

Standard Financial Statement (SFS)

This document is intended for use by
former Ulster Bank mortgage customers
whose mortgage transferred to PTSB.

Visit [ptsb.ie](https://www.ptsb.ie)

ptsb

Standard Financial Statement (SFS)

Guiding Principles for completing the SFS

- 1 We at PTSB 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.
- 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 (see mabs.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 and Pensions Ombudsman.
- 10 If you require further information, you can avail of support material available through a number of sources including our website ptsb.ie. You can also seek independent advice from MABS (mabs.ie) or an appropriate alternative.

Information to help you with completing the Standard Financial Statement

Please read carefully

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

We at PTSB 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 Statement (**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 is located on our website: ptsb.ie/help-and-support/help-with-banking/repayment-difficulties/home-loan-mortgage-repayments/

The MARP 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: centralbank.ie/consumer-hub/consumer-guides

What supports are available to help me complete the SFS?

Check our website for the range of the supports we provide: ptsb.ie/help-and-support/help-with-banking/repayment-difficulties/home-loan-mortgage-repayments/

The Central Bank's Guide to completing a Standard Financial Statement: centralbank.ie/consumer-hub/consumer-guides.

The Money Advice and Budgeting Service (MABS): MABS is a free, confidential and independent service which will help you to complete the SFS. They will talk you through the document and give advice about the supporting documents you may need to provide.

Call the MABS helpline on 0818 07 2000 and/or visit mabs.ie/.

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.

Mortgage to Rent (MTR) is a government scheme to help homeowners who are at risk of losing their homes due to mortgage arrears. The MTR scheme is a social housing option only available if you are eligible for social housing support and your mortgage is unsustainable.

For more information visit mortgagetorent.ie.

Other debt advisory services like a financial adviser

If you decide that you want a MABS adviser or a lawyer, accountant or financial adviser 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.

Other resources:

You can also check the website of the Competition and Consumer Protection Commission (CCPC) for useful information about loans and mortgages ccpc.ie

Who do I contact if I have a question?

If you have any questions, please contact us at 0818 200 120 or +353 61 232 717 (Monday-Friday (excluding bank holidays) between 9:00am - 5:15pm). 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 any documents that we may need to assess your financial circumstances. Any missing documents will slow down the assessment of your SFS. The Table below outlines the content of each section of the SFS along with key points for you to note.

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

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

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 occupy as your primary residence, or the only residential property in the State that 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 of other 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 have 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 its different to correspondence address)		
	Please indicate the preferred contact method		
A4	Home Telephone		
A5	Mobile		
A6	E-mail		
A7	Marital Status		
A8	Date of Birth	D D / M M / Y Y	D D / M M / Y Y
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 a 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 include 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 current 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 length of your service		
A18	For what reason(s) are you having, difficulty meeting your mortgage and/or other debt repayments? Please select all that apply	☐ Unemployment ☐ Reduced Income ☐ Illness ☐ Divorce/Separation ☐ Bereavement ☐ School/College fees ☐ Household bills ☐ Other (Please specify) 	☐ Unemployment ☐ Reduced Income ☐ Illness ☐ Divorce/Separation ☐ Bereavement ☐ School/College fees ☐ Household bills ☐ 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)	☐ 0-3 months ☐ 3-6 months ☐ 6 -12 months ☐ 12+ months	☐ 0-3 months ☐ 3-6 months ☐ 6 -12 months ☐ 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.		☐ Fixed ☐ Variable ☐ Part fixed and part variable
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 Information	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)				
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: My 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 visit ptsb.ie/help-and-support/help-with-banking/repayment-difficulties/home-loan-mortgage-repayments/. 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

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 due		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)								Yes ☐ No ☐	Yes ☐ No ☐
E2	Credit union loan								Yes ☐ No ☐	Yes ☐ No ☐
E3	Personal Bank Loan								Yes ☐ No ☐	Yes ☐ No ☐
E4	Moneylending loan								Yes ☐ No ☐	Yes ☐ No ☐
E5	Loans from family/ friends								Yes ☐ No ☐	Yes ☐ No ☐
E6	Hire purchase/ PCP agreement								Yes ☐ No ☐	Yes ☐ No ☐
E7	Credit card								Yes ☐ No ☐	Yes ☐ No ☐
E8	Mortgage repayments on other properties (see F5)								Yes ☐ No ☐	Yes ☐ No ☐
E9	Revenue debt								Yes ☐ No ☐	Yes ☐ No ☐
E10	Other debt (please specify)								Yes ☐ No ☐	Yes ☐ No ☐
E11	Other debt (please specify)								Yes ☐ No ☐	Yes ☐ No ☐
E12	Other debt (please specify)								Yes ☐ No ☐	Yes ☐ No ☐
E13	Total (sum of E1 to E12)		H5							

