

**IN THE GENERAL DIVISION OF
THE HIGH COURT OF THE REPUBLIC OF SINGAPORE**

[2026] SGHC 71

Originating Claim No 484 of 2025

Between

Yap Siu Cheng

... Claimant

And

(1) Yap Sui Cheng Wendy

(2) Yap Lan Cheng

... Defendants

JUDGMENT

[Probate and Administration — Personal representatives — Liabilities]

[Trusts — Common intention constructive trusts]

[Trusts — Express trusts]

[Trusts — Presumed resulting trusts]

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Yap Siu Cheng
v
Yap Sui Cheng and another

[2026] SGHC 71

General Division of the High Court — Originating Claim No 484 of 2025
Kristy Tan J
17–20, 30 March 2026

2 April 2026

Judgment reserved.

Kristy Tan J:

Introduction

1 The claimant in HC/OC 484/2025 (“OC 484”) is Ms Yap Siu Cheng, also known as Hedy (“Claimant”). The first and second defendants (together, “Defendants”) are, respectively, Ms Yap Sui Cheng Wendy (“First Defendant”) and Ms Yap Lan Cheng, also known as Emily (“Second Defendant”). The parties are sisters. The First Defendant is the eldest sister, the Claimant is the middle sister, and the Second Defendant is the youngest sister.

2 The Claimant commenced OC 484 against the Defendants in their capacity as the executors of their late mother’s will. By the time for closing submissions, the Claimant’s claims were pared down to (a) a claim for the Defendants to “account” by answering specific questions set out in Annex B to

the Statement of Claim (Amendment No 3)¹ and (b) a claim that “Vehicle No. [redacted]” was held on trust by the Second Defendant “for the benefit of [their father] and/or [their mother] during their lifetimes”.²

3 Having considered the parties’ evidence and submissions, I dismiss the Claimant’s claims for the reasons that follow.

Facts

4 The parties are the only surviving children of their late father (“Father”) and mother (“Mother”). The Father was born in 1929,³ and the Mother was born in 1927.⁴ The Father and Mother jointly owned and lived in a Good Class Bungalow at Andrew Road (“House”), which remains part of the Mother’s estate.

5 On 6 June 2019, the Father passed away (at almost 90 years of age).⁵ The Father’s last will dated 5 April 2007 (“Father’s Will”) was made in respect of “[his] property wherever situated but excluding [his] property situated in Indonesia”.⁶ The Mother and Defendants were named as the Father’s executors and trustees, and the Mother was named as the sole beneficiary of the Father’s property wherever situated except for Indonesia if she survived him.⁷

¹ Statement of Claim (Amendment No 3) filed on 23 March 2026 (“SOC”) at para 29.

² SOC at para 36.

³ Agreed Bundle of Documents Vol 1 (“1AB”) at p 162.

⁴ Agreed Bundle of Documents Vol 4 (“4AB”) at p 220.

⁵ 1AB at p 162.

⁶ 1AB at p 85.

⁷ Lead Counsel Statements of the Claimant and Defendants, Part Two: List of Issues, Section III. Common Ground between Parties (“Non-issues”) – Main facts not in dispute (“Agreed Facts”) at s/n 9.

6 On 20 July 2019, Lee & Lee LLP (“Lee & Lee”), which was advising the Defendants on probate matters, requested from the psychogeriatrician who had been treating the Mother since 4 May 2018 (“Mother’s Doctor”) a specialist medical report on the Mother’s mental capacity to carry out the duties of an executor and trustee of the Father’s Will.⁸ The First Defendant explained that Lee & Lee had advised against filing the application for grant of probate in respect of the Father’s Will until it was ascertained if the Mother had the mental capacity to act as an executor and trustee of the Father’s Will.⁹

7 On 1 August 2019, the Mother’s Doctor issued a specialist medical report addressed to Lee & Lee stating that the Mother was assessed to have “moderately severe Dementia of the Alzheimer’s Type” and opining that she was unable to carry out the duties of an executor and trustee as she did not have the mental capacity to, *inter alia*, instruct solicitors on the application for grant of probate, sign court documents under oath or affirmation, and diligently pay off debts, taxes and other liabilities of the Father.¹⁰ By that time, the Mother was 92 years old.

8 On 1 August 2019, the Mother’s lasting power of attorney (“LPA”), which named the Defendants as her donees of power, was activated, pursuant to which the Defendants were allowed to make decisions in respect of the Mother’s personal welfare, property and affairs.¹¹ The Claimant has never mounted any legal challenge to the validity of the LPA or its activation.

⁸ 1AB at p 168.

⁹ Certified transcript of trial on 19 March 2026 (“Transcript 19 Mar 2026”) at pp 43:25–44:16.

¹⁰ 1AB at p 169.

¹¹ Agreed Facts at s/ns 6 and 7.

9 On 29 November 2019, the Defendants filed for grant of probate of the Father’s Will.¹² On 2 September 2020, probate of the Father’s Will was granted to the Defendants (as two of the executors named in the Father’s Will), with the court reserving power to make the like grant to the Mother (as the other executor named in the Father’s Will).¹³ On 2 December 2020, the Defendants filed the Schedule of Assets (Amendment No 1) in that probate action (“Father’s SOA”).¹⁴

10 On 15 June 2022, the Mother passed away (aged 95).¹⁵ The Mother’s last will dated 5 April 2007 (“Mother’s Will”) was made in respect of “[her] property wherever situated but excluding [her] property situated in Indonesia”.¹⁶ The Father and Defendants were named as the Mother’s executors and trustees.¹⁷ The Claimant and Defendants were named as the beneficiaries if the Father predeceased the Mother, with the Mother’s Will providing for all her property wherever situated except for Indonesia to be sold and the sale proceeds distributed to them.¹⁸

11 On 13 December 2022, the Defendants filed for grant of probate of the Mother’s Will.¹⁹ On 18 December 2023, the Defendants filed the Schedule of Assets in that probate action (“Mother’s SOA”).²⁰ On 11 July 2024, probate of

¹² Agreed Facts at s/n 8.

¹³ 1AB at p 177.

¹⁴ 1AB at pp 187–188.

¹⁵ 4AB at p 220.

¹⁶ 1AB at p 75.

¹⁷ 1AB at p 75.

¹⁸ 1AB at pp 76 and 77.

¹⁹ Agreed Facts at s/n 15.

²⁰ Agreed Bundle of Documents Vol 5 (“5AB”) at pp 102–116.

the Mother’s Will was granted to the Defendants (as the surviving executors named in the Mother’s Will).²¹

The parties’ cases

The Claimant’s case

12 At the start of trial, the Claimant confirmed that only two main claims remained advanced by her.²²

13 The first claim was for the Defendants to answer questions “in relation to [the Mother’s] SOA” specified in Annex B to the then-Statement of Claim (Amendment No 2).²³ At the start of trial, certain questions were withdrawn by the Claimant.²⁴ Following the end of trial, the Claimant decided to withdraw further questions.²⁵ On 23 March 2026, the Claimant filed the Statement of Claim (Amendment No 3) with an amended Annex B containing a reduced scope of questions (“SOC Annex B questions”). The Claimant’s pleaded case was that the Defendants (as the executors of the Mother’s Will) owed “fiduciary duties to account” to her (as a beneficiary under the Mother’s Will), which extended to answering the SOC Annex B questions.²⁶ In the Claimant’s closing submissions (“CCS”), the Claimant’s case expanded to include allegations that the Defendants had “breached their duties as executors and/or trustees to call in

²¹ 5AB at p 146.

²² Certified transcript of trial on 17 March 2026 (“Transcript 17 Mar 2026”) at pp 7:15–8:19.

²³ Statement of Claim (Amendment No 2) filed on 19 January 2026 at para 29.

²⁴ Transcript 17 Mar 2026 at pp 43:5–6 and 47:7–14.

²⁵ Certified transcript of trial on 20 March 2026 (“Transcript 20 Mar 2026”) at pp 96:24–97:23.

²⁶ SOC at paras 27–29.

all of [the Mother’s] assets by failing to make sufficient inquiry to identify the assets of [the Mother’s] estate”,²⁷ and that the Claimant was entitled to have the SOC Annex B questions answered in view of the Defendants’ duties to call in and make sufficient inquiry to identify the assets comprising the Mother’s estate.²⁸

14 The second claim was that “Vehicle No. [redacted]” was held on trust by the Second Defendant for the Father and/or Mother during their lifetimes²⁹ and should thus be listed in the Mother’s SOA as it formed part of the Mother’s estate.³⁰ The Claimant described “Vehicle No. [redacted]” as a multi-purpose vehicle.³¹ She did not identify the type of alleged trust in her pleadings or in the CCS. Her pleaded premises for this claim were that “Vehicle No. [redacted]” (a) was allegedly paid for and beneficially owned by the Father and/or Mother,³² (b) “had always been used by [the Father and/or Mother] during their lifetimes”,³³ and (c) “was always parked at [the House] for their use” whereas the Second Defendant allegedly did not reside at the House at all material times.³⁴

15 The Claimant pleaded prayers for the following reliefs:³⁵

²⁷ Eg, Claimant’s Skeletal Closing Submissions dated 30 March 2026 (“CCS”) at para 11.

