

Standard Financial Statement



The information provided in the Standard Financial Statement (SFS) is vital in helping both AIB and our customers to understand their current financial situation.

This statement identifies your current income, your living expenses plus other expenditure and financial commitments that you may have.

Completing the SFS

When preparing to complete this form, we recommend that you gather all your relevant information and documentation together (for example, bills, statements, pay-slips etc.) so that you have everything to hand.

All sections of the SFS must be completed. If a section does not apply to you, please note this on the form by crossing it out or writing in 'N/A'.

All borrowers named on the loan account must sign the SFS and all borrowers must submit the required supporting documentation outlined below.

Should you need any assistance in completing this SFS, please call into your local AIB office or go to www.aib.ie.

Supporting Documentation Required

We require you to provide the below documentation along with your SFS:

If you are a PAYE Worker	If you are Self-Employed	If you are Unemployed
Completed Standard Financial Statement	Completed Standard Financial Statement	Completed Standard Financial Statement
3 months current a/c bank statements	3 month's personal current account bank statements 3 month's business account bank statements	3 months current a/c bank statements
1 full month's payslip (4 consecutive payslips if paid weekly/ 2 consecutive payslips if paid fortnightly)	Most recent Form 11 (All pages) Most recent Self-Assessment Certificate or Notice of Assessment	The most recent social welfare receipt for each social welfare payment received * If the social welfare payment is mandated to the current account for which statements are being provided, social welfare receipts are not required

* **All supporting documentation must be dated within the past 3 months**

* Internet/machine printed statements are not acceptable unless personal details (name/address/account number) are visible

* Please note that assessment of your SFS cannot commence until all required supporting documentation is provided

NOTE: We recommend that you make a copy of this document for your own records.

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Section A: Account and Borrower Details

Account Number:

NSC:

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Copy A2-A7 from Borrower 1 to Borrower 2:

	Borrower Information	Borrower 1	Borrower 2
A1	Full Name:		
A2	Mortgage Account Numbers and National Sort Codes (NSC):		
A3	Outstanding Mortgage(s) Balance:		
A4	Estimated Current Value of Primary Residence:		
A5	Monthly Mortgage Repayments Due:		
A6	Correspondence Address:	Line 1 <input type="text"/> Line 2 <input type="text"/> Line 3 <input type="text"/> Line 4 <input type="text"/> County <input type="text"/> Country <input type="text"/>	Line 1 <input type="text"/> Line 2 <input type="text"/> Line 3 <input type="text"/> Line 4 <input type="text"/> County <input type="text"/> Country <input type="text"/>
A7	Property Address: (if different to correspondence)	Line 1 <input type="text"/> Line 2 <input type="text"/> Line 3 <input type="text"/> Line 4 <input type="text"/> County <input type="text"/> Country <input type="text"/>	Line 1 <input type="text"/> Line 2 <input type="text"/> Line 3 <input type="text"/> Line 4 <input type="text"/> County <input type="text"/> Country <input type="text"/>
		<i>Preferred Contact Method</i>	<i>Preferred Contact Method</i>
A8	Home Phone No.:	<input type="checkbox"/>	<input type="checkbox"/>
A9	Mobile Phone No.:	<input type="checkbox"/>	<input type="checkbox"/>
A10	Work Phone No.:	<input type="checkbox"/>	<input type="checkbox"/>
A11	Email Address:	<input type="checkbox"/>	<input type="checkbox"/>
A12	Civil Status:		
A13	Date of Birth:		
A14	Age of Dependent Children:	Child 1 <input type="text"/> Child 2 <input type="text"/> Child 5 <input type="text"/> Child 6 <input type="text"/>	Child 3 <input type="text"/> Child 4 <input type="text"/> Child 7 <input type="text"/> Child 8 <input type="text"/>

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	Borrower Information	Borrower 1	Borrower 2
A15	Total Number in Household:		
A16	Employed:		
	Employment Status:		
	If self-employed, please give details:		
A17	Occupation: (If unemployed give previous occupation)		
A18	In Permanent Employment:		
A19a	Name of Employer:		
A19b	Length of Service:		
A20	Reason(s) for Review/Arrears:	Unemployment Reduced Hours Self-employed Redundancy Reduction of Rent Divorce/Seperation Over extended financially Illness Loss / reduction in benefits Lack of cash flow that has / will be resolved Higher than expected household bills Children School / University fees Overspending Had a Baby Higher than expected interest reates Death of borrower Universal Social Charge Pension Levy Other	Unemployment Reduced Hours Self-employed Redundancy Reduction of Rent Divorce/Seperation Over extended financially Illness Loss / reduction in benefits Lack of cash flow that has / will be resolved Higher than expected household bills Children School / University fees Overspending Had a Baby Higher than expected interest reates Death of borrower Universal Social Charge Pension Levy Other
	Other, please specify:		

