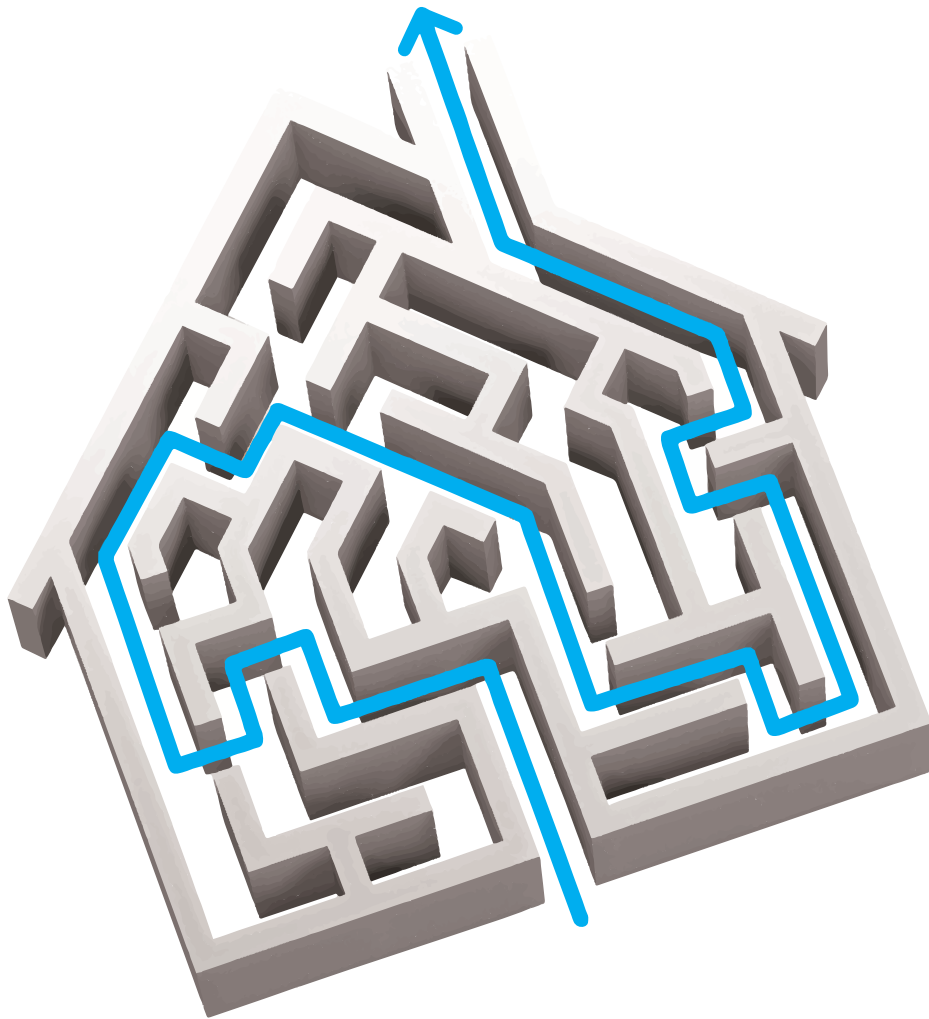


MORTGAGES

STANDARD FINANCIAL STATEMENT (SFS)



Let's talk today

PHONE: 1850 930 235



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

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.

Standard Financial Statement Completion Checklist

The purpose of this Checklist is to assist you when sending in a request for an amended repayment arrangement. In order to carry out an assessment on your request you must complete a Standard Financial Statement (SFS) and send it back to KBC Bank Ireland with all the relevant documentation as per the checklist below:

YOUR 4 STEP CHECKLIST

1 FULLY COMPLETE AND SIGN THE SFS

If you require assistance or have any queries in relation to the SFS please contact our Arrears Support Team on 1850 930 235.

If you would prefer, you can also complete the SFS on line by logging on to www.kbc.ie once you have completed the form fully you must print, sign and return with all required documentation.

2 ENCLOSE 3 MONTHS RECENT BANK STATEMENTS

Originals or copy of originals. Internet statements are accepted where your name is included as part of the statement.

