

The EBS logo is located in the top right corner of the page. It consists of the letters 'EBS' in a bold, red, serif font, set against a white rectangular background with a subtle gradient and a slight drop shadow.

EBS

Standard Financial Statement User Guide

If you'd like help filling in this form more quickly
talk to one of our experts on 1850 33 00 44

User guide for filling out your Standard Financial Statement (SFS)

The purpose of this guide is to assist you with filling out the Standard Financial Statement (SFS). The SFS is used to assess your case to decide whether or not to offer you an alternative repayment arrangement and what type of arrangement is appropriate to your circumstances.

The information provided in the SFS is a vital first step in helping you decide what to do next. It takes **around 44 minutes** to complete an SFS, but many of our customers complete it faster.

To complete this form please gather all relevant documents including **bills, statements, 1 months pay-slips and a calculator**. Please fill in the whole document, if there is a section that does not apply to you please write N/A in large letters across that section.

The SFS contains 3 sections, please fill out each section as accurately as possible. These sections are:

Your Details & Finances

To ensure a quick response, you will need to complete some personal information. You also need to give us an up to date view of your finances.



Your Borrowings

To help us understand your borrowings we will ask for details of your current payments and assets. Please provide accurate information so we can process your situation correctly.



Your Signature

This section outlines how we will use the information provided. Please ensure all borrowers named on the loan account have signed and dated this section. This will ensure we can start to consider your application.



We have added notes on this document to questions that may be more difficult to answer. If you still do not understand what exactly is required please call us on 1890 252008.

Checklist for submitting your SFS

Below is a checklist to help you to ensure we can contact you quickly to update you on the progress of your application, please complete and tick each section.

1. Completed, Signed and Dated Standard Financial Statement

I have completed all of the following:

- All sections completed
- Ticked for consent
- Signed
- Dated
- AIB Account Declaration – Use of SFS information signed and dated (optional)

2. Bank Statements

Choose the most applicable option for you:

- 3 months of bank statements dated within the last 3 months (AIB current account statements not needed). Please ensure one page contains a name and address.
- 6 months of business account statements - if self employed

3. Evidence of Income

	If you are a PAYE worker	If you are Self-Employed	If you are Unemployed
<div style="border: 1px solid red; padding: 5px; width: fit-content;"> PAYE Worker: Most recent payslip </div>	<input type="radio"/> 1 full month's payslip (4 consecutive payslips if paid weekly/ 2 consecutive payslips if paid fortnightly)	<input type="radio"/> Most recent Self-Assessment Certificate or <input type="radio"/> Notice of Assessment <input type="radio"/> Most recent Form 11	<input type="radio"/> Most recent social welfare receipt for each social welfare payment received.



Please return along with the documents outlined to your local AIB branch or send to **ASU, AIB, Bankcentre, Ballsbridge, Dublin 4.**

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



Your Details & Finances

This Section asks for details about your personal circumstances, your name, address, occupation and household.

A3: What is the total amount you have left to pay on your mortgage? You can get this figure from us.

A4: How much would your house be worth if you put it on the market today? You can look at websites such as www.myhome.ie, or check the website of a local auctioneer and look at similar houses in your area.

A5: How much are you contracted to pay off your mortgage each month?

A15: How many people live in the house?

A16: Are you a sole trader, own a limited or unlimited company, or in a partnership?

A20: What are the circumstances that led you to being in arrears? Please provide a summary.

Account and Borrower Details		
	Borrower Information	Borrower 1
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	

A15	Total Number in Household	
A16	Employed Y/N; If self-employed give details	Y <input type="checkbox"/> N <input type="checkbox"/>
A17	Occupation: (If unemployed give previous occupation)	
A18	In Permanent Employment	Y <input type="checkbox"/> N <input type="checkbox"/>
A19	Name of Employer and Length of Service	
A20	Reason(s) for Review/Arrears	Unemployed <input type="checkbox"/> Reduced Income <input type="checkbox"/> Illness <input type="checkbox"/> Divorce/Separation <input type="checkbox"/> Death of a Borrower <input type="checkbox"/> Children School/ University Fees <input type="checkbox"/> Higher than expected household bills <input type="checkbox"/> Other <input type="checkbox"/> Please provide further details on the reason selected above:



Your Monthly Income

This Section asks for details of all your monthly income, e.g., your wages, social welfare benefits, rent and any other type of income you might receive.

