

# Financial Statement

Congratulations on taking the first step in  
**taking back control of your finances.**

# Welcome to the Financial Statement

The Financial Statement is for Personal, Business and Farm customers. An accurate statement helps us come to an arrangement with you around your financial difficulties, no matter how big or small. Completing this form is the first step in getting your finances back on track.

## What happens



When you have completed the financial statement please leave it with your local branch or AIB contact



We receive your completed financial statement 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

# How to fill out this statement

To make this form easier for you to fill in we have divided it into the clear sections outlined below. The financial statement seems quite long and complex, but most of our customers don't need to fill in every section. For example unless you own or rent a farm you can skip section E. There are also tips at the start of each section to help you know which parts to fill in. To make the form even easier, if you're a personal customer grab your last few bank statements and a calculator. If you're a business customer you'll need your tax position, accounts and a calculator.

## Section A - Your Information (Pg 1-2)

Tell us about where you live and how you want to be contacted. Our business customers will also need to give us some basic information about what the business does and how many people work for you.



## Section B - Expenditure & Income (Pg 3-4)

This only needs to be filled in by our personal customers. It helps us find the best possible arrangement because we know how much you earn and what you spend your money on each month.



## Section C - Property Assets (Pg 5-7)

We need to know about all the properties you own. This includes where you live, any houses you own that you rent out, and any commercial properties you have.



## Section D - Other Assets & Liabilities (Pg 8-9)

To get an accurate view of your finances we need some more details about who else you owe money to, and what you own that isn't property.



## Section E - Farm Details (Pg 10-13)

If you own or rent a farm then please give us all the details in this section.



## Section F - Your Signature (Pg 15-16)

This section authorises us to use the information you give us. Unless this section is signed by all the borrowers we won't be able to process the statement.



## Section G - Checklist (Pg 17-18)

Please tick all the boxes to show us which supporting information you are giving us to help get you the best possible arrangement.





## Section A - Your Information

Tell us about where you live, and how you want to be contacted. If you are a personal customer then we need some additional information about you and who you live with. If you are a business customer we need some basic information about what you do and who works for you. You only need to fill in the parts that apply to you.

### Customer type

Select the one that applies to you

☐

Personal

☐

Business

☐

Sole Trader

### Purpose for completing this financial statement


General Information			
Borrower Name			
Loan / Account number			
Correspondence Address			
Eircode			
Email address		Preferred contact number	

Personal Borrowers Only	
Marital Status	
Number in Household	
No of Dependants / Age	
Current Employment Status	
Occupation (if unemployed, provide previous occupation)	

Business Borrowers Only	
Primary Business Activity	
Type of company (Legal status)	
Number of Employees	
Contact Person and Position	
TRN Number	



## Section B - Expenditure & Income

This only needs to be filled in by our personal customers. If you live in the same house, combine your expenditure and income. Remember to calculate the monthly value in the boxes you fill.

Monthly Expenditure	
Household	€
Rent / Mortgage payments	
Mortgage Protection Insurance	
Building / Contents Insurance	
Property Tax	
Property Service Charge	
Home Improvements	
Essentials	
Food & Housekeeping	
Clothing / Footwear	
Utilities	
Electricity / Heat / Fuel Usage	
TV Licence	
Waste Charges	
Telephone / Internet	

Monthly Expenditure (continued)	
Health	€
Medical / Dental costs	
Health Insurance	
Family	
Care (Child & Elderly)	
Weddings, Christmas, Birthdays, etc.	
Educational Costs	
Life Insurance / Pension	
Transport	
Transport Costs	
Vehicle Costs (insurance/repairs)	
Entertainment	
Holidays / Events	
Club Membership	

Monthly Expenditure (continued)	
Savings	€
Savings	
Additional pension contributions	
Other (please specify)	
Total Monthly Expenditure	

Monthly Income	
	€
Gross monthly salary *	
Net monthly salary **	
Other Income (e.g. Overtime / Commission / etc.)	
Social Welfare (e.g. Rent supplement, Disability, Job Seekers, etc.)	
Child Benefit	
Pensions	
Total Net Monthly Income	

\* i.e. before tax and other deductions

\*\* i.e. after tax and other deductions



## Section C - Property Assets

We need to know about all the properties you own. This includes where you live, any houses you own that you rent out, and any commercial properties you have. You can tell us about your residential and commercial investment properties over the page. If you have additional properties that you cannot fit in this section please give details in 'Additional Information' on page 15.

