

# Income and Expenditure Form

## 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		
A9	Mobile		
A10	Work telephone		
A11	E-mail		
A12	Marital status		
A13	Date of birth (DD/MM/YYYY)		
A14	Number and age of dependent children	Child 1	
		Child 2	
		Child 3	
		Child 4	
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 and length of service		
A20	Reason(s) 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) <sup>1</sup>			
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 support			
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)			

<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.

## Section C: Monthly household expenditure

		Average charge <sup>2</sup>	Arrears (where applicable)
<b>Utilities</b>			
C1	Electricity		
C2	Gas/Oil		
C3	Phone (landline and internet) <sup>3</sup>		
C4	TV/Cable <sup>3</sup>		
C5	Mobile phone		
C6	Refuse charges		
C7	TV licence		
<b>Household</b>			
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		
<b>Transport costs</b>			
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		
<b>Primary residence mortgage-related costs</b>			
C18	Mortgage protection/Endowment premium		
C19	Payment protection		
C20	House insurance		
<b>Education</b>			
C21	Books		
C22	School/College fees		
C23	Uniforms		
C24	Extra curricular activities (e.g. school outings)		
C25	Other (e.g. voluntary contributions)		
<b>Medical</b>			
C26	Medical expenses and prescription charges <sup>4</sup>		
C27	Health insurance <sup>5</sup>		

**Section C: Monthly household expenditure *continued***

		Average charge <sup>2</sup>	Arrears (where applicable)
Social			
C28	Lifestyle expenses (e.g., family events, Christmas, birthdays, eating out etc.)		
C29	Club membership		
C30	Other - please specify		
Other			
C31	Life assurance		
C32	Pension contribution <sup>6</sup>		
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	

<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.

<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:

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Please provide details of any steps you propose to take to reduce your monthly expenditure and the savings you expect to achieve:

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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 restructure? Y/n	Payment protection insurance? Y/n
	Due €	Being paid€								
D1 Mortgage for primary residence										
D2 Court mandated debt (please specify) <sup>7</sup>										
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 (please specify)										
D14 Personal loan 2 (please specify)										
D15 Personal loan 3										
D16 Loans from family/ friends										
D17 Mortgage debt on property other than primary residence (see E5)										
D18 Other debt (please specify)										
D19 Other debt										
D20										
D21										
D22 Total (sum of D2 to D21)										

<sup>7</sup> e.g., Fines, instalment orders, judgements.



**Section E: Property assets (other than primary residence)**

Property (give details below)	Property type (e.g. Buy to let)	Owner-ship type <sup>8</sup>	Current value (est) € <sup>9</sup>	Loan balance €	Arrears balance €	Monthly rental income €	Monthly expenditure (e.g., Upkeep)	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	

<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 EXPENDITURE RELATED TO PROPERTY ASSETS SHOULD ALSO BE INCLUDED IN SECTION B AND C RESPECTIVELY  
  
 ▶ MONTHLY MORTGAGE REPAYMENT RELATING TO PROPERTY ASSETS SHOULD BE INCLUDED IN SECTION D



## Section F: non-property asset

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)			B10	

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

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

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If you are unable to provide all the documentation listed below, or depending on your own circumstances you may be required to provide additional documentation or information.

## Checklist

Please find below a listing of all the documents that should be returned with the signed and completed Income and Expenditure Form.

### Employee

- Your current account statements (last 3 months).
- Your credit card/other loan statements (last 6 months).
- Proof of benefits.
- Your 3 most recent consecutive pay slips.
  
- Details of your pension (other than state pension).
- Copy of separation/divorce agreement (if applicable).

### Self-employed will also need to provide the following:

- Most recent audited accounts.
- Notice of assessment.
- Bank statements for business (last 6 months).
- Accountant's confirmation that tax affairs are up to date.

I/we understand that the information provided will only be used for the purpose of assisting my lender to assess my/our financial situation.

## Protecting Your Information

Your lender 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 Data Protection Acts 1988 and 2003. 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)

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

I/we consent to conducting a credit reference check.

Signed: \_\_\_\_\_

Date: \_\_\_\_\_

Signed: \_\_\_\_\_

Date: \_\_\_\_\_

Note: Declarations confirming the accuracy of the information provided and consent to a credit reference check must be completed for every Income & Expenditure form. Any other declarations requiring the consumer's signature (for example to give permission for the lender to contact other parties regarding the borrowers financial situation) must be optional (i.e., a lender cannot deem the Income and Expenditure Form to be incomplete if such declarations are not signed by the consumer).

NOTE: COMPLETED FORM MUST BE RETURNED WITHIN 20 BUSINESS DAYS OF RECEIPT

## 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)	

## Guiding principles for completing the Income and Expenditure

1. We 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 Income and Expenditure Form (I&E) is designed to assist you in setting out your current financial circumstances.
4. We consider that the completion of the I&E 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 I&E. (If your income is weekly, multiply it by 52 and divide the result by 12 to get your monthly income.)
6. In the I&E 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 I&E 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 I&E 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.
10. If you require further information, you can avail of support material available through a number of sources including our website [www.icsmortgages.ie](http://www.icsmortgages.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.