- If you receive your income on a weekly basis, multiply the weekly figure by 52 and divide by 12 to get your monthly total.
- If you are paid every two weeks, multiply the figure by 26 and divide by 12

$$\frac{\text{Weekly amount} \times 52}{12}$$

$$\frac{\text{Bi-weekly amount} \times 26}{12}$$

Do not include any irregular income, such as shift allowance or overtime, as any arrangement made on the basis of this Financial Statement must be affordable and sustainable.

B1: This information will be on your payslip.

B2: Other deductions may include health insurance, pension contributions, union subscriptions, group savings schemes, council memberships (applicable to some public service employees), professional association fees, maintenance payments attached to earnings. You should not include loan repayments as these should be included in Section D under Monthly Debts.

B5: How much mortgage interest supplement are you receiving? If you have been declined the supplement and you are appealing the decision or recently applied and are awaiting a decision please give details in Section C of this statement.

B7: Do you receive any maintenance payments for your children? Please provide evidence of the payments e.g. bank statement with the payment being made into your account.

B9 & B10: When you calculate these figures in E5 and F8, come back to this section and write down the amounts here.

Your Monthly Income		
	Borrower Information	Borrower 1
B1	Gross Monthly Salary (before tax and any other deductions at source)	
B2	Net Monthly Salary: (after tax and any other deductions at source)	
B3	Monthly Social Welfare Benefits (please list)	
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 Income: (sum of B2 to B10)	

Monthly Household Expenditure

This Section asks for details of all of your outgoings, calculated on a monthly basis. There may be bills or other outgoings that you pay weekly, every 2 weeks, every 2 months, quarterly, every year or every two years. To get the monthly figure you should:

- Weekly: multiply the weekly figure by 52 and divide by 12 to get your monthly total.
- Every 2 Weeks: multiply the figure by 26 and divide by 12.
- Every 2 Months: divide the figure by 2.
- Quarterly: divide the figure by 3.
- Every Year: divide the figure by 12.

$$\frac{\text{Weekly amount} \times 52}{12}$$

$$\frac{\text{Bi-weekly amount} \times 26}{12}$$

$$\frac{\text{Bi-monthly amount}}{2}$$

$$\frac{\text{Quarterly amount}}{3}$$

$$\frac{\text{Yearly amount}}{12}$$

Seasonal Bills

Remember you usually pay more for bills like heating and electricity in the Winter than in the Summer. For example you could take 3 bills from June /July/ August and add 3 bills from December/ January/ February and divide by 6. If you have been with your supplier for more than a year you can ask them to tell you the average monthly use. Remember to include details of any arrears as well.

C1 & C2: How much do you pay for your electricity/gas every month? If you pay your electricity/gas bill every one or two months, add 3 summer bills and 3 winter bills and divide by 6 if monthly, otherwise add 1 bill from summer and 1 bill from winter and divide by 4 if bi-monthly. This will give you the average monthly amount you pay, put that number in the box.

C3: Is your phone bill part of your internet and TV payment? If it is put the total you pay for all of these in EITHER C3 or C4 and write down the bundle in the space provided.

C8: This includes the cost of creche/playschool/after school childcare/montessori.

C9: Do you pay for the care of any elderly people e.g your mother or father? This could include nursing home fees, medical expenses, or additional home improvements.

Monthly Household Expenditure	
Utilities	
C1	Electricity
C2	Gas/Oil
C3	Phone: (Landline and Internet) ³
C4	TV/Cable ³
C5	Mobile Phone
C6	Refuse Charges
C7	TV License
Household	
C8	Childcare
C9	Elderly Care: (e.g. carer, nursing home fees etc.)

C10: Remember to include the smaller items outside of your big shopping trips that you might not buy every week. For example: sundries like washing powder, detergents and hairdressers.

