

Standard Financial Statement for Loan Customers



**Kildare County Council
Finance Section
Áras Chill Dara
Devoy Park
Naas
Co. Kildare**

DOCUMENTS REQUIRED

The following must be submitted

Fully Completed Application Form

All sections must be completed and declaration signed by borrower(s)

☐

Statements for all current & savings accounts held

e.g. bank, Revolut, credit union, An Post

Issued in the last 3 months and showing 6 months transactions

☐

Statements for all loans & other borrowings

e.g., Credit Union, Car Loan, Personal Loan, Credit Card Statements. Issued in the last 3 months and showing 6 months transactions

☐

PROOF OF INCOME

Employed

3 Payslips (most recent)

☐

Self Employed

Revenue Notice of Assessment (most recent)

☐

Unemployed

Statement from local welfare office confirming payment amount and type

☐

Forms submitted without requirements listed above cannot be assessed and will be returned.

If your form is returned, you may be deemed as not cooperating with the Mortgage Arrears Resolution Process (MARP) and the protections of the MARP scheme may no longer apply to you.

Section A: Account and Customer Details		
	Customer 1	Customer 2
Name		
Telephone Number		
Email		
Marital status		
Employment Status	<i>Please tick each box which applies to you</i>	
▪ Employed	☐	☐
▪ Un-employed	☐	☐
▪ Self Employed	☐	☐
▪ Pensioner	☐	☐
Property address		
Total number of people living in the above property		
Are there dependent children living in the property?	☐ Yes ☐ No	
If yes, enter the date of birth of each child.		

Section B: Monthly Income		
	Customer 1	Customer 2
Employment income		
Self-Employment income		
Private Pension		
Children's allowance		
Maintenance		
Social welfare benefits		
Other income (please specify)		
TOTAL MONTHLY INCOME:		

If you receive payments towards household expenses from other people living in the house (e.g. adult children) please enter their name, the amount and how they pay below

NAME	Amount	Payment Method

Section C: Monthly Household Expenditure

If your utility bills are every 2 months, calculate your monthly bill by dividing by 2.

If you have annual bills, calculate your monthly bill by dividing by 12.

	Average Monthly Cost	Arrears (where applicable)
Energy Bills (Electric, Gas, Oil)		
Telephone		
Internet, TV, Streaming services		
Refuse Charges		
TV Licence		
Childcare		
Food & Groceries		
Personal care, Clothing, Footwear		
Household repairs & maintenance		
Property management fees		
House insurance		
Local Property Tax		
Motor Insurance, Tax, NCT		
Public Transport, School Transport, Taxi Costs		
Car Maintenance/Repairs		
Petrol, Car Parking and Tolls		
School/ College Books		
School/College Fees		
School Uniforms		
Other school/College expenses		
Medical expenses, including prescription charges		
Health insurance		
Private Pension payments		
Life assurance		
Social/sports/hobbies etc.		
Maintenance paid to spouse or child		
Other expenses not listed above (please specify type of expense)		
Total Monthly Expenditure		

Section D: Your Current Monthly Debt Payment				
Debt Type	Monthly Repayments	Remaining Term	Total Outstanding Balance	Arrears Balance
Credit Union				
Credit Card				
Overdraft				
Hire Purchase				
Car loan				
Personal loan				
Other debt – please specify				
Total Monthly Debt Payments				

Section E: Financial Statement Summary	
Total monthly income (total of section B)	€
Less: Total monthly expenditure (total of section C)	€
Sub-total	€
Less: Mortgage Payment	€
Less: Total Monthly Debt Payments (total of section D)	€
Total Surplus/Deficit	€

Protecting Your Information:

“Your lender will keep your information confidential and will only use this information for the purpose of assisting you in accordance with its Mortgage Arrears Resolution Process in accordance with your lender’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”

Kildare County Council may from time to time make searches against you on the records held by credit reference agencies. When such a search is made the Credit reference agencies will keep a record for a period (usually for a year) that the search has been made. Kildare County Council may also provide information to credit reference agencies concerning this application and the manner in which the Account is conducted. Where granted before 2009, your loan and repayment details will not have been previously reported by your local authority to credit reference agencies. For this Kildare County Council requires your consent. Please note that if you do not consent Kildare County Council may not be able to consider your application.

You have the right at any time to request from any credit reference agency a copy of any “personal data” within the meaning of the Data Protection Act 1988 (as amended or re-enacted from time to time) that such a credit reference agency holds about you (for which they may charge a small fee) and to have inaccuracies in that information corrected.

I/We declare that the information I have provided represents my/our financial situation and commit to informing Kildare County Council if my situation changes.

I/We understand that the information provided will only be used for the purpose of assisting Kildare County Council to assess my financial situation under its Mortgage Arrears Resolution Process.

I/We authorise Kildare County Council to carry out credit reference searches against me/us.

I/We acknowledge that such credit reference agencies will record that such a search has been made and disclose that fact to their members for a period of at least one year.

I/We also authorise Kildare County Council to provide information concerning this application and the conduct of the Account to credit reference agencies.

**Signature of
customer (1):**

Date:

**Signature of
customer (2):**

Date: