

Standard Financial Statement

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



Information to help you with completing the Standard Financial Statement Please read carefully

To complete the SFS, please use the Guid to completing a Standard Financial Statement published by the Central Bank and available on its website www.centralbank.ie.

We at Avant Money Mortgages are committed to working with customers who are in or facing financial difficulties, to find a solution where that is possible. Before you complete this Standard Financial (**SFS**), please read the following information which will assist you with understanding the document.

What is this Standard Financial Statement?

This SFS helps you set out your financial situation. After you complete it, we will assess your information as part of the Mortgage Arrears Resolution Process (MARP). We will then explore what type of alternative repayment arrangement (ARA), from the options we offer, that is appropriate and sustainable for your individual circumstances. While it may look like a lot of information to provide, we only ask for the information we really need to help us to assess your financial situation and find, when possible, a suitable solution for you.

Where can I find more information on the MARP?

Our MARP booklet can be downloaded at www.avantmoney.ie/mortgages/MARP. This booklet also provides useful information in the case where no alternative solution is offered to you.

The Central Bank's guide to the CCMA which outlines your protections when experiencing difficulties with your mortgage [[here](#)] or www.centralbank.ie/docs/default-source/consumer-hub-library/dealing-with-mortgage-debt/code-of-conduct-on-mortgage-arrears

What support are available to help me complete the SFS?

Check our website for the range of the supports we provide www.avantmoney.ie/mortgages/MARP.

The Central Bank's Guide to completing a Standard Financial Statement www.centralbank.ie/docs/default-source/Regulation/consumer-protection/other-codes-of-conduct/35-gns-4-2-7-mortgage-arrears---sfs.pdf

The Money Advise and Budgeting Services (MABS). MABS is a free, confidential and independent service which will help you to complete the SFS. They will talk you through this document and give advice about the supporting documents you may need to provide. Call the MABS helpline on 0818 107 2000 and or visit <https://mabs.ie>.

Other debt advisory services like a financial advisor

If you decide that you want a MABS advisor or a lawyer, accountant or financial advisor to act for you, we ask that you agree in writing for us to contact them. We will then work with them directly and no longer contact you except in relation to matters other than your arrears situation.

Abhaile is a service to help homeowners find a resolution to home mortgage arrears. Depending on your situation, Abhaile provides vouchers for you to get financial advice, legal advice or insolvency advice and help from experts. The vouchers are available through MABS.

Other resources

You can also check the website of the Competition and Consumer Protection Commission (CCPC) for useful information about Mortgage Arrears www.ccpc.ie/consumers.

In addition the following websites are available and may assist in the completion of your SFS:

- Citizens Information: www.citizensinformationboard.ie
- Data Protection Commissioner: www.dataprotection.ie
- Dept. of Social Protection: www.welfare.ie
- Financial Services and Pensions Ombudsman (FSPO): www.fspo.ie
- Free Legal Advice Centres (FLAC): www.flac.ie
- Revenue: www.revenue.ie

Who do I contact If I have a question?

If you have any questions, please contact us at 0818 274 089, Monday to Friday 9.00am - 5.30pm (excluding bank holidays). We have specially trained staff to deal with customers experiencing financial difficulties and can help you with completing your SFS.

What's in the SFS?

Please fill out all sections of the SFS fully and accurately and provide and documents that we may need to assess your financial circumstances. Any missing documents will slow down the assessment of your SFS. The table on the next page outlines the content of each section of the SFS along with key points for you to note.

For information, all the terms in blue are explained in Appendix 1 available at the end of the document. Please refer to this Appendix as you complete the SFS.

Appendix 2 provides a checklist of all documents which are required to complete your SFS. Please note we may request additional documents from you if necessary to the assessment of your SFS.

