

Section A: My Details

		Borrower 1	Borrower 2
A1	Name		
A2	Correspondence Address		
A3	Property Address (if different to correspondence Address)		
		<i>Please indicate preferred contact method</i>	
A4	Home Telephone		
A5	Mobile		
A6	E-mail		
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? [Y/N] If Yes, please provide the number of expected years remaining.		
A12	Are any of these dependants financially contributing to the household? [Y/N] If Yes, please include the monthly contribution in field C8.		
A13	Do any of these dependants have medical or care needs that have an impact on your financial situation? [Y/N]		
A14	Are you currently employed? [Y/N] If you are self-employed, please provide details.		
A15	What is your current occupation? If you are unemployed, please include your previous occupation.		
A16	Are you in permanent employment? [Y/N]		
A17	Name of current employer and your length of service		
A18	For what reason(s) are you having, or continuing to have, difficulty meeting your mortgage and/or other debt repayments? Please select all that apply.	<input type="checkbox"/> Unemployment <input type="checkbox"/> Reduced Income <input type="checkbox"/> Illness <input type="checkbox"/> Divorce or Separation <input type="checkbox"/> Bereavement <input type="checkbox"/> School or University Fees <input type="checkbox"/> Household bills <input type="checkbox"/> Other <i>(please specify)</i>	<input type="checkbox"/> Unemployment <input type="checkbox"/> Reduced Income <input type="checkbox"/> Illness <input type="checkbox"/> Divorce or Separation <input type="checkbox"/> Bereavement <input type="checkbox"/> School or University Fees <input type="checkbox"/> Household bills <input type="checkbox"/> Other <i>(please specify)</i>
A19	How long do you expect these difficulties to continue? <i>(This question does not apply in cases of bereavement and/or divorce/separation.)</i>	<input type="checkbox"/> 0-3 months <input type="checkbox"/> 3-6 months <input type="checkbox"/> 6-12 months <input type="checkbox"/> 12+ months	<input type="checkbox"/> 0-3 months <input type="checkbox"/> 3-6 months <input type="checkbox"/> 6-12 months <input type="checkbox"/> 12+ months

Section B: My Mortgage

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

B1	Mortgage Provider	
B2	Mortgage Account Reference Number(s) ²²	
B3	Total Outstanding Mortgage Balance (€)	
B4	Estimated Current Value of Primary Residence (€)	
B5	Monthly Mortgage Repayments Due (€)	H4
B6	Monthly Mortgage Repayments Being Paid (€)	
B7	Remaining Term of Mortgage	
B8	Current Interest Rate (%) Is this rate fixed, or variable ²³ ?	<input type="checkbox"/> Fixed <input type="checkbox"/> Variable <input type="checkbox"/> Part fixed and part variable
B9	Arrears Balance (€) (if applicable)	
B10	Is your mortgage currently restructured ²⁴ ? [Y/N]	
B11	Do you have a Payment Protection Insurance policy? [Y/N]	

²² If you have another mortgage account(s) for your primary residence (e.g. a top up account), please also include the reference number(s) here.

²³ If you have a tracker rate, please select Variable.

²⁴ If you have previously agreed with your mortgage provider to change the terms and conditions of your mortgage due to financial difficulties, for example, changing the monthly repayment, please select Yes.

Section C: My Monthly Income

		Borrower 1	Borrower 2	TOTAL
C1	Gross Monthly Salary (<i>before tax and any other deductions at source</i>)			
C2	Net Monthly Salary (<i>after tax and any other deductions at source</i>) ²⁵			
C3	Monthly Social Welfare Benefits <i>Please list</i>			
C3 (a)	Benefit (<i>please specify</i>)			
C3 (b)	Benefit (<i>please specify</i>)			
C3 (c)	Benefit (<i>please specify</i>)			
C4	Child Benefit			
C5	Mortgage Interest Supplement ²⁶			
C6	Working Family Payment			
C7	Maintenance received			
C8	Other (<i>please specify</i>) e.g. pension, room rent (for primary residence), grants, financial contribution from dependants.			
C9	Monthly Rental Income (from other properties) (<i>see F5</i>)			
C10	Monthly Income from non-property assets (<i>see G7</i>)			
C11	Total Monthly Income (<i>sum of C2 to C10</i>)			H1

²⁵ You should not include any deductions made from your salary at source (e.g., pension contribution, health insurance etc.) anywhere else on this form.

²⁶ 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.

Section D: My Monthly Household Expenditure

Guidance for completing this section is set out further down this page. Please read this guidance 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	Other <i>(please specify)</i>		
D16	Total Monthly Expenditure (sum of D1 to D15)		H2

If there is any additional information not captured above that may impact your expenditure, please include here.