²⁸ CCS at para 17.

²⁹ SOC at para 36.

³⁰ SOC at para 37.

³¹ Certified transcript of trial on 18 March 2026 (“Transcript 18 Mar 2026”) at p 132:8–10.

³² SOC at para 37.

³³ SOC at para 39.

³⁴ SOC at para 39.

³⁵ SOC, prayers for relief (A)–(E).

- (a) a declaration that the Defendants had breached their duties “as the executrixes and trustees of [the Mother’s] estate”;
- (b) an order that the Defendants “give an account” of the SOC Annex B questions;
- (c) an order that the Defendants “give an account of their administration of [the Mother’s] estate from the date of Grant of Probate of [the Mother’s] Will on 11 July 2024 until to-date”;
- (d) access to inspect the “additional jewellery” (referred to in the SOC Annex B questions) which were not listed in the Mother’s SOA; and
- (e) an order for “Vehicle No. [redacted]” to be included in the Mother’s SOA.

The Defendants’ case

16 In respect of the first claim, the Defendants’ pleaded position was that their duty to account as the executors of the Mother’s Will did not entail a duty to answer the SOC Annex B questions.³⁶ In relation to the unpleaded allegations in the CCS, the Defendants highlighted in their closing submissions that the Claimant had “failed to properly plead a case of alleged failure of duty to call in the [Mother’s] [e]state”,³⁷ and that in any event, the Claimant had not proved the existence of the purported assets that the Defendants had allegedly failed to make sufficient inquiry into and call in.³⁸

³⁶ Defence filed on 15 July 2025 (“Defence”) at paras 48 and 62.

³⁷ Defendants’ Closing Submissions dated 30 March 2026 (“DCS”) at para 47(a).

³⁸ DCS at paras 45 and 47(a).

17 In respect of the second claim, the Second Defendant testified that she had bought and paid for a Honda Stream bearing the car plate number referred to by the Claimant (“Honda Stream”) in 2013.³⁹ The Second Defendant averred that she was the legal and beneficial owner of the Honda Stream.⁴⁰ The Honda Stream was parked at the House because the Second Defendant was living there.⁴¹ The Father and Mother had owned another car, a Toyota Alphard, which was listed in the Mother’s SOA.⁴² In 2023, the Second Defendant sold the Honda Stream, purchased a Honda Civic, and transferred the car plate number of the Honda Stream to the Honda Civic.⁴³

Issues to be determined

18 The main issues to be determined are:

- (a) in respect of the first claim, whether the Defendants are required to answer (any of) the SOC Annex B questions;
- (b) in respect of the second claim, whether the Honda Stream was held on trust by the Second Defendant for the Father and/or Mother; and
- (c) whether the Claimant is entitled to any of the reliefs sought.

³⁹ Affidavit of evidence-in-chief (“AEIC”) of Yap Lan Cheng filed on 6 November 2025 (“Second Defendant’s AEIC”) at para 28; 1AB at pp 119–120.

⁴⁰ Defence at paras 76 and 78.

⁴¹ Second Defendant’s AEIC at para 28.

⁴² Second Defendant’s AEIC at para 28.

⁴³ Second Defendant’s AEIC at para 29.

Claim in respect of the SOC Annex B questions

The law

19 An executor of a will has a duty to keep proper accounts of the administration of the testator’s estate and to furnish such accounts to the beneficiaries under the will as requested (*Foo Jee Boo v Foo Jhee Tuang* [2016] SGHC 260 (“*Foo Jee Boo*”) at [80]). I highlight four aspects of this duty to account.

20 First, the duty to account arises from the fiduciary relationship between the executor and beneficiaries, and the beneficiaries need not allege any breach of fiduciary duty to be entitled, within bounds, to be furnished with such accounts (*Lakshmi Prataprai Bhojwani v Moti Harkishindas Bhojwani* [2019] 3 SLR 356 (“*Lakshmi*”) at [29]; *Foo Jee Seng v Foo Jhee Tuang* [2012] 4 SLR 339 at [86]–[87]).

21 Second, the purpose of such accounts is to provide information as to the current status of the estate or trust assets, and a means of ascertaining if there has been maladministration of the estate (*Lakshmi* at [45]). As such, in terms of scope and content, such accounts are to show the moneys and assets *received* by the executor and how he has dealt with those moneys and assets (*Foo Jee Boo* at [80]). Put another way, the executor’s account would set out (a) what assets comprised the estate *at the time of the testator’s death*; (b) the executor’s dealings with those assets; (c) the current status of those assets; and (d) the distributions which have taken place (*Ng Chee Tian v Ng Chee Pong* [2025] SGHC 246 (“*Ng Chee Tian*”) at [22]). I emphasise (because it is relevant to the present case, as will be seen) that the required information pertains to the estate or trust assets that were *actually received* by the executor (*Lalwani Shalini Gobind v Lalwani Ashok Bherumal* [2017] SGHC 90 (“*Lalwani*”) at [23]).

22 Third, the duty to furnish accounts is continuous, on demand, and in addition to the requirement that an executor is to submit full accounts for the beneficiaries' perusal and approval before winding up the administration of and distributing the assets comprising the estate (*Lalwani* at [20]; *Foo Jee Boo* at [80]).

23 Fourth, whether an executor has complied with his duty to account is a fact-sensitive inquiry in every case (*Chiang Shirley v Chiang Dong Pheng* [2015] 3 SLR 770 at [89]). Further, notwithstanding a beneficiary's entitlement to an account, the court may in its discretion decline to make an order for the taking of accounts if it would be oppressive for the executor to so account or if there is some other good reason to so decline (*Lakshmi* at [44]). For example, the executor may defeat the beneficiary's claim for an account by rendering an actual account in the course of legal proceedings (*Chng Weng Wah v Goh Bak Heng* [2016] 2 SLR 464 ("*Chng Weng Wah*") at [38]). Or, the court may be able to infer, on a balance of probabilities, that the parties had agreed that accounts have been settled (*Chng Weng Wah* at [38]–[39]; *Lalwani* at [22]; *Lakshmi* at [44]).

24 Distinct from the duty to account, an executor also has a duty to make sufficient inquiry in order to identify the assets comprising the estate (*Chye Seng Kait v Chye Seng Fong* [2021] 5 SLR 608 ("*Chye Seng Kait (HC)*") at [4]; *Chye Seng Kait v Chye Seng Fong* [2021] 2 SLR 1131 ("*Chye Seng Kait (CA)*") at [9]). This is a subsidiary duty arising from the executor's duty to call in the testator's estate (*Chye Seng Kait (HC)* at [4]). What amounts to sufficient inquiry will depend on what is reasonable in all the circumstances of the case, bearing in mind the type of asset in question, the value of the asset, the nature and extent of the inquiry already made, and the cost or practicality of making further inquiry (*Chye Seng Kait (HC)* at [4]); an executor's duty is only to do

what is *reasonable* in all the circumstances of the case (*Chye Seng Kait (CA)* at [9]).

Analysis and decision

25 As will become evident in the analysis of the SOC Annex B questions, the Claimant’s pleaded case conflated the separate duties of an executor to account and to make sufficient inquiry. The SOC Annex B questions were not about the Defendants’ dealings with or the current status of assets received by the Defendants as part of the Mother’s estate, *ie*, they were not the type of questions that would be associated with the Defendants’ duty to account. Rather, the SOC Annex B questions were about what the Claimant appeared to think *might* or *should* be part of the Mother’s estate. Yet, the Claimant’s pleaded case was that the Defendants were obliged to answer the SOC Annex B questions as part of their “dut[y] to account” to the Claimant.⁴⁴ In the Claimant’s written opening statement, the Claimant maintained that the Defendants had breached their “duty to account” by failing to answer the questions in Annex B to the then-Statement of Claim (Amendment No 2).⁴⁵ At the start of trial, during the Claimant’s oral opening, I asked the Claimant’s counsel what he said was the duty or breach which availed the Claimant of the reliefs sought, and he said it was the Defendants’ “duty to account”.⁴⁶ I asked if he was focusing only on the duty to account and no other duty, and he responded in the affirmative.⁴⁷ He further confirmed that it was his understanding that the “duty to account” gave rise to the Defendants’ “duty to answer” the questions in Annex B to the

⁴⁴ SOC at paras 27 and 29 and prayer for relief (B).

⁴⁵ Claimant’s Opening Statement dated 9 March 2026 (“COS”) at paras 12 and 12(a).

⁴⁶ Transcript 17 Mar 2026 at pp 12:25–13:8.

⁴⁷ Transcript 17 Mar 2026 at p 13:9–11.

then-Statement of Claim (Amendment No 2).⁴⁸ I observed to him that the Claimant's complaint in respect of unanswered questions seemed to relate to a different duty to call in and make sufficient inquiry to identify the assets comprising the Mother's estate.⁴⁹ This led the Claimant's counsel to inform me, at the end of the second day of trial, that he wanted to take instructions for a potential application to amend the Claimant's pleadings.⁵⁰ However, when trial resumed the next day, he informed that the Claimant would not be filing any application.⁵¹

26 Notwithstanding the foregoing, in the CCS, the Claimant then repeatedly submitted that the Defendants had breached their duties to call in and make sufficient inquiry to identify the assets comprising the Mother's estate, and that these duties warranted the Defendants answering the SOC Annex B questions.⁵² There was no acknowledgment in the CCS that these allegations had not been pleaded, much less any explanation why the Claimant should be permitted to advance this unpleaded case at the end of trial.

27 The general rule is that parties are bound by their pleadings and the court is precluded from deciding matters that have not been put into issue by the parties; this is because every litigant is entitled as a matter of procedural fairness to be informed of his opponent's case in advance and to challenge its veracity in cross-examination at trial (*V Nithia (co-administratrix of the estate of Ponnusamy Sivapakiam, deceased) v Buthmanaban s/o Vaithilingam* [2015]

⁴⁸ Transcript 17 Mar 2026 at p 13:12–25.

⁴⁹ Transcript 17 Mar 2026 at p 15:15:9–20.

⁵⁰ Transcript 18 Mar 2026 at p 164:17–19.

⁵¹ Transcript 19 Mar 2026 at p 2:7–11.

⁵² *Eg*, CCS at paras 6, 11, 17–18, 22–25, 28–29, 34–35, 42, 44, 54–56, 58 and 62.

5 SLR 1422 at [37]–[38]; *How Weng Fan v Sengkang Town Council* [2023] 2 SLR 235 (“*How Weng Fan*”) at [18]). In the present case, applying the general rule, the Claimant is precluded from advancing her unpleaded case in the CCS (set out at [26] above). The Claimant made no argument that an exception to the general rule (see *How Weng Fan* at [29]) applied. Further, militating against any application of an exception to the general rule, I am of the view that prejudice (which cannot be compensated by costs) would be caused to the Defendants if the Claimant is permitted to advance her unpleaded case. For example, various factors bear on whether an executor has done what is reasonable such as to be found to have made sufficient inquiry (see [24] above). The Claimant’s failure to plead a case based on the duties to call in and make sufficient inquiry to identify the assets comprising the Mother’s estate would thus have affected the evidential ground covered by the Defendants in their evidence-in-chief and by the Defendants’ counsel in his cross-examination of the Claimant. The submissions in the CCS based on the Claimant’s unpleaded case will therefore be disregarded. In any event, as I will elaborate at the relevant junctures, even if taken into account, they would make no difference to the outcome of OC 484.

Overview of the remaining SOC Annex B questions

28 The remaining SOC Annex B questions ostensibly referred to the following assets listed in Part A of the Mother’s SOA:

- (a) At s/n 3 of Part A of the Mother’s SOA: contents in a “safe deposit box” located at an office unit in Shaw Centre (“Office Safe”) comprising 17 jewellery items.⁵³

⁵³ 5AB at pp 102–105.

(b) At s/n 4 of Part A of the Mother’s SOA: funds from the Father’s estate held in “DBS Portfolio No. [redacted]” (“DBS Account”) as at 30 June 2022.⁵⁴

(c) At s/n 5: “[a]ssorted furniture, assorted carpet and kilims, assorted crystals items, assorted porcelain / ceramic items, assorted crockery, assorted glass items, assorted photo frames and paintings, assorted dinnerwares, assorted vases, assorted kitchenwares and kitchen equipment and assorted silverware and other assorted and sundry items including steel tupperwares and containers, vases, electronic items and appliances, decorative items, photo frames, books, wall clock, wooden cabinets, serving trolley and standing lamp located at [the House]”.⁵⁵

(d) At s/n 8: 56 jewellery items.⁵⁶

29 However, as will be seen, the SOC Annex B questions were not directed at these assets *per se*.

Questions in relation to the Office Safe and the Father’s briefcase

30 The remaining SOC Annex B questions raised with reference to s/n 3 of Part A of the Mother’s SOA were:

1. Contents in safe deposit box located at [an office unit in Shaw Centre] as listed in [Part A of the Mother’s SOA] item 3
- ...
- (4) Were there any other item(s) belonging to [the Father] (regardless of whether such other items

⁵⁴ 5AB at p 105.

⁵⁵ 5AB at p 105.

⁵⁶ 5AB at pp 106–115.

had any monetary value) that was / were found in this particular safe and/ or [the Father's] personal briefcase after [the Father] passed away?

- (5) If the answer to (4) above is in the affirmative:-
 - (a) what were such other item(s) – please provide an itemized list; and
 - (b) where are such other item(s) currently.
- (6) Did [the Mother] keep any other item(s) in this particular safe apart from the 17 items listed under S/No. 3 of [Part A of the Mother's SOA] during her lifetime (regardless of whether such other items had any monetary value)?
- (7) If the answer to (6) is in the affirmative,
 - (a) what were such other item(s);
 - (b) where are such other item(s) currently;
 - ...
 - (d) the reason(s) each of the other items were placed in the said safe as opposed to being kept at [the House].

31 The Office Safe was kept at the office of the Defendants' company.⁵⁷

32 At trial, the First Defendant explained that the Father had owned and left to the Mother the 17 jewellery items which were listed at s/n 3 of Part A of the Mother's SOA as being the contents of the Office Safe.⁵⁸ After the Father passed away, the Mother felt that she would no longer be attending functions and thus handed many of her own jewellery items to the First Defendant for safekeeping.⁵⁹ Over time, the Mother handed over a further 56 jewellery items

⁵⁷ AEIC of Yap Siu Cheng filed on 6 November 2025 ("Claimant's AEIC") at para 64; Transcript 19 Mar 2026 at pp 37:14–19 and 57:10–15; Transcript 20 Mar 2026 at pp 9:24–10:7 and 57:25–58:7.

⁵⁸ Transcript 19 Mar 2026 at pp 22:7–24:25.

⁵⁹ Transcript 19 Mar 2026 at p 55:4–14.

to the First Defendant, who kept them in the Office Safe.⁶⁰ The First Defendant chose to separately list these 56 jewellery items at s/n 8 of Part A of the Mother’s SOA,⁶¹ instead of at s/n 3 of Part A of the Mother’s SOA together with the 17 jewellery items left by the Father, as a way of indicating to whom the respective items had originally belonged.⁶²

33 On the stand, the Claimant stated that she was not saying that there were other items (besides those already identified in the Mother’s SOA) in the Office Safe.⁶³ Her position was that she did not know that there were no other items because the Defendants had not “directly” answered her questions about the Office Safe.⁶⁴

34 I find that the Defendants’ duty to account does not require them to answer questions 1(4)–1(7) which were not about the estate assets actually received by the Defendants *qua* executors following the Mother’s passing.

35 In respect of questions 1(4) and 1(5), I further reject the Claimant’s argument that, because the Father’s items in the Office Safe and his briefcase at the time of his passing constituted his estate which would “flow to [the Mother]”, the Defendants had to demonstrate that they had made sufficient inquiry into these items by answering the questions.⁶⁵ First, it was not the Claimant’s pleaded case that the Defendants had failed to make such sufficient inquiry. Second and in any event, the Claimant brought OC 484 in her capacity

⁶⁰ Transcript 19 Mar 2026 at p 81:11–16.

⁶¹ 5AB at pp 106–115.

⁶² Transcript 19 Mar 2026 at pp 136:14–137:6.

⁶³ Transcript 17 Mar 2026 at p 97:4–6.

⁶⁴ Transcript 17 Mar 2026 at pp 97:21–98:1.

⁶⁵ CCS at paras 20–28.

as a beneficiary of the Mother’s (and not the Father’s) estate against the Defendants in their capacity as the executors of the Mother’s (and not the Father’s) Will. The Defendants’ duty to inquire into the assets comprising the Mother’s estate *at the time of her passing* would not reasonably extend to answering for the Father’s purported belongings at the time of *his* passing three years earlier. Third, it was obvious from s/n 3 of Part A of the Father’s SOA which listed the “[c]ontents of the [Office Safe]” as comprising the 17 jewellery items⁶⁶ that the Defendants had declared that these were the only assets of the Father found in the Office Safe at the time of his passing; there was nothing to suggest otherwise. As for the Father’s briefcase, the Claimant sought to draw an analogy with the finding in *Ng Chee Tian* that the executors in that case had to account for the contents of an unopened safe belonging to the deceased patriarch (at [90]–[91]).⁶⁷ In my view, however, the briefcase of a 90-year old man is qualitatively different from a safe. It was pure speculation that there might have been something of market value in the Father’s briefcase when he passed away at almost 90 years of age such that the Defendants had to inquire into its contents.