When you have:

- Fully completed your SFS
- Signed the Signature(s) Section at the end of the SFS
- Enclosed the relevant documentation (see Appendix 2)

Please return all the documents to:

Arrears Support Unit
Avant Money, PO Box 13192,
Maynooth,
Co. Kildare
W23 F854

What happens after I submit my SFS and documentation?

- On receipt of your completed SFS we may contact you to discuss your request for an amended repayment arrangement.
- Following this, a decision on your request will normally be made within 10 working days of receipt of all necessary information and documentation.
- If an amended repayment arrangement is approved, you will receive a Letter of Variation (the document that outlines the terms of your alternative repayment arrangement).
- If you are satisfied with the offered alternative repayment arrangement, 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. You may request a copy of the SFS, which you previously submitted.

You may contact Avant Money by phone at 0818 274 089 or email customerservice@avantmoney.ie at any stage of the process to enquire about the status of your request for an amended repayment arrangement.

Section	This section asks for	Tick when completed
Section A My Details	Details about your personal circumstances, your name, address, occupation, and the number of people living in your household.	[]
Section B My Mortgage	Details about your mortgage on your primary residence, that is the residential property you own. This section also helps you to better understand the key elements of your mortgage.	[]
Section C My Monthly Income	Details on all your monthly income.	[]
Section D My Monthly Household Expenditure	Details of all your expenditure or outgoings, calculated on a monthly basis. Details of all expenses that may be incurred during the expected period of financial difficulty should be included in the SFS.	[]
Section E My Monthly Debt Payments	Details about monthly amounts of all your other debt repayments (other than your mortgage repayment on your primary residence).	[]
Section F My Other Properties	Details on properties you own which are not your primary residence.	[]
Section G My Other Assets	Details of all other assets you own, either on your own or with someone else for example savings, cars, and shares.	[]
Section H Summary of your SFS	This section will help you to review the figures you inputted in sections B, C, D and E.	[]

Section A: My Details			
		Borrower 1	Borrower 2
A1	Name		
A2	Correspondence Address		
A3	Property Address (if different to Correspondence Address)		
	Please indicate preferred contact method below		
A4	Home Telephone		
A5	Mobile		
A6	E-mail		
A7	Marital Status		
A8	Date of Birth		
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?(yes/no). if yes please provide the number of expected years remaining.		
A12	Are any of these dependants or persons living in the household without being dependant financially, contributing to the household on a monthly basis? (yes/no). 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? (yes/no). If yes, please indicate the monthly cost of any related medical expenses in field D4.		
A14	Are you currently employed: (yes/no). If you are self-employed, please provide details.		
A15	What is your occupation? If you are unemployed or retired, please include your previous occupation.		
A16	Are you in permanent employment? (yes/no)		
A17	Name of your current employer and your length of service.		

Section A: My Details continued			
		Borrower 1	Borrower 2
A18	For what reason(s) are you having difficulty meeting your mortgage and/or other debt repayments? Please select all that apply.	<input type="checkbox"/> Unemployed	<input type="checkbox"/> Unemployed
		<input type="checkbox"/> Reduced Income	<input type="checkbox"/> Reduced Income
		<input type="checkbox"/> Illness	<input type="checkbox"/> Illness
		<input type="checkbox"/> Divorce/ Separation	<input type="checkbox"/> Divorce/ Separation
		<input type="checkbox"/> Bereavement	<input type="checkbox"/> Bereavement
		<input type="checkbox"/> School/College Fees	<input type="checkbox"/> School/College Fees
		<input type="checkbox"/> Household Bills	<input type="checkbox"/> Household Bills
		<input type="checkbox"/> Other (please specify)	<input type="checkbox"/> Other (please specify)
A19	How long do you expect these difficulties to continue? (If you are not in a position to answer this question, please contact your mortgage provider to seek support on how to answer this question).	<input type="checkbox"/> 0 – 3 months	<input type="checkbox"/> 0 – 3 months
		<input type="checkbox"/> 3 – 6 months	<input type="checkbox"/> 3 – 6 months
		<input type="checkbox"/> 6 – 12 months	<input type="checkbox"/> 6 – 12 months
		<input type="checkbox"/> 12+ months	<input type="checkbox"/> 12+ months

