

Financial Statement

Please complete these three items in full. This will help us link the information you provide with your mortgage account.

Account Number(s):*

Name(s):*

Address:*

*Mandatory item

Borrower 1

Employment

Current job, if any

Hours worked per week

Contact Numbers

Home

Work

Mobile

Borrower 2

Employment

Current job, if any

Hours worked per week

Contact Numbers

Home

Work

Mobile

During the assessment of your financial statement, and where you have provided a mobile telephone number, we may contact you via text to update you on the progress of your request. No marketing or sales use will follow.

Number of people in the household

Number of dependent children age under 14

Number of dependent children age 14+

Number of vehicles in household

To enable us to assess your financial circumstances, we will require copies of the following documentation for each employed person:

- The last 3 months' bank statements for all active accounts
- The last 3 months' payslips (or equivalent if paid weekly, bi-weekly or 4-weekly)
- Evidence of the last 3 months' income if payslips are not available

For each self-employed person:

- The last 2 years' trading/business accounts
- The last 12 months' business bank statements
- The last 3 months' personal bank statements for all active accounts

Failure to supply the above items may mean that we are unable to perform a full assessment of your financial circumstances. Part or non-submission of the requested items may result in a delay in any decision.

Please also enclose copies of any documentation that will help to support your request, for example:

- Medical Evidence, (GP or consultant letter)
- Redundancy notice
- Sales particulars

Please Note: - Copies of documents are acceptable - please do not send original documents

Monthly Household Income

	1st Borrower Monthly income	2nd Borrower Monthly income
Monthly Salary	£	£
Bonus/Overtime	£	£
Second Job	£	£
Pensions	£	£
Maintenance or Child Support	£	£
Jobseekers' Allowance	£	£
Income Support	£	£
Working Tax Credit	£	£
Child Tax Credit	£	£
Child Benefit	£	£
Incapacity benefit	£	£
Contributing Dependants	£	£
Lodgers or Boarders	£	£
Other – please list below	£	£
	£	£
	£	£
	£	£
Monthly Income	£	£

Total Joint Monthly Income (BOX A)

£

Non-priority Debts

Name of Creditor	Outstanding balance	Current payment	Negotiated payment	End date
1	£	£	£	
2	£	£	£	
3	£	£	£	
4	£	£	£	
5	£	£	£	
6	£	£	£	
7	£	£	£	
8	£	£	£	
9	£	£	£	
10	£	£	£	
Total				

Total Monthly Payment BOX B £

Monthly Household Expenditure

	Monthly cost		Monthly cost
Essential Expenses		Communication	
Mortgage Payment	£	Home Phone	£
Endowment	£	Mobile Phone	£
Rent	£	Internet	£
Ground Rent/Service Charges	£	Cable/Satellite	£
Other secured loans	£	Total Regular Payments (4)	£
Building/Contents Insurance	£	Living Costs	
Pension	£	Food, Toiletries/Cleaning	£
Other Insurance - MPPI, ASU, life	£	Clothing and Footwear	£
Court Fines	£	Child Care	£
Maintenance/Child Support	£	Nappies and baby items	£
Total Essential Expenses (1)	£	School/work meals	£
Utilities		Medical - prescriptions, dentist	£
Council Tax	£	Pets - food, vets, insurance	£
Gas	£	Total Living Costs (5)	£
Electricity	£	Additional Expenditure	
Water rates	£	Health Insurance	£
Other fuel - Coal, Oil, etc	£	Repairs/Property Maintenance	£
TV Licence	£	Hairdressing	£
Total Utility Costs (2)	£	Alcohol/Cigarettes	£
Travel		Pocket Money/School Trips/Clubs	£
Road Tax	£	Holidays/Special Occasions	£
Car Insurance		Gifts	
Fuel	£	Charity	£
MOT/Maintenance	£	Total Additional Expenditure (6)	£
Parking	£	Other Expenditure - please list below	
Breakdown/Recovery	£		£
Public transport Travel	£		£
Total Travel Costs (3)	£		£
		Total Other Expenditure (7)	£
		Non Priority Debts (8) - BOX B	£

Total Monthly Expenditure (BOX C)
(add together all of the totals 1 – 8 above)

£

Summary of Income and Expenditure

Total Monthly Income (BOX A)	£
Less Monthly Expenditure (BOX C)	£
Total Disposable income	£

What I Save and What I Owe

To help us understand our customer and supply you with the right support we need you to give us the following financial information:

Property (Please complete if main residence is not mortgaged to Bank of Ireland)		Who is the Owner?	Lenders Name	Balance/Value
A	The Value of my Home (Main Residence)			£
B	The Mortgage that I Owe			£
The Balance Left Over (A-B=)				£

Investment Property		Who is the Owner?	Lenders Name	Balance/Value
A	The Value of my Investment Property or Holiday Home			£
	(i) Property 1			£
	(ii) Property 2			£
	(iii) Property 3			£
	(iv) Property 4			£
B	The Combined Mortgage that I Owe			£
The Balance Left Over (A-B=)				£

Saving & Investments		Who is the Owner?	Bank Building Society Company Name	Investment Balance or Latest Value
A	Bank / Building Society Investments / Savings			£
B	Stocks & Shares			£
The Total Investment Value (A+B=)				£

Investment Plans / Endowment Policies		Who is the Owner?	The type of Investment	What Date will the policy be paid to you?	What is the value of the policy when it is paid to you
A					
B					
C					
D					
The Total Value of all your Investment Plans					£

Other Investments & money that I hold		Who Owns the Investment?	Description of the Investment	Is the Investment accessible to you?	Investment Value / What is it worth?
A					
B					
C					
D					
The Total Value of all your Investment Plans					£

Total value of my Savings & Investments

£

Additional Information

Please state the reason for submitting this form:

Please provide us with details of your repayment proposals:

Please tick one of the following:

I have obtained, or am in the process of obtaining, independent financial advice

I have not sought independent financial advice

Signed

Date

Signed

Date

If you **do not** have mortgage arrears please return this form to:

Post: Bank of Ireland
Credit Assessment Team
PO Box 3181
Bristol
BS1 9HQ

Fax: 0345 641 8983

If you do have mortgage arrears please return this form to:

Post: Bank of Ireland
Mortgage Collections Department
PO Box 3191
Bristol
BS1 9HY

Fax: 0345 641 8983

Your personal information will only be used to contact you in regards to the information provided. If you would like to know more about how we ensure your privacy, how we handle your personal information and what your rights are, you will find more information in our Privacy Notice on bankofirelanduk.com/PrivacyNotice or by contacting us to ask for a copy.

Bank of Ireland Group provides mortgages in the UK either through "Bank of Ireland Mortgages" which is a trading name of the Governor and Company of the Bank of Ireland or "Bank of Ireland UK" which is a trading name of Bank of Ireland (UK) plc. If you are in any doubt as to your mortgage provider or have any queries relating to our UK mortgage products or services please contact our UK administration centre at:- Bank of Ireland (UK Mortgages), PO Box 3191, One Temple Quay, Bristol, BS1 9HY. Telephone: (0117) 979 2222. Fax: (0117) 929 3787. Website: www.bankofirelandmortgages.co.uk

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