



# Income and Expenditure (I&E)

## Guiding Principles for completing the I&E

1. We at Pepper 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 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 Income & Expenditure (I&E) is designed to assist you in setting out your current financial circumstances.
4. We consider that the completion of the I&E 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 I&E. (If your income is weekly, multiply it by 52 and divide the result by 12 to get your monthly income.)
6. In the I&E 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.
7. It is important to fill out the I&E 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 I&E and other factors relating to your case will be assessed by our Arrears 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.
10. If you require further information, you can seek independent advice from MABS ([www.mabs.ie](http://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 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)		
<b>Please ✓ preferred contact method</b>			
A8	Home Telephone		
A9	Mobile		
A10	Work Telephone		
A11	E-mail (not required)		
A12	Marital Status		
A13	Date of birth	DD/MM/YYYY	DD/MM/YYYY
A14	No. and age of dependent children Child 1 Child 2 Child 3 Child 4		
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) <sup>1</sup>		
B3	Monthly Social Welfare Benefits (please list) a. Benefit - b. Benefit - c. Benefit -		
B4	Child Benefit		
B5	Mortgage Interest Supplement		

## SECTION B YOUR MONTHLY INCOME (CONTINUED)

		BORROWER 1	BORROWER 2	TOTAL
<b>B6</b>	Family Income Support			
<b>B7</b>	Maintenance			
<b>B8</b>	Other, e.g. pension, room rent, grants (please specify)			
<b>B9</b>	Monthly Income from Property assets (other than primary residence) (see E5)			
<b>B10</b>	Monthly income from non-property assets (see F8)			
<b>B11</b>	<b>TOTAL MONTHLY INCOME (sum of B2 to B10)</b>			

<sup>1</sup> 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

UTILITIES		AVERAGE CHARGE <sup>2</sup>	ARREARS (where applicable)
<b>C1</b>	Electricity		
<b>C2</b>	Gas/Oil		
<b>C3</b>	Phone <sup>3</sup> (Landline & Internet)		
<b>C4</b>	TV/Cable <sup>3</sup>		
<b>C5</b>	Mobile Phone		
<b>C6</b>	Refuse Charges		
<b>C7</b>	TV Licence		

HOUSEHOLD			
<b>C8</b>	Childcare		
<b>C9</b>	Elderly care (e.g. carer, nursing home fees etc)		
<b>C10</b>	Food/Housekeeping/Personal Care		
<b>C11</b>	Clothing and Footwear		
<b>C12</b>	Household Repairs/Maintenance		

TRANSPORT COSTS			
<b>C13</b>	Petrol		
<b>C14</b>	Motor Insurance/Tax/NCT		
<b>C15</b>	Rail/Bus/Taxi Costs (including school transport costs for children)		
<b>C16</b>	Car Maintenance/Repairs		
<b>C17</b>	Car Parking and Tolls		

PRIMARY RESIDENCE MORTGAGE-RELATED COSTS			
<b>C18</b>	Mortgage Protection/Endowment Premium		
<b>C19</b>	Payment Protection		
<b>C20</b>	House Insurance		

## SECTION C MONTHLY HOUSEHOLD EXPENDITURE (CONTINUED)

EDUCATION		AVERAGE CHARGE <sup>2</sup>	ARREARS (where applicable)
<b>C21</b>	Books		
<b>C22</b>	School/College Fees		
<b>C23</b>	Uniforms		
<b>C24</b>	Extra Curricular activities (e.g. school outings)		
<b>C25</b>	Other (e.g. voluntary contributions)		
MEDICAL			
<b>C26</b>	Medical Expenses and Prescription Charges <sup>4</sup>		
<b>C27</b>	Health Insurance <sup>5</sup>		
SOCIAL			
<b>C28</b>	Lifestyle Expenses (e.g. family events, Christmas, Birthdays, eating out etc.)		
<b>C29</b>	Club membership		
<b>C30</b>	Other (please specify)		
OTHER			
<b>C31</b>	Life Assurance		
<b>C32</b>	Pension Contribution <sup>6</sup>		
<b>C33</b>	Maintenance paid to spouse/child (if applicable)		
<b>C34</b>	Rent		
<b>C35</b>	(a) Property Service/Management Charges (b) Other (please specify) (c) Other (please specify)		
<b>C36</b>	Monthly expenditure on property assets (see E5)		
<b>C37</b>	Monthly Savings		
<b>C38</b>	<b>TOTAL MONTHLY EXPENDITURE (sum of C1 to C37)</b>		<b>G1</b>

<sup>2</sup> Average charge calculated by totalling last three utility bills and dividing by the number of months to get the average monthly cost.