36 In respect of questions 1(6) and 1(7), I am further satisfied, based on the First Defendant’s candid testimony and the absence of any contradictory evidence, that nothing else apart from the 17 and 56 jewellery items respectively listed at s/ns 3 and 8 of Part A of the Mother’s SOA was found in the Office Safe after the Mother passed away. The Claimant took issue with the Defendants splitting up the listing of the jewellery items and not previously informing her that the 56 jewellery items had also been kept in the Office Safe.⁶⁸ In my view,

⁶⁶ 1AB at pp 187–188.

⁶⁷ CCS at paras 25–28.

⁶⁸ Cf. CCS at para 21(b).

however, there was nothing untoward about the Defendants taking the former course and nothing that obliged the Defendants to disclose the latter information.

37 In short, questions 1(4)–1(7) served only to fish for information and the Defendants are not under any duty to respond to them.

Questions in relation to the DBS Account and the Father’s bank accounts

38 The remaining SOC Annex B questions raised with reference to s/n 4 of Part A of the Mother’s SOA were:

2. Funds from the Estate of [the Father] held in [the DBS Account] (as of 30 June 2022)
 - ...
 - (3) How much was deposited into this DBS account that originated from [the Father’s] Estate as part of [the Mother’s] inheritance?
 - (4) What was the opening balance in this DBS account?
 - ...
 - (6) When was the estate account for [the Father’s] Estate opened?
 - ...
 - (9) What is the current status of the following bank accounts where [the Father] was an account holder:-
 - (i) Citibank account no. [redacted];
 - (ii) JP Morgan account no. [redacted];
 - ...
 - (10) How much was the credit balance of each of these bank accounts (identified in (9) above) as at 6 June 2019?

(1) DBS Account

39 The First Defendant confirmed,⁶⁹ and the Claimant accepted,⁷⁰ that the DBS Account listed at s/n 4 of Part A of the Mother’s SOA was the account of the Father’s estate (“Father’s estate account”). The amount in the DBS Account as at 30 June 2022 was reflected as S\$94,014.42 at s/n 4 of Part A of the Mother’s SOA.⁷¹ In the course of trial, the Defendants realised that they had made a clerical error in that the correct figure should be US\$94,014.31 (equivalent to S\$130,769.20) as reflected in the bank statement as of 30 June 2022 for the DBS Account.⁷² On 18 March 2026, the Defendants applied in the probate action (referred to at [11] above) for permission to make the necessary amendment to the Mother’s SOA.⁷³

40 In respect of the DBS Account / Father’s estate account, the Defendants’ solicitors, Drew & Napier LLC (“D&N”), wrote to the Claimant’s solicitors, Meritus Law LLC (“MLL”), on 1 September 2025 providing copies of the DBS Account statements from June 2022 (*ie*, the month of the Mother’s passing) to July 2025.⁷⁴ In the same letter, D&N explained that the DBS Account was closed and the funds therein transferred to the account of the Mother’s estate (“Mother’s estate account”) on or around 15 July 2025.⁷⁵ The

⁶⁹ Transcript 19 Mar 2026 at pp 33:16–34:18.

⁷⁰ Transcript 18 Mar 2026 at pp 42:14–43:9.

⁷¹ 5AB at pp 102 and 105.

⁷² Defendants’ 3rd Bundle of Documents dated 18 March 2026 (“3DB”) at p 38.

⁷³ Transcript 19 Mar 2026 at pp 19:20–22:4; 3DB at pp 4–46.

⁷⁴ AEIC of Yap Sui Cheng Wendy filed on 7 November 2025 (“First Defendant’s AEIC”) at pp 714–715 and 718–1633.

⁷⁵ First Defendant’s AEIC at p 715.

bank statements show that no withdrawals or transfers from the DBS Account were made between June 2022 and the time the DBS Account was closed.⁷⁶

41 In respect of the Mother’s estate account, D&N wrote to MLL on 13 June 2025 informing that the Mother’s estate account was opened in October 2024 and providing copies of the Mother’s estate account statements from October 2024 to May 2025.⁷⁷ D&N also sent MLL a copy of the July 2025 statement for the Mother’s estate account by way of D&N’s letter to MLL dated 1 September 2025.⁷⁸

42 The Claimant indicated that the purport of questions 2(3), 2(4) and 2(6) was to “fully understand” and “verify” how, from the time the Father passed away in 2019, the amount in the DBS Account as at 30 June 2022 (as listed at s/n 4 of Part A of the Mother’s SOA) came to be.⁷⁹ The Claimant also contended that there was an approximately S\$2,000 “discrepancy” between the amount in the DBS Account as at 30 June 2022 (*viz*, S\$130,769.20⁸⁰) and the aggregate cash assets of the Father’s estate at the time of his passing (*viz*, S\$132,882.92, as listed at s/ns 4–6 of Part A of the Father’s SOA⁸¹).⁸² I find, however, that these inquiries do not fall within the scope of the Defendants’ duty to account for the estate assets actually received by the Defendants *qua* executors following the Mother’s passing. In respect of that duty, I find that the Defendants have

⁷⁶ First Defendant’s AEIC at p 761, *cf*, p 1626.

⁷⁷ First Defendant’s AEIC at para 16; Agreed Bundle Vol 6 (“6AB”) at pp 335–336 and 349–375.

⁷⁸ First Defendant’s AEIC at pp 715 and 1635–1636.

⁷⁹ Transcript 18 Mar 2026 at pp 43:10–47:3.

⁸⁰ 3DB at p 38.

⁸¹ 1AB at p 188.

⁸² CCS at para 35.

already rendered a full account of the funds in the DBS Account / Father’s estate account from the time the account formed part of the Mother’s estate (upon her passing) up to its closure (see [39]–[40] above). In my judgment, the Defendants are not required to further respond to questions 2(3), 2(4) and 2(6). In particular, the Defendants are not required *qua* executors under the Mother’s Will to explain any dealings with the cash in the *Father’s* estate during the three years *prior* to the Mother’s passing, especially when the difference in the amounts which the Claimant pointed to is *de minimis*.

(2) Citibank Account and JP Morgan Account

43 The Claimant adduced copies of a cheque issued by the Father from “Citibank account no. [redacted]” (“Citibank Account”) in 2008 in the amount of S\$48.67, and a cheque issued by the Father from “JP Morgan account no. [redacted]” (“JP Morgan Account”) in 2009 for the amount of S\$8,549.49, as the basis for questions 2(9)(i), 2(9)(ii) and 2(10).⁸³ She fairly accepted that these cheques were very dated and did not necessarily indicate that the Father still had the Citibank Account and JP Morgan Account at the time of his passing.⁸⁴

44 The Defendants did not list the Citibank Account or JP Morgan Account in the Father’s SOA or Mother’s SOA. At trial, the First Defendant explained that she had started looking for but had not yet found documents in respect of these two accounts in her files.⁸⁵ She had hitherto not checked with the banks on these two accounts,⁸⁶ but in response to my query on whether she would be

⁸³ Claimant’s AEIC at para 72(iii); 1AB at pp 94 and 107.

⁸⁴ Transcript 18 Mar 2026 at pp 65:22–66:13.

⁸⁵ Transcript 19 Mar 2026 at p 149:6–17.

⁸⁶ Transcript 19 Mar 2026 at p 149:11.

willing to write to the banks to check, she conveyed that she was prepared to do so if she could not locate any relevant documents in her files.⁸⁷ In the Defendants' closing submissions, the Defendants provided an update that the First Defendant had found proof of closure of the JP Morgan Account: they exhibited a copy of a JP Morgan Account statement showing that the account was closed on 23 January 2014.⁸⁸

45 In my judgment, the Claimant has not established on a balance of probabilities that the Citibank Account and JP Morgan Account continue to exist such as to form part of the Mother's estate. Nor do I accept the Claimant's submission that she had "adduced sufficient evidence to shift the evidential burden to the Defendants" to prove that the Citibank Account and JP Morgan Account did not form part of the Father's estate.⁸⁹ The available evidence is of the accounts existing some ten to 11 years before the Father's passing in 2019, and the Father could well have closed the accounts in that intervening period of time. Accordingly, there is no basis to require the Defendants to account for these unproved assets, and I find that the Defendants are not required to answer questions 2(9)(i), 2(9)(ii) and 2(10). There is also no basis for me to order the Defendants to make further inquiry into these accounts given that the Claimant did not plead her case on the footing that the Defendants had failed to make sufficient inquiry. In any event, the First Defendant has expressed willingness to check with the banks if her own file searches do not turn up anything definitive. In this regard, the Defendants have since provided an update on the First Defendant's checks on the JP Morgan Account (see [44] above). While the update and JP Morgan Account statement have not been

⁸⁷ Transcript 19 Mar 2026 at p 31:8–15.

