

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 shadow effect.

**EBS**

# Standard Financial Statement

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

# Completing your Standard Financial Statement (SFS)

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 month's payslips 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.



## What happens next?



We receive a completed SFS and supporting documentation



We will review the application and contact you if there is anything missing



We will contact you about your application and explain next steps



If we cannot offer you an alternative repayment arrangement we will inform you of the reasons for our decision



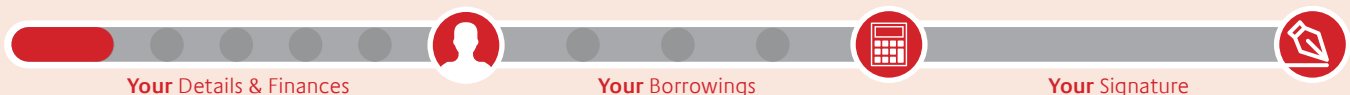


## Your Details & Finances

### Account and 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 indicate preferred contact method	
A8	Home Phone	<input type="checkbox"/>	
A9	Mobile Phone	<input type="checkbox"/>	
A10	Work Phone	<input type="checkbox"/>	
A11	Email Address	<input type="checkbox"/>	
A12	Marital Status		
A13	Date of Birth	DD / MM / YYYY	DD / MM / YYYY
A14	Age of Dependent Children	Child 1	
		Child 2	
		Child 3	
		Child 4	
A15	Total Number in Household		

### Your Progress



Your Details & Finances

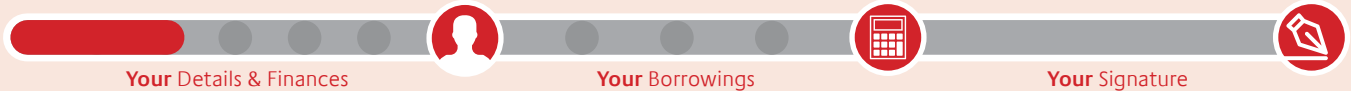
Your Borrowings

Your Signature



Borrower Information		Borrower 1	Borrower 2
A16	Employed Y/N; If self-employed give details	Y <input type="checkbox"/> N <input type="checkbox"/>	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"/>	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 Progress**





Our experts suggest getting a copy of a recent payslip to help complete this section.

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) <sup>1</sup>			
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	<b>Total Monthly Income: (sum of B2 to B10)</b>			<b>G1</b>

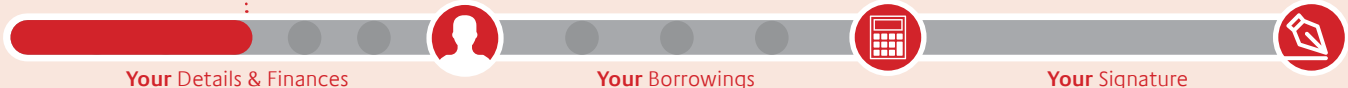
<sup>1</sup> Do not include any deductions made from salary at source (e.g. pension contribution, health insurance etc.) anywhere else on this form.

Your Progress

30 mins left to complete



Why not call us if you need help on 1850 33 00 44





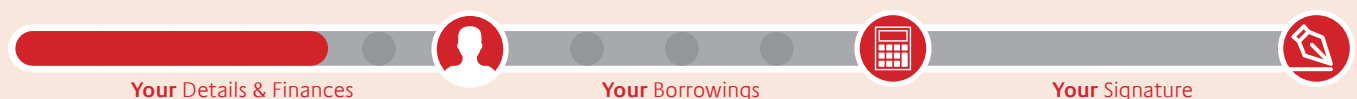
Most of our customers find it helpful to use their most recent bills to make sure they calculate the average **monthly** figure.

Monthly Household Expenditure		Average Charge <sup>2</sup>	Arrears (where applicable)
<b>Utilities</b>			
C1	Electricity		
C2	Gas/Oil		
C3	Phone: (Landline and Internet) <sup>3</sup>		
C4	TV/Cable <sup>3</sup>		
C5	Mobile Phone		
C6	Refuse Charges		
C7	TV Licence		
<b>Household</b>			
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		
<b>Transport Costs</b>			
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		
<b>Primary Residence Mortgage-related Costs</b>			
C18	Mortgage Protection/Endowment Premium (Life assurance)		
C19	Payment Protection (If applicable)		
C20	House Insurance		

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

<sup>3</sup> Please identify if these bills are bundled.

### Your Progress





You will need a calculator to help complete this section.