<sup>3</sup> Please identify if these bills are bundled.

<sup>4</sup> Medical expenses include dentist, optician and any other costs related to health.

<sup>5</sup> Do not include if Health Insurance is deducted from your wages at source, (i.e. if it has already been deducted from B2).

<sup>6</sup> Do not include if Pension Contribution is deducted from your wages at source, (i.e. if it has already been deducted from B2).

Please provide details of any **steps you have already taken** to reduce your monthly expenditure and the savings you have achieved:

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Please provide details of any **steps you propose to take** to reduce your monthly expenditure and the savings you expect to achieve:

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## 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 €								
<b>D1</b> Mortgage for Primary Residence			G4							
<b>D2</b> Court Mandated Debt 1 (please specify) <sup>7</sup>										
<b>D3</b> Court Mandated Debt 2										
<b>D4</b> Credit Union										
<b>D5</b> Credit Union										
<b>D6</b> Overdraft										
<b>D7</b> Hire Purchase										
<b>D8</b> Store Card										
<b>D9</b> Catalogue Debt										
<b>D10</b> Credit Card 1										
<b>D11</b> Credit Card 2										
<b>D12</b> Credit Card 3										
<b>D13</b> Personal Loan 1 (please specify)										
<b>D14</b> Personal Loan 2 (please specify)										
<b>D15</b> Personal Loan 3 (please specify)										
<b>D16</b> Loans from family/friends										
<b>D17</b> Mortgage Debt on property other than primary residence (see E5)										

<sup>7</sup> e.g. fines, instalment orders, judgements.

## SECTION D YOUR CURRENT MONTHLY DEBT PAYMENTS (CONTINUED)

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 €								
<b>D18</b> Other Debt (please specify)										
<b>D19</b> Other Debt										
<b>D20</b>										
<b>D21</b>										
<b>D22 TOTAL (sum of D2 to D21)</b>			<b>G5</b>							

## SECTION E PROPERTY ASSETS (OTHER THAN PRIMARY RESIDENCE)

PROPERTY (GIVE DETAILS BELOW)	PROPERTY TYPE (E.G. BUY TO LET)	OWNERSHIP TYPE <sup>8</sup>	CURRENT VALUE <sup>9</sup> (EST) €	LOAN BALANCE €	ARREARS BALANCE €	MONTHLY RENTAL INCOME €	MONTHLY EXPENDITURE (E.G., UPKEEP, MAINTENANCE)	RE STRUCTURED Y/N	MONTHLY MORTGAGE PAYMENTS		LENDER	FOR SALE DUE Y/N
									DUE €	BEING PAID €		
<b>E1</b> 1												
<b>E2</b> 2												
<b>E3</b> 3												
<b>E4</b> 4												
<b>E5 TOTAL</b>						<b>B9</b>	<b>C36</b>			<b>D17</b>		

<sup>8</sup> For example, sole or joint ownership. Where a property/premises is not 100% owned by customer(s), please state the % amount that is owned.

<sup>9</sup> Please provide a reasonable estimate of the current value of these assets.



## SECTION E PROPERTY ASSETS (OTHER THAN PRIMARY RESIDENCE) (CONTINUED)

**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	<b>TOTAL (sum of F1 to F7)</b>			<b>B10</b>	

Please list **all other liabilities**, for example any guarantees given with respect to company borrowing or borrowing by a family member.

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## DECLARATION

I/we understand that the information provided will only be used for the purpose of assisting assessment of my financial situation under the Mortgage Arrears Resolution Process.

### Protecting Your Information

Pepper / your Lender will keep your information confidential and will only use this information for the purpose of assisting you in accordance with the Mortgage Arrears Resolution Process in accordance with Pepper / 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](http://www.dataprotection.ie)

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

I consent to Pepper conducting a credit reference check.

#### Borrower 1

Signed

Date

#### Borrower 2

Signed

Date

## SECTION G FINANCIAL STATEMENT SUMMARY

For office use only

<b>G1</b>	Total Monthly Income (B11)	
<b>G2</b>	Less Total Monthly Expenditure (C38)	(     )
<b>G3</b>	<b>SUB-TOTAL (G1 minus G2)</b>	

<b>G4</b>	Less Mortgage Repayments Due (D1)	(     )
<b>G5</b>	Less Other Monthly Debt Due (D22)	(     )
<b>G6</b>	<b>TOTAL SURPLUS/DEFICIT (subtract G4 and G5 from G3)</b>	