Section B: My Mortgage

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

B1	Mortgage Provider	
B2	Mortgage Account Reference Number(s)	
B3	Mortgage Reference of any other mortgage accounts(s) on your primary residence (for example, top-up account)	
B4	Total outstanding mortgage balance (€) (do not include arrears) this total would include the balances of B2 and B3 (if applicable)	
B5	Estimated current value of primary residence (€)	
B6	Monthly mortgage repayments due (€)	H4
B7	Monthly mortgage repayments being paid (€)	
B8	Remaining term of mortgage	
B9	Current Interest Rate (%) Is this rate fixed or variable? Please select variable for tracker rate	Fixed <input type="checkbox"/>
		Variable <input type="checkbox"/>
		Part fixed & part variable <input type="checkbox"/>
B10	Arrears balance (€) (if applicable)	
B11	Is your mortgage currently restructured? (yes/no)	
B12	Do you have a Payment Protection Insurance policy? (yes/no)	

Section C: My Monthly Income

If you face seasonal or irregular income, please engage with your mortgage provider for further assistance on completing this section.

Please consult the SFS Consumer Guide on how to calculate monthly income.

		Borrower 1	Borrower 2	Total €	
C1	Gross monthly salary (for self employed please refer to Revenue Form 11)				
C2	Net monthly salary (for self employed please refer to Revenue Form 11)				
C3	Monthly social welfare benefits. Please list under rows C3a, b and C				
C3(a)	Benefit (please specify)				
C3(b)	Benefit (please specify)				
C3(c)	Benefit (please specify)				
C4	Child Benefit				
C5	Mortgage Interest Supplement				
C6	Working Family Payment				
C7	Maintenance received				
C8	Other (please specify)				
C9	Monthly rental income (from other properties) (report figure from F5)				
C10	Monthly income from non-property assets (report figure from G7)				
C11	Total monthly income (sum C2 to C10)				H1

Section D: My Monthly Household Expenditure – Guidance

The figures you include in section D are based for 'average monthly cost'. To calculate your monthly average costs consult the SFS Guide [\[here\]](#) or www.centralbank.ie/regulation/consumer-protection/consumer-protection-codes-regulations#. 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, takeaways and eating out (restaurants, cafes, canteens)
D2	Clothing	Clothes and footwear
D3	Personal care	Personal hygiene, baby/infant costs 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 and costs linked to 3 rd level accommodation
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 dedicated from salary at source.
D12	Savings	
D13	Social inclusion and participation	Social events, sports and hobbies, special occasions such as Christmas or any religious holidays and birthdays, and other events or activities
D14	Childcare	
D15	Rent	For example, in the case of separated borrowers, where one borrower is not living in the household and is paying rent for other accommodation
D16	Other	Any other expenses not already captured. Many include maintenance paid to spouse/child, costs associated with another property, elderly care, nursing home fees, carer fees, legal costs, children's/teenagers' pocket money

Section D: My Monthly Household Expenditure

Please read the guidance above 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	Rent		
D16	Other (please specify)		
D17	Total Monthly Expenditure (sum of D1 to D16)		H2

If there is any additional information not captured above that may impact your monthly expenditure, please include here (you may also use this text box to explain a high level of costs for certain items above)

Section E: My Monthly Debt Payments

	Debt Type	Monthly repayments		Remaining term	Total outstanding balance €	Arrears balance €	Provider	Purpose of loan /debt	Is the debt secured (yes/no)	Is the debt currently re-structured (yes/no)
		Due €	Being paid							
E1	Court mandated debt (please specify)									
E2	Credit Union loan									
E3	Personal bank loan									
E4	Moneylending loan									
E5	Loans from family/friends									
E6	Hire purchase/PCP agreement									
E7	Credit card									
E8	Mortgage repayments on other properties (see F5)									
E9	Revenue Debt									
E10	Other debt (please specify)									

