

STANDARD FINANCIAL STATEMENT



Section A: Account & Borrower Details

Borrower Information:

	Borrower 1	Borrower 2
A1 Name	<input type="text"/>	<input type="text"/>
A2 Mortgage Account Reference No(s)	<input type="text"/>	
A3 Outstanding Mortgage Balance (€)	<input type="text"/>	
A4 Estimated Current Value of Primary Residence (€)	<input type="text"/>	
A5 Monthly Mortgage Repayments Due (€)	<input type="text"/>	
A6 Correspondence Address	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
A7 Property Address if different to correspondence Address	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
<i>(✓) Please indicate preferred contact method</i>		
A8 Home Telephone	<input type="checkbox"/> <input type="text"/>	<input type="checkbox"/> <input type="text"/>
A9 Mobile	<input type="checkbox"/> <input type="text"/>	<input type="checkbox"/> <input type="text"/>
A10 Work Telephone	<input type="checkbox"/> <input type="text"/>	<input type="checkbox"/> <input type="text"/>
A11 E-mail	<input type="checkbox"/> <input type="text"/>	<input type="checkbox"/> <input type="text"/>
A12 Marital Status	<input type="text"/>	<input type="text"/>
A13 Date of birth	<input type="text"/> DD/MM/YYYY	<input type="text"/> DD/MM/YYYY

Section A: Account & Borrower Details cont.

A14 No. and age of dependent children

Child 1

Child 2

Child 3

Child 4

A15 Total number in household

A16 Employed Y/N (if self-employed give details)

A17 Occupation (if unemployed give previous occupation)

A18 In Permanent employment Y/N

A19 Name of Employer and Length of Service

A20 Reason(s) for Review/Arrears

Section B: Your Monthly Income

	Borrower 1	Borrower 2	Total
B1 Gross Monthly Salary (before tax and any other deductions at source)	<input type="text"/>	<input type="text"/>	<input type="text"/>
B2 Net Monthly Salary (after tax and other deductions at source) ¹	<input type="text"/>	<input type="text"/>	<input type="text"/>
B3 Monthly Social Welfare Benefits Please list	<input type="text"/>	<input type="text"/>	<input type="text"/>
(a) Benefit	<input type="text"/>	<input type="text"/>	<input type="text"/>
(b) Benefit	<input type="text"/>	<input type="text"/>	<input type="text"/>
(c) Benefit	<input type="text"/>	<input type="text"/>	<input type="text"/>
B4 Child Benefit	<input type="text"/>	<input type="text"/>	<input type="text"/>
B5 Mortgage Interest Supplement	<input type="text"/>	<input type="text"/>	<input type="text"/>
B6 Family Income Support	<input type="text"/>	<input type="text"/>	<input type="text"/>
B7 Maintenance	<input type="text"/>	<input type="text"/>	<input type="text"/>
B8 Other, e.g. Pension, room rent, grants (Please Specify)	<input type="text"/>	<input type="text"/>	<input type="text"/>
B9 Monthly Income from Property assets (other than primary residence) (see E5)	<input type="text"/>	<input type="text"/>	<input type="text"/>
B10 Monthly income from non-property assets (see F8)	<input type="text"/>	<input type="text"/>	<input type="text"/>
B11 Total Monthly Income (sum of B2 to B10)	<input type="text"/>	<input type="text"/>	<input type="text"/> G1

¹ Do not include any deductions made from your salary at source (e.g., pension contribution, health insurance etc.) anywhere else on this form.

Section C: Monthly Household Expenditure

Utilities

C1 Electricity

Average Charge²

Arrears (where applicable)

C2 Gas /Oil

C3 Phone (Landline & Internet)³

C4 TV/Cable³

C5 Mobile Phone

C6 Refuse Charges

C7 TV Licence

Household

C8 Childcare

C9 Elderly care (e.g., carer, nursing home fees etc)

C10 Food Housekeeping/Personal Care

C11 Clothing and Footwear

C12 Household Repairs/Maintenance

Transport Costs

C13 Petrol

C14 Motor Insurance/Tax/NCT

C15 Rail/Bus/Taxi Costs (including school transport costs for children)

C16 Car Maintenance/Repairs

C17 Car Parking and Tolls

² Average charge calculated by totalling last three utility bills and dividing by the number of months to get the average monthly cost.