3 ENCLOSE EVIDENCE OF INCOME

Please ensure you include one of the following:

- 2 Consecutive Payslips (most recent payslips)
or
- Confirmation of Social Welfare payments (2 payment slips or letter)
or
- P60
or
- Revenue Commissioners Notice of Assessment (for self employed customers)

4 RETURN THE FULLY COMPLETED SFS WITH ITEMS 2 AND 3 ABOVE TO US IN THE FREEPOST ENVELOPE PROVIDED

Please ensure:

- The SFS is completed by each individual on the loan including Guarantors.
- That all documentation required is provided for all parties on the loan including Guarantors.
- Please let us know the best time to contact you to discuss your SFS.

Please note: if you do not include the above **documentation** with your **fully completed and signed SFS**, we will be unable to progress your application.

WHAT HAPPENS NEXT

- On receipt of your completed SFS we will contact you to discuss your request for an amended repayment arrangement (please ensure you provide us with a contact number on page 4).
- Following this discussion a decision on your request will normally be provided within 2-5 working days.*
- If an amended repayment arrangement has been approved you will receive a Letter(s) of Variation (which is the document that outlines the terms of your amended repayment arrangement).
- If you are satisfied with the Letter(s) of Variation, it should be signed by all borrowers and guarantors and returned to KBC for your amended repayment arrangement to take effect.
- On receipt of the signed Letter(s) of Variation, we will implement your amended repayment arrangement** on our system and your monthly repayment will be adjusted to reflect the terms of your amended repayment arrangement. At the sole discretion of KBC, we may agree to implement your amended repayment arrangement where instructed to do so by you over the telephone or by e-mail.
- You may contact KBC at 1850 930 235 to enquire about the status of your request for an amended repayment arrangement at any stage during the process.

WHEN IS THE BEST TIME TO CALL?

	9am to noon	Noon to 5pm	5pm to 7pm
Monday			
Tuesday			
Wednesday			
Thursday			
Friday			

Saturday	9am to noon	Noon to 2pm

Note: Please tick the boxes, which will allow us to contact you at the right time

* If KBC is not able to offer a formal amended repayment arrangement at this time, a Customer Support team member will discuss with you the reasons why and the next steps.

** KBC may determine that a Short Term Repayment Arrangement (STRA) is appropriate for you. STRAs are temporary forbearance measures only. In proceeding to request a STRA you acknowledge and accept that the provision of a STRA shall not prejudice any rights, powers or remedies that may have accrued to KBC as a result of your default or any correspondence issued by KBC.

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 Repayments Due (€)		
A6	Correspondence Address		
A7	Property Address if different to Correspondence Address		
		Please indicate preferred contact method	
A8	Home Phone		
A9	Mobile		
A10	Work Phone		
A11	E-mail		
A12	Marital Status		
A13	Date of birth		
A14	No. and age of dependent children		
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) <small>see note 1</small>			
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

- 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) <small>see note 3</small>		
C4	TV/Cable <small>see note 3</small>		
C5	Mobile Phone		
C6	Refuse Charges		
C7	TV Licence		
Utilities Subtotal			
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		
Household Subtotal			
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		
Transport Costs Subtotal			
Primary Residence Mortgage-related Costs			
C18	Mortgage Protection/Endowment Premium		
C19	Payment Protection		
C20	House Insurance		
Primary Residence Mortgage-related Costs Subtotal			
Education			
C21	Books		
C22	School/ College Fees		
C23	Uniforms		
C24	Extra Curricular activities (e.g. school outings)		
C25	Other (e.g. voluntary contributions)		
Education Subtotal			

SECTION C: MONTHLY HOUSEHOLD EXPENDITURE

Medical			
C26	Medical Expenses and Prescription Charges <small>see note 4</small>		
C27	Health Insurance <small>see note 5</small>		
Medical Subtotal			

Social			
C28	Lifestyle Expenses (e.g., family events, Christmas, Birthdays, eating out etc.)		
C29	Club Membership		
C30	Other - please specify		
Social Subtotal			

