



Standard Financial Statement

If you'd like help filling in this form more quickly
talk to one of our experts on 0818 251 008

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

Information to help you with completing the Standard Financial Statement (SFS).

Please read carefully

To complete the SFS, please use the Guide to completing a Standard Financial Statement published by the Central Bank and available on its website [here](#)

We at AIB are committed to working with customers who are in or facing financial difficulties to find a solution where that is possible. Before you complete this Standard Financial Statement (**SFS**), please read the following information which will assist you with understanding the document.

What is this Standard Financial Statement?

This SFS helps you set out your financial situation. After you complete it, we will assess your information as part of the Mortgage Arrears Resolution Process (**MARP**). We will then explore what type of alternative repayment arrangement (**ARA**), from the options we offer, that is appropriate and sustainable for your individual circumstances. While it may look like a lot of information to provide, we only ask for the information we really need to help us to assess your financial situation and find, when possible, a suitable solution for you.

Where can I find more information on MARP?

Our MARP booklet [here](#). The MARP booklet also provides useful information in the case where no alternative solution is offered to you.

The Central Bank's guide to the CCMA which outlines your protections when experiencing difficulties with your mortgage [here](#)

What supports are available to help me complete the SFS?

Check our website for the range of the supports we provide: [here](#)

The **Central Bank's Guide to completing a Standard Financial Statement**: [here](#)

The **Money Advice and Budgeting Service (MABS)**: MABS is a free, confidential and independent service which will help you to complete the SFS. They will talk you through the document and give advice about the supporting documents you may need to provide.

Call the MABS helpline on 0818 072 000 and/or visit [here](#)

Abhaile is a service to help homeowners find a resolution to home mortgage arrears. Depending on your situation, Abhaile provides vouchers for you to get financial advice, legal advice or insolvency advice and help from experts. The vouchers are available through MABS.

Mortgage to Rent (MTR) is a government scheme to help homeowners who are at risk of losing their homes due to mortgage arrears. The MTR scheme is a social housing option only available if you are eligible for social housing support and your mortgage is unsustainable.

For more information visit [here](#)

Other debt advisory services like a financial adviser:

If you decide that you want a MABS adviser or a lawyer, accountant or financial adviser to act for you, we ask that you agree in writing for us to contact them. We will then work with them directly and no longer contact you except in relation to matters other than your arrears situation.

Other resources:

You can also check the website of the Competition and Consumer Protection Commission (CCPC) for useful information about loans and mortgages. [here](#)

Who do I contact if I have a question?

If you have any questions, please contact us at **0818 251 008**. We have specially trained staff to deal with customers experiencing financial difficulties, and can help you with completing your SFS.

What's in the SFS?

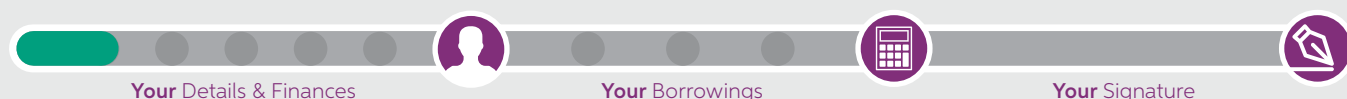
Please fill out all sections of the SFS fully and accurately and provide any documents that we may need to assess your financial circumstances. Any missing documents will slow down the assessment of your SFS. The Table below outlines the content of each section of the SFS along with key points for you to note.

For information, all the terms in **blue** are explained in **Appendix 1** available at the end of this document. Please refer to this Appendix as you complete the SFS.

