

pepper|advantage

MyPepper

Customer Support –
SFS and I&E Form

Complete the Standard Financial Statement (SFS) or Income and Expenditure (I&E) form on My Pepper

When you're experiencing financial difficulties, we work with you to find the most sustainable solution based on your circumstances.

To give us a full picture on your financial situation, we will ask you to complete either the Standard Financial Statement (SFS) or the Income and Expenditure (I&E) form.

Which form should I complete?

MyPepper will automatically show the correct form for you, based on your loan type and circumstances.

We will assess your SFS or I&E form carefully so that we can look for an alternative repayment arrangement that will meet your needs. However, we cannot promise to find one in every case.

The information you will need includes:

- Income
- Expenditure (outgoings)
- All debts
- Assets (such as property, cars and shares)
- Monthly financial commitments (such as maintenance)

1. SFS - Standard Financial Statement

Required under the Mortgage Arrears Resolution Process (MARP) for loans connected to your primary residence (residential property you live in as your home, or the only residential property in Ireland that you own, even if you don't live in it).

SFS Form

Pepper are committed to working with Customers who are in or facing financial difficulties to find the best solution where possible. Before you complete the Standard Financial Statement (SFS) form please read "Helpful Information" which will assist you with completing the document.

Standard Financial Statement Form

Standard Financial Statement form helps you to set out your current financial situation. Pepper will then explore appropriate options and sustainable alternative repayment arrangement (ARA) on your mortgage.

It is important to keep in mind that all information and documentation provided should be accurate and up to date in order to ensure a quick assessment and customer experience.

Please note: A copy of the completed SFS will be provided to you when you complete the form For Me. A copy of the completed SFS will be provided to each person who completes the form For Household.

Please note that all parties to the mortgage must be registered on 'My Pepper' in order to be in a position to complete or sign the SFS / I&E form

Account Number	Online Form	Address	Form Type
10110171	Start New	[Redacted], County Dublin,	For Me ▼

2. I&E - Income and Expenditure form

Used for buy-to-let mortgage customers or those notified they are outside of the MARP.

Complete an I&E Form

Pepper are committed to working with Customers who are in or facing financial difficulties to find the best solution where possible. Before you complete the Income & Expenditure form (I&E) form please read "Helpful Information" which will assist you with completing the document.

Income and Expenditure Form

The Income and Expenditure form helps you to set out your current financial situation. Pepper will then explore appropriate options and sustainable alternative repayment arrangement (ARA) on your mortgage.

It is important to keep in mind that all information and documentation provided should be accurate and up to date in order to ensure a quick assessment and customer experience.

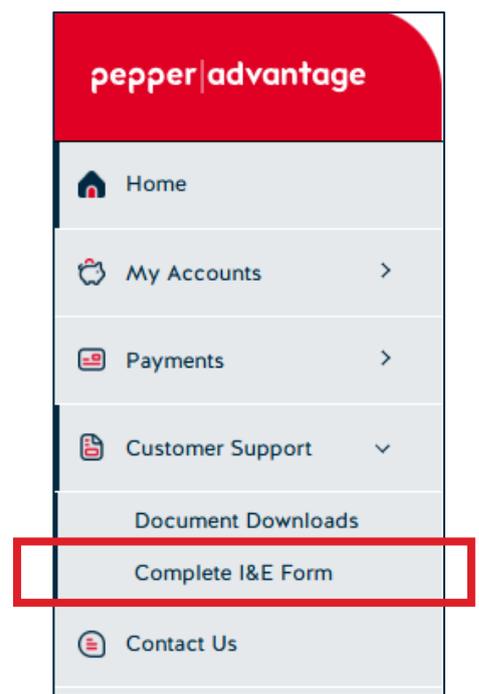
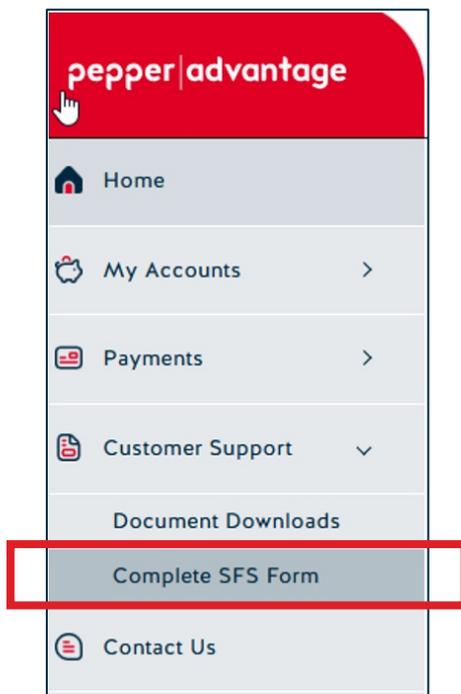
Please note that all parties to the mortgage must be registered on 'My Pepper' in order to be in a position to complete or sign the SFS / I&E form

Account Number	Online Form	Address	Form Type
22000182	Start New	11111, 11111 Road, Dalkey, County Dublin,	For Household ▾

Navigating to the SFS or I&E form

To access the form:

1. Open the **Customer Support** menu on the MyPepper home page.
2. Complete the form showing on the menu under Customer Support



Before you start

Is the mortgage in your name only?

