs was that there was no actual loss to the Wife as she was taking annual leave.

46 I accepted the Wife's estimate of her time costs incurred in this matter as reasonable. As the Wife had effectively succeeded in the main on the appeal, I awarded costs of \$1,000 (all-in) to be paid by the Defendant Husband to the Plaintiff Wife.

Kenneth Yap
District Judge

Plaintiff-in-person;
Defendant-in-person