Appendix 2 provides a checklist of all documents which may be required to complete your SFS. Please note we may request additional documents from you if necessary to the assessment of your SFS.

| Section: | This section asks for? | Tick when completed |
|---|--|--------------------------|
| Section A: My details | Details about your personal circumstances, your name, address, occupation and the number of people living in your household. | <input type="checkbox"/> |
| Section B: My mortgage | Details about your mortgage on your primary residence, that is, the residential property you occupy as your primary residence, or the only residential property you own. This section also helps you to better understand the key elements of your mortgage. | <input type="checkbox"/> |
| Section C: My monthly income | Details on all your monthly income. | <input type="checkbox"/> |
| Section D: My monthly household expenditure | Details of all your expenditure or outgoings, calculated on a monthly basis. Details of all expenses that may be incurred during the expected period of financial difficulty should be included in the SFS | <input type="checkbox"/> |
| Section E: My monthly debt payments | Details about monthly amounts of all your other debt repayments (other than your mortgage repayment on your primary residence). | <input type="checkbox"/> |
| Section F: My other properties | Details on properties you own which are not your primary residence. | <input type="checkbox"/> |
| Section G: My other assets | Details of all other assets you own, either on your own or with someone else for example savings, cars, and shares. | <input type="checkbox"/> |
| Section H: Summary of your SFS | This section will help you to review the figures you inputted in sections B, C, D and E. | <input type="checkbox"/> |

Your Progress



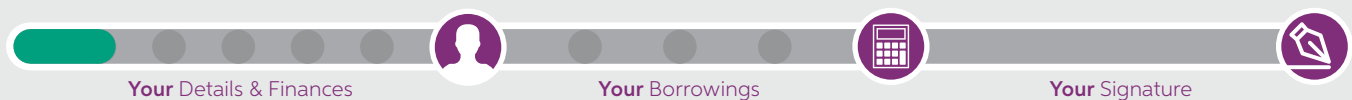


Your Details & Finances

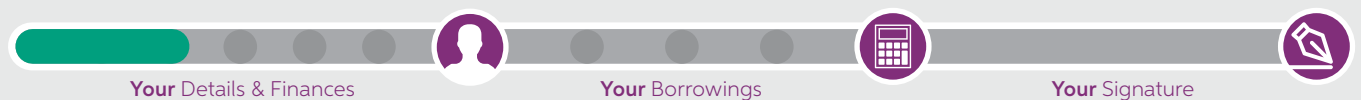
Section A: My details

| | | Borrower 1 | Borrower 2 |
|-----|---|---|---|
| A1 | Name | | |
| A2 | Correspondence Address | | |
| A3 | Property Address: (if different to correspondence address) | | |
| | Please indicate preferred contact method | | |
| A4 | Home Telephone <input type="checkbox"/> | | |
| A5 | Mobile <input type="checkbox"/> | | |
| A6 | E-mail <input type="checkbox"/> | | |
| A7 | Marital Status | | |
| A8 | Date of Birth | DD / MM / YYYY | DD / MM / YYYY |
| A9 | Total number of all persons in household | | |
| A10 | No. and age of dependants | Dependant 1 | |
| | | Dependant 2 | |
| | | Dependant 3 | |
| | | Dependant 4 | |
| A11 | Are any of these dependants in third level education? [Yes/No] If Yes, please provide the number of expected years remaining. | Y <input type="radio"/> N <input type="radio"/> | Y <input type="radio"/> N <input type="radio"/> |
| | | | |