Section E: My Monthly Debt Payments continued

	Debt Type	Monthly repayments		Remaining term	Total outstanding balance €	Arrears balance €	Provider	Purpose of loan /debt	Is the debt secured (yes/no)	Is the debt currently re-structured (yes/no)
		Due €	Being paid							
E11	Other debt (please specify)									
E12	Other debt (please specify)									
E13	Total (sum of E1 to E12)		H5							

Section F: My Other Properties (other than primary residence)

This section relates to properties you own or partially own which are not your primary residence.).

- The figures for monthly rental income and monthly expenditure should be included Section C (My Monthly Income) and D (My Monthly Expenditure).
- The figure for monthly repayments due and being paid should also be included in Section E(My Monthly Debt Payments).

	Property (include details below)	Property type	Ownership type	Estimated Capital Value €	Loan Balance €	Arrears Balance €	Monthly rental income €	Monthly Expenditure	Is this debt currently restructured (yes/no)	Monthly mortgage repayments		Mortgage Provider	Is this property currently for sale
										Due €	Being Paid €		
F1	1												
F2	2												
F3	3												
F4	4												
F5	Total							C9			E8		

My other properties (other than primary residence)

Property	Address	Date of purchase
1		
2		
3		
4		

Section G: My Other Assets

	Account Type	Original cost/value €	Estimated current value €	Net monthly income	Please give any relevant details
G1	Saving/deposit/current account accounts				
	Saving/deposit/current account accounts				
	Saving/deposit/current account accounts				
G2	Shares				
G3	Redundancy payment(s)				
G4	Long-term investment(s) (for example a pension fund)				
G5	Other investments				
G6	Other assets (for example 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.

Section H: Summary of Financial Situation (to be completed by the borrower)

H1	Total Monthly Income (C11)	
H2	Total Monthly Expenditure (D17)	-
H3	Sub-total (H1 minus H2)	=
H4	Monthly Mortgage Repayments Due (B6)	-
H5	Other Monthly Debt Repayments due (E13)	-
H6	Total Surplus/Deficit (Take away H4 and H5 from H3)	=



Signature(s) Section

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. 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.ie/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.

I /we declare that the information I have provided represents my/our financial situation.

Signed: Print Name Sign Here x	Date: DD/MM/YYYY
Signed: Print Name Sign Here x	Date: DD/MM/YYYY



Declaration, Authorisation and Consent continued

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

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

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.

You have the right to withdraw your consent to Avant Money using your personal health information in the decision process. This does not affect the lawfulness of the processing before your consent withdrawal. To withdraw consent, please email DPO@avantmoney.ie.

Signed: Print Name	Date:
Sign Here x	DD/MM/YYYY
Signed: Print Name	Date:
Sign Here x	DD/MM/YYYY

Appendix 1 – Glossary

Please find below useful guidance (terms explained and examples) to help you to complete your SFS.

