



Income and Expenditure (I&E)

Information to help you with completing the Income & Expenditure (I&E).
Please read carefully

To complete the I&E, please use the **Guide to completing a Standard Financial Statement** published by the Central Bank and available on its website, www.centralbank.ie/consumer-hub/consumer-guides.

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

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

| 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. | <input type="checkbox"/> |
| Section B My mortgage | Details about your mortgage on your primary residence, that is, the residential property you occupy as your primary residence, or the only residential property you own. This section also helps you to better understand the key elements of your mortgage. | <input type="checkbox"/> |
| Section C My monthly income | Details on all your monthly income. | <input type="checkbox"/> |
| 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 I&E | <input type="checkbox"/> |
| 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). | <input type="checkbox"/> |
| Section F My other properties | Details on properties you own which are not your primary residence. | <input type="checkbox"/> |
| 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. | <input type="checkbox"/> |
| Section H Summary of your SFS | This section will help you to review the figures you inputted in sections B, C, D and E. | <input type="checkbox"/> |

SECTION A MY DETAILS

| | | BORROWER 1 | BORROWER 2 |
|--|--|--|--|
| A1 | Name | | |
| A2 | Correspondence Address | | |
| A3 | Property Address (If different to correspondence address) | | |
| Please ✓ preferred contact method | | | |
| A4 | Home Telephone <input type="checkbox"/> | | |
| A5 | Mobile <input type="checkbox"/> | | |
| A6 | E-mail <input type="checkbox"/> | | |
| A7 | Marital Status | | |
| A8 | Date of birth | DD/MM/YYYY | DD/MM/YYYY |
| A9 | Total number of all persons in household | | |
| A10 | No. and age of dependents Dependant 1 Dependant 2 Dependant 3 Dependant 4 | | |
| A11 | Are any of these dependants in third level education? If Yes, please provide the number of expected years remaining. | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| A12 | Are any of these dependants or persons living in the household without being a dependant financially contributing to the household on a monthly basis? If Yes, please include the monthly contribution in field C8. | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| A13 | Do any of these dependants have medical or care needs that have an impact on your financial situation? If Yes, please include the monthly cost of any related medical expenses in field D4. | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| A14 | Are you currently employed? If you are self-employed, please provide details. | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| A15 | What is your current occupation? If you are unemployed or retired, please include your previous occupation. | | |
| A16 | Are you in permanent employment? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| A17 | Name of current employer and your length of service | | |
| A18 | For what reason(s) are you having difficulty meeting your mortgage and/or other debt repayments? | <input type="checkbox"/> Unemployment <input type="checkbox"/> Reduced Income <input type="checkbox"/> Illness <input type="checkbox"/> Divorce/Separation <input type="checkbox"/> Bereavement <input type="checkbox"/> School/College Fees <input type="checkbox"/> Household bills <input type="checkbox"/> Other (Please specify) <input type="text"/> | <input type="checkbox"/> Unemployment <input type="checkbox"/> Reduced Income <input type="checkbox"/> Illness <input type="checkbox"/> Divorce/Separation <input type="checkbox"/> Bereavement <input type="checkbox"/> School/College Fees <input type="checkbox"/> Household bills <input type="checkbox"/> Other (Please specify) <input type="text"/> |
| 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"/> 3-6 months <input type="checkbox"/> 6-12 months <input type="checkbox"/> 12+ months | <input type="checkbox"/> 0-3 months <input type="checkbox"/> 3-6 months <input type="checkbox"/> 6-12 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 in the State you own.

| B1 | Mortgage provider | | |
|------------|---|--|--|
| B2 | Mortgage Account Reference Number(s) | | |
| B3 | Account reference of any other mortgage account(s) on your primary residence (for example top-up account) | | |
| B4 | Total outstanding mortgage balance (€) (do not include arrears) This total should 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. | <input type="checkbox"/> Fixed <input type="checkbox"/> Variable <input type="checkbox"/> Part fixed and part variable | |
| B10 | Arrears balance (€) (if applicable) | | |
| B11 | Is your mortgage currently restructured ? | <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| B12 | Do you have a Payment Protection Insurance policy? | <input type="checkbox"/> Yes <input type="checkbox"/> 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.

| UTILITIES | | 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 C3 a, 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) | | | |

SECTION C MONTHLY INCOME (CONTINUED)

| | | | | |
|------------|---|--|--|-----------|
| 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 of C2 to C10) | | | H1 |

SECTION D MONTHLY HOUSEHOLD EXPENDITURE – GUIDANCE

The figures you include in section D are based on your household's individual circumstances. When calculating the average monthly cost for each of the expenses, you should seek to include the examples of items listed below in your figure for 'average monthly cost'. To calculate your monthly average costs consult the SFS Guide www.centralbank.ie/consumer-hub/consumer-guides. 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, cafés, 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 3rd 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 deducted 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. May 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 (CONTINUED)

Please read the guidance above before you fill in this section.

| UTILITIES | | AVERAGE MONTHLY COST € | | AVERAGE (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]

