



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) 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)		
Please ✓ preferred contact method			
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) ¹		
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
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)			

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

UTILITIES		AVERAGE CHARGE ²	ARREARS (where applicable)
C1	Electricity		
C2	Gas/Oil		
C3	Phone ³ (Landline & Internet)		
C4	TV/Cable 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		

SECTION C MONTHLY HOUSEHOLD EXPENDITURE (CONTINUED)

EDUCATION		AVERAGE CHARGE ²	ARREARS (where applicable)
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 ⁴		
C27	Health Insurance ⁵		
SOCIAL			
C28	Lifestyle Expenses (e.g. family events, Christmas, Birthdays, eating out etc.)		
C29	Club membership		
C30	Other (please specify)		
OTHER			
C31	Life Assurance		
C32	Pension Contribution ⁶		
C33	Maintenance paid to spouse/child (if applicable)		
C34	Rent		
C35	(a) Property Service/Management Charges (b) Other (please specify) (c) Other (please specify)		
C36	Monthly expenditure on property assets (see E5)		
C37	Monthly Savings		
C38	TOTAL MONTHLY EXPENDITURE (sum of C1 to C37)		G1

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 1 (please specify) ⁷										
D3 Court Mandated Debt 2										
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)										

⁷ 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 €								
D18 Other Debt (please specify)										
D19 Other Debt										
D20										
D21										
D22 TOTAL (sum of D2 to D21)			G5							

SECTION E PROPERTY ASSETS (OTHER THAN PRIMARY RESIDENCE)

PROPERTY (GIVE DETAILS BELOW)	PROPERTY TYPE (E.G. BUY TO LET)	OWNERSHIP TYPE ⁸	CURRENT VALUE ⁹ (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 €		
E1 1												
E2 2												
E3 3												
E4 4												
E5 TOTAL						B9	C36			D17		

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 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	TOTAL (sum of F1 to F7)				B10

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

DECLARATION

Protecting Your Information

Pepper/ your Lender will keep your information confidential and will only use this information for the purpose of assisting with the assessment of your financial situation in accordance with Pepper / your Lender's obligations under the EU General Data Protection Regulation, the Data Protection Acts 1988 to 2018 and any other laws which govern the use of your personal data. For more information on your rights under the Data Protection Law, see the Data Protection Commission's website at www.dataprotection.ie.

I/we understand that the information provided will only be used for the purpose of assisting with the assessment of my/our financial situation.

Pepper/ your Lender will use the information you have provided to search and share information with credit reference agencies, such as the Central Credit Register, or any other credit reference agency or credit register. The credit reference agencies will hold this information on a database which may be accessed by other financial institutions to help with applications for credit and for ongoing credit reviews.

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

I/we also consent to Pepper conducting a credit reference check for the purpose of verifying information provided in this Income & Expenditure form.

Borrower 1

Signed

Date

Borrower 2

Signed

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)	