³ Please identify if these bills are bundled.

Section C: Monthly Household Expenditure cont.

Primary Residence Mortgage-related Costs

C18 Mortgage Protection/Endowment Premium	<input type="text"/>	<input type="text"/>
C19 Payment Protection	<input type="text"/>	<input type="text"/>
C20 House Insurance	<input type="text"/>	<input type="text"/>

Education

C21 Books	<input type="text"/>	<input type="text"/>
C22 School/ College Fees	<input type="text"/>	<input type="text"/>
C23 Uniforms	<input type="text"/>	<input type="text"/>
C24 Extra Curricular activities (e.g. school outings)	<input type="text"/>	<input type="text"/>
C25 Other (e.g. voluntary contributions)	<input type="text"/>	<input type="text"/>

Medical

C26 Medical Expenses and Prescription Charges ⁴	<input type="text"/>	<input type="text"/>
C27 Health Insurance ⁵	<input type="text"/>	<input type="text"/>

Social

C28 Lifestyle Expenses (e.g., family events, Christmas, Birthdays, eating out etc.)	<input type="text"/>	<input type="text"/>
C29 Club membership	<input type="text"/>	<input type="text"/>
C30 Other – <i>please specify</i>	<input type="text"/>	<input type="text"/>

Other

C31 Life Assurance	<input type="text"/>	<input type="text"/>
C32 Pension Contribution ⁶	<input type="text"/>	<input type="text"/>

⁴ Medical expenses include dentist, optician and any other costs related to health.

⁵ Do not include if Health Insurance is deducted from your wages at source (i.e., if it has already been deducted from B2).

⁶ Do not include if Pension Contribution is deducted from your wages at source (i.e., if it has already been deducted from B2).

Section C: Monthly Household Expenditure cont.

C33 Maintenance paid to spouse/child (if applicable)	<input type="text"/>	<input type="text"/>
C34 Rent	<input type="text"/>	<input type="text"/>
C35 (a) Property Service/Management Charges	<input type="text"/>	<input type="text"/>
(b) Other – please specify	<input type="text"/>	<input type="text"/>
(c) Other – please specify	<input type="text"/>	<input type="text"/>
C36 Monthly expenditure on property assets (see E5)	<input type="text"/>	<input type="text"/>
C37 Monthly Savings	<input type="text"/>	<input type="text"/>
C38 Total Monthly Expenditure (sum of C1 to C37)	<input type="text"/>	<input type="text"/>

Please provide details of any steps you have already taken to reduce your monthly expenditure and the savings you have achieved

<input type="text"/>
<input type="text"/>
<input type="text"/>

Please provide details of any steps you propose to take to reduce your monthly expenditure and the savings you expect to achieve

<input type="text"/>
<input type="text"/>
<input type="text"/>



Section D: Your Current Monthly Debt Payments

Debt Type

- D1 Mortgage for Primary Residence
- D2 Court Mandated Debt (Please Specify)⁷
- D3 Court Mandated Debt
- D4 Credit Union
- D5 Credit Union
- D6 Overdraft
- D7 Hire Purchase
- D8 Store Card
- D9 Catalogue Debt
- D10 Credit Card 1
- D11 Credit Card 2
- D12 Credit Card 3
- D13 Personal Loan 1 (Please specify)
- D14 Personal Loan 2 (Please specify)
- D15 Personal Loan 3 (Please specify)
- D16 Loans from family/ friends
- D17 Mortgage Debt on property other than primary residence (see E5)
- D18 Other Debt (please specify)
- D19 Other Debt
- D20
- D21
- D22 Total (sum of D2 to D21)**

Debt Type	Monthly Repayments		Remaining Term	Total Outstanding Balance €	Arrears Balance €	Lender	Purpose of Loan	Secured? Y/N	Currently Restructured Y/N	Payment Protection Insurance Y/N
	Due €	Being Paid €								
D1		G4								
D2										
D3										
D4										
D5										
D6										
D7										
D8										
D9										
D10										
D11										
D12										
D13										
D14										
D15										
D16										
D17										
D18										
D19										
D20										
D21										
D22 Total (sum of D2 to D21)		G5								

⁷ e.g., fines, instalment orders, judgements.

