



# Standard Financial Statement

**If you'd like help filling in this form  
talk to our dedicated Arrears Team  
on 0818 274 089**

## Guiding principles for completing the Standard Financial Statement (“SFS”)

- We at Avant Money 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. It is important that you contact us as early as possible, so we can work together to prioritise your mortgage repayments.
- Our dedicated team will be happy to support you and together we can try to find a way to get things more manageable and enable you to get you back on track.
- This Standard Financial Statement (SFS) is designed to assist you in setting out your current financial circumstances.
- We consider that the completion of the SFS is a serious undertaking and we will work to assist you in completing the SFS, enabling us to work with you to determine the most appropriate and viable option in each particular customer case.
- The easiest way to see where you stand financially is to gather the relevant information and documents so that you can accurately record down all the money you have coming in and going out each month.
- 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.
- 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.
- Your completed SFS and other factors relating to your case will be assessed by our Arrears 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.
- 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 to Avant Money, you may appeal to us initially in writing and subsequently to the Financial Services and Pensions Ombudsman.
- If you require further information, you can avail of support material available through a number of sources including our website [www.avantmoney.ie/mortgages/MARP](http://www.avantmoney.ie/mortgages/MARP) and [www.keepingyourhome.ie](http://www.keepingyourhome.ie). You can also seek independent advice from MABS ([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.

## Standard Financial Statement completion

In order to carry out an assessment on your request you must complete a Standard Financial Statement (SFS) and send it back to Avant Money with all the relevant documentation as per the checklist below:

### Your 5-step checklist:

#### 1. Fully complete and sign the SFS

If you require assistance completing the SFS or have any queries in relation to this form, please contact our Arrears Team on 0818 274 089 or refer to our guide to completion of the SFS available on our website [www.avantmoney.ie](http://www.avantmoney.ie) or refer to the Consumer Guide to Completing a Standard Financial Statement available on the Central Bank's website [www.centralbank.ie](http://www.centralbank.ie).

Once you have completed the form fully you must print, sign and return with all required documentation.

#### 2. Enclose last 6 months statements for any current account, credit card, saving account or other bank loan statements for each borrower.\*

If you are self-employed: The last 6 months' statements for your business current account, your business credit card and any business saving or loan accounts.\*

#### 3. Enclose evidence of income

For PAYE employees: Your 3 most recent payslips (or 4 most recent payslips in the case of weekly or fortnightly paid employees).

For self-employed borrowers: Your most recent Notice of Assessment (NOA); your most recent Form 11; or last year's audited or certified accounts.

Documentary evidence of any payment being received from the Department of Social Welfare and any other State benefits.

#### 4. Enclose any other documentation which you feel may be helpful to our assessment of your situation.

#### 5. Return the fully completed SFS with items 2 and 3 above to us at Avant Money, PO Box 13192, Maynooth, Co. Kildare.

**Please note:** If you do not include the above documentation with your fully completed and signed SFS, we will be unable to progress your application.

\* Please note: Copies of online statements are acceptable so long as they show your name, address, account number, and the bank, building society or credit union logo or name.

## What happens next?

- On receipt of your completed SFS we will contact you to discuss your request for an amended repayment arrangement.
- Following this discussion, a decision on your request will normally be provided within 10 working days.
- If an amended repayment arrangement has been approved, you will receive a Letter of Variation (which is the document that outlines the terms of your amended repayment arrangement).
- If you are satisfied with the Letter of Variation, it should be signed by all borrowers and returned to Avant Money for your amended repayment arrangement to take effect.
- On receipt of the signed Letter of Variation we will implement your amended repayment arrangement on our system and your monthly repayment will be adjusted to reflect the terms of your amended repayment arrangement.
- If we are not in a position to offer an amended repayment arrangement, we will give you our reason in writing and advise you of the other options that may be available to you or we may request for additional information to support the SFS. You may request a copy of the SFS, which you previously submitted.

**You may contact Avant Money at 0818 274 089 to enquire about the status of your request for an amended repayment arrangement at any stage during the process. We would be happy to assist.**

**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 if different to correspondence Address				
Please indicate preferred contact method					
A8	Home Telephone	<input type="checkbox"/>			
A9	Mobile	<input type="checkbox"/>			
A10	Work Telephone	<input type="checkbox"/>			
A11	E-mail	<input type="checkbox"/>			
A12	Marital Status				
A13	Date of birth		DD/MM/YYYY		DD/MM/YYYY
A14	No. and age of dependent children	<b>Child 1</b> <b>Child 2</b> <b>Child 3</b> <b>Child 4</b>			
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	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
A19	Name of Employer & Length of Service				
A20	Reason(s) for Review/Arrears				

<b>Section B: Your Monthly Income</b>					
		<b>Borrower 1</b>	<b>Borrower 2</b>	<b>TOTAL</b>	
<b>B1</b>	Gross Monthly Salary (before tax and any other deductions at source)				
<b>B2</b>	Net Monthly Salary (after tax and any other deductions at source) <sup>1</sup>				
<b>B3</b>	Monthly Social Welfare Benefits Please list				
<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>

<b>Section C: Monthly Household Expenditure</b>				
		<b>Average Charge<sup>2</sup></b>		<b>Arrears (where applicable)</b>
<b>Utilities</b>				
<b>C1</b>	Electricity			
<b>C2</b>	Gas /Oil			
<b>C3</b>	Phone (Landline & Internet) <sup>3</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			

<sup>1</sup> Do not include any deductions made from your salary at source (e.g., pension contribution, health insurance etc.) anywhere else on this form.