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Section B: Your Monthly Income

Account Number:

NSC:

		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: (please list below) e.g. job seekers allowance				
B3a	Benefit: <input type="text"/>				
B3b	Benefit: <input type="text"/>				
B3c	Benefit: <input type="text"/>				
B4	Child Benefit:				
B5	Mortgage Interest Supplement:				
B6	Family Income Support:				
B7	Maintenance:				
B8	Other: e.g. Pension, Room Rent, Grants <input type="text"/>				
B9	Monthly Income from Property Assets: (other than primary residence) see E5				
B10	Monthly Income From Non-property Assets: see F8				
B11	Total Monthly Income: (sum of B2 to B10)			G1	

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

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Section C: Monthly Household Expenditure

Account Number:

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NSC:

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		Average Charge ²	Arrears (where applicable)
Utilities			
C1	Electricity:		
C2	Gas/Oil:		
C3	Phone: (Landline and 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 cost for children)		
C16	Car Repairs/Maintenance:		
C17	Car Parking and Tolls:		
Primary Residence Mortgage-related Costs			
C18	Mortgage Protection/Endowment Premium:		
C19	Payment Protection:		
C20	House Insurance:		

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.

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		Average Charge ²	Arrears (where applicable)
Education			
C21	Books:		
C22	School/College Fees:		
C23	Uniforms:		
C24	Extra Curricular Activities: (e.g. school outings)		
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: (please specify) <input type="text"/>		
Other			
C31	Life Assurance:		
C32	Pension Contribution ⁶ :		
C33	Maintenance Paid to Spouse/Civil Partner/Child: (if applicable)		
C34	Rent		
C35a	Property Service/Management Charges		
C35b	Other: (please specify) <input type="text"/>		
C35c	Other: (please specify) <input type="text"/>		
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)

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

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

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Section E: Property Assets (other than primary residence)

Account Number:

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NSC:

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Prop	Property Type	Ownership Type ⁸	Current Value ⁹	Loan Balance	Arrears Balance	Monthly Rental Income	Monthly Expenditure (e.g. upkeep, maintenance)	Restructured	Monthly Mortgage Payments		Lender	For Sale
									Due	Being Paid		
E1												
E2												
E3												
E4												
E5												
E6												
E7												
E8												
E9												
E10												
E11	Total:					B9	C36			D17		

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.

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Property	Address	Date of Purchase
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		

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.

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Section F: Non-Property Assets

Account Number:

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NSC:

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	Asset Type	Original Cost/ Value	Current Estimated Value	Net Monthly Income	Please Give Details
F1	Savings/Deposit/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 F1 to F7)				

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:

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Section G: Financial Statement Summary

Account Number:

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NSC:

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

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 AIB conducting a credit reference check.

Signed: _____ Date: _____
Borrower 1

Signed: _____ Date: _____
Borrower 2

Note: Declarations confirming the accuracy of the information provided and consent to a credit reference check must be completed for every SFS. Any other declarations requiring the consumer's signature (for example to give permission for the lender to contact other parties regarding the borrowers financial situation) must be optional (i.e., a lender cannot deem the SFS to be incomplete if such declarations are not signed by the consumer).

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 your 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 or seek independent advice from MABS (www.mabs.ie). If you give us your consent we will liaise with a third party, nominated by you, to act on your behalf.

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Control Information (for office use only)

Account Number:

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NSC:

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	Description			Description		Values Match
E11	Monthly Rental Income from Property Assets:		B9	Monthly Income from Property Assets:		
E11	Monthly Expenditure on Property Assets:		C36	Monthly Expenditure on Property Assets:		
E11	Monthly Mortgage Payments Due on Property Assets:		D17	Mortgage Debt on Property other than Primary Residence:		

	Description			Description		Values Match
B11	Total Monthly Income:		G1	Total Monthly Income (B11):		
C38	Total Monthly Expenditure:		G2	Less Total Monthly Expenditure (C38):		
D1	Mortgage for Primary Residence (Monthly Repayments Due):		G4	Less Mortgage Repayments Due (D1):		
D22	Total Current Monthly Debt Payments:		G5	Less Other Monthly Debt Due (D22):		

Notes:

