

Industry 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"/>
A7	Property Address (if different to correspondence Address)	<input type="text"/>	
		Please <input checked="" type="checkbox"/> preferred contact method	Please <input checked="" type="checkbox"/> preferred contact method
A8	Home Telephone	<input type="text"/> <input type="checkbox"/>	<input type="text"/> <input type="checkbox"/>
A9	Mobile Telephone	<input type="text"/> <input type="checkbox"/>	<input type="text"/> <input type="checkbox"/>
A10	Work Telephone	<input type="text"/> <input type="checkbox"/>	<input type="text"/> <input type="checkbox"/>
A11	E-mail Address	<input type="text"/> <input type="checkbox"/>	<input type="text"/> <input type="checkbox"/>
A12	Marital Status	<input type="text"/>	<input type="text"/>
A13	Date of birth (DD/MM/YYYY)	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
A14	No. and age of dependent children	No. <input type="text"/> Child 1 <input type="text"/> yrs Child 2 <input type="text"/> yrs Child 3 <input type="text"/> yrs Child 4 <input type="text"/> yrs Child 5 <input type="text"/> yrs Child 6 <input type="text"/> yrs	No. <input type="text"/> Child 1 <input type="text"/> yrs Child 2 <input type="text"/> yrs Child 3 <input type="text"/> yrs Child 4 <input type="text"/> yrs Child 5 <input type="text"/> yrs Child 6 <input type="text"/> yrs
A15	Total number in household	No. <input type="text"/>	No. <input type="text"/>
A16	Employed Y/N If self-employed give details	Yes <input type="checkbox"/> No <input type="checkbox"/> <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/> <input type="text"/>
A17	Occupation (if unemployed give previous occupation)	<input type="text"/>	<input type="text"/>
A18	In Permanent employment	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
A19	Name of Employer & Length of Service	<input type="text"/>	<input type="text"/>
A20	Reason(s) for Review/ Arrears	<input type="text"/>	

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 any other deductions at source) ¹	<input type="text"/>	<input type="text"/>	<input type="text"/>
B3 Monthly Social Welfare Benefits (Please list)			
(a) <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
(b) <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
(c) <input type="text"/>	<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)			
(a) <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
(b) <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
(c) <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
B9 Monthly Income from Property Assets (other than primary residence) (see E5)			<input type="text"/>
B10 Monthly income from Non-Property Assets (see F8)			<input type="text"/>
B11 Total Monthly Income (sum of B2 to B10)			G1 <input type="text"/>

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

	Average Charge ²	Arrears (where applicable)
Utilities		
C1 Electricity	<input type="text"/>	<input type="text"/>
C2 Gas/Oil	<input type="text"/>	<input type="text"/>
C3 Phone (Landline & Internet) ³	<input type="checkbox"/> <input type="text"/>	<input type="text"/>
C4 TV/Cable ³	<input type="checkbox"/> <input type="text"/>	<input type="text"/>
C5 Mobile Phone	<input type="text"/>	<input type="text"/>
C6 Refuse Charges	<input type="text"/>	<input type="text"/>
C7 TV Licence	<input type="text"/>	<input type="text"/>
Household		
C8 Childcare	<input type="text"/>	<input type="text"/>
C9 Elderly care (e.g. carer, nursing home fees, etc.)	<input type="text"/>	<input type="text"/>
C10 Food/Housekeeping/Personal Care	<input type="text"/>	<input type="text"/>
C11 Clothing and Footwear	<input type="text"/>	<input type="text"/>
C12 Household Repairs/Maintenance	<input type="text"/>	<input type="text"/>
Transport Costs		
C13 Petrol	<input type="text"/>	<input type="text"/>
C14 Motor Insurance/Tax/NCT	<input type="text"/>	<input type="text"/>
C15 Rail/Bus/Taxi Costs (including school transport costs for children)	<input type="text"/>	<input type="text"/>
C16 Car Maintenance/repairs	<input type="text"/>	<input type="text"/>
C17 Car Parking and Tolls	<input type="text"/>	<input type="text"/>
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 – please specify		
(a) <input type="text"/>	<input type="text"/>	<input type="text"/>
(b) <input type="text"/>	<input type="text"/>	<input type="text"/>
(c) <input type="text"/>	<input type="text"/>	<input type="text"/>

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.

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).

