



## Cork County Council Standard Financial Statement

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

Section B: Your Monthly Income		Borrower 1	Borrower 2	TOTAL	
<b>B1</b>	Gross Monthly Salary (before tax and any other deductions at source) <sup>1</sup>				
<b>B2</b>	Net Monthly Salary (after tax and any other deductions at source) <sup>2</sup>				
<b>B3</b>	Monthly Social Welfare Benefits <sup>1</sup> <i>Please list</i>				
<b>B3 (a)</b>	Benefit-				
<b>B3 (b)</b>	Benefit-				
<b>B3 (c)</b>	Benefit-				
<b>B4</b>	Child Benefit				
<b>B5</b>	Mortgage Interest Supplement				
<b>B6</b>	Family Income Support				
<b>B7</b>	Maintenance				
<b>B8</b>	Other, e.g. Pension, room rent, grants (Please Specify)				
<b>B9</b>	Monthly Income from Property assets (other than primary residence) (see E5)				
<b>B10</b>	Monthly income from non-property assets (see F8)				
<b>B11</b>	<b>Total Monthly Income (sum of B2 to B10)</b>				<b>G1</b>

<sup>1</sup> Please provide documentary evidence to support the financial information provided to include where applicable, 6 months most recent bank statements for each bank account, 3 most recent payslips, a recent social welfare statement or 3 most recent social welfare receipts or slips in respect of each payment, 6 months most recent credit card statements in respect of each credit card, a recent statement in relation to each loan held etc.

<sup>2</sup> 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 <sup>4</sup>	Arrears (where applicable)
<b>Utilities</b>			
<b>C1</b>	Electricity		
<b>C2</b>	Gas /Oil		
<b>C3</b>	Phone (Landline & Internet) <sup>5</sup>		
<b>C4</b>	TV/Cable <sup>3</sup>		
<b>C5</b>	Mobile Phone		
<b>C6</b>	Refuse Charges		
<b>C7</b>	TV Licence		
<b>Household</b>			
<b>C8</b>	Childcare		
<b>C9</b>	Elderly care (e.g., carer, nursing home fees etc)		
<b>C10</b>	Food/Housekeeping/Personal Care		
<b>C11</b>	Clothing and Footwear		
<b>C12</b>	Household Repairs/Maintenance		
<b>Transport Costs</b>			
<b>C13</b>	Petrol		
<b>C14</b>	Motor Insurance /Tax/NCT		
<b>C15</b>	Rail/Bus/Taxi Costs (including school transport costs for children)		
<b>C16</b>	Car Maintenance/Repairs		
<b>C17</b>	Car Parking and Tolls		
<b>Primary Residence Mortgage-related Costs</b>			
<b>C18</b>	Mortgage Protection/Endowment Premium		
<b>C19</b>	Payment Protection		
<b>C20</b>	House Insurance		
<b>Education</b>			
<b>C21</b>	Books		
<b>C22</b>	School/ College Fees		
<b>C23</b>	Uniforms		
<b>C24</b>	Extra Curricular activities (e.g. school outings)		
<b>C25</b>	Other (e.g. voluntary contributions)		
<b>Medical</b>			
<b>C26</b>	Medical Expenses and Prescription Charges <sup>6</sup>		
<b>C27</b>	Health Insurance <sup>7</sup>		
<b>Social</b>			
<b>C28</b>	Lifestyle Expenses (e.g., family events, Christmas, Birthdays, eating out etc.)		
<b>C29</b>	Club membership		
<b>C30</b>	Other - please specify		

<sup>4</sup> Average charge calculated by totalling last three utility bills and dividing by the number of months to get the average monthly cost.

<sup>5</sup> Please identify if these bills are bundled.

<sup>6</sup> Medical expenses include dentist, optician and any other costs related to health.

<sup>7</sup> 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 <sup>4</sup>		Arrears (where applicable)
	<b>Other</b>			
<b>C31</b>	Life Assurance			
<b>C32</b>	Pension Contribution <sup>8</sup>			
<b>C33</b>	Maintenance paid to spouse/child (if applicable)			
<b>C34</b>	Rent			
<b>C35 (a)</b>	Property Service/Management Charges			
<b>C35 (b)</b>	Other - please specify			
<b>C35 (c)</b>	Other - please specify			
<b>C36</b>	Monthly expenditure on property assets (see E5)			
<b>C37</b>	Monthly Savings			
<b>C38</b>	Local Property Tax			
<b>C39</b>	<b>Total Monthly Expenditure (sum of C1 to C38)</b>		<b>G2</b>	

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:

<sup>8</sup> 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 €								
<b>D1</b>	Mortgage for Primary Residence		G4								
<b>D2</b>	Court Mandated Debt (Please Specify) <sup>9</sup>										
<b>D3</b>	Court Mandated Debt										
<b>D4</b>	Credit Union										
<b>D5</b>	Credit Union										
<b>D6</b>	Overdraft										
<b>D7</b>	Hire Purchase										
<b>D8</b>	Store Card										
<b>D9</b>	Catalogue Debt										
<b>D10</b>	Credit Card 1										
<b>D11</b>	Credit Card 2										
<b>D12</b>	Credit Card 3										
<b>D13</b>	Personal Loan 1 (please specify)										
<b>D14</b>	Personal Loan 2 (Please specify)										
<b>D15</b>	Personal Loan 3 (please specify)										
<b>D16</b>	Loans from family/ friends										
<b>D17</b>	Mortgage Debt on property other than primary residence (see E5)										

<sup>9</sup> e.g., fines, instalment orders, judgements

	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 €								
<b>D18</b>	Other Debt (please specify)										
<b>D19</b>	Other Debt										
<b>D20</b>											
<b>D21</b>											
<b>D22</b>	<b>Total (sum of D2 to D21)</b>			G5							

Please provide documentary evidence to support the financial information provided above to include where applicable, a recent statement in relation to each loan held, 6 months most recent credit card statements in respect of each credit card etc.

