



Standard Financial Statement (SFS)

1. We at DUBCO Ireland Credit Union Limited are fully committed to working with members 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 members through web sites, media and printed material.
2. We have specially trained personnel in our office, including specialised telephone contact points, to deal with members 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 member 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, fortnightly, multiply by 26 and divide by 12.)
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 Lending Team 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 Ombudsman.
10. If you require further information, you can avail of support material available through a number of sources including our website www.dubcoireland.ie and 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.

Supporting Documentation Required:

If you are a PAYE Worker	If you are Self-Employed	If you are Unemployed
Completed Standard Financial Statement	Completed Standard Financial Statement	Completed Standard Financial Statement
3 months current account bank statements	3 months personal current account bank statements 3 months business account bank statements	3 months current account bank statements
1 month's payslip (4 consecutive payslips if paid weekly / 2 consecutive payslips if paid fortnightly)	Most recent form 11 (all pages) Most recent self-assessment certificate or notice of assessment or chapter 4 return	The most recent social welfare receipt for each social welfare payment received. <small>*If the social welfare payment is mandated to your current account for which statements are being provided, social welfare receipts are not required.</small>

- All supporting documentation must be dated within the last 3 months.
- Internet / machine printed statements are not acceptable unless personal details (name / address / account number) are visible.
- Please note that assessment of your SFS cannot commence until all required supporting documentation is provided.

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 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 DUBCO Ireland Credit Union, Little Green Street, Dublin 7.

WARNING: IF YOU DO NOT MEET THE REPAYMENTS ON YOUR CREDIT AGREEMENT, YOUR ACCOUNT WILL GO INTO ARREARS. THIS MAY AFFECT YOUR CREDIT RATING, WHICH MAY LIMIT YOUR ABILITY TO ACCESS CREDIT IN THE FUTURE.

WARNING: IF YOU DO NOT KEEP UP YOUR REPAYMENTS YOU MAY LOSE YOUR HOME.

FOR VARIABLE RATES MORTGAGES, THE COST OF YOUR MONTHLY REPAYMENTS MAY INCREASE.

FOR DEBT CONSOLIDATION MORTGAGE, THE NEW LOAN MAY TAKE LONGER TO PAY OFF THAN YOUR PREVIOUS LOANS. THIS MEANS YOU MAY PAY MORE THAN IF YOU PAID OVER A SHORTER TERM.

FOR INTEREST ONLY MORTGAGE, THE ENTIRE AMOUNT THAT YOU HAVE BORROWED WILL STILL BE OUTSTANDING AT THE END OF THE INTEREST ONLY PERIOD.

Section A: Account & Borrower Details

	Borrower Information	Borrower 1	Borrower 2
A1	Name		
A2	Mortgage A/c Reference No		
A3	Outstanding Mortgage Balance		
A4	Estimated Current Value of Primary Residence		
A5	Monthly Mortgage Repayment Due		
A6	Correspondence Address		
A7	Property Address (if different from correspondence address)		
A8	Home Telephone		
A9	Mobile		
A10	Work Telephone		
A11	E-mail		
A12	Marital Status		
A13	Date of Birth		
A14	No and age of dependent children		
A15	Total number in household		
A16	Employed Y/N; if self-employed give details		
A17	Occupation (if unemployed, give previous occupation)		
A18	In Permanent Employment Y/N		
A19	Name of Employer & Length of Service		
A20	Reason 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, please list:			
B3 (a)	Benefit -			
B3 (b)	Benefit -			
B3 (c)	Benefit -			
B4	Child Benefit			
B5	Mortgage Interest Supplement			
B6	Family Income Supplement			
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

1.* Do 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 (if applicable)
	Utilities		
C1	Electricity		
C2	Gas / Oil		
C3	Phone (Landline & Internet) 3*		
C4	TV / Cable		
C5	Mobile Phone		
C6	Refuse Charge		
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 & Prescription Charges 4*		
C27	Health Insurance 5*		
	Social		
C28	Lifestyle Expenses (e.g. family events, Christmas, Birthdays, eating out etc.)		
C29	Club membership		

2* Average charge calculated by totalling last three utility bills and dividing by the number of months to get the average monthly cost

3* Please identify if 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)

C30	Other – Please Specify		
		Average Charge	Arrears (if 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 – please specify		
C35(c)	Other – please specify		
C36	Monthly expenditure on property assets (see E5)		
C37	Monthly Savings		
C38	Total Monthly Expenditure (sum of C1 to C37)	G2	

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:

6* Do 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 (Pease Specify) ^{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										

^{7*} e.g. fines, instalment orders, judgements

D17	Mortgage Debt on property other than primary residence (see E5)										
	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 €								
D18	Other Debt (please specify)										
D19	Other Debt										
D20	Other Debt										
D21	Other Debt										
D22	Total (sum of D2 TO D21)		G5								

Section E: Property Assets (other than Primary Residence)

	Property (give details below)	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)	Re- structured? Y/N	Monthly Mortgage Payments		Lender	For Sale? Y/N
										Due €	Being Paid €		
E1	1												
E2	2												
E3	3												
E4	4												
E5	Total						B9	C36			D17		

Property Assets (other than Primary Residence)

Property	Address	Date of Purchase
1		
2		
3		
4		

- MONTHLY INCOME AND EXPENDITURE 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

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

9* Please 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)			<i>B10</i>	

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

Please provide any other information which you believe to be relevant to the above:

I/We understand that the information provided will only be used for the purpose of assisting DUBCO Ireland Credit Union Limited to assess my financial situation under its Mortgage Arrears Resolution Process.

Protecting Your Information:

DUBCO Ireland Credit Union Limited 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 DUBCO Ireland Credit Union Limited's obligations under the Data Protection Acts 1988, 2003 and 2018. For more information on your rights under the Data Protection Acts, see the Data Protection Commissioner's website at www.dataprotection.ie.

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

I consent to DUBCO Ireland Credit Union Limited conducting a credit reference check.

Signed Borrower 1: _____

Signed Borrower 2 (if applicable): _____

Date: _____

Date: _____

Dubco Ireland Credit Union Limited is regulated by The Central Bank of Ireland and has its registered office at Little Green Street, Dublin 7.

Sub Office: Malahide Road, Coolock, Dublin 5 (For Mondelez employees only)

Tel: 01 887 0400

Fax: 01 887 0499

Email: info@dubcoireland.ie

Website: www.dubcoireland.ie

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)	

Additional Notes:

Notes

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