

HONG KONG / JUDGMENT

RE CHAN WING CHIN

[2026] HKCFI 959

COURT  
Court of First Instance

DECIDED  
13 February 2026

CASE / FILE NUMBER  
HCB8147/2025

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bjbj iU\ CORPORATION LIMITED Petitioner

Before: Deputy High Court Judge Alan Kwong in Open Court Date of Hearing: 26 January 2026  
Date of Reasons for Judgment: 13 February 2026

REASONS FOR JUDGMENT

By petition dated 23 October 2025, the Hongkong and Shanghai Banking Corporation Ltd (the Petitioner ) seeks to bankrupt Mr Chan Wing Chin (the Debtor ). The petitioning debt is an outstanding indebtedness of HK\$38,335,287.48 based on the guarantees executed on 17 June 2019 and 10 August 2020 (the Guarantees ). It is not in dispute that the Debtor signed and executed the Guarantees. However, in his affirmation in opposition dated 17 December 2025, the Debtor alleged that due to his limited abilities in understanding English, he could not understand the terms and effect of the Guarantees. The Debtor s allegations could not constitute a bona fide dispute on substantial grounds. It is trite that a person of full age and capacity is normally bound by his signature to a document, and the law does not assist a person who carelessly puts his signature on a document: see Ming Shiu Chung & Others v Ming Shiu Sum & Others

(2006) 9 HKCFAR 334 at paras 84 to 86. The Debtor has failed to put forward a concrete repayment proposal. In the premises, the court has no alternative but to grant the usual bankruptcy order against the Debtor. The costs of the Petitioner in these proceedings (which are to be taxed if not agreed) shall be paid out of the estate of the Debtor. I iU\ n, of Official Receiver s Office, for the Official Receiver PAGE \\* MERGEFORMAT - A B C D E F G H I J K L M N O P Q R S T U V A B C D E F G H I J K L M N O P Q R S T U V A B C D E F G H I J K L M N O P Q R S T U V A B C D E F G H I J K L M N O p\_P>\*& gdTk m`P= gdTk gdTk ~jVA gdTk gdFb gdTk gdTk gdTk bWLDL8 hb\_T hb\_T hb\_T hb\_T hb\_T gdb\_T |nnj|f hb\_T

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