



Standard Financial Statement (SFS)

Guiding Principles for completing the SFS

1. We at **permanent tsb** 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.permanenttsb.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.

Section A: Account & Borrower Details

	Borrower Information		Borrower 1		Borrower 2	
A1	Name					
A2	Mortgage Account Reference No.(s)					
A3	Outstanding Mortgage Balance (€)					
A4	Estimated Current Value of Primary Residence (€)					
A5	Monthly Mortgage Repayments Due (€)					
A6	Correspondence Address					
A7	Property Address (if different to Correspondence Address)					
	Please put tick beside preferred contact method					
A8	Home Telephone					
A9	Mobile					
A10	Work Telephone					
A11	E-mail* (*Any correspondence via email is not secure. We recommend that you indicate at least one other method of contact.)					
A12	Marital Status					
A13	Date of birth		DD/MM/YYYY		DD/MM/YYYY	
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 & Length of Service					
A20	Reason(s) for Review/Arrears					

Section B: Your Monthly Income

	Borrower Information		Borrower 1	Borrower 2	Total	
B1	Gross Monthly Salary (before tax and any other deductions at source)					
B2	Net Monthly Salary (after tax and any other deductions at source) ¹					
B3	Monthly Social Welfare Benefits <i>Please list</i>					
B3(a)	Benefit-					
B3(b)	Benefit-					
B3(c)	Benefit-					
B4	Child Benefit					
B5	Mortgage Interest Supplement					
B6	Family Income Support					
B7	Maintenance					
B8	Other, e.g. Pension, room rent, grants (please specify)					
B9	Monthly Income from Property assets (other than primary residence) (see E5)					
B10	Monthly income from non-property assets (see F8)					
B11	Total Monthly Net Income (sum of B2 to B10)					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	Average Charge ²	Arrears (Where Applicable)
C1	Electricity		
C2	Gas/Oil		
C3	Phone (Landline & Internet) ³		
C4	TV/Cable ³		
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		
	Primary Residence Mortgage-related Costs		
C18	Mortgage Protection/Endowment Premium		
C19	Payment Protection		
C20	House Insurance		
	Education		
C21	Books		
C22	School/ College Fees		
C23	Uniforms		
C24	Extra Curricular activities (e.g. school outings)		

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

C25	Other (e.g. voluntary contributions)		
Medical			
C26	Medical Expenses and Prescription Charges ⁴		
C27	Health Insurance ⁵		
Social			
C28	Lifestyle Expenses (e.g., family events, Christmas, Birthdays, eating out etc.)		
C29	Club membership		
C30	Other - <i>please specify</i>		
Other			
C31	Life Assurance		
C32	Pension Contribution ⁶		
C33	Maintenance paid to spouse/child (if applicable)		
C34	Rent		
C35	Property Service/Management Charges		
C35(b)	Other - please specify		
C35(c)	Other - please specify		
C36	Monthly expenditure on property assets (see E5)		
C37	Monthly Savings		
C38	Total Monthly Expenditure (sum of C1 to C37)		G2

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 D: Your Current Monthly Debt Payments

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 Mortgage for Primary Residence		G4								
D2 Court Mandated Debt ⁷ (please specify)										
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 Monthly Debt (Sum of D2 to D21)		G5								

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

Section E: Property Assets (other than Primary Residence)

	Property (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)	Re-structured Y/N	Monthly Mortgage Payments		Lender	For Sale Y/N
										Due €	Being Paid €		
E1	1												
E2	2												
E3	3												
E4	4												
	Total						B 9	C 36			D 17		

Property Assets (other than Primary Residence)

Property	Address	Date of Purchase

• 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.

Section F: Non-Property Assets

	Asset Type	Original Cost/Value €	Current Estimated Value €	Net Monthly Income	Please Give Any Relevant Details
F1	Savings/deposits/current account				
F2	Shares				
F3	Motor Vehicle(s)				
F4	Redundancy Payment(s)				
F5	Long-term investment(s)				
F6	Other investment(s)				
F7	Other Assets (e.g., stock, machinery etc.)				
F8	Total (Sum of F1 to F7)			B10	

Please list all other liabilities, for example any guarantees given with respect to company borrowing or borrowing by a family member.

Please provide any other information which you believe to be relevant to above:

I/we understand that the information provided will only be used for the purpose of assisting permanent tsb to assess my/our financial situation under its Mortgage Arrears Resolution Process (where applicable) or/and to assess my/our financial situation for other debt restructuring.

Protecting Your Information

“permanent tsb will keep your information confidential and will only use this information for the purpose of assisting you in accordance with our Mortgage Arrears Resolution Process (where applicable) or/and other debt restructuring arrangements in accordance with permanent tsb’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/we declare that the information I/we have provided represents my/our financial situation, and commit to informing permanent tsb if my/our situation changes.

I/we consent to permanent tsb conducting a credit reference check.

Signed: _____ **Date:** _____

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

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

For Branch Use Only

I have reviewed & discussed the information supplied by the customer in the Standard Financial Statement. Based on the information provided, I recommend the following alternative repayment arrangement for this customer:

Capital Payment Holiday*	<input type="checkbox"/>	Partial Moratorium*	<input type="checkbox"/>
Capital Payment Minus*	<input type="checkbox"/>	Managed Arrangement*	<input type="checkbox"/>
Capital Payment Plus*	<input type="checkbox"/>	Capitalising the Arrears*	<input type="checkbox"/>
Moratorium*	<input type="checkbox"/>	Term Extension**	<input type="checkbox"/>
		DIS*** (Deferred Interest Scheme)	<input type="checkbox"/>

Other relevant information

- * 3 months most recent primary bank statements are required for all applicants.
- ** Term Extension documents to be submitted: Proof of Income & 3 months most recent primary bank statements are required for all applicants.
- *** DIS documents to be submitted:
 - 3 months up to date primary bank statements.
 - 12 months statements on all other loans.
 - Proof of your income in the form of 2 recent payslips, most recent P60, Social Welfare, Mortgage Interest Supplement, Family Income Supplement receipts/confirmation etc.
 - Self employed customers also need to supply 6 months up to date Business Bank Account Statements and fully completed **permanent tsb's** Accountant Certificate or the most recent 2 years audited accounts.

Name of Branch Advisor: _____ Signature: _____

Branch: _____ Date: _____