⁸⁸ DCS at para 34 and pp 25–28.

⁸⁹ CCS at para 41.

admitted into evidence, there is no reason the Claimant should not consider the information and its bearing on her position.

Questions in relation to household contents in the House

46 The remaining SOC Annex B questions raised with reference to s/n 5 of Part A of the Mother’s SOA were:

3. Assorted furniture, assorted carpet and kilims, assorted crystal items, assorted porcelain / ceramic items, assorted crockery, assorted glass items, assorted photo frames and paintings, assorted dinnerwares, assorted vases, assorted kitchenwares, and kitchen equipment and assorted silverware and other assorted and sundry items including steel tupperwares and containers, vases, electronic items and appliances, decorative items, photo frames books, wall clock, wooden cabinets, serving trolley and standing lamp located at [the House]

(1) In respect of the locked wing and 2 locked rooms (one of which is [the Mother’s] bedroom) of [the House] which the Claimant was not given any access:-

...

(b) Please provide an itemized list of items that are located in the said locked wing and 2 locked rooms.

...

(5) Please provide details of the whereabouts of:-

...

(f) A sapphire/ diamond ring which was worn by [the Mother] daily and given to the 1st Defendant for safekeeping prior to [the Mother’s] medical procedures.

(1) Items in the “locked wing” and “2 locked rooms”

47 The “locked wing” mentioned in question 3(1) referred to certain rooms on the second floor of the House, and the “locked rooms” referred to the

Mother’s bedroom and Second Defendant’s bedroom which were also on the second floor of the House.⁹⁰

48 The Defendants had engaged Robert Khan & Co Pte Ltd (“valuers”) to perform an inspection and valuation of the household contents in the House (excepting the Second Defendant’s bedroom) for probate purposes. The valuers conducted their inspection at the House on 12 to 16, 19 and 20 June 2023, and issued their valuation report on 12 October 2023 (“Valuation Report”).⁹¹ The Valuation Report was sent by D&N to MLL on 1 October 2024.⁹² The parties were *ad idem* that, as reflected in the Valuation Report, the valuers had inspected the rooms in the “locked wing” and the Mother’s bedroom, and had provided lists of the items found in each room accompanied by photographs and aggregated valuations of the items per room.⁹³ However, the Claimant took issue with the itemisation in the Valuation Report being “general”.⁹⁴ She cited as an example that “the locked wing had many glass articles and items and they were all not individually itemised and properly photographed”⁹⁵ (the valuers having listed “[a]ssorted glasswares” when such were found in each inspected area / room, photographed the glassware in a group, and provided an aggregated valuation of the items found in each inspected area / room⁹⁶).

49 The parties were also *ad idem* that they had conducted a joint inspection of the House on 18 September 2025 during which the Claimant had accessed all

⁹⁰ Transcript 17 Mar 2026 at pp 162:23–169:4.

⁹¹ 5AB at pp 13–82.

⁹² 5AB at pp 220–221 and 314–383.

⁹³ Transcript 17 Mar 2026 at pp 162:10–169:4; 5AB at pp 63–80.

⁹⁴ Transcript 17 Mar 2026 at p 176:2.

⁹⁵ Transcript 17 Mar 2026 at p 175:11–13.

⁹⁶ *Eg*, 5AB at pp 68–73.

areas of the House except for the Second Defendant’s bedroom.⁹⁷ After the joint inspection, the Claimant had returned to the House on her own on 31 October 2025 to inspect a cupboard in the Mother’s bedroom.⁹⁸ The Claimant did not appear to dispute the Defendants’ position that she was at liberty to access the rooms in the “locked wing” and the Mother’s bedroom and simply had to ask the helper at the House for the key(s) in order to do so;⁹⁹ her complaint appeared to be that she would have to wait for the helper to get the key(s).¹⁰⁰

50 The Defendants explained that the only room in the House to which the Claimant had not been given access was the Second Defendant’s bedroom for reasons of the Second Defendant’s privacy (as the Second Defendant continued to use that room¹⁰¹) and the fact that none of the Mother’s belongings were in that room.¹⁰² Without prejudice to their position, at the end of the first day of trial on 17 March 2026, D&N wrote to MLL with an invitation for the parties and their solicitors to jointly inspect the Second Defendant’s bedroom.¹⁰³ D&N’s letter to MLL dated 17 March 2026 also enclosed photographs of the Second Defendant’s bedroom taken by the Second Defendant.¹⁰⁴ The Defendants’ counsel explained that the invitation was extended and the

⁹⁷ Transcript 17 Mar 2026 at p 170:16–22.

⁹⁸ First Defendant’s AEIC at para 28; Transcript 17 Mar 2026 at pp 170:24–171:3.

⁹⁹ First Defendant’s AEIC at para 26; Transcript 17 Mar 2026 at pp 171:25–173:15.

¹⁰⁰ Transcript 17 Mar 2026 at pp 59:24–60:16 and 173:13–15; Agreed Bundle of Documents Vol 7 at p 245.

¹⁰¹ Transcript 19 Mar 2026 at pp 25:9–12 and 38:25–39:21; Transcript 20 Mar 2026 at p 12:3–6.

¹⁰² Second Defendant’s AEIC at para 22; Transcript 19 Mar 2026 at p 25:2–3.

¹⁰³ 3DB at p 56.

¹⁰⁴ 3DB at pp 57–71; Transcript 19 Mar 2026 at pp 25:2–27:21; Transcript 20 Mar 2026 at p 7:14–22.

photographs adduced to dispel any doubt that the Second Defendant’s bedroom did not contain any of the Mother’s belongings.¹⁰⁵

51 In my judgment, the Defendants have sufficiently discharged their duty to account for the Mother’s items in the “locked wing” and the Mother’s bedroom by providing the Valuation Report to the Claimant. There is no reason to think that the valuers, as neutral professionals, had excluded or overlooked any item of market value in their preparation of the Valuation Report after inspecting the contents of the House across seven days. I also take the view, contrary to the Claimant’s contention, that the valuers had sufficiently particularised the items in the Valuation Report. As is evident from the Valuation Report, it is an understatement to say that the House contained manifold items. For items of a miscellaneous nature, such as glassware (which were found in abundance across the House), it was not objectionable for them to be described as a class. In fact, it would be oppressive for the Defendants to granularly list every single item in the “locked wing” and the Mother’s bedroom. This is especially so when the Claimant can access the “locked wing” and the Mother’s bedroom to make her own inventory if she so wishes.

52 The Claimant also relied on the Second Defendant’s statements in cross-examination that three to four handbags of the Mother would have been contained in the Mother’s SOA and that they would have had “monetary value” by virtue of appearing in the Mother’s SOA.¹⁰⁶ The Mother’s SOA did not list any handbags, and the Second Defendant was clearly mistaken on this point. However, I do not think the Claimant can get much mileage out of this

¹⁰⁵ Transcript 19 Mar 2026 at pp 8:22–9:8.

¹⁰⁶ Transcript 20 Mar 2026 at pp 35:25–36:6 and 37:2–6.

mistake.¹⁰⁷ It is evident from the cross-examination of the Second Defendant on the issue of the Mother’s handbags (and from my observation of the Second Defendant during that cross-examination) that the Second Defendant was genuinely clueless about the types, brands and values of the handbags she had seen the Mother carrying in the latter’s lifetime, and was somewhat confused by the questions posed about handbags.¹⁰⁸ In any event, no handbags were identified in the Valuation Report or during the parties’ joint inspection of the House (including the Mother’s bedroom), which corroborates the accuracy of (the non-listing of handbags in) the Mother’s SOA. This matter is not basis for the Claimant to demand “an itemized list of items” in the “locked wing” and the Mother’s bedroom.

53 As for the Second Defendant’s bedroom, there was, from the start, no evidence that it contained the Mother’s belongings. In the Defendants’ closing submissions, the Defendants provided an update that the offered joint inspection of the Second Defendant’s bedroom took place on 26 March 2026 and no items belonging to the Mother were found in the Second Defendant’s bedroom.¹⁰⁹ While this update has not been admitted into evidence, I do not think these facts are capable of dispute given the parties’ joint participation in the event. There is simply no basis for the Claimant to seek an account of the contents of the Second Defendant’s bedroom.

54 I therefore find that the Defendants are not required to respond to question 3(1)(b).

¹⁰⁷ Cf. CCS at paras 21(c) and 45.

¹⁰⁸ Transcript 20 Mar 2026 at pp 32–37.

¹⁰⁹ DCS at para 35.