- **For Me** will be the only option available for you.

Is it a joint mortgage?

On joint mortgages, you can choose whether each person provides their own information individually on separate forms, or one person enters the shared information for everyone on one form.

Before you start, you need to decide if you are filling it out **For Me** or **For Household**.

Choose **For Household** if one person will gather and enter the shared information needed, for all the borrowers. Personal and income information will need to be provided by each borrower before signing. When the form is completed, each borrower has to sign the form digitally (online). To do this, each borrower will need their own MyPepper account.

Choose **For Me** if each borrower will complete their own form individually.

Please note that all parties to the mortgage must be registered on 'My Pepper' in order to be in a position to complete or sign the SFS / I&E form

Account Number	Online Form	Address	Form Type
22000182	Start New	Address, David Park Road, Dalkey, County Dublin,	<input type="button" value="For Household"/> <input type="button" value="For Household"/> <input type="button" value="For Me"/>

If you have more than one account.

You just need to submit 1 form and we will assess your overall situation.

Overview of The Forms

Each form is divided into 8 sections.

If you need help completing any part of the form, click the relevant section below for detailed guidance.

[Section A - Borrower.](#) In this section, we ask for some personal details including your name, address and the number of dependants in household.

[Section B - Mortgage.](#) This is all about the mortgage on the property.

Section C - Income is all about your monthly income. It is very important to include proof of all your income.

- **If you're an employee on PAYE**, your monthly income is written on your most recent payslip.
- **If you're self-employed**, you'll find the figure on your Revenue form 11.
- **If you receive social welfare benefits**, make sure to include the name of each social welfare benefit you receive and provide your most recent social welfare receipt for each of them.
- **If you're retired**, we'll need the amount of any pensions and a proof of receipt. This may be on your statement, or you may receive a payslip.
- **If you receive rental income from property assets**, please include the amounts here in section C and in section F, along with proof of payment by statement or rent agreement.
- **If you receive income from non-property assets** (such as savings and shares), include these amounts in section C and section G.

It's important to provide details of any people in your household who are financially contributing, along with the amount of their contribution. You don't need to include any irregular income like shift allowance bonuses or overtime. Remember, to help us fully assess your financial situation you must include all supporting documents for your income.

Section D - Expenditure. This section asks for details of all your monthly outgoings.

Section E - Debt asks you for all your monthly debt repayments except for the mortgage on your primary residence. This should include other loans. Information on your mortgage is already covered in Section B, to ensure your primary residence mortgage remains your priority debt.

Section F - Property asks you to provide details of any additional properties you own apart from your primary residence. This covers properties such as holiday homes, rental properties and business premises. It also includes properties you own with someone else and any properties abroad.

Section G - Assets asks for details of all other assets you own, either on your own or with someone else. This includes things like savings, shares and vehicles.

Submit - In this section, you will need to confirm that all the details you provided in the form are correct.

You can move between the sections on the screen by selecting the headings, as shown in the image below.

- Borrower
- Mortgage
- Income
- Expenditure
- Debt
- Property
- Assets
- Submit

Section A: Borrower

This section collects your personal information, including:

- Your name and address
- Number of dependants
- Your occupation and other household details

Borrower

This section asks for details about your personal circumstances, your name, address, occupation and household.

Name

Total number of all persons in household

Date of Birth

Marital Status *

This field is required.

Employment Status *

Occupation *

This field is required.

Name of Employer

Length of Service

Correspondence Address *

This field is required.

Saving or moving to the next section

All fields marked with an asterisk (*) **must be completed** and you'll be asked to complete them before you can continue to the next page or save it for later.

Click **Next** to move to the following section, or **Previous** to move back.'

For what reason(s) are you having difficulty meeting your mortgage and/or other debt repayments? (Please select all that apply)

<input type="checkbox"/> Unemployment	<input type="checkbox"/> Bereavement
<input type="checkbox"/> Reduced Income	<input type="checkbox"/> School/College Fees
<input type="checkbox"/> Illness	<input type="checkbox"/> Household Bills
<input type="checkbox"/> Divorce/Separation	<input type="checkbox"/> Other

How long do you expect these difficulties to continue? (If you are not in a position to answer this question, please contact your mortgage provider to see support on how to answer this question)

<input type="checkbox"/> 0-3 Months
<input type="checkbox"/> 3-6 Months
<input type="checkbox"/> 6-12 Months
<input type="checkbox"/> 12+ Months

Section B: Mortgage

For SFS: This section collects information about the mortgage on your primary residence. That is the residential property you occupy as your primary residence or the only residential property in the State that you own.

For I&E form: This section collects information about the mortgage for which the form is being completed.

Some fields are already filled in based on our records, while others must be entered by you. Additional mortgages on other properties will be covered in Section F: Property.

You may need your annual mortgage statement showing the total left to pay on your mortgage and confirming the amount of monthly payments to help complete this section.