C11: What is the household monthly spend on clothes apart from school uniforms? Don't forget about smaller items like underwear and shoes. Also don't forget about any special events like Weddings, Communions, or Christmas clothing expenses.

C13: This is the petrol or diesel costs for personal use. If you are a taxi / van driver for your business, only include those personal travel costs not included in your accounts to determine your income.

C18: Do you pay for mortgage protection or an endowment premium on your property? You are required to have mortgage protection, if this has lapsed you should have it reinstated. If you have not been paying for protection you should look to purchase some immediately. Look at comparison sites like www.itsyourmoney.ie, for the best deals.

C19: This type of policy covers your monthly mortgage payments for a number of months if you become unemployed or unable to work due to an accident or illness.

C26: How often you and your family visited the dentist, doctor or optician in the last 12 months? Calculate all the costs of these visits, including prescription drugs and divide them by 12 to get your average monthly medical expenses. If you are unsure, please plan to go to the doctor four times a year.

C28: Remember that this Financial Statement must be realistic if it can be used to properly assist you. Any arrangement made with your lender must be sustainable and affordable. Provide for spending on cigarettes and alcohol, cinema trips, eating out, birthday / Christmas and other occasional presents.

C33: Do you pay regular maintenance for your children to another person? You will need to provide evidence for these payments e.g bank statements showing the payment.

C34: Do you live in a rented house or with your parents? This is rent you are paying for where you live, not money you get from your rental property which goes in Section E.

C36: Go to E5 first and come back to this section and write down the amounts here.

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 (Life assurance)
C19	Payment Protection (If applicable)
C20	House Insurance
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)
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)
C35c	Other - (please specify)
C36	Monthly Expenditure on Property Assets (see E5)
C37	Monthly Savings
C38	Total Monthly Expenditure (sum of C1 to C37)



Have you done anything to reduce the amount you are spending ? Please give details of what you have done e.g. canceled my gym membership, started shopping at a cheaper supermarket or renegotiated payments.

Are you going to re-negotiate your other debts? Are you waiting for a decision on MIS (Mortgage Interest Supplement) or any other social welfare payments? Are you currently appealing against a decision not to give you welfare payments? Please provide as much information as possible.

Monthly Household Expenditure

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:





Your Borrowings

This Section asks for details of all of your debt payments, calculated on a monthly basis. There may be debts that you pay weekly, every 2 weeks, every 2 months, quarterly, every year or every two years. To get the monthly figure you should:

- Weekly: multiply the weekly figure by 52 and divide by 12 to get your monthly total
- Every 2 Weeks: multiply the figure by 26 and divide by 12.
- Every 2 Months: divide the figure by 2
- Quarterly: divide the figure by 3.
- Every Year: divide the figure by 12.

Weekly amount X 52	12
Bi-weekly amount X 26	12
Bi-monthly amount	2
Quarterly amount	3
Yearly amount	12

Each debt type is listed down the left-hand side of the sheet, please complete all boxes for each debt. This Section also asks for more detail about the type of debts you owe, the total balances, the reason you took out the debt, whether you have come to an alternative arrangement with any of your banks and whether you have Payment Protection Insurance in place. As there is a lot of detail, you should contact each of your banks to request the relevant information if you do not already have it before completing the SFS.

Due €: How much is your normal monthly mortgage payment to us?	Remaining Term: What is the amount of time left under your loan agreement in months?	Total Outstanding Balance €: How much money do you still owe on this loan?	Arrears Balance €: Your financial institution will be able to provide you with this.	Lender: Who do you make payments on this loan to?	Purpose of Loan: What did you use the money from this loan for? e.g family holiday
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Your Current Monthly Debt Payments										
Debt Type	Monthly Repayments		Remaining Term	Total Outstanding Balance €	Arrears Balance €	Lender	Purpose of Loan	Secured?	Currently restructured?	Payment Protection Insurance
	Due €	Being Paid €								

Being Paid €: How much are you currently paying off your mortgage each month? If you are paying the full payment amount, this will be the same as the previous column.	Secured? Y/N: You may be aware that a mortgage is secured on your property. However there are other types of security for loans, e.g. is there a guarantor? Is your credit union loan secured against shares you have with your credit union? Is your car on a hire purchase or lease agreement? Did you pledge any property in order to get a loan?	Currently Restructured? Y/N: Has the organisation you got the loan with agreed to change the amount you have to pay back each month?	Payment Protection Insurance Y/N: Did you buy payment protection when you took out this loan? You should check the terms and conditions of this loan and decide whether it is suitable for your needs.
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Property Assets (other than Primary Residence)

In this Section you are asked to give details of any other properties you own, whether on your own or with someone else and whether in Ireland or abroad.