Section F: My other properties (other than my 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								Yes ☐ No ☐			Yes ☐ No ☐
F2	2								Yes ☐ No ☐			Yes ☐ No ☐
F3	3								Yes ☐ No ☐			Yes ☐ No ☐
F4	4								Yes ☐ No ☐			Yes ☐ No ☐
F5	Total						C9				E8	

My Other Properties (Other than my Primary Residence)

	Property	Address	Date of purchase
1			D D / M M / Y Y Y
2			D D / M M / Y Y Y
3			D D / M M / Y Y Y
4			D D / M M / Y Y Y

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

I/We understand that the information provided will only be used for the purpose of assisting Permanent TSB plc to assess my/our financial situation under its Mortgage Arrears Resolution Process (where applicable) or/and to assess my /our financial situation for other debt restructuring.

I/we declare that the information I/We have provided represents my/our financial situation, and commit to informing Permanent TSB plc if my/our situation changes.

Signature of Borrower 1

Date: / /

Signature of Borrower 2

Date: / /

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

I/We have provided specific health –related information in the form of above which I/We feel is relevant to the application for this restructure.

I/We understand that Permanent TSB plc will only use this information in the decision process for my/our restructure.

I/We understand that Permanent TSB plc will retain this information as part of the record for this decision as Permanent TSB plc is obliged to do under Consumer Protection Code and the Code of Conduct on Mortgage Arrears.

I/We hereby consent to Permanent TSB plc using my/our personal health information in the decision process.

Signature of Borrower 1

Date: / /

Signature of Borrower 2

Date: / /

PTSB Credit Checking and Reporting

Under the Central Bank's Consumer Protection Code we are not permitted to offer you a credit product that you cannot afford. Therefore, in advance of granting you a credit product of any type, we will check your credit rating against the Central Credit Register. This information supports a full and accurate assessment of your ability to repay. In addition, we are required by law to ensure that the Central Credit Register is kept up to date and we report personal and credit information to the Central Credit Register.

In some circumstances, we will also check your credit records when reviewing an existing mortgage loan facility for restructuring purposes or to fully assess your ability to repay your loan facility at the end of your mortgage term, for example, where you intend to sell a property as a repayment option. This is carried out in the Bank's Legitimate Interests under powers granted by the Credit Reporting Act 2013.

Further information in relation to our disclosure of your personal data to the Central Credit Register can be found in our Data Protection Notice.

For more information on the Central Credit Register please visit ptsb.ie/legal-information/our-policies-other-important-information/central-credit-register/

Using your Personal Data

In providing personal banking services to you, we need to process personal data about you. This involves asking you for specific personal data, processing this personal data and storing it for a period of time. An explanation of how your personal data is used in the provision of our services to you, our running of the bank and your rights in relation to your personal data is provided in the summary Data Protection Notice.

If you would like a copy of the full Data Protection Notice, please ask a branch staff member, call Open24 on 0818 502 424 or view it at ptsb.ie

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, 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.

Section F My Other Properties (other than primary residence)		
	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 A My details	No document required to complete this section	☐
Section B My mortgage	We are in a position to give you any information required in relation to your mortgage, so please contact us on 0818 200 120 or +353 61 232 717.	☐
Section C My monthly income	Employee: 3 months of most recent bank statements, proof of income in the form of 2 recent payslips dated 8 weeks within completion of SFS. Self-employed: 6 months of most recent bank statements, audited or certified accounts, business account statements, personal tax return or tax balancing statement, Revenue Form 11 Unemployed: 2 recent social welfare receipt for each social welfare payment received dated 8 weeks within completion of SFS. Retired: proof of receipt and amount of monthly pensions dated 8 weeks within completion of SFS.	☐
Section D My monthly household expenditure	No Documents required.	☐
Section E My monthly debt payments	Proof of any court payment due (if applicable)	☐
Section F My other properties	No Documents required.	☐
Section G My other assets	No Documents required.	☐

Notes

[illegible]



Permanent TSB plc trading as PTSB and PTSB Asset Finance is regulated by the Central Bank of Ireland.

BMK6050PEP (07/25)

ptsb