

IN THE FAMILY JUSTICE COURTS OF THE REPUBLIC OF SINGAPORE

[2025] SGHCF 33

Divorce (Transferred) No 1532 of 2024

Between

XNI

... Plaintiff

And

XNJ

... Defendant

JUDGMENT

[Family Law — Matrimonial assets — Division]

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XNI

v

XNJ

[2025] SGHCF 33

General Division of the High Court (Family Division) — Divorce
(Transferred) No 1532 of 2024
Choo Han Teck J
20 May 2025

26 May 2025

Judgment reserved.

Choo Han Teck J:

1 The plaintiff (the “Wife”) and the defendant (the “Husband”) married on 8 July 2000. Their marriage lasted almost 24 years and interim judgment (“IJ”) was granted on 28 May 2024. Both are Singapore citizens. The Husband, aged 63, is a lecturer with a monthly income of \$10,769. The Wife, aged 55, is a banker with a monthly income of \$30,349. They have three children, aged 16, 19 and 22, respectively. They entered into a consent order dated 22 July 2024 under which they have joint custody of the minor children, with the Husband to have care and control of the minor children and the Wife to have reasonable access to them. The parties have also reached an agreement on the maintenance for the minor children. The remaining ancillary matter is the division of the parties’ matrimonial assets.

2 The parties agree that the date for identifying the pool of matrimonial assets is the IJ date (*ie*, 28 May 2024). The date for determining the value of the matrimonial assets is the date closest to the ancillary matters hearing, save for bank account balances and Central Provident Fund (“CPF”) account balances which are to be valued as at the date closest to the IJ date. The identification and valuation of the matrimonial assets are as follows:

S/N	Asset	Husband’s case	Wife’s case	Court’s decision
Asset jointly held by Husband and Wife				
1	Matrimonial home	\$2,450,000	\$2,450,000	\$2,450,000
Husband’s assets				
2	Bank accounts	\$23,752.11	\$23,752.11	\$23,752.11
3	CPF accounts	\$551,049.05	\$551,049.05	\$551,049.05
4	SGX account	\$1,083.32	\$1,083.32	\$1,083.32
5	Insurance policies	\$189,257.02	\$189,257.02	\$189,257.02
6	BMW 2 Series	\$71,966.04	\$76,426.04	\$76,426.04
Subtotal (Husband’s assets only)				\$841,567.54
Wife’s assets				
7	Bank accounts	\$307,030.30	\$307,030.30	\$307,030.30
8	CPF accounts	\$734,290.36	\$734,290.36	\$734,290.36
9	SGX account	\$471.20	\$471.20	\$471.20
10	Insurance policies	\$1,004,691.03	\$1,004,691.03	\$1,004,691.03

Subtotal (Wife's assets only)	\$2,046,482.89
Total	\$5,338,050.43

3 The Wife has other assets amounting to \$609,829.92 which the parties have agreed to exclude from the pool of matrimonial assets as the Wife used her inheritance moneys to acquire them. The sole asset in contention is the valuation of the BMW which serves as their family car. The parties agree that the market value of the BMW is \$121,000, but they disagree as to the valuation of the outstanding loan. The Wife's position is that the outstanding loan is \$44,573.96 (as at 15 October 2024), whereas the Husband's view is that the outstanding loan is \$49,033.96 (as at 28 May 2024). I shall adopt the Wife's valuation since there is no reason to depart from the default position of valuing the parties' assets on a date closest to the ancillary matters hearing date.

4 Turning to the division of the matrimonial assets, *ANJ v ANK* [2015] 4 SLR 1043 ("*ANJ v ANK*") applies because this is a dual-income marriage. I shall first address the parties' respective financial contributions to the matrimonial home. The Husband says that the matrimonial home was originally his parents' home, and it was only in 1999 that his parents offered to transfer the property to the parties at a discounted price of \$750,000 instead of the valuation price of \$1,020,000. This was done in anticipation of the parties' marriage and on the condition that his parents could continue to reside in the matrimonial home until their deaths. The parties then took out a joint bank loan of \$600,000 which was paid through their CPF accounts. In his first affidavit of assets and means filed on 29 October 2024, the Husband claimed that the balance sum of \$150,000 remains payable to his parents, and that the difference of \$420,000 (being \$1,020,000 less \$600,000) is his financial contribution to the matrimonial home. However, in his submissions filed on 9 May 2025, the

Husband took the position that the \$150,000 was a gift from his parents to both parties. He made no submission on the alleged discount, except to make clear that it was his parents' generosity that gave the parties a "head start" in starting their family. The same position was indicated in the parties' amended joint summary filed on 20 May 2025. The joint summary is binding on the parties and therefore I will accept the parties' final positions as what was indicated in the joint summary.

5 In this case, both parties agree that the Husband and Wife contributed \$381,716.81 and \$345,831.19 respectively *via* their CPF, as well as \$75,000 each (being gifts from the Husband's parents to both parties). Their only disagreement is regarding the Husband's contribution of \$16,000 to the renovation of the matrimonial home in 2021. The Wife does not dispute that the Husband spent \$16,000 on the renovation. However, her counsel, Ms Margaret Lee, argues that this expenditure ought to be accounted for as an indirect contribution instead of a direct contribution. She also says that the Wife spent a total of \$192,840 on the renovation, which is substantially more than the Husband's contributions.