(2) Sapphire/Diamond Ring

55 I will address question 3(5)(f) regarding “[a] sapphire/ diamond ring” of the Mother (“Sapphire/Diamond Ring”) in conjunction with questions 6(3)(a)–(c) regarding other “missing”¹¹⁰ jewellery items of the Mother (see [59]–[67] below).

Questions in relation to the Mother’s jewellery items

56 The remaining SOC Annex B questions raised with reference to s/n 8 of Part A of the Mother’s SOA were:

6. Jewellery as listed in [Part A of the Mother’s SOA] item 8

...

(2) Is there any other jewellery kept at [the House] or on behalf of [the Mother] which has not been disclosed in [the Mother’s] SOA? Is the list of 56 jewellery items disclosed complete?

(3) Please provide details of the whereabouts of:-

(a) a jade pendant cross that [the Mother] wore almost all the time until the 1st Defendant kept it for “safekeeping” for [the Mother];

(b) a jade bangle which belonged to [the Mother]; and

(c) a Chanel white gold and diamond studded stars ring which belonged to [the Mother].

(1) 56 jewellery items

57 At s/n 8 of Part A of the Mother’s SOA, the Defendants had listed 56 jewellery items owned by the Mother. I find that the Defendants’ duty to account does not require them to answer question 6(2) which does not concern

¹¹⁰ Claimant’s AEIC at para 123.

or seek information about the 56 jewellery items *per se* (*viz*, the estate assets actually received by the Defendants *qua* the Mother’s executors). In fact, the Claimant has inspected the 56 jewellery items and received 11 of them as part of her share of a partial distribution of the Mother’s estate as agreed between the parties (see further [80(b)] below).

58 Further and in any event, I find that the Defendants had already previously responded, in substance, to question 6(2). In a letter from the Claimant’s former solicitors, Engelin Teh Practice LLC (“ETP”), to D&N dated 31 July 2024, the Claimant had posed the exact same query as question 6(2).¹¹¹ In response, D&N wrote to MLL on 1 October 2024 stating: “The jewellery belonging to [the Mother] that [the Defendants] are aware of have been disclosed in the Schedule of Assets”.¹¹² In my view, by this statement, the Defendants had conveyed with sufficient clarity that they had listed in the Mother’s SOA all the Mother’s jewellery items which they had located after her passing. The position must have been clear to the Claimant because MLL never sought clarification or follow-up from D&N on this response (despite MLL further interrogating, in MLL’s letter to D&N dated 27 January 2025, some other responses given in D&N’s 1 October 2024 letter).¹¹³

(2) Jade Pendant, Jade Bangle, Chanel Ring and Sapphire/Diamond Ring

59 Questions 6(3)(a)–(c) and 3(5)(f) asked for “details of the whereabouts” of, respectively, the following jewellery items (together, “4 jewellery items”):

¹¹¹ 5AB at pp 176 and 189.

¹¹² 5AB at pp 220–221 and 244.

¹¹³ 6AB at pp 150–151 and 168–171; 6AB at pp 200–201 and 259, *cf*, p 261 (also at Claimant’s AEIC at pp 511–512 and 570, *cf*, p 572); Transcript 17 Mar 2026 at pp 108:4–7, 109:6–23 and 112:1–113:5.

- (a) a “jade pendant cross” (“Jade Pendant”);
- (b) a “jade bangle” (“Jade Bangle”);
- (c) a “Chanel white gold and diamond studded stars ring” (“Chanel Ring”); and
- (d) a Sapphire/Diamond Ring.

60 The parties were *ad idem* that the Mother had, at some point, owned and possessed the 4 jewellery items.¹¹⁴

61 The Claimant’s evidence was as follows:

(a) The Claimant adduced photographs showing the Mother wearing the Jade Pendant some 30 to 60 years ago, the Jade Bangle some 10 to 25 years ago, and the Chanel Ring some 15 to 25 years ago.¹¹⁵ The Claimant did not adduce any photograph of the Mother wearing the Sapphire/Diamond Ring.¹¹⁶

(b) The Claimant testified that she last saw the Mother wearing (i) the Jade Pendant about one year before the Mother passed away, (ii) the Jade Bangle “[a] few years back”, and (iii) the Chanel Ring a few months to one year before the Mother passed away.¹¹⁷

(c) On the stand, the Claimant asserted various accounts of conversations with the Mother and with the First Defendant:

¹¹⁴ Transcript 19 Mar 2026 at pp 73:11–74:6.

¹¹⁵ Claimant’s AEIC at paras 121–122 and pp 744–751 and 753; Transcript 17 Mar 2026 at pp 125:3–128:2 and 130:22–136:15.

¹¹⁶ Claimant’s AEIC at para 97; Transcript 17 Mar 2026 at pp 146:11–18 and 149:11–12.

¹¹⁷ Transcript 18 Mar 2026 at pp 149:3–14 and 150:13–15.

(i) In cross-examination, the Claimant first stated that in a conversation with the Mother in 2021 or 2022, the Mother “wanted to see her jewellery that was kept by [the First Defendant] for safekeeping, because she realised that she hadn’t got it back after her medical procedures”. The Claimant contacted the First Defendant who “refused to bring them over”.¹¹⁸

(ii) However, the Claimant subsequently clarified that the Mother had asked: “[H]ey, where is my other jewellery that I normally wear all the time?”; and it was the Claimant who answered: “Most likely [the First Defendant] has kept it because of your medical tests and she probably hasn’t returned it”. This led the Mother to tell the Claimant to call the First Defendant to “ask her for it”.¹¹⁹

(iii) In re-examination, the Claimant then stated that the Mother had asked: “Hey, where is my cross?”; to which “the caregiver” said: “Oh, it must be with [the First Defendant] because she keeps all the jewellery for when [the Mother] goes to see the doctors or have a procedure”. The Claimant then “asked [the First Defendant] about it and she said that she does it for safekeeping and that she didn’t want [the Mother] to choke on it when she slept”.¹²⁰

¹¹⁸ Transcript 17 Mar 2026 at pp 116:21–117:11.

¹¹⁹ Transcript 17 Mar 2026 at pp 118:23–119:6.

¹²⁰ Transcript 18 Mar 2026 at pp 149:18–150:12.

62 The Claimant also called Ms Soliven Rocynne Joy Elegores (“Ms Soliven”), who had been employed as the Mother’s full-time caregiver from January 2020 to June 2022, as a witness. Ms Soliven stated in her affidavit of evidence-in-chief (“AEIC”) that “prior to any medical procedure ... or on other occasions, [the First Defendant] would request [the Mother] to handover various jewellery worn by [the Mother] for safekeeping with [the First Defendant]”.¹²¹ Ms Soliven alleged that “[s]ome of these jewellery were not returned to [the Mother] subsequently”.¹²² Neither the “jewellery” nor the basis for this allegation was specified.

63 The First Defendant testified that:

(a) The Mother never passed the Jade Pendant, Jade Bangle or Chanel Ring to the First Defendant for safekeeping.¹²³ The First Defendant last saw the Mother wearing (i) the Jade Pendant when the Mother was in her early 80s,¹²⁴ (ii) the Jade Bangle around 14 to 15 years before the Mother passed away,¹²⁵ and (iii) the Chanel Ring when the Mother was in her 80s and the Father was still around.¹²⁶

(b) Sometime between 2019 and 2022, the Mother handed the Sapphire/Diamond Ring (which was a different jewellery item from two other sapphire and diamond rings listed in the Mother’s SOA¹²⁷) to the

¹²¹ AEIC of Soliven Rocynne Joy Elegores filed on 6 November 2025 (“Soliven’s AEIC”) at para 28.

¹²² Soliven’s AEIC at para 28.

¹²³ Transcript 19 Mar 2026 at p 68:8–9.

¹²⁴ Transcript 19 Mar 2026 at p 174:6–17.

¹²⁵ Transcript 19 Mar 2026 at pp 174:18–175:1.

¹²⁶ Transcript 19 Mar 2026 at p 175:2–4.

¹²⁷ Transcript 19 Mar 2026 at p 177:11–17.

First Defendant for safekeeping when the Mother was in hospital, but the First Defendant passed the Sapphire/Diamond Ring back to the Mother after the latter’s medical procedure.¹²⁸

(c) The First Defendant did not know what the Mother did with the 4 jewellery items.¹²⁹

(d) None of the 4 jewellery items was found among the Mother’s belongings when the Defendants were preparing the Mother’s SOA.¹³⁰

(e) After ETP wrote to D&N on 31 July 2024 to inquire whether the Jade Pendant, Jade Bangle and Chanel Ring were found among the Mother’s belongings after her passing,¹³¹ the First Defendant “would have looked” for these jewellery items.¹³² She did not instruct D&N to reply that she had searched for but could not find these jewellery items because she did not consider it her duty to respond regarding items not within the Mother’s SOA and was concerned that responding would “encourage [the Claimant] to ask more invalid questions”.¹³³ However, in D&N’s letter to MLL dated 1 October 2024, D&N did state in response to ETP’s 31 July 2024 query about the Jade Pendant, Jade Bangle and Chanel Ring that: “The items belonging to [the Mother] that

¹²⁸ Transcript 19 Mar 2026 at pp 177:17–178:12.

