

Guiding Principles for completing the Standard Financial Statement (“SFS”)

1.

We at KBC Bank Ireland 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 actively encourage contact with our customers through our 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 this 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 to KBC Bank Ireland; you may appeal to us initially in writing 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.kbc.ie and 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.

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) ^{see note 1}			
B3	Monthly Social Welfare Benefits <i>please list below.</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

Notes
 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 ^{See Note 2}	Arrears (where applicable)
	Utilities		
C1	Electricity		
C2	Gas /Oil		
C3	Phone (Landline & Internet) ^{see note 3}		
C4	TV/Cable ^{see note 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 ^{see note 4}		
C27	Health Insurance ^{see note 5}		
	Social		
C28	Lifestyle Expenses (e.g., family events, Christmas, Birthdays, eating out etc.)		
C29	Club Membership		
C30	Other - please specify		

		Average Charge	Arrears (where applicable)
	Other		
C31	Life Assurance		
C32	Pension Contribution <small>see note 6</small>		
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)		

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:

Notes

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).
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
		Due €	Being Paid €	
D1	Mortgage for Primary Residence		G4	
D2	Court Mandated Debt (Please Specify) ^{see note 7}			
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	

Notes

7. Court Mandated Debt 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)	Ownership Type ^{see note 8}	Current Value (est) ^{see note 9} €	Loan Balance €	Arrears Balance €
E1	1					
E2	2					
E3	3					
E4	4					
E5	Total					

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**

Notes

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

	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)			B 10	

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:

Protecting Your Information

KBC Bank Ireland will keep your information confidential and will only use this information for the purpose of assisting you in accordance with our Mortgage Arrears Resolution Process and in accordance with KBC Bank Ireland'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

1. DECLARATION

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

Signature of borrower
Date:

Signature of borrower
Date:

2. CREDIT REFERENCE SEARCH CONSENT

By signing this consent you acknowledge that KBC Bank Ireland may undertake searches with credit reference agencies (including the Irish Credit Bureau). The credit reference agencies will keep a record of the search (usually for a year) and may disclose the fact that a search has been made to their other members. KBC Bank Ireland and its successors may use any information received as a result of a search to make credit decisions in relation to you, to help prevent fraud and to recover its property.

Signature of borrower
Date:

Signature of borrower
Date:

3. CONSENT TO CONTACT

I/We consent to communications from KBC Bank Ireland in relation to the completed Standard Financial Statement and the alternative repayment arrangement requested.

Signature of borrower
Date:

Signature of borrower
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)	

CONSUMER PROTECTION CODE 2012

EFFECT OF MISSING REPAYMENTS

WARNING: IF YOU DO NOT MEET THE REPAYMENTS ON YOUR CREDIT AGREEMENT, YOUR ACCOUNT WILL GO INTO ARREARS. THIS MAY AFFECT YOUR CREDIT RATING, WHICH MAY LIMIT YOUR ABILITY TO ACCESS CREDIT IN THE FUTURE.

TRACKER INTEREST RATE

WARNING: IF YOU SWITCH TO AN ALTERNATIVE INTEREST RATE, YOU WILL NOT BE CONTRACTUALLY ENTITLED TO GO BACK ONTO A TRACKER INTEREST RATE IN THE FUTURE.

RESIDENTIAL MORTGAGE

WARNING: IF YOU DO NOT KEEP UP YOUR REPAYMENTS YOU MAY LOSE YOUR HOME.

VARIABLE RATE MORTGAGE

WARNING: THE COST OF YOUR MONTHLY REPAYMENTS MAY INCREASE.

DEBT CONSOLIDATION MORTGAGE

WARNING: THIS NEW LOAN MAY TAKE LONGER TO PAY OFF THAN YOUR PREVIOUS LOANS. THIS MEANS YOU MAY PAY MORE THAN IF YOU PAID OVER A SHORTER TERM.

FIXED RATE LOAN

WARNING: YOU MAY HAVE TO PAY CHARGES IF YOU PAY OFF A FIXED RATE LOAN EARLY.

INTEREST ONLY MORTGAGE

WARNING: THE ENTIRE AMOUNT THAT YOU HAVE BORROWED WILL STILL BE OUTSTANDING AT THE END OF THE INTEREST-ONLY PERIOD.

PERSONAL LENDING

WARNING: IF YOU DO NOT MEET THE REPAYMENTS ON YOUR LOAN, YOUR ACCOUNT WILL GO INTO ARREARS. THIS MAY AFFECT YOUR CREDIT RATING, WHICH MAY LIMIT YOUR ABILITY TO ACCESS CREDIT IN THE FUTURE.

CONSUMER CREDIT ACT 1995

HOUSING LOAN

WARNING: YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR ANY OTHER LOAN SECURED ON IT.

VARIABLE RATE LOANS

THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.

ENDOWMENT LOANS

**WARNING: THERE IS NO GUARANTEE THAT THE PROCEEDS OF THE INSURANCE POLICY WILL BE SUFFICIENT TO REPAY THE LOAN IN FULL WHEN IT BECOMES DUE FOR REPAYMENT.
THE EARLY SURRENDER OF AN ENDOWMENT POLICY IN RESPECT OF AN ENDOWMENT LOAN MAY YIELD A LOWER RETURN TO THE BORROWER THAN THAT PAID IN PREMIA AND OTHER CHARGES.**

Arrears

Compound interest is charged on arrears of payments and will attract interest at the same rate applying to the loan advanced. To avoid paying such interest the arrears must be cleared in full. If you have more than one facility with KBC Bank Ireland, you should be aware that while you continue to default with one loan facility you may also be in default under any other facility you have with KBC Bank Ireland even though the other facilities are not in arrears.

Break Funding Fee

If during the Fixed Rate period, the applicant redeems in whole or in part or converts the loan into a variable interest rate or to another fixed rate loan, on that date (the "switching/redemption date"), a break funding fee will be payable to the Lender. If, at the switching/redemption date the Wholesale Rate is higher than the Wholesale Rate at the date the existing fixed rate applying to the Loan was set, no break funding fee arises. If, however, at the switching/redemption date, the Wholesale Rate is lower than the Wholesale Rate at the date the existing fixed rate applying to the Loan was set, then a break funding fee will be chargeable. The break funding fee will be calculated by reference to the following formula:

$B = (W - M) \times T / 12 \times A$, where:

B = the Break Funding Fee

W = the Wholesale Rate prevailing at the date of the existing fixed rate applying to the loan was set.

M = the Wholesale Rate prevailing at the switching/redemption date for the unexpired time period of the Fixed Rate period.

T = Period of time in months to the end of the Fixed Rate period.

A = Principal amount which is subject to the existing fixed rate and which is being switching or redeemed.

"Wholesale Rate" means the rate per cent per annum which the Lender determines to be the market rate applying to an appropriate interest rate swap for the relevant time period.

The following are examples of the calculation of the break funding fee:

A) Where rate increases over the term of the loan:

Wholesale rate at the date the existing fixed interest rate applying to the loan was set (W): 7%

Wholesale rate at switching/redemption date (M): 8%

Break funding rate: 0%

B) Where Wholesale Rate decreases over the term of the loan:

Wholesale rate at the date the existing fixed interest rate applying to the loan was set (W): 8%

Wholesale rate at switching/redemption date (M): 7%

Break funding rate: 1%

Unexpired Fixed Rate period: Six Months

Break funding fee (per €1,000 loan amount): €5

Break funding fee = $(8\% - 7\%) \times 6 / 12 \times 1000 = €5.00$ per €1,000

A processing fee of €38 will be applied to your mortgage account for this amendment. You retain the right to pay this fee to avoid interest accruing thereon.

KBC Bank Ireland plc is regulated by the Central Bank of Ireland