Guidance for completing this Section

It is important that the figures you include in the table above are based on your household's individual circumstances. When calculating the average monthly cost for each of the expenses in the table above, you should seek to include the examples of items listed below in your figure for 'average monthly cost'. 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 and eating out (restaurants, cafés, canteens)
D2	Clothing	Clothes and footwear
D3	Personal Care	Personal hygiene 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
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 and birthdays, and other events or activities
D14	Childcare	
D15	Other	Any other expenses not already captured. May include maintenance paid to spouse/child, rent, costs associated with another property, elderly care, nursing home fees, carer fees, legal costs etc.

Section E: My Monthly Debt Payments

	Debt Type	Monthly Repayments		Remaining Term	Total Outstanding Balance €	Arrears Balance €	Provider	Purpose of Loan	Is this debt secured ²⁷ ? [Y/N]	Is this debt currently restructured ²⁸ ? [Y/N]
		Due €	Being Paid €							
E1	Court Mandated Debt <i>(Please Specify)</i> ²⁹									
E2	Credit Union Loan									
E3	Personal Loan									
E4	Moneylending Loan									
E5	Loans from family/friends									
E6	Hire Purchase/PCP agreement									
E7	Credit Card ³⁰									
E8	Mortgage Repayments on Other Properties (see F5)									
E9	Other Debt <i>(please specify)</i> ³¹									
E10	Other Debt <i>(please specify)</i>									
E11	Other Debt <i>(please specify)</i>									
E12	Other Debt <i>(please specify)</i>									
E13	Total (sum of E1 to E12)		H5							

²⁷ If there is security attached to the debt, please select Yes. Security might include a property, a vehicle or other asset, or a guarantee.

²⁸ If you have previously agreed with your provider to change the terms and conditions of your debt due to financial difficulties, for example, changing the monthly repayment, please select Yes.

²⁹ For example, fines, instalment orders, judgements

³⁰ Including credit cards linked to shops

³¹ Please include here any other debt not already captured, for example, additional loans or credit cards, overdrafts, payment of arrears on utilities, or shop credit.

Section F: My Other Properties

This section relates to properties you may 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)*

	Property (include details below)	Property Type (e.g. property rented out)	Ownership Type ³²	Estimated Current Value €	Loan Balance €	Arrears Balance €	Monthly Rental Income €	Monthly Expenditure (e.g., upkeep, maintenance)	Is this debt currently re-structured? ³³ Y/N	Monthly Mortgage Repayments		Mortgage Provider	Is this property currently for sale? [Y/N]	
										Due €	Being Paid €			
F1	1													
F2	2													
F3	3													
F4	4													
F5	Total							C9				E16		

My Other Properties (other than Primary Residence)

Property	Address	Date of Purchase
1		
2		
3		
4		

³² For example, sole or joint ownership. Where you do not 100% own a property, please state the % amount that you own.

³³ If you have previously agreed with your mortgage provider to change the terms and conditions of your mortgage due to financial difficulties, for example, changing the monthly repayment, please select Yes.

Section G: My Other Assets

	Asset Type	Original Cost/ Value €	Estimated Current Value €	Net Monthly Income	Please Give Any Relevant Details	
G1	Savings/deposits/current account					
G2	Shares ³⁴					
G3	Redundancy Payment(s)					
G4	Long-term investment (s) ³⁵					
G5	Other investment(s)					
G6	Other Assets (e.g. 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.

³⁴ For example, credit union shares, bank shares, employee share schemes

³⁵ For example, a pension fund

Section H: Summary

H1	Total Monthly Income (C11)	
H2	Less Total Monthly Expenditure (D16)	()
H3	Sub-Total (H1 minus H2)	
H4	Less Monthly Mortgage Repayments Due (B5)	()
H5	Less Other Monthly Debt Repayments Due (E13)	()
H6	Total Surplus/Deficit (subtract H4 and H5 from H3)	

I/we understand that the information provided will be used for the purpose of assisting Cabot Financial Ireland & my/our *Loan Owner to manage my/our account(s).

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

Signed: _____ Date: _____

Signed: _____ Date: _____

Customer Consent – Sensitive Category Data

I/we have provided sensitive category data (such as health-related information) in the form above which I/we feel is relevant to manage my/our account(s). I/we understand that Cabot Financial Ireland & my/our *Loan Owner will only use this sensitive category data to manage my/our account(s) for the purposes of assessing my/our financial situation. I/we understand that Cabot Financial Ireland & my/our *Loan Owner will retain this information as part of managing my/our account(s).

I/we hereby consent to Cabot Financial Ireland & my/our *Loan Owner to use my/our sensitive category data to manage my/our account(s) and understand that I/we can request to withdraw this consent to process this sensitive category data at any time by contacting Cabot Financial Ireland.

Signed: _____ Date: _____

Signed: _____ Date: _____

***NOTE: Loan Owner refers to where Cabot Financial Ireland are not the loan owner of your account(s) and your loan owner has appointed Cabot Financial Ireland to service your mortgage.**

Credit Reporting

Cabot Financial Ireland 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 and managing your account(s), 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 9172 or alternatively visit our website at www.cabotfinancial.ie/privacy-notice/

Cabot Financial (Ireland) Limited is regulated by the Central Bank of Ireland

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