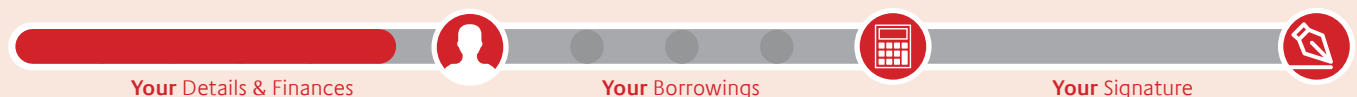
Monthly Household Expenditure (Continued)		Average Charge <sup>2</sup>	Arrears (where applicable)
<b>Education</b>			
C21	Books		
C22	School/College Fees		
C23	Uniforms		
C24	Extra Curricular Activities: (e.g. school outings)		
C25	Other: (e.g. voluntary contributions)		
<b>Medical</b>			
C26	Medical Expenses and Prescription Charges <sup>4</sup>		
C27	Health Insurance <sup>5</sup>		
<b>Social</b>			
C28	Lifestyle Expenses (e.g. family events, Christmas, Birthdays, eating out etc.)		
C29	Club Membership		
C30	Other (please specify)		
<b>Other</b>			
C31	Life Assurance		
C32	Pension Contribution <sup>6</sup>		
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	<b>Total Monthly Expenditure (sum of C1 to C37)</b>	<b>G2</b>	

<sup>4</sup> Medical expenses include dentist, optician and any other costs related to health.

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

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

### Your Progress









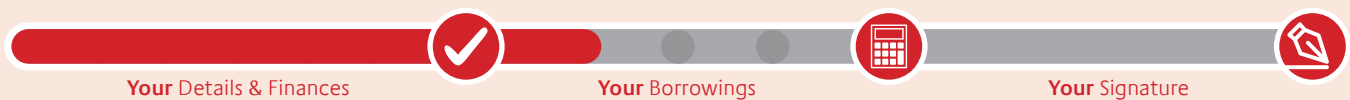
## Your Borrowings

### 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 €								
D1 Mortgage for Primary Residence		G4						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D2 Court Mandated Debt <sup>7</sup> (please specify)								<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D3 Court Mandated Debt								<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D4 Credit Union								<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D5 Credit Union								<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D6 Overdraft								<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D7 Hire Purchase								<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D8 Store Card								<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D9 Catalogue Debt								<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D10 Credit Card 1								<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D11 Credit Card 2								<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D12 Credit Card 3								<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<sup>7</sup> e.g. fines, instalment orders, judgements

### Your Progress



## 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 €								
D13 Personal Loan 1 (please specify)								<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D14 Personal Loan 2 (please specify)								<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D15 Personal Loan 3 (please specify)								<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D16 Loans from family/friends								<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D17 Mortgage Debt on property other than primary residence (see E5)								<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D18 Other Debt (please specify)								<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D19 Other Debt								<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D20 Other Debt								<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D21 Other Debt								<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D22 <b>Total (sum of D2 to D21)</b>		G5								

### Your Progress



 If you don't have any property other than your primary residence please put N/A in this section.

Property Assets (other than Primary Residence)													
	Property (give details below)	Property Type (e.g. Buy to let)	Ownership Type <sup>8</sup>	Current Value (est) <sup>9</sup> €	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"/>
E2	2								<input type="checkbox"/>				<input type="checkbox"/>
E3	3								<input type="checkbox"/>				<input type="checkbox"/>
E4	4								<input type="checkbox"/>				<input type="checkbox"/>
E5	<b>Total</b>						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

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

<sup>9</sup> Please provide a reasonable estimate of the current value of these assets.

## Your Progress




### Non-Property Assets

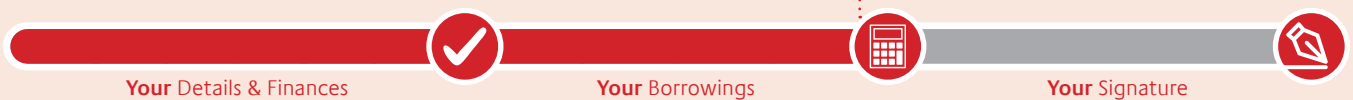
	Asset Type	Original Cost/ Value(€)	Current Estimated Value €	Net Monthly Income	Please Give Any Relevant Details
F1	Savings/deposits/current account				
F2	Shares				
F3	Motor Vehicle(s)				
F4	Redundancy Payment(s)				
F5	Long-term investment(s)				
F6	Other investment(s)				
F7	Other Assets (e.g. stock,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


#### Your Progress

4 mins left to complete  Almost there, we just need a signature.



# Standard Financial Statement

**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](http://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 EBS 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

Date   /   /

Signed: Borrower 2

Date   /   /

**Note:** Declarations confirming the accuracy of the information provided 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).

### Your Progress





# EBS Account Declaration



## Optional - Use of SFS Information

This Declaration explains what “EBS” 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 EBS'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   /   /    
Day Month Year

Signed: Borrower 2



Date   /   /    
Day Month Year



# Checklist for submitting your SFS

## Congratulations on completing 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
- EBS 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 (EBS 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
<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 <b>or</b> 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 EBS branch or send to **ASU Team, EBS d.a.c., The EBS Building, 2 Burlington Road, Dublin 4, D04 WV00, Ireland.**

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



# Guiding Principles for Completing the SFS

- 1** We at EBS 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](http://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.EBS.ie](http://www.EBS.ie), [www.keepingyourhome.ie](http://www.keepingyourhome.ie) or seek independent advice from MABS ([www.mabs.ie](http://www.mabs.ie)). If you give us your consent we will liaise with a third party, nominated by you, to act on your behalf.

**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](http://www.centralcreditregister.ie). Copies can also be obtained at your local EBS branch and on [www.ebs.ie](http://www.ebs.ie).

