



# Financial Statement User Guide

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

# Welcome to the Financial Statement

The purpose of this guide is to assist you with filling out the Financial Statement. The Financial Statement is used to assess your case to decide whether or not to offer you an alternative repayment arrangement and what type of arrangement is appropriate for your circumstances.

## 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

Customer type			
Select the one that applies to you	<input type="checkbox"/> Personal	<input type="checkbox"/> Business	<input type="checkbox"/> Sole Trader

Purpose for completing this financial statement	

What are the reasons you are filling in this form? Is it a problem with a loan, credit card etc?



Tell us your AIB account number for any one of the products you hold with us. We will use this information to identify who you are.



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

How many people live in the house?



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

What type of business do you have? E.g. Limited Company, Sole Trader, Partnership.



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 Household Expenditure

This Section asks for details of all of your outgoings, calculated on a monthly basis. There may be bills or other outgoings that you pay weekly, every 2 weeks, every 2 months, quarterly, every year or every two years. To get the monthly figure you should:

- Weekly: multiply the weekly figure by 52 and divide by 12 to get your monthly total.
- Every 2 Weeks: multiply the figure by 26 and divide by 12.
- Every 2 Months: divide the figure by 2.
- Quarterly: divide the figure by 3.
- Every Year: divide the figure by 12.

Weekly amount X 52

12

Bi-weekly amount X 26

12

Bi-monthly amount

2

Quarterly amount

3

Yearly amount

12

## Seasonal Bills

Remember you usually pay more for bills like heating and electricity in the Winter than in the Summer. For example you could take 3 bills from June /July/ August and add 3 bills from December/ January/ February and divide by 6. If you have been with your supplier for more than a year you can ask them to tell you the average monthly use. Remember to include details of any arrears as well.

Do you live in a rented house or with your parents? This is rent you are paying for where you live, not money you get from your rental property which goes in Section C.

Do you pay for mortgage protection or an endowment premium on your property? You are required to have mortgage protection; if this has lapsed, you should have it reinstated. If you have not been paying for protection you should look to purchase some immediately. Look at comparison sites like [www.itsyourmoney.ie](http://www.itsyourmoney.ie) for the best deals.

Remember to include the smaller items outside of your big shopping trips that you might not buy every week. For example: sundries like washing powder, detergents and hairdressers.

What is the household monthly spend on clothes? Don't forget about smaller items like shoes. Also don't forget about special events like weddings, communions or Christmas clothing expenses.

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	

How much do you pay for your electricity/gas/phone/internet bill every one or two months, add 3 summer bills and 3 winter bills and divide by 6 if monthly, otherwise add 1 bill from summer and 1 bill from winter and divide by 4 if bi-monthly. This will give you the average monthly amount you pay, put that number in the box.

How often you and your family visited the dentist, doctor or optician in the last 12 months? Calculate all costs of these visits, including prescription drugs and divide them by 12 to get your average monthly medical expenses. If you are unsure, please plan to go to the doctor 4 times a year.

This includes the cost of creche/ after school care or if you pay for the care of any elderly people i.e. your mother or father. This could include nursing home fees, medical expenses.

Remember that this Financial Statement must be realistic if it can be used properly to assist you. Provide for spending on cigarettes and alcohol, cinema, restaurants, birthdays, Christmas and other occasional presents.

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	

## Your Monthly Income

This Section asks for details of all your monthly income, e.g., your wages, social welfare benefits, rent and any other type of income you might receive.

- If you receive your income on a weekly basis, multiply the weekly figure by 52 and divide by 12 to get your monthly total.
- If you are paid every two weeks, multiply the figure by 26 and divide by 12

Do not include any irregular income, such as shift allowance or overtime in gross or net monthly salary as any arrangement made on the basis of this Financial Statement must be affordable and sustainable' as and instead include this in 'Other Income'.

Weekly amount X 52  
12

Bi-weekly amount X 26  
12

This information will be on your payslip.

Other deductions may include health insurance, pension contributions, union subscriptions, group savings schemes, council memberships (applicable to some public service employees), professional association fees, maintenance payments attached to earnings. You should not include loan repayments as these should be included in Section D under Monthly Debts.

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.

How much would your house be worth if you put it on the market today? You can look at websites such as [www.myhome.ie](http://www.myhome.ie), or check the website of a local auctioneer and look at similar houses in your area.

What is the total amount you have left to pay on your mortgage?

How much are you contracted to pay off your mortgage each month?

How much would your non-farm land be worth if you put it on the market today?

What is the total amount you have left to pay on your mortgage for any non-farm land you own?

### 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>								

Is the property terraced, detached, apartment etc?

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										

How many years remaining on your mortgage?

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										

Is the property terraced, detached, apartment etc?

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											

How often is the rent paid? E.g. weekly, monthly, quarterly etc.

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.

What did you use the money from this loan for? E.g. family holiday

Who do you make payments on this loan to?

How much money do you still owe on this loan?

What is the amount of time left under your loan agreement in years?

Your financial institution will be able to provide you with this

Has the organisation you got the loan with agreed to change the amount you have to pay back each month?

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>								

Do you have any company shares, credit union shares, bank shares or employee share schemes?

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.

For example, are you a beef farmer who sells stock at different ages, times of year?

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 €					

Additional land that you farm but do not own. How much rent you are paying and is there a lease in place?

### 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.)

Farm Machinery Details: (Please list main machinery)		
Description	Age (years)	Approx market value (€)
Machinery leasing schedule may be sought where more than 5 leases		Total Value €

How much have you spent on maintaining buildings, land and equipment?

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

Provide details of any outstanding bank payments that aren't your bank loans

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 €			



Provide details of all grant payments you receive.

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 €			

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

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 €			

**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.

Please read the declarations and tick each box to confirm you understand the information.

☐

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.

## 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

Make sure you sign and date here so we can progress your application.

Signed: Borrower 1



Day      Month      Year  
 /  /

Signed: Borrower 2



Day      Month      Year  
 /  /

# 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"/> 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"/> Aged Creditor Listing <input type="radio"/> Aged Debtor Listing	<b>5. Additional Documents which you believe may be relevant</b> <input type="radio"/>
<input type="radio"/> Unemployed	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' 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).



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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