|  |  |
| --- | --- |
|  | **Standard Financial Statement for Local Authority Borrowers** |
| **Section A: Account & Borrower Details** |
|  | **Borrower Information:** | **Borrower 1** | **Borrower 2** |
| **A1** | **Name** |   |   |
| **A2** | **Property Address**  |   |   |
| **A3** | **Mortgage Account Reference No(s)** |   |   |
| **A4** | **PPS Number** |   |   |
| **A5** | **Monthly Mortgage Repayments Due (€)** |   |   |
| **A6** | **Home Telephone** |   |   |
| **A7** | **Mobile** |   |   |
| **A8** | **Work Telephone** |   |   |
| **A9** | **E-mail** |   |   |
| **A10** | **Marital Status** |   |   |
| **A11** | **Date of Birth** |   |   |
| **A12** | **Age of Dependent Children** | DD/MM/YY | DD/MM/YY |
|  |  | DD/MM/YY | DD/MM/YY |
|  |  | DD/MM/YY | DD/MM/YY |
|  |  | DD/MM/YY | DD/MM/YY |
| **A13** | **Total Number in Household** |   |   |
| **A14** | **Employed Y/N:** **If self - employed give details** |   |   |
| **A15** | **In permanent employment? Y/N** |   |   |
| **A16** | **Name of Employer** |   |   |
| **A17 Reason (s) for Review/ Arrears:** |
| **Monthly income Calculation:**  |   |
|  |  |  |
| **If paid fortnightly calculate your monthly income as follows:** |
| **Fortnightly income x 26 / 12 = Monthly Income** |  |
|  |  |  |
| **If paid weekly calculate your income as follows:**  |  |
| **Weekly income x 52 / 12 = Monthly Income** |  |
|  |  |  |  |
|  |  |  |  |  |
| **Section B: Your Monthly Income** |   |
|  |  | **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)** |  |  |   |
| **B3** | **Monthly Social Welfare Benefits**  |   |   |   |
| **B4** | **Children Allowance** |   |   |   |
| **B5** | **Mortgage Interest Supplement** |   |   |   |
| **B6** | **Family Income Supplement** |   |   |   |
| **B7** | **Maintenance** |   |   |   |
| **B8** | **Other, e.g Pension, Room Rent, Grants, Letting of Property (please specify)** |   |   |   |
| **B9** | **Total Monthly Income:** |   |   |   |
|  |   |   |   |   |
|   | **Evidence required by the Mortgage Support Unit as proof of monthly income:**  |  |  |  |
|   | **3 Payslips and/or** |   |   |   |
|   | **3 Social Welfare Slips and/or** |   |   |   |
|   | **Bank Statement for previous 6 months (if applicable)** |   |   |   |