<sup>2</sup> Average charge calculated by totalling last three utility bills and dividing by the number of months to get the average monthly cost.

<sup>3</sup> Please identify if these bills are bundled.

Transport Costs			
<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		

Primary Residence Mortgage-related Costs			
<b>C18</b>	Mortgage Protection/Endowment Premium		
<b>C19</b>	Payment Protection		
<b>C20</b>	House Insurance		

Education			
<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)		

Medical			
<b>C26</b>	Medical Expenses and Prescription Charges <sup>4</sup>		
<b>C27</b>	Health Insurance <sup>5</sup>		

Social			
<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		

Other		Average Charge		Arrears (where applicable)
<b>C31</b>	Life Assurance			
<b>C32</b>	Pension Contribution <sup>6</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>	<b>Total Monthly Expenditure (sum of C1 to C37)</b>		<b>G2</b>	

<sup>4</sup> Medical expenses include dentist, optician and any other costs related to health.

<sup>5</sup> Do not include if Health Insurance is deducted from your wages at source, (i.e., if it has already been deducted from B2)

<sup>6</sup> Do not include if Pension Contribution is deducted from your wages at source, (i.e., if it has already been deducted from B2)

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:



### 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 €	G4						Yes	No	Yes	No	Yes	No
<b>D1</b>	Mortgage for Primary Residence			G4					Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<b>D2</b>	Court Mandated Debt (Please Specify) <sup>7</sup>								Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<b>D3</b>	Court Mandated Debt								Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<b>D4</b>	Credit Union								Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<b>D5</b>	Credit Union								Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<b>D6</b>	Overdraft								Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<b>D7</b>	Hire Purchase								Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<b>D8</b>	Store Card								Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<b>D9</b>	Catalogue Debt								Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<b>D10</b>	Credit Card 2								Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

<sup>7</sup> Court Mandated Debt e.g., fines, instalment orders, judgements

D11	Credit Card 2								Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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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 €						Yes	No	Yes	No	Yes	No
D12	Credit Card 3							Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
D13	Personal Loan 1 (please specify)							Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
D14	Personal Loan 2 (Please specify)							Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
D15	Personal Loan 3 (please specify)							Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
D16	Loans from family/ Friends							Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
D17	Mortgage Debt on property other than primary residence (see E5)							Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
D18	Other Debt (please specify)							Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
D19	Other Debt							Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
D20								Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

D21										Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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 <sup>8</sup>	Current Value (Est) <sup>9</sup> €	Loan Balance €	Arrears Balance €	Monthly Rental Income €	Monthly Expenditure (e.g., upkeep, maintenance)	Restructure Y/N	Monthly Mortgage Payments		Lender	For Sale Y/N
										Due €	Being Paid €		
E1													
E2													
E3													
E4													
E5	Total							B 9		C 36		D17	

<sup>8</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>9</sup> Please provide a reasonable estimate of the current value of these assets.

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

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	<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:



## **Declaration, Authorisation and Consent**

**I/we understand that the information provided will only be used for the purpose of assisting Avant Money to assess my financial situation under its Mortgage Arrears Resolution Process.**

### **Protecting Your Information**

We 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 lender's obligations under the General Data Protection Regulation (2016/679) and Data Protection Acts 1988 to 2018.

For more information on your rights under the Data Protection Acts, see the Data Protection Commissioner's website at [www.dataprotection.ie](http://www.dataprotection.ie).

For information on how Avant Money collects and processes personal information about you, please visit our website and review our privacy notice at [www.avantmoney/privacy-notice](http://www.avantmoney/privacy-notice).

### **The Central Credit Register:**

In accordance with the Credit Reporting Act 2013, Avant Money is 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 owned 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 at [www.centralcreditregister.ie](http://www.centralcreditregister.ie).



**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 my/our situation. I/we understand that Avant Money will only use this information in deciding the most appropriate option available. I/we understand that Avant Money will retain this information as part of the record of this decision. I/we hereby consent to Avant Money using my/our personal health information in the decision process.

**Please note:** Only applicable where health-related personal data is disclosed.

Signed:  Sign Here x	Date:  DD/MM/YYYY
Signed:  Sign Here x	Date:  DD/MM/YYYY
<b>I /we declare that the information I have provided represents my/our financial situation.</b>	
Signed:  Sign Here x	Date:  DD/MM/YYYY
Signed:  Sign Here x	Date:  DD/MM/YYYY

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