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)	Restructured	Monthly Mortgage Payments		Lender	For Sale
										Due €	Being Paid €		
E1	1								<input type="checkbox"/>				<input type="checkbox"/>

Current Value (est): How much would your other properties be worth if you put it on the market today? You can look at websites such as www.myhome.ie, or check the website of a local auctioneer and look at similar houses in your area.

Same guidance as table above

Non-Property assets

This Section asks for details of all other assets you own, either on your own or with someone else. This includes savings, cars, shares etc.

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)				

F2: Do you have any company shares, credit union shares, or bank shares or employee share schemes?

F3: Do you have a car loan? If you do make sure this is included in section D.

Please give any relevant details: Are any of these assets part of security for a loan or are they jointly owned?

Your Signature

Your Signature Account number:

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. For more information on your rights under the Data Protection regulations, 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.

By checking this box you confirm to understand the above information.

Where I/we have provided information which comes under the definition of special categories of personal data (information regarding Race, Ethnic Origin, Political Opinion, Religious or Philosophical beliefs, Trade Union Membership, Biometric or Genetic Data, Health, Sex Life or Sexual Orientation) and/or information relating to criminal convictions/offences, I/we consent to its storage and use in relation to the mortgage(s) under consideration. I/we understand that the information will only be used for this purpose.

I/we may withdraw this consent at any time.

By checking this box you confirm to understand the above information.

Signed: Borrower 1
 Day Month Year
Signed: Borrower 2
 Day Month Year

Before signing the declaration at the end of the Financial Statement, make sure that you understand its effect.

Please read the declarations and tick each tick box to confirm you understand the information.

Make sure you sign and date here so we can progress your application.

Optional - Use of SFS Information

This Declaration explains what "AIB" and "AIB Group" will do with your information. "When we talk about "AIB", or "us" or "we" in this notice, we are talking about Allied Irish Banks, p.l.c. and its subsidiaries, affiliates and their respective parent and subsidiary companies (including AIB, EBS and Haven). We share your information within AIB Group to help us provide our services, comply with regulatory and legal requirements, and improve our products.

I/we consent to my/our lender using the information contained in the Standard Financial Statement for the purposes of providing me/us with assistance and updating AIB's relevant records in relation to **all accounts it holds in my/our** name, either solely or jointly, including but not limited to current accounts, savings accounts, loan accounts (comprising debt which is the subject of the Mortgage Arrears Resolution Process and debt which is not the subject of the Mortgage Arrears Resolution Process) and other retail financial products.

For information in relation to how we collect personal information about you, how we use it and how you can interact with us about it, see our Data Protection Notice in branches and online. It may change from time to time.

I/we understand that my/our lender will keep my/our information confidential, and in accordance with its obligations under relevant legislation, and will only use this information for the purposes stated above.

Signed: Borrower 1
 Date Month Year
Signed: Borrower 2
 Date Month Year

Please read the declarations and sign and date the optional form to confirm you understand the information.

NOTICE: Under the Credit Reporting Act 2013 lenders are required to provide personal and credit information for credit applications and credit agreements of €500 and above to the Central Credit Register. This information will be held on the Central Credit Register and may be used by other lenders when making decisions on your credit applications and credit agreements.

The Central Credit Register is maintained and operated by the Central Bank of Ireland. For information on your rights and duties under the Credit Reporting Act 2013 please refer to the factsheet prepared by the Central Bank of Ireland. This factsheet is available on www.centralcreditregister.ie. Copies can also be obtained at your local AIB branch and on www.aib.ie.