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SECTION E MY MONTHLY DEBT PAYMENTS

| | DEBT TYPE | MONTHLY REPAYMENTS | | REMAINING TERM | TOTAL OUTSTANDING BALANCE € | ARREARS BALANCE € | PROVIDER | PURPOSE OF LOAN/ DEBT | IS THIS DEBT SECURED YES/NO | IS THIS DEBT CURRENTLY RESTRUCTURED? YES/NO |
|-----|--|--------------------|--------------|----------------|-----------------------------|-------------------|----------|-----------------------|--|--|
| | | DUE € | BEING PAID € | | | | | | | |
| E1 | Court mandated debt (Please specify) | | | | | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| E2 | Credit union loan | | | | | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| E3 | Personal bank loan | | | | | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| E4 | Moneylending loan | | | | | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| E5 | Loans from family/friends | | | | | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| E6 | Hire purchase/PCP agreement | | | | | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| E7 | Credit card | | | | | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| E8 | Mortgage repayments on other properties (see F5) | | | | | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| E9 | Revenue Debt | | | | | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| E10 | Other debt (please specify) | | | | | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| E11 | Other debt (please specify) | | | | | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| E12 | Other debt (please specify) | | | | | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 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. When completing this section, please ensure the following:

- The figures for monthly rental income and monthly expenditure should also be included in Sections C (My Monthly Income) and D (My Monthly Expenditure)
- The figures for monthly mortgage 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 CURRENT 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? YES/NO |
|----|---|------------------|-------------------|---------------------------------|----------------------|-------------------------|----------------------------------|------------------------|--|-----------------------------------|-----------------|----------------------|--|
| | | | | | | | | | | DUE € | BEING PAID € | | |
| F1 | 1 | | | | | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| F2 | 2 | | | | | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| F3 | 3 | | | | | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| F4 | 4 | | | | | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 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

| | ASSET TYPE | ORIGINAL COST/ VALUE € | ESTIMATED CURRENT VALUE € | NET MONTHLY INCOME | | PLEASE GIVE ANY RELEVANT DETAILS |
|----|---|---------------------------|------------------------------|--------------------|------------|----------------------------------|
| G1 | Savings/deposits/ current account | | | | | |
| G2 | Shares | | | | | |
| G3 | Redundancy payment(s) | | | | | |
| G4 | Long-term investment(s) (for example, a pension fund) | | | | | |
| G5 | Other investment(s) | | | | | |
| 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) | = |

DECLARATION

Protecting Your Information

Pepper/your Lender will keep your information confidential and will only use this information for the purpose of assisting with the assessment of your financial situation in accordance with Pepper/your Lender's obligations under the EU General Data Protection Regulation, the Data Protection Acts 1988 to 2018 and any other laws which govern the use of your personal data. For more information on your rights under the Data Protection Law, see the Data Protection Commission's website at www.dataprotection.ie.

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

Pepper/your Lender will use the information you have provided to search and share information with the Central Credit Register in line with the Credit Reporting Act 2013. The Central Credit Register will hold this information on a database which may be accessed by other financial institutions to help with applications for credit and for ongoing credit reviews.

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

Borrower 1

Signed

Date

Borrower 2

Signed

Date

NOTE: All parties to the mortgage are required to sign the I&E. Where parties to the mortgage have been issued separate I&E's, each party will need to sign and return the forms issued to them.

APPENDIX 1 - GLOSSARY

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

| SECTION A MY DETAILS | | |
|------------------------------------|------------------------------|---|
| A2 | Correspondence address | This address will be used for all correspondence relating to this I&E. |
| 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, pension, credit union or Revenue payments do not include them 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 purchase (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. |
| | | |
| | 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. |

APPENDIX 1 - GLOSSARY (CONTINUED)

| | | |
|----------------------------------|--------------|--|
| | 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 I&E.

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

| SECTION | DOCUMENTATION NEEDED TO COMPLETE THIS SECTION (Where requested, you only need to provide the documents relevant to your individual situation to verify information in your completed I&E) | TICK WHEN COMPLETED |
|--|--|--------------------------|
| Section A My details | No document required to complete this section | <input type="checkbox"/> |
| Section B My mortgage | Your annual mortgage statement A statement from your mortgage provider showing the total left to pay on your mortgage A statement of mortgage payments or confirmation from your mortgage provider of the amount of monthly mortgage payment Your mortgage provider should be in a position to give you all the above information, so please engage with your mortgage provider. Print out showing current estimated value of your property | <input type="checkbox"/> |
| Section C My monthly income | Employee: proof of income in the form of recent payslips Self-employed: audited or certified accounts, business account statements, personal tax return or tax balancing statement, Revenue Form 11 Unemployed: most recent social welfare receipt for each social welfare payment received Retired: proof of receipt and amount of monthly pensions 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). | <input type="checkbox"/> |
| Section D My monthly household expenditure | Recent Bills (electricity, gas/oil, internet, phone, mobile) Documents proving the amount spent on childcare and/or elderly care 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) Proof of maintenance payments Proof of rent paid | <input type="checkbox"/> |
| Section E My monthly debt payments | Proof of any court payment due Statement related to any loans you have (credit unions, personal loans, credit cards, overdrafts, PCP/hire purchases) Statements should include the amount outstanding, the payments being made, the time left on each loan, the arrears balance, the reason for the loan | <input type="checkbox"/> |
| Section F My other properties | Print outs showing estimated value of your properties Statement from your mortgage provider showing the full amount left to pay on each mortgage Statement of arrears on your mortgage accounts Proof of rental income Statement of mortgage payments or confirmation from your mortgage provider(s) of the amount of monthly mortgage payment | <input type="checkbox"/> |
| Section G My other assets | Receipts and/or statements of purchase price for any asset Statement of current estimated value | <input type="checkbox"/> |