¹²⁹ Transcript 19 Mar 2026 at p 82:19–23.

¹³⁰ First Defendant’s AEIC at para 27(b); Transcript 19 Mar 2026 at pp 65:11–15 and 79:10–81:3.

¹³¹ 5AB at pp 176 and 191.

¹³² Transcript 19 Mar 2026 at pp 115:21–23.

¹³³ Transcript 19 Mar 2026 at pp 117:3–118:4 and 118:19–25.

[the Defendants] are aware of have been listed in the Schedule of Assets”.¹³⁴

64 The Second Defendant testified that she had never seen and was not familiar with the Sapphire/Diamond Ring;¹³⁵ she last saw the Jade Pendant and Jade Bangle about 30 or 40 years ago when the Mother used to wear them;¹³⁶ and she last saw the Chanel Ring about 20 or 30 years ago when the Mother wore it.¹³⁷ She explained that the Defendants did “a sweep a lot of times at [the House], in the cupboards” when putting together the Mother’s SOA.¹³⁸ After the Claimant asked about the 4 jewellery items, the Defendants conducted another search for them at the House but could not locate them.¹³⁹

65 In my judgment, there is insufficient evidential basis to find that the 4 jewellery items remain part of the Mother’s estate:

(a) First, in my view, it is clear that the 4 jewellery items have not been and cannot be found in the House: (i) the valuers did not report coming across the 4 jewellery items following their seven-day inspection of the House (including the Mother’s bedroom); (ii) the Claimant did not find the 4 jewellery items during the parties’ joint inspection of the House on 18 September 2025 or during her follow-up inspection of a cupboard in the Mother’s bedroom on 31 October 2025 (see [49] above); and (iii) I accept the Defendants’ evidence that they

¹³⁴ 5AB at pp 220–221 and 246.

¹³⁵ Transcript 20 Mar 2026 at pp 44:22–45:3.

¹³⁶ Transcript 20 Mar 2026 at pp 45:12–46:1.

¹³⁷ Transcript 20 Mar 2026 at p 46:2–5.

¹³⁸ Transcript 20 Mar 2026 at p 50:3–9.

¹³⁹ Transcript 20 Mar 2026 at pp 53:24–54:9.

have conducted multiple searches of the House without coming across the 4 jewellery items.

(b) Second, it was *not* the Claimant's case that the Defendants had concealed or misappropriated the 4 jewellery items,¹⁴⁰ and rightly so, as I find that the evidence would not bear out such a case. On the Claimant's own account, it was not the Mother who had said that the 4 jewellery items were with the First Defendant; rather, that was the position suggested by the Claimant and/or the caregiver (see [61(c)(ii)] and [61(c)(iii)] above). In any case, given the assessment by the Mother's Doctor of the Mother's mental capacity by that time, I would also hesitate to place weight on anything the Mother might have said regarding the 4 jewellery items. As for the alleged conversations between the Claimant and First Defendant in which the latter allegedly refused to return jewellery items to the Mother (see [61(c)(i)] and [61(c)(iii)] above), the Claimant's counsel did not put these allegations to the First Defendant and I decline to make adverse findings against the First Defendant in this regard. Further, it strikes me as highly improbable that the Defendants, who I accept are independently wealthy¹⁴¹ and who have already listed 56 jewellery items of the Mother valued at a total of S\$963,560 at s/n 8 of Part A of the Mother's SOA¹⁴² (along with 17 jewellery items which the Mother inherited from the Father valued at a total of S\$400,900 at s/n 3 of Part A of the Mother's SOA¹⁴³), would conceal the 4 jewellery items.

¹⁴⁰ Transcript 20 Mar 2026 at pp 55:15–56:19 read with Transcript 19 Mar 2026 at p 154:13–21.

¹⁴¹ Transcript 19 Mar 2026 at pp 35:1–13 and 166:6–14.

¹⁴² 5AB at pp 106–115.

¹⁴³ 5AB at pp 102–105.

(c) Third, the evidence as to how long ago the Jade Pendant, Jade Bangle and Chanel Ring were last sighted is highly conflicting (see [61(b)], *cf.* [61(a)], [63(a)] and [64] above) and it cannot be ruled out that these jewellery items had not been seen for a significant time even before the Mother’s passing.

(d) Fourth, the above factors taken in the round also raise the question of whether the 4 jewellery items even remained owned by the Mother at the time of her passing (as opposed, for example, to having been lost or given away by her before that).

66 Accordingly, I find that the Defendants’ duty to account does not require them to answer questions 3(5)(f) and 6(3)(a)–(c) since it is not proved that the 4 jewellery items are part of the Mother’s estate. Further and in any event, it would be oppressive for the Defendants to be ordered to answer questions 3(5)(f) and 6(3)(a)–(c) on the “whereabouts” of the 4 jewellery items when they evidently do not have knowledge of such “whereabouts”.

67 It was not the Claimant’s pleaded case that the Defendants had not made sufficient inquiry into the 4 jewellery items, and I thus have no basis to make any findings or orders in this vein. Further and in any event, the Claimant made no argument as to what more the Defendants could reasonably be expected to do in the light of the searches and inspections that had already been conducted (see [65(a)] above). *If* any of the 4 jewellery items somehow becomes found, the Defendants will doubtless take the necessary follow-up action *qua* the Mother’s executors.

Questions in relation to the Father's estate

68 The remaining SOC Annex B questions on “[the Father’s] Estate which was inherited by [the Mother’s] Estate” were:

9. [The Father’s] Estate which was inherited by [the Mother’s] Estate

...

(3) In respect of the Panamanian company known as PY Family Foundation company:-

...

(b) What was the purpose of this company?

(c) Who were and are the shareholders of the company?

...

(f) Is this company still active after [the Father’s] passing and/or [the Mother’s] passing?

(g) Does this company have any assets? If so, what are they?

69 The Claimant’s case was that “a Panamanian company known as PY Family Foundation” was an asset owned by the Father.¹⁴⁴ Her basis for saying so was that (a) “PY” were the initials of the Father’s name;¹⁴⁵ (b) she asserted that “[a]nything ‘PY’ is my father”;¹⁴⁶ (c) she asserted that “[e]veryone knows [the Father] started this company”;¹⁴⁷ and (d) corporate documents of an Indonesian company PT Nippon Indosari Corpindo Tbk (“PT Nippon

¹⁴⁴ Claimant’s AEIC at para 134.

¹⁴⁵ Claimant’s AEIC at para 134.

¹⁴⁶ Transcript 18 Mar 2026 at p 21:3–4.

¹⁴⁷ Transcript 18 Mar 2026 at p 22:13–16.

Indosari”) showed that the ultimate beneficiary of one of PT Nippon Indosari’s shareholders was The PY Family Foundation.¹⁴⁸

70 The First Defendant is the President of PT Nippon Indosari.¹⁴⁹ She was aware that The PY Family Foundation is a Panamanian entity but testified that neither the Father nor Mother previously owned The PY Family Foundation.¹⁵⁰ In fact, she confirmed that the Father and Mother had not owned any assets outside of Singapore and Indonesia at the time of their passing.¹⁵¹

71 The Second Defendant was not familiar with The PY Family Foundation at all.¹⁵²

72 In my judgment, the Claimant’s claim for SOC Annex B questions 9(3)(b), (c), (f) and (g) to be answered is a non-starter. There is no evidence of the legal nature of The PY Family Foundation and whether it is even legally structured to have shareholders, much less that the Father or Mother had owned it at the material time. The Claimant’s case on this matter is speculative, and I accept the First Defendant’s evidence at [70] above. I find that the Defendants are not required to answer these questions. To the extent the Claimant argued that the Defendants’ purported failure to investigate The PY Family Foundation fell short of their duty to call in assets that were part of the Mother’s estate,¹⁵³ this was not pleaded, and in any event, I find that it

¹⁴⁸ Claimant’s Bundle of Documents dated 13 March 2026 at pp 6–14.

¹⁴⁹ Transcript 19 Mar 2026 at p 166:2–14.

¹⁵⁰ Transcript 19 Mar 2026 at pp 167:8–168:10.

¹⁵¹ Transcript 19 Mar 2026 at pp 168:24–169:2.

¹⁵² Transcript 20 Mar 2026 at pp 64:21–65:12 and 68:6–10.

¹⁵³ CCS at para 62.

would be unreasonable to expect the Defendants to investigate The PY Family Foundation given the paucity of evidence as to its ownership.