Your Progress



| Borrower Information | | Borrower 1 | Borrower 2 |
|----------------------|--|---|---|
| A12 | Are any of these dependants or persons living in the household without being a dependant financially contributing to the household on a monthly basis? [Yes/No] If Yes, please include the monthly contribution in field C8. | Y <input type="radio"/> N <input type="radio"/> | Y <input type="radio"/> N <input type="radio"/> |
| A13 | Do any of these dependants have medical or care needs that have an impact on your financial situation? [Yes/No] If Yes, please include the monthly cost of any related medical expenses in field D4. | Y <input type="radio"/> N <input type="radio"/> | Y <input type="radio"/> N <input type="radio"/> |
| A14 | Are you currently employed? [Yes/No] If you are self-employed, please provide details. | Y <input type="radio"/> N <input type="radio"/> | Y <input type="radio"/> N <input type="radio"/> |
| A15 | What is your current occupation? If you are unemployed or retired, please include your previous occupation. | | |
| A16 | Are you in permanent employment? [Yes/No] | Y <input type="radio"/> N <input type="radio"/> | Y <input type="radio"/> N <input type="radio"/> |
| A17 | Name of current employer and your length of service | | |
| A18 | For what reason(s) are you having difficulty meeting your mortgage and/or other debt repayments? Please select all that apply. | Unemployment <input type="radio"/> | Unemployment <input type="radio"/> |
| | | Reduced Income <input type="radio"/> | Reduced Income <input type="radio"/> |
| | | Illness <input type="radio"/> | Illness <input type="radio"/> |
| | | Divorce/Separation <input type="radio"/> | Divorce/Separation <input type="radio"/> |
| | | Bereavement <input type="radio"/> | Bereavement <input type="radio"/> |
| | | School/College Fees <input type="radio"/> | School/College Fees <input type="radio"/> |
| | | Household bills <input type="radio"/> | Household bills <input type="radio"/> |
| | | Other (Please specify) <input type="radio"/> | Other (Please specify) <input type="radio"/> |
| A19 | How long do you expect these difficulties to continue? (If you are not in a position to answer this question, please contact your mortgage provider to seek support on how to answer this question). | 0-3 months <input type="radio"/> | 0-3 months <input type="radio"/> |
| | | 3-6 months <input type="radio"/> | 3-6 months <input type="radio"/> |
| | | 6-12 months <input type="radio"/> | 6-12 months <input type="radio"/> |
| | | 12+ months <input type="radio"/> | 12+ months <input type="radio"/> |

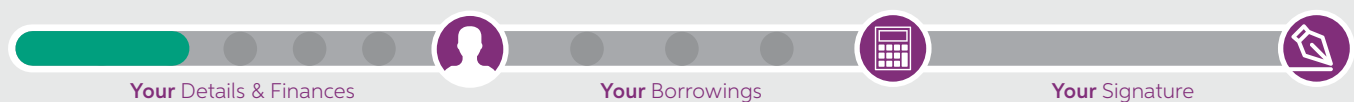
Your Progress


Section B: My mortgage

This section relates to the mortgage on your primary residence, that is, the residential property you occupy as your primary residence, or the only residential property in the State you own.

| | | | |
|-----------|---|---|---|
| B1 | Mortgage Provider | | |
| B2 | Mortgage Account Reference Number(s) | | |
| B3 | Account reference of any other mortgage account(s) on your primary residence (for example top-up account) | | |
| B4 | Total outstanding mortgage balance (€) (do not include arrears) This total should include the balances of B2 and B3 (if applicable) | | |
| B5 | Estimated current value of primary residence (€) | | |
| B6 | Monthly mortgage repayments due (€) | | H4 |
| B7 | Monthly mortgage repayments being paid (€) | | |
| B8 | Remaining term of mortgage | | |
| B9 | Current Interest Rate (%) Is this rate fixed, or variable? Please select Variable for tracker rate. | Fixed Variable Part fixed and part variable | <input type="radio"/> <input type="radio"/> <input type="radio"/> |
| B10 | Arrears balance (€) (if applicable) | | |
| B11 | Is your mortgage currently restructured ? [Yes/No] | Y <input type="radio"/> | N <input type="radio"/> |
| B12 | Do you have a Payment Protection Insurance policy? [Yes/No] | Y <input type="radio"/> | N <input type="radio"/> |

Your Progress



Section C: My monthly income

If you face seasonal or irregular income, please engage with your mortgage provider for further assistance on completing this section. Please consult the SFS consumer Guide on how to calculate monthly income.