Section E: Property Assets (other than Primary Residence)

	Property Type (give details below)	Property Type (e.g. Buy to let)	Ownership Type ⁸	Current Value (est) ⁹ €	Loan Balance €	Arrears Balance €	Monthly Rental Income €	Monthly Expenditure (e.g., upkeep, maintenance)	Restructured Y/N	Monthly Mortgage Payments		Lender	For Sale Y/N
										Due €	Being Paid €		
E1	1												
E2	2												
E3	3												
E4	4												
E5	Total						B9	C36			D17		

Property Assets (other than Primary Residence)

Property	Address	Date of Purchase
1		
2		
3		
4		

- MONTHLY INCOME AND EXPENDITURES RELATED TO PROPERTY ASSETS SHOULD ALSO BE INCLUDED IN SECTIONS B AND C RESPECTIVELY
- MONTHLY MORTGAGE REPAYMENTS RELATING TO PROPERTY ASSETS SHOULD BE INCLUDED IN SECTION D

⁸ For example, sole or joint ownership. Where a property/premises is not 100% owned by customer(s), please state the % amount that is owned.

⁹ Please provide a reasonable estimate of the current value of these assets.

Declaration

I/we understand that the information provided will only be used for the purpose of assisting my lender to assess my financial situation under its Mortgage Arrears Resolution Process.

Protecting Your Information

“Your lender will keep your information confidential and will only use this information for the purpose of assisting you in accordance with its Mortgage Arrears Resolution Process in accordance with your lender’s obligations under the Data Protection Acts 1988 and 2003. For more information on your rights under the Data Protection Acts, see the Data Protection Commissioner’s website at www.dataprotection.ie”

I declare that the information I have provided represents my/our financial situation, and commit to informing my lender if my situation changes.

I consent to Allied Irish Banks plc., conducting a credit reference check.

Borrower 1 Signed: _____ Date: _____

Borrower 2 Signed: _____ Date: _____

Section G: Financial Statement Summary (for office use only)

G1 Total Monthly Income (B11)	
G2 Less Total Monthly Expenditure (C38)	()
G3 Sub-Total (G1 minus G2)	
G4 Less Mortgage Repayments Due (D1)	()
G5 Less Other Monthly Debt Due (D22)	()
G6 Total Surplus/Deficit (subtract G4 and G5 from G3)	

Guiding Principles for completing the SFS

1. We at AIB are fully committed to working with customers who are in, or are facing, financial difficulties with their mortgage repayments in order that a mutually-acceptable arrangement can be agreed. We will actively encourage contact with such customers through web sites, media and printed material.
2. We have specially-trained personnel in our offices and branches, including specialised telephone contact points, to deal with customers facing or in financial difficulties.
3. This Standard Financial Statement (SFS) is designed to assist you in setting out your current financial circumstances.
4. We consider that the completion of the SFS is a serious undertaking and we will work with you to ensure that the information is accurate, enabling us to work with you to determine the most appropriate and viable option in each particular customer case.
5. The easiest way to see where you stand financially is to gather all the relevant information and documents so that you can write down all the money you have coming in and going out each month and complete an SFS. (If your income is weekly, multiply it by 52 and divide the result by 12 to get your monthly income.)
6. In the SFS you will have to provide information on your current income, expenses and other amounts you owe and any assets you own. It is important that you include all of your basic living expenses. You are also encouraged to ensure that you are maximising your income, including what social welfare entitlements you may be eligible for such as Mortgage Interest Supplement (see www.keepingyourhome.ie).
7. It is important to fill out the SFS fully and accurately and to provide any relevant documentation that we may need to assess your situation; we will only seek information that is relevant to this assessment.
8. Your completed SFS and other factors relating to your case will be assessed by our Arrears Support Unit which will decide whether or not an alternative repayment arrangement is necessary and, if so, what type(s) of alternative repayment arrangement(s) appropriate to your circumstances can be made available.
9. If an alternative repayment arrangement is not offered to you, we will give you a reason for that decision in writing. You will have the right to appeal that decision; you may appeal to us initially and subsequently to the Financial Services Ombudsman.
10. If you require further information, you can avail of support material available through a number of sources including our website www.aib.ie, www.keepingyourhome.ie You can also seek independent advice from MABS (www.mabs.ie) or an appropriate alternative. If you give us your written consent we will liaise with a third party, nominated by you, to act on your behalf.