

Standard Financial Statement

Haven Mortgages Limited Standard Financial Statement

The information provided in the Standard Financial Statement (SFS) is vital in helping both Haven Mortgages Limited and our customers to understand their current financial situation.

This statement identifies your current income, your living expenses plus other expenditure and financial commitments that you may have.

Completing the SFS

- When preparing to complete this form, we recommend that you gather all your relevant information and documentation together (for example, bills, statements, pay-slips etc.) so that you have everything to hand.
- All sections of the SFS must be completed. If a section does not apply to you, please note this on the form by crossing it out or writing in 'N/A'.
- All borrowers named on the loan account must sign the SFS and all borrowers must submit the required supporting documentation outlined below.

Supporting documentation required

We require you to provide the below documentation along with your SFS:

Required Supporting Documentation		
If you are PAYE worker	If you are self-employed	If you are unemployed
Completed SFS	Completed SFS	Completed SFS
3 months' current account bank statements	3 month's personal current account bank statements 3 month's business account bank statements	3 months' current account bank statements
1 full 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	The most recent social welfare receipt for each social welfare payment received * If the social welfare payment is mandated to the current account for which statements are being provided, social welfare receipts are not required

* All supporting documentation must be dated within the past 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

Should you need any assistance in completing this SFS, please go to www.havenmortgages.ie.

NOTICE: 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. 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 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 www.havenmortgages.ie

NOTE: We recommend that you make a copy of this document for your own records.

Section A:
Account & Borrower Details
Account Number

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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 and give details of preferred contact method		Tick	Details	Tick	Details
A8	Home Telephone	<input type="checkbox"/>		<input type="checkbox"/>	
A9	Mobile	<input type="checkbox"/>		<input type="checkbox"/>	
A10	Work Telephone	<input type="checkbox"/>		<input type="checkbox"/>	
A11	E-mail	<input type="checkbox"/>		<input type="checkbox"/>	
A12	Marital Status				
A13	Date of Birth	DD/MM/YYYY		DD/MM/YYYY	
A14	No. and Age of dependent children	Child	Age	Child	Age
		Child 1	<input type="text"/>	Child 5	<input type="text"/>
		Child 2	<input type="text"/>	Child 6	<input type="text"/>
		Child 3	<input type="text"/>	Child 7	<input type="text"/>
		Child 4	<input type="text"/>	Child 8	<input type="text"/>
A15	Total number in household				
A16	Employment Details	Full Time	<input type="checkbox"/>	Full Time	<input type="checkbox"/>
		Part Time	<input type="checkbox"/>	Part Time	<input type="checkbox"/>
		Self Employed	<input type="checkbox"/>	Self Employed	<input type="checkbox"/>
		Unemployed	<input type="checkbox"/>	Unemployed	<input type="checkbox"/>
A17	Occupation (if unemployed give previous occupation)				
A18	In permanent employment Y/N	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
A19	Name of Employer & Length of Service				
A20	Reason(s) for Review/Arrears				

Section B:
Your Monthly Income
Account Number

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		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) e.g job seekers allowance	€	€	€
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)	€	€	G1

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

Section C:
Monthly Household Expenditure
Account Number

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		Average Charge ²	Arrears (where applicable)
	Utilities		
C1	Electricity	€	€
C2	Gas/Oil	€	€
C3	Phone (Landline & Internet) ²	€	€
C4	TV/Cable ³	€	€
C5	Mobile Phone	€	€
C6	Refuse Charges	€	€
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 and Prescription Charges ⁴	€	€
C27	Health Insurance ⁵	€	€

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 these 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)

Section C:
Continued
Account Number

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		Average Charge		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 ⁶	€		€
C33	Maintenance paid to spouse/civil partner/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	€

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

Where I/we have provided information which comes under the definition of special categories of personal data (information regarding Race, Ethnic Origin, Political Opinion, Religious or Philosophical beliefs, Trade Union Membership, Biometric or Genetic Data, Health, Sex Life or Sexual Orientation) and/or information relating to criminal convictions/offences, I/we consent to its storage and use in relation to the mortgage(s) under consideration. I/we understand that the information will only be used for this purpose. I/we may withdraw this consent at any time.

Signed: _____ Date: _____ Signed: _____ Date: _____
 Borrower 1 Borrower 2

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

Account Number

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	Debt Type	Monthly Repayments		Remaining Term	Total Outstanding Balance €	Arrears Balance €	Lender	Purpose of Facility	Currently Restructured Y/N	Payment Protection Insurance Y/N
		Due €	Being Paid €							
D1	Mortgage for Primary Residence			G4						
D2	Court Mandated Debt (Please specify)									
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 (please specify)									
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)			G5						

Section E:

Property Assets (other than primary residence)

Account Number

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	Property (please give details)	Property Type (e.g. Buy to let)	Ownership Type ⁸	Current Value ⁹ €	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							B9	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.

⁸ For example, sole or joint ownership. Where a property/premises is not 100% owned by customer(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

Account Number

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	Asset Type	Original Cost/Value €	Current Estimated Value €	Net Monthly Income	Please Give Details
F1	Savings/Deposits/Current Account				
F2	Shares				
F3	Motor Vehicles(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.

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

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

Account Number

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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)	€

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

Protecting Your Information

For information in relation to how we collect personal information about you, how we use it and how you can interact with us about it, see our Data Protection Notice online. It may change from time to time.

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

We will use the information you have given us to search and to share information with credit reference agencies, such as the Irish Credit Bureau, to help with applications for credit and for ongoing credit review. The credit reference agencies will hold this information on a database and it may be accessed by other financial institutions.

Signed: _____ Date: _____ Signed: _____ Date: _____
 Borrower 1 Borrower 2

[Note: Declarations confirming the accuracy of the information provided must be completed for every SFS. 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 SFS to be incomplete if such declarations are not signed by the consumer).]

Guiding principles for completing the SFS

1. We at Haven Mortgages Limited 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 and branches, 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 your 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).
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 our website www.havenmortgages.ie, www.keepingyourhome.ie or seek independent advice from MABS (www.mabs.ie). If you give us your consent we will liaise with a third party, nominated by you, to act on your behalf.

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**Haven Mortgages Limited (trading as Haven)
is regulated by the Central Bank of Ireland.**

**Haven Mortgages Limited,
2 Burlington Road, Dublin 4.**

Registered in Ireland, No. 438829