### Where you live (Personal Borrowers only)

Property Address & Eircode (if relevant)	Joint / Sole owned	Size (sq. ft., acreage)	Estimated value (€)	Amount Owed (€)	Term Remaining (No of years)	Who is the loan with	Monthly payments (€)	Monthly income from property before tax (€)

### Any non-farm land you own

Property Address & Eircode (if relevant)	Joint / Sole owned	Description of land	Size (sq. ft., acreage)	Estimated value (€)	Amount Owed (€)	Term Remaining (No of years)	Who is the loan with	Monthly payments (€)
<b>Subtotal</b>								



### Other residential properties you own

	Property address & Eircode	Joint / Sole owned	Property type	No. of Bedrooms	No. of Car Parking Spaces	Value of property (€)	Is the property for sale? Y/N	Annual Management Cost		
								Insurance	Maintenance	Other
1										
2										
3										

### Other residential properties you own (continued)

	Monthly rent per lease (€)	Rent Arrears amount (€)	Amount Owed (€)	Who is the loan with	Term remaining (years)	Monthly Payments (€)	Repayment arrangement? Capital & Interest / Interest Only	Has current year property tax been paid? Y/N/NA	Tax designated property? Y/N/NA	If tax designated, how much relief remaining (€)
1										
2										
3										

Commercial properties you own											
	Property address / Unit No & Eircode	Joint / Sole owned	Property type	Size (sq.ft., acreage)	No. of units	No. of vacant units	Value of property (€)	Amount Owed (€)	Who is the loan with	Monthly Payments (€)	Is property for sale? Y/N
1											
2											
3											

Commercial properties you own (continued)										
	Tenant	Term of lease (years)	Monthly rent per lease (€)	Arrears amount (€)	Rental frequency	Commencement date	Review dates	Break option	Concessions	
1										
2										
3										



## Section D - Other Assets & Liabilities

To get a more accurate view of your finances we need some details about who else you owe money to, and what you own that isn't property. If you are completing this form for your business then enter details of the business assets and liabilities. If not, enter your own assets and liabilities.

Other Borrowings / Liabilities (Other debts, financial commitments etc)								
Description of liability / borrowing	Purpose	Lender / Creditor	Joint / Sole Owned	Outstanding Balance (€)	Monthly Payments (€)	Term remaining (No of years)	Arrears Amount (€) if any	Repayment agreement (Y / N / N/A)
Bank Loans								
Overdrafts								
Credit Cards								
Credit Union								
Director loans								
Other Borrowings / Liabilities								
<b>Subtotal</b>								

Non Property Assets			
Description	Joint / Sole owned	Current estimated value (€)	Monthly Income (€)
Savings / Deposits / Current accounts / Cash			
Motor Vehicles			
Investments / Shares			
Pensions			
<b>Subtotal</b>			

Other assets (e.g. stock, machinery (non-farm machinery), artwork, jewellery etc.)			



## Section E - Farm Details

If you own or rent a farm then please give us all the details in this section.

Farm Details - Please provide a brief description of your farming system ( e.g. Dairy, Beef, Sheep, Pig, Tillage enterprises)


### Owned Land Details

Land Owned	Folio	Townland	Acres	Quality (Excellent, Good, Average, Poor)	Market Value (€)
Lot 1					
Lot 2					
Lot 3					
Total Value €					

### Details of Rented Land

Specify lease or rent	Townland	Acres	Term	Annual Rental per Acre (€)
Lot 1 Lease/Rent				
Lot 2 Lease/Rent				
Lot 3 Lease/Rent				
Total Value €				

Details of Farm Buildings		
Description	Livestock Capacity	Location (i.e. Lot 1 etc.)
Total Value €		

Farm Machinery Details: (Please list main machinery)		
Description	Age (years)	Approx market value (€)
Total Value €		

Machinery leasing schedule may be sought where more than 5 leases

Capital Expenditure in Past Two Years	
Provide details of development, cost and how funded	Total Cost (€)
For example machinery / land purchase, roadways, reseeding and fencing	Total Value €

Dairy Details: (if applicable)		
Co-op Supplied		
Milk Supplied (Litres)	Year	
Annual Average Protein Content (%)		
Annual Average Butterfat Content (%)		
Number of Cows Milked		
Milk Production Platform (Acres)		

Livestock				
Livestock Category		Number of	Market value per unit (€)	Total (€)
Dairy	Cows			
	In-Calf Heifers			
	Calves 0-6 mths			
	Bulls			
Beef	Suckler Cows			
	In-Calf Heifers			
	Bulls			
	Over 2 years			
	1-2 years			
	Less than 1 year			
Sheep	Breeding Ewes			
	Lambs			
	Rams			
	Other Sheep			
Pigs	Sows & Gilts			
	Boars			
	Fatteners			
	Bonhams			
Total Value €				