|  |
| --- |
| **Section C: Monthly Household Expenditure** |
| **If your utility bills are every 2 months calculate your monthly bill by dividing by 2** |
| **If you have annual bills calculate your monthly bill by dividing by 12** |  |
|  | **Housing Costs:** | **Average Charge** | **Arrears (where applicable)** |
| **C1** | **Mortgage Protection Insurance** |  |  |
| **C2** | **Buildings / Contents Insurance** |  |  |
| **C3** | **Property Service / Management Charges** |  |  |
| **C4** | **Local Property Tax** |  |  |
|  | **Utilities:** |  |  |
| **C5** | **Electricity** |  |  |
| **C6** | **Heat/fuel** |   |   |
| **C7** | **TV Licence** |   |   |
| **C8** | **Waste charges** |   |   |
|  | **Telephone/Other Utilities:** |   |   |
| **C9** | **Landline** |   |   |
| **C10** | **Mobile Phone** |   |   |
| **C11** | **TV / Cable / Satellite** |   |   |
| **C12** | **Internet** |   |   |
|  | **Food/Housekeeping:** |   |   |
| **C13** | **Groceries** |   |   |
| **C14** | **Milk & Bread** |   |   |
| **C15** | **Nappies / Baby** |   |   |
| **C16** | **Work / School Lunches** |   |   |
| **C17** | **Other** |   |   |
| **C18** | **Household Repairs/Essential Maintenance** |  |  |
|  | **Transport Costs:** |   |   |
| **C19** | **Work** |   |   |
| **C20** | **School** |   |   |
| **C21** | **Road Tax** |   |   |
| **C22** | **Motor Insurance** |   |   |
| **C23** | **Petrol / Diesel** |   |   |
| **C24** | **NCT / Maintenance** |   |   |
| **C25** | **Car Parking and Tolls** |   |   |
|  | **Education:** |   |   |
| **C26** | **School / College Books** |   |   |
| **C27** | **School / College Fees** |   |   |
| **C28** | **School Uniforms** |   |   |
| **C29** | **School Trips** |   |   |
| **C30** | **Other educational costs** |   |   |
|  | **Household:** |   |   |
| **C31** | **Childcare e.g. creche** |   |   |
| **C32** | **Elderly care (e.g. carer, nursing home fees etc)** |   |   |
| **C33** | **Savings** |   |   |
| **C34** | **Clothing and Footwear** |   |   |
|  | **Medical:** | **Average Charge** | **Arrears (where applicable)** |
| **C35** | **Dentist / Optician** |   |   |
| **C36** | **Doctor's Bills** |   |   |
| **C37** | **Medication** |   |   |
| **C38** | **Health Insurance** |   |   |
| **C38** | **Other** |   |   |
|  | **Repairs and Maintenance:** |   |   |
| **C39** | **Repairs to property** |   |   |
| **C40** | **Household maintenance** |   |   |
| **C41** | **Other** |   |   |
|  | **Other:** |   |   |
| **C42** | **Pension Contribution** |   |   |
| **C43** | **Life Assurance** |   |   |
| **C44** | **Maintenance paid to spouse / child (if applicable)** |   |   |
| **C45** | **Hairdressing / Haircuts** |   |   |
| **C46** | **Children's pocket money** |   |   |
| **C47** | **Finance / Rental on appliances** |   |   |
| **C48** | **Family Outing** |   |   |
| **C49** | **Lotto** |   |   |
| **C50** | **Hobbies/Pets** |   |   |
| **C51** | **Gifts (Christmas, birthdays)** |   |   |
| **C52** | **Membership / Professional Subs** |   |   |
| **C53** | **Cigarettes / Alcohol** |   |   |
|  | **Total Monthly Expenditure:** |   |   |
| **What steps has been taken or propose to be taken to reduce expenditure e.g. renegotiated loans etc:** |
| **\*NOTE - Evidence may be requested by the Mortgage Support Unit in respect of some of the above items listed** |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Section D: Your Current Monthly Debt Payment** |  |  |  |  |  |  |  |
|  | **Debt Type** | **Monthly Repayments** | **Remaining Term** | **Total Outstanding Balance**  | **Arrears Balance** | **Lender** | **Purpose of Loan** | **Secured? Y/N** | **Currently Re- structured? Y/N** | **Payment Protection Insurance Y/N** |
|   |   | **Due**  | **Being Paid** |   |   |   |   |   |   |   |   |
| **D1** | **Mortgage** |   |  |   |   |   |   |   |   |   |   |
| **D2** | **Credit Union (1)** |   |  |   |   |   |   |   |   |   |   |
| **D3** | **Credit Union (2)** |   |  |   |   |   |   |   |   |   |   |
| **D4** | **Overdraft** |   |  |   |   |   |   |   |   |   |   |
| **D5** | **Hire Purchase** |   |  |   |   |   |   |   |   |   |   |
| **D6** | **Store Card** |   |  |   |   |   |   |   |   |   |   |
| **D7** | **Catalogue Debt** |   |  |   |   |   |   |   |   |   |   |
| **D8** | **Credit Card (1)** |   |  |   |   |   |   |   |   |   |   |
| **D9** | **Credit Card (2)** |   |  |   |   |   |   |   |   |   |   |
| **D10** | **Personal Loan (1)** |   |  |   |   |   |   |   |   |   |   |
| **D11** | **Personal Loan (2)** |   |  |   |   |   |   |   |   |   |   |
| **D12** | **Personal Loan (3)** |   |  |   |   |   |   |   |   |   |   |
| **D13** | **Loans from family / friends** |   |  |   |   |   |   |   |   |   |   |
| **D14** | **Mortgage debt on property other than primary residence**  |   |  |   |   |   |   |   |   |   |   |
| **D15** | **Other Debt e.g. utilities** **(Please specify)** |   |  |   |   |   |   |   |   |   |   |
| **D16** | **Total Debt Payments:** |   |  |   |   |   |   |   |   |   |   |

