

| 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 Repayment Due (€) | | |
| A6 | Correspondence Address | | |
| A7 | Property Address if different to correspondence Address | | |
| | | <i>Please indicate preferred contact method</i> | |
| A8 | Home Telephone | | |
| A9 | Mobile | | |
| A10 | Work Telephone | | |
| A11 | E-mail | | |
| A12 | Marital Status | | |
| A13 | Date of birth | DD/MM/YYYY | DD/MM/YYYY |
| A14 | No. 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 & 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) ¹ | | | |
| B3 | Monthly Social Welfare Benefits <i>Please list</i> | | | |
| 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 your salary at source (e.g., pension contribution, health insurance etc.) anywhere else on this form.

Section C: Monthly Household Expenditure

| | | Average Charge ² | Arrears (where applicable) |
|-----|---|-----------------------------|-------------------------------|
| | Utilities | | |
| C1 | Electricity | | |
| C2 | Gas /Oil | | |
| C3 | Phone (Landline & Internet) ³ | | |
| 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 | | |
| | Social | | |
| C28 | Lifestyle Expenses (e.g., family events, Christmas, Birthdays, eating out etc.) | | |
| C29 | Club membership | | |
| C30 | Other – <i>please specify</i> | | |

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)

| | | Average Charge | Arrears (where applicable) |
|--------|---|----------------|-------------------------------|
| | Other | | |
| C31 | Life Assurance | | |
| C32 | Pension Contribution ⁶ | | |
| C33 | Maintenance paid to spouse/child (if applicable) | | |
| C34 | Rent | | |
| C35(a) | Property Service/Management Charges | | |
| C35(b) | Other – <i>please specify</i> | | |
| C35(c) | Other – <i>please specify</i> | | |
| C36 | Monthly expenditure on property assets (see E5) | | |
| C37 | Monthly Savings | | |
| C38 | Total Monthly Expenditure (sum of C1 to C37) | | G2 |

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:

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

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 € | | | | | | | | |
| D1 | | G4 | | | | | | | | |
| D2 | | | | | | | | | | |
| D3 | | | | | | | | | | |
| D4 | | | | | | | | | | |
| D5 | | | | | | | | | | |
| D6 | | | | | | | | | | |
| D7 | | | | | | | | | | |
| D8 | | | | | | | | | | |
| D9 | | | | | | | | | | |
| D10 | | | | | | | | | | |
| D11 | | | | | | | | | | |
| D12 | | | | | | | | | | |
| D13 | | | | | | | | | | |
| D14 | | | | | | | | | | |

7 e.g., fines, installment orders, judgements

| | 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 € | | | | | | | | |
| 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)

| Property (give details below) | Property Type (e.g. Buy to let) | Ownership Type ⁸ | Current Value (est)€ ⁹ | Loan Balance € | Arrears Balance € | Monthly Rental Income € | Monthly Expenditure (e.g., upkeep, maintenance) | Re-structured Y/N | Monthly Mortgage Repayments | | 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 the 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

| | 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.

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

I/We understand that the information provided will be used for the purpose of assessing my financial situation under the bank's Mortgage Arrears Resolution Process and for the purposes as set out in the bank's Privacy Notice.

Protecting Your Information

Ulster Bank Ireland DAC will keep your information confidential. We will use this information for the purpose of assisting you in accordance with the Mortgage Arrears Resolution Process and for the purposes as set out in our privacy notice.

The bank's privacy notice contains more information on how we use your personal information, and a copy is available in our branches and online at www.ulsterbank.ie/privacy.

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.

Signed: _____ Date: _____

Signed: _____ Date: _____

| 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 SFS

1. We at Ulster Bank 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 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 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.ulsterbank.ie/managing debt](http://www.ulsterbank.ie/managing%20debt), www.keepingyourhome.ie. You can also seek independent advice from MABS (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.