		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		
Other Subtotal			
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:

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	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 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										

Notes

7. Court Mandated Debt e.g. fines, installment orders, judgements.

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 €								
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)									

SECTION E: PROPERTY ASSETS (OTHER THAN PRIMARY RESIDENCE)

Property details (give details below)	Property Type (e.g. Buy to let)	Ownership Type <small>see note 8</small>	Current Value (est) see note 9 €	Loan Balance €	Arrears Balance €	Monthly Rental Income €	Monthly Expenditure (e.g., upkeep, maintenance)	Re-structured Y/N	Monthly Mortgage Payments		Lender	For Sale Y/N
									Due €	Being Paid		
E1	1											
E2	2											
E3	3											
E4	4											
E5	Total					B 9	C 36				D 17	

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.

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**

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:

SECTION G: FINANCIAL STATEMENT SUMMARY

(for office use only)

G1	Total Monthly Income (B11)	
G2	Less Total Monthly Expenditure (C38)	
G3	Subtotal (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)	

How we use your Personal Information

In our Data Protection Notice, we explain how we collect your personal information, what information we collect, why we collect it and how we use that information as well as your privacy rights. We recommend that you read our Data Protection Notice in full. This is available on the data protection section of KBC.ie and on our KBC MobileApp. You can also request a copy from any of our Hubs or customer services representative by phone or by email.

PLEASE ENSURE YOU SIGN AND DATE ALL SECTIONS BEFORE YOU RETURN THIS DOCUMENT.

1. 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.

2. SMS CONSENT

I/We consent to the receipt of SMS Messages from time to time for the purposes of receiving information in relation to my/our mortgage account.

Signature of Borrower 1
Date

Signature of Borrower 2
Date

3. DECLARATION

Are you an employee or director of KBC Bank Ireland plc?
If Yes, please provide details

Borrower 1
 Yes No

Borrower 2
 Yes No

Are you connected to an employee or director of KBC Bank Ireland plc?

Yes No

Yes No

Signature of Borrower 1
Date

Signature of Borrower 2
Date

For example, a spouse, domestic partner or child?
If Yes, please provide details of connection

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.

4. UNDERSTANDING OUR CREDIT DECISIONS

KBC, will undertake searches with credit reference agencies (including the Irish Credit Bureau and/or the Central Credit Register) as part of the application process and during the period of any credit facility provided by KBC to establish your credit record. These searches will be conducted each time you apply for a new loan, overdraft or other credit facility and at the time of any extension or variation of an existing credit arrangement (e.g. request for a mortgage arrears resolution option). Searches may also be conducted in the event of any breach of any credit agreement with KBC. Credit reference agencies may retain a record of such searches for a period of at least five years and they may disclose to anyone else carrying out a similar search of the other searches made against you in the previous two years. KBC may use and retain any information received as a result of a credit search to (i) make credit decisions in relation to you, (ii) to review the operation, management and performance of a credit facility provided by KBC, (iii) to help detect or prevent fraud and recover its property and/or (iv) for statistical purposes.

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.

5. SENSITIVE PERSONAL DATA CONSENT

If you have noted information of a sensitive nature (such as information relating to your or another person's physical or mental health) within this SFS:

By signing the below you consent to us recording this information in order to assist you in the management of your current financial circumstances.

You can always change your mind later and contact us to withdraw your consent. We at all times respect your privacy and will not share this information with any unauthorised parties.

Further information on how we process sensitive information is available in Section 3.4.3 of our Data Protection Notice.

Signature of Borrower 1
Date

Signature of Borrower 2
Date

6. CONSENT TO CONTACT

(Sign where consent is provided)

I/We hereby consent to KBCI telephoning me/us at my/our place of employment/ business in relation to this application and during the term of this home loan (if approved).

Signature of Borrower 1

Date

Signature of Borrower 2

Date

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

No failure or delay by KBC in exercising any power, right or remedy, and no correspondence or arrangement entered into with you, shall operate as a waiver of any such power, right or remedy.

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.