|  |
| --- |
| **Section E: \*Property Assets (other than Primary Residence)**  |
|  | **Address** | **Date of Purchase** | **Current Value (estimated)** | **Loan Balance** | **Arrears Balance** | **Monthly Mortgage Repayments** |
| **E1** |   |   |   |   |   |   |
| **E2** |   |   |   |   |   |   |
| **\* If applicable, please notify Dublin City Council as further information will be required**  |
|   |  |  |  |   |   |   |
|   |  |  |  |   |   |   |
|   |  |  |  |   |   |   |
| **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/Credit Union**  |   |   |   |   |  |
| **F2** | **Shares** |   |   |   |   |  |
| **F3** | **Motor Vehicles** |   |   |   |   |  |
| **F4** | **Redundancy Payment(s)** |   |   |   |   |  |
| **F5** | **Long-term investment(s)** |   |   |   |   |  |
| **F6** | **Other Investment (s)** |   |   |   |   |  |
| **F7** | **Other Assets (e.g Stock, Machinery etc)** |   |   |   |   |  |
| **F8** | **Total of Non-Property Assets:** |   |   |   |   |  |

|  |  |
| --- | --- |
| **Section G: Financial Statement Summary** |  |
| **G1** | **Total Monthly Income (Total of Section B)**  | **€** |
| **G2** | **Less Total Monthly Expenditure (Total of Section C)** | **€** |
| **G3** | **Sub-Total (G1 minus G2)** | **€** |
| **G4** | **Less Mortgage Repayments and Monthly Debt Due (Total of Section D)** | **€** |
| **G5** | **Total Surplus/Deficit (subtract G4 from G3)** | **€** |
|  |  |  |
| **I hereby declare that the information provided above is correct to the best of my knowledge:** |  |
|  |  |  |
| **Signature of Borrower (1) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  |  |
| **Signature of Borrower (2) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  |  |

I/We understand that the information provided will only be used for the purposes of assisting my/our lender to assess my/our financial situation under its Mortgage Arrears Resolution Process.

I/We declare that the information I/We have provided represents my/our financial situation, and commit to informing my/our lender if my/our situation changes.

**NOTICE FROM IRISH BUREAU D.A.C. (‘ICB’)**

**As a result of the introduction of the General Data Protection Regulation (‘GDPR’) from 25th May 2018 ICB will be using Legitimate Interests (GDPR Article 6(f) as the legal basis for processing of your personal and credit information. These Legitimate Interests are promoting greater financial stability by supporting a full and accurate assessment of loan applications, aiding in the avoidance of over-indebtedness, assisting in lowering the cost of credit, complying with and supporting compliance with legal and regulatory requirements, enabling more consistent, faster decision-making in the provision of credit and assisting in fraud prevention.**

**Please review ICB’s Fair Processing Notice which is available at** [**http://www.icb.ie/pdf/Fair Processing Notice.pdf**](http://www.icb.ie/pdf/Fair%20Processing%20Notice.pdf)**. It documents who they are, what they do, details of their Data Protection Officer, how they get the data, why they take it, what personal data they hold, what they do with it, how long they retain it, who they share it with, what entitles them to process the data (legitimate interests), what happens if your data is inaccurate and your rights i.e. right to information, right to access, right to complain, right to object, right to restrict, right to request erasure and right to request correction of your personal 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.** |
|  |  |
| **Signature of Borrower (1) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  |
| **Signature of Borrower (2) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  |