Claim in respect of the Honda Stream

73 I proceed on the basis that by “Vehicle No. [redacted]”, the Claimant meant the Honda Stream (see [14] and [17] above). The Claimant accepted that the Honda Stream was registered in the Second Defendant’s name.¹⁵⁴ The Claimant did not plead or identify in the CCS the type of trust on which it was alleged the Second Defendant had held the Honda Stream for the Father and/or Mother. A finding of an express trust requires, *inter alia*, proof that a trust was intended by the settlor (*Guy Neale v Nine Squares Pty Ltd* [2015] 1 SLR 1097 at [51]–[52]). A finding of a common intention constructive trust requires proof of a common intention (subsisting at or subsequent to the time the property concerned was acquired) between the parties as to how the beneficial interest in the property was to be held (*Su Emmanuel v Emmanuel Priya Ethel Anne* [2016] 3 SLR 1222 at [83]). A finding of a presumed resulting trust requires, in the first order, proof of the parties’ respective financial contributions to the purchase price of the property in order for it to be presumed that the parties hold the beneficial interest in the property in proportion to their respective contributions to the purchase price (*Chan Yuen Lan v See Fong Mun* [2014] 3 SLR 1048 at [160(a)]).

74 In the present case, the Second Defendant adduced, *inter alia*, the following documents:

- (a) E-mails exchanged from March to May 2013 between, variously, a car dealer, the Second Defendant’s assistant and the Second Defendant

¹⁵⁴ CCS at para 65.

regarding the Second Defendant’s intention to purchase a car.¹⁵⁵ There was no mention in the e-mails that the Father and/or Mother would be paying for the purchase. To the contrary, in an e-mail dated 7 May 2013, the Second Defendant stated that she would “sign [the] cheque deposit”.¹⁵⁶

(b) A tax invoice issued by the car dealer to the Second Defendant dated 9 July 2013 for the purchase of the Honda Stream.¹⁵⁷

(c) In respect of the Second Defendant’s subsequent sale of the Honda Stream, a Purchase Agreement dated 10 February 2023 which reflected the Second Defendant as the owner and seller of the Honda Stream.¹⁵⁸

75 As against this, the Claimant argued that:

(a) The Second Defendant had mentioned in her e-mail dated 7 May 2013 that “driver will be driving”.¹⁵⁹ The Claimant took this to mean that the Father’s driver would be driving the Honda Stream, which the Second Defendant also appeared to accept.¹⁶⁰ The Claimant thought this was an indication that the Father had acquired the Honda Stream for the Father and Mother’s own use.¹⁶¹

¹⁵⁵ 1AB at pp 111–113 and 115–117; Transcript 20 Mar 2026 at pp 5:7–7:13.

¹⁵⁶ 1AB at p 115.

¹⁵⁷ 1AB at pp 119–120.

¹⁵⁸ 4AB at pp 309–311.

¹⁵⁹ 1AB at p 115.

¹⁶⁰ Transcript 20 Mar 2026 at p 76:2–9.

¹⁶¹ Transcript 18 Mar 2026 at p 134:4–10; CCS at para 67.

(b) The Second Defendant did not live at the House, whereas the Honda Stream was parked at the House and the Second Defendant had another car which was not parked at the House.¹⁶²

(c) The Second Defendant had accepted in cross-examination that the car plate number for the Honda Stream contained “a special number” used by the Father for his cars.¹⁶³

(d) The Father had previously purchased a car for the Second Defendant when she was in university.¹⁶⁴

(e) The Second Defendant produced no proof that she had used her own funds to pay for the Honda Stream.¹⁶⁵

76 I find that the Claimant has not discharged her burden of proving that the Father and/or Mother paid for the Honda Stream. The matters cited by the Claimant are inconclusive: the fact that the Second Defendant had her own apartment does not mean that she did not also stay at the House from time to time; there is no reason the Second Defendant could not own two cars; the fact that the Father’s driver had used the Honda Stream could simply reflect that the Second Defendant was happy for her parents to use the Honda Stream; that arrangement would also be consonant with the Father’s “special number” featuring in the car plate number for the Honda Stream; and it does not follow from the Father’s previous purchase of a car for the Second Defendant when she was in university that he must have purchased another car for the Second

¹⁶² Transcript 18 Mar 2026 at pp 134:11–13 and 136:18–20.

¹⁶³ CCS at para 66; Transcript 20 Mar 2026 at p 70:11–13.

¹⁶⁴ CCS at para 68; Transcript 20 Mar 2026 at p 70:18–23.

¹⁶⁵ CCS at para 68.

Defendant in 2013 when she was in her fifties.¹⁶⁶ While I acknowledge that the evidence adduced by the Second Defendant does not show actual payment for the Honda Stream, I am mindful that the purchase occurred more than a decade ago. On balance, the evidence adduced by the Second Defendant appears more supportive than not of the Second Defendant having purchased the Honda Stream in her own right. In any event, the burden of proof rests on the Claimant to show that the Father had paid for the Honda Stream. There is also no evidence of any intention (common or otherwise) on the part of the Second Defendant, the Father and/or the Mother for either or both parent(s) to beneficially own the Honda Stream. In these circumstances, there is no basis for a finding of express trust, common intention constructive trust or presumed resulting trust. I therefore dismiss the Claimant’s claim in respect of the Honda Stream.

Reliefs sought by the Claimant

77 Consequent upon my dismissal of the Claimant’s claims in respect of the SOC Annex B questions and the Honda Stream, there is no basis for the associated reliefs sought by the Claimant set out at [15(a)], [15(b)], [15(d)] and [15(e)] above.

78 This leaves the relief set out at [15(c)] above, *viz*, for an order that the Defendants “give an account of their administration of [the Mother’s] estate from the date of Grant of Probate of [the Mother’s] Will on 11 July 2024 until to-date”. The Claimant stated in one brief paragraph in the CCS that the account was sought “in view of the various lapses in the Defendants’ duties as trustees

¹⁶⁶ COS at para 4.

of [the Mother’s] estate that arose after Grant of Probate was issued” and as the account “ha[d] not been done to date”.¹⁶⁷

79 Although the Claimant has not established the asserted “lapses” in the Defendants’ performance of their duties, this is not fatal to the grant of an order for a common account in so far as the Claimant is *prima facie* entitled to an account by the Defendants of their administration of the Mother’s estate without the Claimant having to show a breach of fiduciary duty by the Defendants (see [20] above). However, notwithstanding such entitlement, the court may find on the facts that the duty to account has been sufficiently discharged, or may decline to make an order for the taking of accounts if it would be oppressive for the Defendants to so account or if there is some other good reason to so decline (see [23] above).

80 In the present case:

(a) The Defendants explained in their AEICs how they had dealt or intended to deal with each item listed in the Mother’s SOA.¹⁶⁸ They also explained in their AEICs that they had used their own funds to repay all loans secured by mortgages on the House and that all the mortgages had been discharged.¹⁶⁹ The Claimant took no issue (or no longer takes any issue) with these explanations.

(b) Pursuant to an agreement reached by the parties on 24 February 2026 for a partial distribution of the Mother’s estate, the Claimant

¹⁶⁷ CCS at para 64.

¹⁶⁸ First Defendant’s AEIC at para 16; Second Defendant’s AEIC at para 21; see also DCS at para 5.

¹⁶⁹ First Defendant’s AEIC at pp 11–12; Second Defendant’s AEIC at para 17.

received specific jewellery items and paintings in full and final satisfaction of her entitlement to the assets listed at s/ns 3, 8 and 9–17 of Part A of the Mother’s SOA.¹⁷⁰

(c) At the start of trial, the Defendants’ counsel provided an update on the status of the administration of the Mother’s estate, which was not yet completed.¹⁷¹

81 In the above circumstances, I find that an actual account has been rendered in the course of the OC 484 proceedings (see [23] above): the Defendants have identified the estate assets, and have explained their dealings with, the current status of and the distributions of the assets to-date. It would be oppressive to order the Defendants to provide at this stage any more detailed or further account. I thus decline to grant the relief set out at [15(c)] above.

Conclusion

82 OC 484 is therefore dismissed. I will separately give directions regarding the issue of costs.

83 In closing, I observe that the parties share a long history as sisters. I do not know all that transpired in that time. But I wonder if – with the resolution of OC 484, their parents’ express wish that after their passing the three sisters would “live harmoniously with each other and look after each other”,¹⁷² and the

¹⁷⁰ Defendants’ Bundle of Documents dated 2 March 2026 at pp 13–15.

¹⁷¹ Transcript 17 Mar 2026 at pp 11:1–12:5.

¹⁷² Claimant’s AEIC at para 146; DCS at p 30.

exercise of grace all round – the past may be laid to rest and relationships restored. After all, a threefold cord, even if frayed, is not easily broken.

- Sgd -
Kristy Tan
Judge of the High Court

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