

Section A: Account & Borrower Details			
Borrower Information:			
		Borrower 1	Borrower 2
A1	Name		
A2	Mortgage Account Reference No(s)		
A3	Outstanding Mortgage Balance		
A4	Estimated Current Value of Primary Residence		
A5	Monthly Mortgage Repayments Due		
A6	Correspondence Address		
A7	Property Address <i>If different to correspondence Address</i>		
	<i>Preferred contact method:</i>		
A8	Home Telephone		
A9	Mobile		
A10	Work Telephone		
A11	E-mail		
A12	Marital Status		
A13	Date of birth		
A14	Number of Dependents		
	Child Age 1		
	Child Age 2		
	Child Age 3		
	Child Age 4		
A15	Total number in household		
A16	Employed (Y/N)		
	<i>If self-employed give details</i>		
A17	Occupation <i>(if unemployed give previous occupation)</i>		
A18	In Permanent employment (Y/N)		
A19	Name of Employer		
	Length of Service		
A20	Reason(s) for Review/Arrears:		

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) ¹			
B3	Monthly Social Welfare Benefits <i>Please List</i>			
	(a) Benefit:			
	(b) Benefit:			
	(c) Benefit:			
B4	Child Benefit			
B5	Mortgage Interest Supplement			
B6	Family Income Support			
B7	Maintenance			
B8	Other, e.g. Pension, room rent, grants - Please Specify:			
B9	Monthly Income from Property assets (other than primary residence) (see E5)			
B10	Monthly income from non-property assets (see F8)			
B11	Total Monthly Income (sum of B2 to B10)			G1

¹Do 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		
C2	Gas/Oil		
C3	Phone (Landline & Internet) ³		
C4	TV/Cable ³		
C5	Mobile Phone		
C6	Refuse Charges		
C7	TV Licence		
Household			
C8	Childcare		
C9	Elderly Care (e.g. carer, nursing home fees etc)		
C10	Food/Housekeeping/Personal Care		
C11	Clothing and Footwear		
C12	Household Repairs/Maintenance		
Transport Costs			
C13	Petrol		
C14	Motor Insurance/Tax/NCT		
C15	Rail/Bus/Taxi Costs (including school transport costs for children)		
C16	Car Maintenance/Repairs		
C17	Car Parking and Tolls		
Primary Residence Mortgage-related Costs			
C18	Mortgage Protection/Endowment Premium		
C19	Payment Protection		
C20	House Insurance		
Education			
C21	Books		
C22	School/College Fees		
C23	Uniforms		
C24	Extra-Curricular activities (e.g. school outings)		
C25	Other (e.g. voluntary contributions)		
Medical			
C26	Medical Expenses and Prescription Charges ⁴		
C27	Health Insurance ⁵		
Social			
C28	Lifestyle Expenses (e.g. family events, Christmas, birthdays, eating out, etc...)		
C29	Club membership		
C30	Other -		

² Average charge calculated by totaling 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).

		Average Charge ²	Arrears (where applicable)
Other			
C31	Life Assurance		
C32	Pension Contribution ⁶		
C33	Maintenance paid to spouse/child (if applicable)		
C34	Rent		
C35 (a)	Property Service/Management Charges		
C35 (b)	Other -		
C35 (c)	Other -		
C36	Monthly expenditure on property assets (see E5)		
C37	Monthly Savings		
C38	Total Monthly Expenditure (sum of C1 to C37)		

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:

⁶Do 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	Total Outstanding Balance	Arrears Balance	Lender	Purpose of Loan	Secured (Y/N)	Currently Restructured (Y/N)	Payment Protection Insurance (Y/N)
		Due	Being Paid								
D1	Mortgage for Primary Residence			G4							
D2	Court Mandated Debt ⁷										
D3	Court Mandated Debt										
D4	Credit Union										
D5	Credit Union										
D6	Overdraft										
D7	Hire Purchase										
D8	Store Card										
D9	Catalogue Debt										
D10	Credit Card 1										
D11	Credit Card 2										
D12	Credit Card 3										
D13	Personal Loan 1										
D14	Personal Loan 2										
D15	Personal Loan 3										

D16	Loans from family/friends											
D17	Mortgage Debt on property other than primary residence (see E5)											

⁷e.g. Fines, instalment orders, judgements

	Debt Type	Monthly Repayments		Remaining Term	Total Outstanding Balance	Arrears Balance	Lender	Purpose of Loan	Secured	Currently Restructured	Payment Protection Insurance
		Due	Being Paid								
D18	Other										
D19	Other										
D20	Other										
D21	Other										
D22	Total (sum of D2 to D21)			G5							

Section E: Property Assets (other than Primary Residence)													
	Property	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 (Y/N)	Monthly Mortgage Payments		Lender	For Sale (Y/N)
										Due	Being Paid		
E1	1												
E2	2												
E3	3												
E4	4												
E5	Total												

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

⁸For example, sole or joint ownership. Where a property/premises is not 100% owned by customer(s), please state the % amount that is owned.

⁹Please 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				
F2	Shares				
F3	Motor Vehicle(s)				
F4	Redundancy Payment(s)				
F5	Long-term investment(s)				
F6	Other Investment(s)				
F7	Other Assets (e.g. stock, machinery etc....)				
F8	Total (sum of F1 to F7)				B10

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

Please provide details 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 Cabot Financial Ireland & its client to assess my/our financial situation under the Mortgage Arrears Resolution Process (where applicable) and/or to assess my/our financial situation for other debt restructuring.

I/We declare that the information I/we have provided represents my/our financial situation and commit to informing Cabot Financial Ireland if my/our situation changes.

Signed: _____ **Date:** _____

Signed: _____ **Date:** _____

Customer Consent – Special Category Data (Health - Related Information)

I/we have provided specific health-related information in the form above which I/we feel is relevant to manage my/our account. I/we understand that Cabot Financial Ireland & its client will only use this information to manage my/our account. I/we understand that Cabot Financial Ireland & its client will retain this information as part of managing my/our account, as Cabot Financial Ireland & its client are obliged to do under the Consumer Protection Code.

I/we hereby consent to Cabot Financial Ireland & its client to use my/our personal health information to manage my/our account.

Signed: _____ **Date:** _____

Signed: _____ **Date:** _____

Credit Reporting

We are required by law to ensure that the Central Credit Register is kept up to date and we report personal and credit information to the Central Credit Register.

Further information in relation to our disclosure of your personal data to the Central Credit Register can be found in our Privacy Notice noted below.

Using your Personal Data

In providing services to you, we need to process personal data about you. This involves asking you for specific personal data, processing this personal data and storing it for a period of time. An explanation of how your personal data is used in the provision of our services to you and your rights in relation to your personal data is set out in our Privacy Notice. If you would like a copy of our Privacy Notice, please contact us on 01 464 9000 or alternatively visit it at www.cabotfinancial.ie

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Section G: Financial Statement Summary (for office use only)

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

Guiding Principles for completing the SFS

1. We at Cabot Financial Ireland 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 our web site and printed material.
2. We have specially-trained personnel in our office, 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 (see www.keepingyourhome.ie).
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. You will have the right to appeal that decision; 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 a number of sources including our website www.cabotfinancial.ie, www.keepingyourhome.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.

Ends