Section E: Property Assets (other than Primary Residence)														
	Property (give details below)	Property Type (e.g. Buy to let)	Ownership Type <sup>10</sup>	Current Value (est) <sup>11</sup> €	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							B 9		C36			D17	

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

<sup>10</sup> For example, sole or joint ownership. Where a property/premises is not 100% owned by customer(s), please state the % amount that is owned

<sup>11</sup> Please provide a reasonable estimate of the current value of these assets.

**Section F: Non-Property Assets**

	<b>Asset Type</b>	<b>Original Cost/ Value(€)</b>	<b>Current Estimated Value €</b>	<b>Net Monthly Income</b>	<b>Please Give Any Relevant Details</b>
<b>F1</b>	Savings/deposits/current account				
<b>F2</b>	Shares				
<b>F3</b>	Motor Vehicle (s)				
<b>F4</b>	Redundancy Payment(s)				
<b>F5</b>	Long-term investment (s)				
<b>F6</b>	Other investment(s)				
<b>F7</b>	Other Assets (e.g., stock, machinery etc)				
<b>F8</b>	<b>Total (sum of F1 to F7)</b>				<b>B10</b>

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 above:



## Consent

In order for us to process the personal data including sensitive personal data that you have provided, we require you consent to this use of your data. By signing hereunder, you consent to Cork County Council processing the personal data provided by you for the purposes of managing your Housing Loan Account and in line with the terms of Cork County Council's privacy policy.

**I/We acknowledge and give permission for my personal information to be processed for the purposes stated above.**

Signature of Borrower 1:

Date

Signature of Borrower 2

Date

## Credit Reference Searching & Reporting

Cork County Council may from time to time make searches against you on the records held by credit reference agencies. When such a search is made the Credit reference agencies will keep a record for a period (usually for a year) that the search has been made. Cork County Council may also provide information to credit reference agencies concerning this application and the manner in which the Account is conducted. For this Cork County Council requires your consent. Please note that if you do not consent Cork County Council may not be able to consider your application.

You have the right at any time to request from any credit reference agency a copy of any "personal data" within the meaning of the Data Protection Act 1988 (as amended or re-enacted from time to time) that such a credit reference agency holds about you (for which they may charge a small fee) and to have inaccuracies in that information corrected.

**I/We authorise Cork County Council to carry our credit reference searches against me/us. I/We acknowledge that such credit reference agencies will record that such a search has been made and disclose that fact to their members for a period of at least one year. I/We also authorise Cork County Council to provide information concerning this application and the conduct of the Account to credit reference agencies.**

Signature of Borrower 1:

Date

Signature of Borrower 2

Date

## Declaration

**I/we declare that the information I/we have provided is correct to the best of my knowledge, and commit to informing Cork County Council if my situation changes.**

Signature of Borrower 1:

Date

Signature of Borrower 2

Date

### Privacy & Data Protection:

Personal information collected by Cork County Council is done so in order for us to manage your Housing Loan Account. Legally we can process this information because we have obtained your consent above. You have the right to withdraw your consent in writing by contacting the Data Protection Officer, Finance, Floor 5, County Hall, Co. Cork. However if the consent to the use of personal data is withdrawn this may limit the options available to the Housing Loan Collection Unit in managing your Housing Loan Account. The protection of your personal data is a key priority for the Council and your data will be processed in line with our Privacy policy which is available at <https://www.corkcoco.ie/Privacy-Policy> or hardcopy from our offices at County Hall, Carrigrohane Road Cork, Ireland. Should you have any questions about our privacy policy or the information we hold about you please contact us by email to [dpo@corkcoco.ie](mailto:dpo@corkcoco.ie) or write to us at Data Protection Officer, Cork County Council, County Hall, Carrigrohane Road Cork, Ireland.

## Supporting Documentation

I/we have provided documentary evidence to support the financial information provided for each borrower including (where applicable):

- 6 months most recent bank statements for each bank account
- 3 most recent payslips
- Social welfare statement or 3 most recent social welfare receipts or slips in respect of each payment,
- 6 months most recent credit card statements in respect of each credit card
- A recent statement in relation to each loan held etc.

OR

I/we have listed below any outstanding documentary evidence, the reason for the delay in submitting them and the date by which they will be a submitted

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

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

### **Guiding Principles for completing the SFS**

1. We at Cork County Council 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 web sites, media and printed material.
2. We have specially-trained personnel in our offices, 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](http://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 Ombudsman.
10. If you require further information, you can avail of support material available through a number of sources including [www.citizensinformation.ie/mortgage\\_arrears](http://www.citizensinformation.ie/mortgage_arrears) and [www.keepingyourhome.ie](http://www.keepingyourhome.ie). You can also seek independent advice from the Money Advice and Budgeting Service MABS (Helpline Number 0761 07 2000 or [www.mabs.ie](http://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.