| | | Borrower 1 | Borrower 2 | Total € |
|------------|---|------------|------------|-----------|
| C1 | Gross monthly salary (for self-employed please refer to Revenue Form 11) | | | |
| C2 | Net monthly salary (for self-employed please refer to Revenue Form 11) | | | |
| C3 | Monthly social welfare benefits Please list under rows C3 a, b and c. | | | |
| C3(a) | Benefit - please specify | | | |
| C3(b) | Benefit - please specify | | | |
| C3(c) | Benefit - please specify | | | |
| C4 | Child Benefit | | | |
| C5 | Mortgage Interest Supplement | | | |
| C6 | Working Family Payment | | | |
| C7 | Maintenance received | | | |
| C8 | Other (please specify) | | | |
| C9 | Monthly rental income (from other properties) (report figure from F5) | | | |
| C10 | Monthly income from non-property assets (report figure from G7) | | | |
| C11 | Total monthly income (sum of C2 to C10) | | | H1 |

Your Progress

30 mins left to complete



Why not call us if you need help on 0818 251 008



Section D: My monthly household expenditure – Guidance

The figures you include in section D are based on your household’s individual circumstances. When calculating the average monthly cost for each of the expenses, you should seek to include the examples of items listed below in your figure for ‘average monthly cost’. To calculate your monthly average costs consult the SFS Guide [here](#). You only need to include costs that are relevant to your household.

| | Expense | Examples of items to include in average monthly cost figure |
|-----|------------------------------------|--|
| D1 | Food | Groceries, takeaways and eating out (restaurants, cafés, canteens) |
| D2 | Clothing | Clothes and footwear |
| D3 | Personal Care | Personal hygiene, baby/infant costs and grooming items |
| D4 | Health | Medicines and medical visits and appointments |
| D5 | Household goods | Furniture, appliances, cleaning products |
| D6 | Household services | Bin charges, household repairs and maintenance, local property tax, management fees, TV licence, TV channels and streaming services, bank charges or fees |
| D7 | Communications | Phone (mobile and landline) and internet |
| D8 | Education | Uniforms, books, school/college/course fees and contributions, extracurricular activities and costs linked to 3rd level accommodation. |
| D9 | Transport | Petrol, motor tax, NCT, vehicle repairs and maintenance, parking and tolls, public transport costs (including school transport), taxis, rental costs |
| D10 | Household Energy | Electricity and home heating |
| D11 | Insurance and Pension | Any type of insurance, including motor, home, health, mortgage protection, payment protection, income protection, life assurance, pension contribution, where not deducted from salary at source. |
| D12 | Savings | |
| D13 | Social inclusion and participation | Social events, sports and hobbies, special occasions such as Christmas or any religious holidays and birthdays, and other events or activities |
| D14 | Childcare | |
| D15 | Rent | For example, in the case of separated borrowers, where one borrower is not living in the household and is paying rent for other accommodation. |
| D16 | Other | Any other expenses not already captured. May include maintenance paid to spouse/child, costs associated with another property, elderly care, nursing home fees, carer fees, legal costs, children’s/teenagers’ pocket money. |

Your Progress

30 mins left to complete



Why not call us if you need help on 0818 251 008



Your Details & Finances



Your Borrowings



Your Signature

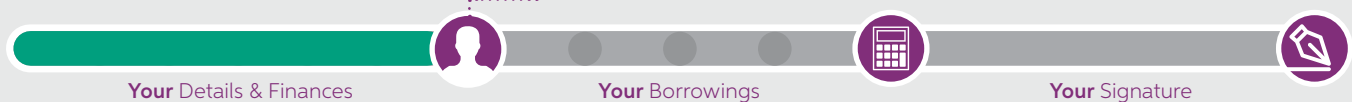


Section D: My monthly household expenditure
Please read the guidance above before you fill in this section.

| | | Average Monthly Cost € | | Arrears (where applicable) € |
|------------|---|------------------------|-----------|------------------------------|
| D1 | Food | | | |
| D2 | Clothing | | | |
| D3 | Personal Care | | | |
| D4 | Health | | | |
| D5 | Household goods | | | |
| D6 | Household Services | | | |
| D7 | Communications | | | |
| D8 | Education | | | |
| D9 | Transport | | | |
| D10 | Household Energy | | | |
| D11 | Insurance and Pension | | | |
| D12 | Savings | | | |
| D13 | Social inclusion and participation | | | |
| D14 | Childcare | | | |
| D15 | Rent | | | |
| D16 | Other (Please Specify) | | | |
| D17 | Total Monthly Expenditure (sum of D1 to D16) | | H2 | |

If there is any additional information not captured above that may impact your monthly expenditure, please include here [you may also use this text box to explain a high level of costs for certain items above]

Your Progress Only 17 mins left to complete  The longest section is done



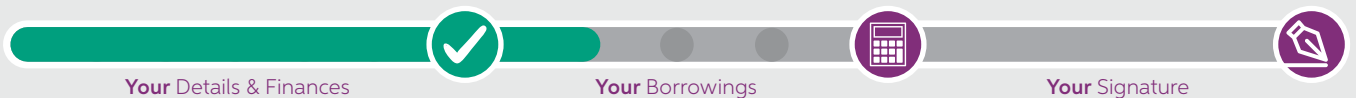


Your Borrowings

Section E: My monthly debt payments

| Debt Type | Monthly Repayments | | Remaining Term | Total Outstanding Balance € | Arrears Balance € | Provider | Purpose of loan/debt | Is this debt secured? yes/no | Is this debt currently restructured? yes/no |
|---|--------------------|--------------|----------------|-----------------------------|-------------------|----------|----------------------|---|---|
| | Due € | Being Paid € | | | | | | | |
| E1 Court mandated debt (Please specify) | | | | | | | | Y <input type="radio"/> N <input type="radio"/> | Y <input type="radio"/> N <input type="radio"/> |
| E2 Credit union loan | | | | | | | | Y <input type="radio"/> N <input type="radio"/> | Y <input type="radio"/> N <input type="radio"/> |
| E3 Personal bank loan | | | | | | | | Y <input type="radio"/> N <input type="radio"/> | Y <input type="radio"/> N <input type="radio"/> |
| E4 Moneylending loan | | | | | | | | Y <input type="radio"/> N <input type="radio"/> | Y <input type="radio"/> N <input type="radio"/> |
| E5 Loans from family/friends | | | | | | | | Y <input type="radio"/> N <input type="radio"/> | Y <input type="radio"/> N <input type="radio"/> |
| E6 Hire purchase/PCP agreement | | | | | | | | Y <input type="radio"/> N <input type="radio"/> | Y <input type="radio"/> N <input type="radio"/> |
| E7 Credit card | | | | | | | | Y <input type="radio"/> N <input type="radio"/> | Y <input type="radio"/> N <input type="radio"/> |
| E8 Mortgage repayments on other properties (see F5) | | | | | | | | Y <input type="radio"/> N <input type="radio"/> | Y <input type="radio"/> N <input type="radio"/> |
| E9 Revenue Debt | | | | | | | | Y <input type="radio"/> N <input type="radio"/> | Y <input type="radio"/> N <input type="radio"/> |
| E10 Other debt (please specify) | | | | | | | | Y <input type="radio"/> N <input type="radio"/> | Y <input type="radio"/> N <input type="radio"/> |
| E11 Other debt (please specify) | | | | | | | | Y <input type="radio"/> N <input type="radio"/> | Y <input type="radio"/> N <input type="radio"/> |
| E12 Other debt (please specify) | | | | | | | | Y <input type="radio"/> N <input type="radio"/> | Y <input type="radio"/> N <input type="radio"/> |
| E13 Total (sum of E1 to E12) | | | | | | | | | |
| | | H5 | | | | | | | |

Your Progress



Section F: My other properties (other than primary residence)

This section relates to properties you own or partially own which are not your primary residence. When completing this section, please ensure the following:
 The figures for monthly rental income and monthly expenditure should also be included in Sections C (My monthly income) and D (My monthly expenditure)
 The figures for monthly mortgage repayments due and being paid should also be included in Section E (My monthly debt payments)

N/A

| | Property (include details below) | Property Type | Ownership Type | Estimated current value € | Loan Balance € | Arrears Balance € | Monthly Rental Income € | Monthly Expenditure | Is this debt currently restructured? yes/no | Monthly mortgage repayments | | Mortgage Provider | Is this property currently for sale? (Yes/no) |
|-----------|----------------------------------|---------------|----------------|---------------------------|----------------|-------------------|-------------------------|---------------------|---|-----------------------------|--------------|-------------------|---|
| | | | | | | | | | | Due € | Being Paid € | | |
| F1 | 1 | | | | | | | | Y <input type="radio"/> N <input type="radio"/> | | | | Y <input type="radio"/> N <input type="radio"/> |
| F2 | 2 | | | | | | | | Y <input type="radio"/> N <input type="radio"/> | | | | Y <input type="radio"/> N <input type="radio"/> |
| F3 | 3 | | | | | | | | Y <input type="radio"/> N <input type="radio"/> | | | | Y <input type="radio"/> N <input type="radio"/> |
| F4 | 4 | | | | | | | | Y <input type="radio"/> N <input type="radio"/> | | | | Y <input type="radio"/> N <input type="radio"/> |
| F5 | Total | | | | | | | | | | | | |
| | | | | | | | C9 | | | | | | E8 |

My other properties (other than primary residence)

| Property | Address | Date of Purchase |
|----------|---------|------------------|
| 1 | | |
| 2 | | |
| 3 | | |
| 4 | | |

Your Progress

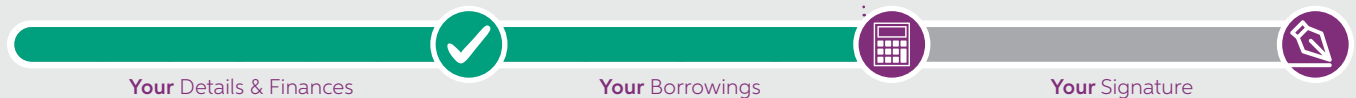


| Section G: My other assets | | | | Yes <input type="radio"/> | N/A <input type="radio"/> |
|----------------------------|---|----------------------------|------------------------------|---------------------------|-------------------------------------|
| | Asset Type | Original Cost/ Value(€) | Estimated current value € | Net Monthly Income | Please Give Any Relevant Details |
| G1 | Savings/deposits/current account | | | | |
| G2 | Shares | | | | |
| G3 | Redundancy payment(s) | | | | |
| G4 | Long-term investment (s) (for example, a pension fund) | | | | |
| G5 | Other investment(s) | | | | |
| G6 | Other assets (for example, vehicles, stock, machinery) | | | | |
| G7 | Total (sum of G1 to G6) | | | | C10 |

Please list all other liabilities, for example any guarantees given with respect to company borrowing or borrowing by a family member.

Your Progress


4 mins left to complete  Almost there.

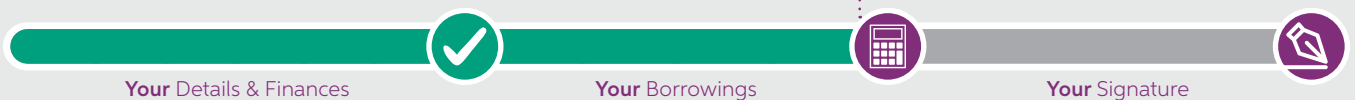


Section H: Summary of financial situation (to be completed by the borrower)

| | | |
|----|---|--|
| H1 | Total Monthly Income (C11) | |
| H2 | Total Monthly Expenditure (D17) | |
| H3 | Sub-Total (H1 minus H2) | |
| H4 | Monthly Mortgage Repayments Due (B6) | |
| H5 | Other Monthly Debt Repayments Due (E13) | |
| H6 | Total Surplus/Deficit (Take away H4 and H5 from H3) | |

Your Progress

4 mins left to complete  Almost there.



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 under the General Data Protection Regulation (2016/679) and Data Protection Acts 1988 to 2018.

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.

For more information on your rights under the Data Protection Acts, see the Data Protection Commissioner's website at www.dataprotection.ie

We will use the information you have given us to search and to share information with credit reference agencies and/or credit registers, such as the Central Credit Register, to help with applications for credit and for ongoing credit review. The credit reference agencies 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.

Signed: Borrower 1



John Smith

Date

Day Month Year
05/06/2024

Signed: Borrower 2



Mary Smith

Date

Day Month Year
05/06/2024

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).



Optional

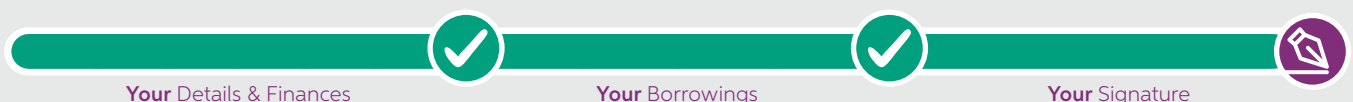
Where I/we have provided information which comes under the definition of special categories of personal data (information regarding Race, Ethnic Origin, Political Opinion, Religious or Philosophical beliefs, Trade Union Membership, Biometric or Genetic Data, Health, Sex Life or Sexual Orientation) and/or 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.



I confirm my consent to the use of my information as detailed above

Your Progress



APPENDIX 1 - Glossary

Please find below useful guidance (terms explained and examples) to help you to complete your SFS

Section A: My details

| | | |
|-----|------------------------|--|
| A2 | Correspondence address | This address will be used for all correspondence relating to this SFS. |
| A10 | Dependant | A person who financially relies on you. |

Section B: My mortgage

| | | |
|-----|--------------|--|
| B11 | Restructured | Select Yes if you have previously agreed with your mortgage provider to change the terms and conditions of your mortgage due to financial difficulties - for example reduced monthly payments. |
|-----|--------------|--|

Section C: My monthly income

| | | |
|----|------------------------------|--|
| C1 | Gross monthly salary | Before tax and any other deductions at source |
| C2 | Net monthly salary | If you have a deduction from your salary at source for example for health insurance, pension, credit union or Revenue payments do not include them again. |
| C5 | Mortgage Interest Supplement | If you were previously eligible for and receiving this payment under the Mortgage Interest Supplement scheme, you should now receive it as part of the Supplementary Welfare Scheme. |
| C8 | Other | For example pension, room rent (for primary residence), grants, financial contribution from dependants. Please do not repeat any monthly income already covered under previous headings. |

Section E: My monthly debt payments

| | | |
|----|---------------------|--|
| | Secured | Select yes if a security for example a property, a vehicle or a guarantee is attached to the debt. |
| | Restructured | Select yes if you have previously agreed with your loan provider to change the terms and conditions of your loan due to financial difficulties for example reduced monthly payments. |
| E1 | Court mandated debt | For example, fines, instalment orders, judgements. |
| E4 | Moneylending loan | Typically small loans at a high rate of interest over a short period of time. |

| | | |
|-------------------|-----------------------------|---|
| E6 | Hire purchase/PCP agreement | Type of credit, often associated with car financing. Under a hire purchase (HP) agreement, you hire the car, pay an agreed amount usually in monthly repayments, and only become the legal owner of the car at the end of the agreement. The legal owner of the car is the finance company that gave you the money to buy the car and you cannot sell the car without the finance company's permission. |
| E7 | Credit cards | Including credit cards linked to shops. |
| E9 | Revenue Debt | For example all arrangements you may have in place with the Revenue to pay taxes you were not in a position to pay fully. |
| E10 E11 E12 | Other Debt | For example additional loans or credit cards, overdrafts, payment of arrears on utilities, Buy Now Pay Later or shop credit. |

Section F: My other properties (other than primary residence)

| | | |
|--|---------------------|--|
| | Ownership Type | For example, sole or joint ownership. Where you do not 100% own a property, please state the % of the property that you do own. |
| | Monthly Expenditure | For example, upkeep, maintenance, property tax. |
| | Restructured | Select yes if you have previously agreed with your mortgage provider to change the terms and conditions of your mortgage due to financial difficulties for example reduced monthly payments. |

Section G: My other assets

| | | |
|----|--------|--|
| G2 | Shares | For example, credit union shares, bank shares, employee share schemes. |
|----|--------|--|

APPENDIX 2

Please see below a checklist of all documents which may assist you in completing your SFS.

Please note we may request additional documentation if needed to assess your financial circumstances

| Section | Documentation needed to complete this section (You only need to provide the documents relevant to your individual situation with your completed SFS) | Tick when completed |
|--|--|-----------------------|
| Section A My details | No document required to complete this section | <input type="radio"/> |
| Section B My mortgage | Your annual mortgage statement A statement from your mortgage provider showing the total left to pay on your mortgage A statement of mortgage payments or confirmation from your mortgage provider of the amount of monthly mortgage payment Your mortgage provider should be in a position to give you with all the above information, so please engage with your mortgage provider. Print out showing current estimated value of your property | <input type="radio"/> |
| Section C My monthly income | Employee: proof of income in the form of recent payslips Self-employed: audited or certified accounts, business account statements, personal tax return or tax balancing statement, Revenue Form 11 Unemployed: most recent social welfare receipt for each social welfare payment received Retired: proof of receipt and amount of monthly pensions Proof of receipt of maintenance payments Proof of other income (see also Section F and Section G) Proof of monthly financial contribution received from dependants and/or non-dependants living in the household (for example bank statements). | <input type="radio"/> |
| Section D My monthly household expenditure | Recent Bills (electricity, gas/oil, internet, phone, mobile) Documents proving the amount spent on childcare and/or elderly care Proof of insurance (including motor, home, health, mortgage protection, payment protection, income protection, life assurance) and pension payments (pension contribution not deducted from salary at source) Proof of maintenance payments Proof of rent paid | <input type="radio"/> |
| Section E My monthly debt payments | Proof of any court payment due Statement related to any loans you have (credit unions, personal loans, credit cards, overdrafts, PCP/hire purchases) Statements should include the amount outstanding, the payments being made, the time left on each loan, the arrears balance, the reason for the loan | <input type="radio"/> |
| Section F My other properties | Print outs showing estimated value of your properties Statement from your mortgage provider showing the full amount left to pay on each mortgage Statement of arrears on your mortgage accounts Proof of rental income Statement of mortgage payments or confirmation from your mortgage provider(s) of the amount of monthly mortgage payment | <input type="radio"/> |
| Section G My other assets | Receipts and/or statements of purchase price for any asset Statement of current estimated value | <input type="radio"/> |

Additional notes

Notes (for customer use only):

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

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 |
|---|--|--|
| <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 Notice of Assessment <input type="radio"/> Most recent Form 11 | <input type="radio"/> Most recent social welfare receipt for each social welfare payment received. |

*If your income is made up of any non-basic income (e.g. shift/overtime etc.) or is performance related, we require 3 years Employment Detail Summaries 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).



Please return along with the documents outlined to your local AIB branch or send to **ASU, 10 Molesworth Street, Dublin 2.**

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

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.

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