Section A: My Details		
A2	Correspondence Address	This address will be used for all correspondence relating to this SFS
A10	Dependant	A person who financially relies on you
Section B: My Mortgage		
B11	Restructured	Select Yes if you have previously agreed with your mortgage provider to change the terms and conditions of your mortgage due to financial difficulties – for example reduced monthly payments
Section C: My Monthly Income		
C1	Gross monthly salary	Before tax and any other deductions at source
C2	Net monthly salary	If you have a deduction from your salary at source for example for health insurance, pensions, credit union or revenue payments, do not include these again
C5	Mortgage Interest Supplement	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.
C8	Other	For example pension, room rent (for primary residence), grants, financial contribution from dependants. Please do not repeat any monthly income already covered under previous headings.
Section E: My Monthly Debt Payments		
	Secured	Select yes if a security for example a property, a vehicle or a guarantee is attached to the debt.
	Restructured	Select yes if you have previously agreed with your loan provider to change the terms and conditions of your loan due to financial difficulties for example reduced monthly payments.
E1	Court mandated debt	For example, fines, instalment orders, judgements.
E4	Moneylending loan	Typically small loans at a high rate of interest over a short period of time.
E6	Hire purchase/PCP agreement	Type of credit often associated with car financing. Under a hire (HP) agreement, you hire the car, pay an agreed amount usually in monthly repayments, and only become the legal owner of the car at the end of the agreement. The legal owner of the car is the finance company that gave you the money to buy the car and you cannot sell the car without the finance company's permission.
E7	Credit cards	Including credit cards linked to shops.
E9	Revenue Debt	For example all arrangements you may have in place with the Revenue to pay taxes you were not in a position to pay fully.
E10, E11, E12	Other Debt	For example additional loans or credit cards, overdrafts, payment of arrears on utilities, Buy Now Pay Later or shop credit.
Section F: My Other Properties		
	Ownership Type	For example, sole or joint ownership. Where you do not 100% own a property, please state the % of the property that you do own.

	Monthly Expenditure	For example, upkeep, maintenance, property tax.
	Restructured	Select yes if you have previously agreed with your mortgage provider to change the terms and conditions of your mortgage due to financial difficulties for example reduced monthly payments.
Section G: My Other Assets		
G2	Shares	For example, credit union shares, bank shares, employee share schemes

Appendix 2

Please see below list of all documents needed to support your SFS.

Please note we may request additional documentation if needed to assess your financial circumstances

Section	Documentation needed to complete this section (You only need to provide the documents relevant to your individual situation with your completed SFS)	Tick when completed
Section A: My Details	No document required to complete this section	[]
Section B: My Mortgage	Print out showing current estimated value of your property	[]
Section C: My Monthly Income	<p>Employee: proof of income in the form of 3 most recent payslips, or 4 in the case of weekly/fortnightly paid employees</p> <p>Self-employed: last years audited or certified accounts, last 6 months business account statements, personal tax return or tax balancing statement, Revenue Form 11 (acknowledged version) or most recent Notice of Assessment (NOA)</p> <p>Unemployed: most recent social welfare receipt for each social welfare payment received</p> <p>Retired: proof of receipt and amount of monthly pensions (non-state pension / occupational pension payments)</p> <p>Proof of receipt of maintenance payments Proof of other income (see also Section F and Section G) Proof of monthly financial contribution received from dependants and/or non-dependants living in the household (for example bank statements)</p>	[]
Section D: My Monthly Household Expenditure	<p>Recent Bills if not evident in bank statements (electricity, gas/oil, internet, phone, mobile)</p> <p>Documents proving the amount spent on childcare and/or elderly care</p> <p>Proof of insurance (including motor, home, health, mortgage protection, payment protection, income protection, life assurance) and pension payments (pension contribution not deducted from salary at source)</p> <p>Proof of maintenance payments Proof of rent paid</p>	[]
Section E: My Monthly Debt Payments	<p>Proof of any court payment due</p> <p>Statements for the last 6 months related to any personal or business loans you have (credit unions, personal loans, credit cards, overdrafts, PCP/hire purchases)</p> <p>Statements should include the amount outstanding, the payments being made, the time left on each loan, the arrears balance, the reason for the loan</p>	[]
Section F: My Other Properties	<p>Print outs showing estimated value of your properties</p> <p>Statement from your mortgage provider showing the full amount left to pay on each mortgage</p> <p>Statement of arrears on your mortgage accounts</p> <p>Proof of rental income</p> <p>Statement of mortgage payments or confirmation from your mortgage</p>	[]

	provider(s) of the amount of monthly mortgage payment	
Section G: My Other Assets	Receipts and/or statements of purchase price for any asset Statement of current estimated value Last 6 months statements for any personal or business saving or deposit accounts	[]