Section C:**Monthly Household Expenditure** (continued)

	Average Charge²	Arrears (where applicable)
Other		
C31 Life Assurance	<input type="text"/>	<input type="text"/>
C32 Pension Contribution ⁶	<input type="text"/>	<input type="text"/>
C33 Maintenance paid to spouse/child (if applicable)	<input type="text"/>	<input type="text"/>
C34 Rent	<input type="text"/>	<input type="text"/>
C35 Property Service/Management Charges	<input type="text"/>	<input type="text"/>
Other – please specify		
(a) <input type="text"/>	<input type="text"/>	<input type="text"/>
(b) <input type="text"/>	<input type="text"/>	<input type="text"/>
(c) <input type="text"/>	<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)	G2 <input type="text"/>	

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:

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 (Years and months)	Total Outstanding Balance €	Arrears Balance €	Lender	Purpose of Loan	Secured	Currently Restructured	Payment Protection Insurance
	Due €	Being Paid €								
D1 Mortgage for Primary Residence		G4						YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D2 Court Mandated Debt 1 (Please Specify) ⁷								YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D3 Court Mandated Debt 2 (Please Specify) ⁷								YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D4 Credit Union								YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D5 Credit Union								YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D6 Overdraft								YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D7 Hire Purchase								YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D8 Store Card								YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D9 Catalogue Debt								YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D10 Credit Card 1								YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D11 Credit Card 2								YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D12 Credit Card 3								YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D13 Personal Loan 1 (Please Specify)								YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D14 Personal Loan 2 (Please Specify)								YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D15 Personal Loan 3 (Please Specify)								YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D16 Loans from family/friends								YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D17 Mortgage Debt on property other than primary residence (see E5)		E5						YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D18 Other Debt (Please Specify)								YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D19								YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D20								YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D21								YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
D22 Total (sum of D2 to D21)		G5								

⁷e.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) €	Restructured		Monthly Mortgage Payments		Lender	For Sale	
								YES	NO	Due €	Being Paid €		YES	NO
E1	1							YES	NO				YES	NO
E2	2							YES	NO				YES	NO
E3	3							YES	NO				YES	NO
E4	4							YES	NO				YES	NO
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.

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	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
F2 Shares	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
F3 Motor Vehicle(s)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
F4 Redundancy Payment(s)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
F5 Long-term Investment(s)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
F6 Other Investment(s)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
F7 Other – please specify				
(a)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
(b)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
(c)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
F8 Total (sum of F1 to F7)			B10 <input type="text"/>	

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 Start Mortgages to assess my/our financial situation in accordance with its Mortgage Arrears Resolution Process and / or other debt restructuring arrangements.

Protection your Information

Start Mortgages will keep your information confidential and will only use this information for the purpose of assessing your financial situation in accordance with our Mortgage Arrears Resolution Process and / or other debt restructuring arrangements in accordance with our obligations under the Data Protection Acts 1988 to 2018 and with effect from 25 May 2018 the EU General Data Protection Regulation (Regulation 2016/679) and any applicable consequential national data protection legislation as amended, supplemented or replaced from time to time. 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 Start Mortgages if my/our situation changes.

Signed:	<input type="text"/>	Signed:	<input type="text"/>
Date:	<input type="text"/>	Date:	<input type="text"/>

[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 borrower's 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).]

Credit Searches

Start Mortgages may use any information received as a result of a credit reference search to (i) make credit decisions in relation to me/us and (ii) to review the operation, management and performance of this loan. Start Mortgages will retain the information received as a result of a search in electronic form or otherwise. The Irish Credit Bureau and the Central Credit Register will keep a record of the search for a period of time and they may disclose the fact that a search has been made.

Consent to the Central Credit Register credit reference search must be completed where your loan is not in arrears. In all other circumstances, we will undertake credit reference searches with the central Credit Register on foot of our statutory power to do so under the Credit reporting Act 2013.

If my/our loan is not in arrears, I/we agree that Start Mortgages may undertake credit reference searches with the Central Credit Register while I/we have loans outstanding to Start.

Signed:	<input type="text"/>	Signed:	<input type="text"/>
Date:	<input type="text"/>	Date:	<input type="text"/>

Section G:

Financial Statement Summary (for office use only)

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

Guiding Principles for completing the SFS

1. We at Start Mortgages 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 office 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.
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. We will also confirm to you in writing if you have the right to appeal that decision. Where the right to appeal exists, you may appeal to us initially and subsequently to the Financial Services and Pensions Ombudsman.
10. If you require further information, you can avail of support material available through our website www.start.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.