6 I agree with Ms Lee that the Husband's expenditure in this case ought to be considered as part of his indirect contributions, rather than his direct contributions to the marriage. Renovation expenses can be regarded as direct contributions if it can be shown that the renovation had improved the matrimonial home — this is typically when the property is first acquired and renovations are required to make it habitable: see *TZQ v TZR* [2019] SGHCF 3 at [69]. In this case, the renovation occurred 22 years after the parties purchased and moved into the matrimonial home. The Husband has not adduced evidence to prove that the renovation increased the property's value. In any event, any appreciation in the value of the matrimonial home may be attributed to the

general increase in property prices in Singapore. Moreover, the Wife did not ask to include her expenditure on the renovation as her direct contributions to the marriage. It would be in the interests of fairness and consistency to exclude both parties' contributions to the renovation from the calculation of direct financial contributions. Therefore, the Husband's and Wife's direct contributions towards the matrimonial home are \$456,716.81 and \$420,831.19 respectively. After pro-rating to the net value of their matrimonial home which is \$2.45m, the Husband's contribution is \$1,275,094 and the Wife's is \$1,174,906.

7 As for the BMW, the Husband's position is that he contributed \$61,966.04 and the Wife contributed \$10,000. He says that the monthly instalment for the BMW was \$1,115 and the Wife paid a total of \$10,000 for the monthly instalments from May 2021 to December 2021. It is undisputed that between January 2022 and September 2024, he paid solely for the monthly instalments. Therefore, he claims that the balance of the net value (*ie*, \$71,966.04 less \$10,000) should be attributed to him. The Wife's position is that the Husband contributed \$36,795 (33 months x \$1,115) whereas she contributed \$39,631.04. She says that the balance of the net value (*ie*, \$76,426.04 less \$36,795) should be attributed to her instead because she paid solely for the parties' previous car, a Volkswagen Jetta, which was traded in for the BMW. Therefore, she paid for the entire down payment for the BMW. The Husband says that he contributed \$300 per month to the \$800 monthly instalment for the Volkswagen Jetta. The Wife denies this and says that his assertion is merely an afterthought.

8 Neither party has produced evidence of the trade-in value of the Volkswagen Jetta nor their respective contributions to the Volkswagen Jetta. In the circumstances, it is not possible to say for certain how much money each party had spent on the acquisition of the BMW. I am satisfied that both parties

had contributed financially — the Wife paid for most of the trade-in value of the Volkswagen Jetta and the initial mortgage instalments for the BMW, and the Husband paid the mortgage instalments for the BMW since January 2022. Using the broad-brush approach, I find that both parties had contributed equally (*ie*, \$38,213.02 each) to the acquisition of the BMW.

9 Accordingly, the Husband’s direct contributions amount to \$2,078,449 and the Wife’s, to \$3,259,602. The ratio of direct contributions is therefore roughly 39:61 in the Wife’s favour.

10 The next issue concerns the parties’ indirect contributions. The Wife argues that the ratio of indirect contributions should be 65:35 in her favour, whereas the Husband says that the ratio of indirect contributions should be 70:30 in his favour. The Wife claims that she paid for the bulk of the family’s expenses as she earned a much higher income than the Husband. For instance, she paid for the children’s education, tuition and enrichment, insurance premiums and medical expenses. She also paid for many of their family holidays, such as their trips to the United States in December 2017 and to New Zealand in December 2018. The Husband paid for other smaller expenses such as utilities, groceries and the costs of maintaining the BMW. The Husband does not dispute that the Wife contributed more monetarily, but he claims that he provided as much as he could to the best of his financial abilities. He says that despite the disparity in their income, he contributed a “larger portion of his income towards the household and the family”, which explains how the Wife was able to amass significant savings over the years of their marriage. The Wife responds that she was able to save more only because she was more financially prudent and conscious than the Husband.

11 As for indirect non-financial contributions, the Wife contends that she was more involved in the children's care when they were younger as she breastfed them and cared for them when they were ill. She says that although they had a domestic helper, she was involved in planning the children's meals and daily care to ensure they received sufficient nutrition. It is undisputed that the Husband's job was more flexible and less demanding than the Wife's, and thus he was able to take the children to and from their appointments. But the Wife explains that she bought the car precisely for the Husband to drive the children whereas she took public transport herself. She also does not dispute that the Husband has a better relationship with the children, but she attributes this to their different parenting styles — she is the disciplinarian whereas he is more accommodating and affectionate towards the children. The Husband says that he attended to the maintenance of the matrimonial home, managed and budgeted for the family's finances and planned the various overseas family trips. He claims that he has penned personal letters to the children and taken them to engage in volunteer work over the years. As such, the children would often confide in him and contact him whenever they faced troubles. The Husband says that he also supported the Wife throughout their marriage by ferrying her around, supporting her in her career pursuits and encouraging her to seek professional help when she faced mental health struggles.

12 I am of the view that the parties have contributed substantially to the family in different ways — the Husband was more physically and emotionally present for the children, whereas the Wife was the main financial provider. Although their parenting styles differed, they worked together to raise three children over the course of their 24-year marriage. The measure of indirect contributions is ultimately not an arithmetic exercise that involves placing a percentage on the parties' respective indirect financial and indirect non-

financial contributions. Applying a broad-brush approach, I find that both parties contributed in roughly equal measure and therefore an indirect contributions ratio of 50:50 is just and equitable. There is no reason to depart from the starting position of assigning equal weight to the direct and indirect contributions. The overall ratio is therefore 44.5:55.5 in the Wife's favour.

13 The parties shall work out the details of how to carry out the court's division orders with liberty to apply: see *WVS v WVT* [2024] SGHC(A) 35 at [45].

14 Each party is to bear its own costs.

- Sgd -
Choo Han Teck
Judge of the High Court

Andy Chiok Beng Piow and Margaret Lee Hui Zhen (AM Legal
LLC) for the plaintiff;
Yee May Kuen Peggy Sarah, Audrey Liaw Shu Juan and Physilia
Lim Yi Jie (PY Legal LLC) for the defendant.