Financial Commitments / Payment Arrangements	
Details	
e.g. Merchant Credit, Co-Op Debt, Forward Contracts, Bank Guarantees, etc.	Total Value €

Crops			
Crop Type	Acres	Expected Yield (tonnes/acre)	Total Market Value (€)
Total Value €			

Farm Produce in Stock			
	Number of	Market value per unit (€)	Value (€)
Silage (Tonnes)			
Silage (Bales)			
Hay (Bales)			
Straw (Bales)			
Grain (Tonnes)			
Other (specify)			
Other (specify)			
Total Value €			

Direct Payment Details			
Basic Payment Scheme (including greening)	Year		
Amount €			
Green, Low-Carbon, Agri-Environment Scheme (GLAS)	Year of Expiry		
Agri-Environmental Options Scheme (AEOS)	Year of Expiry		
Forestry Premia	Year of Expiry		
Disadvantaged Area Payment			
Other	Specify		
Total €			

Labour	
Number of Employees	
Casual (Amount per annum €)	
Permanent (Amount per annum €)	
Total €	



## Additional Information


# Financial Statement



## Section F - Your Signature

### Data Protection

For information in relation to how we collect 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.

AIB will use the information you will give us to search and to share information with credit reference agencies and/or credit registers, such as the Central Credit Register and Irish Credit Bureau, to help with applications for credit and for ongoing credit review. The credit reference agencies/registers will hold this information on a database and it may be accessed by other financial institutions.

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

☐

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.

# Financial Statement

## Declaration

### Personal Borrowers

I/We hereby confirm that the information which I/We will provide above is true and correct.

### Business Borrowers

I/We hereby confirm that the information which I/We will provide above is true and correct.

We will use the information you have given us to search and to share information with credit reference agencies, such as the Irish Credit Bureau, to help with applications for credit and ongoing credit review. The credit reference agencies will hold this information on a database and it may be accessed by other financial institutions.

Signature of Borrower/s/authorised representative/s of the Business

Signed: Borrower 1



Date

Day	Month	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Signed: Borrower 2



Date

Day	Month	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

# Supporting Documentation Required

**Congratulations on completing your Financial Statement.** So we can send your decision quickly, we need all of the supporting documentation with this form. We have provided a helpful checklist in order to make sure we have this information; tick all of the options that apply and enclose evidence where applicable with your completed form.

## 1. Employment Status

Personal Borrower only	
<input type="radio"/>	PAYE
<input type="radio"/>	Self-Employed
<input type="radio"/>	Unemployed
<input type="radio"/>	PAYE and Self-Employed

## 2. Bank Statements

If you have a current account with AIB select this option, and you don't have to send us any bank statements. If your current account is with another bank, enclose bank statements.\*

Please select as applicable:	
<input type="radio"/> My primary personal account is with AIB	<input type="radio"/> 3 months* of bank statements dated within the last 3 months. Please ensure one page contains a name and address.
<input type="radio"/> My primary business account is with AIB	<input type="radio"/> 6 months* of business account statements - if self-employed.
<input type="radio"/> My social welfare benefit is paid directly into my primary account	

# Supporting Documentation Required

3. Personal Financial		3. Most Recent Business & Farm Financials	4. Tax Affairs
<input type="radio"/> A PAYE worker	1 full month's most recent payslip (4 consecutive payslips if paid weekly/ 2 consecutive payslips if paid fortnightly)*	<input type="radio"/> Management Accounts <input type="radio"/> Certified / Audited Accounts <input type="radio"/> Cash flow Statement / Projections <input type="radio"/> Aged Creditor Listing <input type="radio"/> Aged Debtor Listing	<input type="radio"/> Relevant confirmation that tax affairs are up to date or arrangements are in place (e.g. P21 / letter from your accountants / paid notice of assessment)
<input type="radio"/> Self-Employed	Most recent Self-Assessment Certificate or Notice of Assessment (Form 11)		
<input type="radio"/> Unemployed	Most recent social welfare receipt for each social welfare payment received		

  

5. Additional Documents which you believe may be relevant	
<input type="radio"/>	

\*If your income is made up of any non-basic income (e.g. shift/overtime etc.) or is performance related, we require 3 years' P60s or Salary Certs or Employers written confirmation to confirm your track record of earnings. (Salary Certificates are available in all branches and on [aib.ie](http://aib.ie)).



Please return along with the documents outlined to your local AIB branch or AIB contact

**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 AIB branch and on [www.aib.ie](http://www.aib.ie).

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