Mortgage

Mortgage for primary residence (the residential property you occupy as your primary residence or the only residential property in the State you own).

Reference Number * Estimated Current Value

Property Address *

Account reference of any other mortgage account(s) on your primary residence (for example top-up account)

Other mortgage account Lender

Repayments Due * Monthly

Repayments Being Paid * Monthly

Remaining Term * Current Interest Rate (%)

Is this rate fixed or variable?

Total Outstanding Mortgage Balance *

Arrears Balance *

Currently Restructured

Payment Protection Insurance

Documentation needed to complete this section.
(You may be required to provide the documents relevant to your individual situation as part of the assessment of your completed form)

- Your annual mortgage statement.
- A statement from your mortgage provider showing the total left to pay on your mortgage.
- A statement of mortgage payments or confirmation from your mortgage provider of the amount of monthly mortgage payment.

Your mortgage provider should be in a position to give you all the above information so please engage with your mortgage provider.

- Print out showing current estimated value of your property.

Please confirm that you have read the documentation information.

Yes

Before continuing, you will need to confirm that you have reviewed all requirements by switching the toggle to **Yes**. *(shown in the image above)

Saving or moving to the next section

All fields marked with an asterisk (*) **must be completed** and you'll be asked to complete them before you can continue to the next page or save it for later.

Click **Next** to move to the following section, or **Previous** to move back.'

Section C: Income

This section collects information about your income. This includes, your wages, social welfare benefits, rent and any other type of income you might receive.

You do **not** need to include irregular or unpredictable income (such as overtime, bonuses, shift allowances).

The following documents may be needed to complete this section:

- Employee: Proof of income, in the form of recent payslips
- Self-employed: Audited or certified accounts, business account statements, personal tax return or tax balancing statement, Revenue Form 11
- Unemployed: Most recent social welfare receipt for each social welfare payment received
- Retired: Proof of receipt and amount of monthly pensions
- Proof of receipt of maintenance payments
- Proof of other income
- Proof of monthly financial contribution received from dependants and non-dependants who are living in the household (for example, bank statements)

Income

This section asks for details of all your income, e.g., your wages, social welfare benefits, rent and any other type of income you might receive.

Do not include any irregular income, such as shift allowance, as any arrangement made on the basis of this Financial Statement must be affordable and sustainable.

Please indicate if you receive any additional income from:

Rental property NO

Other assets NO

Gross Salary *
€ 0.00 Monthly

Net Salary
€ 0.00 Monthly

Child Benefit
€ 0.00 Monthly

Maintenance
€ 0.00 Monthly

Mortgage Interest Supplement
€ 0.00 Monthly

Working Family Payment
€ 0.00 Monthly

Documentation needed to complete this section.
(You may be required to provide the documents relevant to your individual situation as part of the assessment of your completed form)

- Employee: Proof of income in the form of recent payslips.
- Self-employed: Audited or certified accounts, business account statements, personal tax return or tax balancing statement, Revenue Form 11.
- Unemployed: Most recent social welfare receipt for each social welfare payment received.
- Retired: Proof of receipt and amount of monthly pensions.
- Proof of receipt of maintenance payments.
- Proof of other income.
- Proof of monthly financial contribution received from dependants and/or non-dependants living in the household (for example bank statements).

Please confirm that you have read the documentation information.

NO

Before continuing, you will need to confirm that you have reviewed all requirements by switching the toggle to **Yes**.

Saving or moving to the next section

All fields marked with an asterisk (*) **must be completed** and you'll be asked to complete them before you can continue to the next page or save it for later.

Click **Next** to move to the following section, or **Previous** to move back.'

Section D: Expenditure

This section collects information about your monthly household expenses.

There are 8 parts to this section. You will need to click on each individual bar to show the questions under each part.

You may find it helpful to refer to the [Reasonable Living Expenses](#) guidance from the Insolvency Service of Ireland when completing this section.

If you use a credit card to cover household expenses, record this in the space provided and upload your last 3 months' statements.

The following documents may be needed to complete this section:

- Recent bills (electricity, gas, oil, internet, phone, mobile)
- Documents proving the amount spent on childcare and elderly care
- Proof of insurance (including motor, home, health, mortgage protection, payment protection, income protection, life assurance)
- Proof of pension payments, if not deducted from your salary at source
- Proof of maintenance payments
- Proof of rent paid

Expenditure

Monthly household expenditure

This Section asks for details of all of your outgoings. There may be bills or other outgoings that you pay weekly, every 2 weeks, every 2 months, quarterly, every year or every two years.

Remember to include details of any arrears as well as your average cost.

Utilities Monthly spend: € 0.00

Household Monthly spend: € 0.00

Transport Costs Monthly spend: € 0.00

Some bills will vary, you should specify the average charge.

* Only enter arrears where applicable

Transport

€ 0.00 Monthly

Arrears *

Primary Residence Monthly spend: € 0.00

Education Monthly spend: € 0.00

Health Monthly spend: € 0.00

Social Monthly spend: € 0.00

Other Monthly spend: € 0.00

Additional Information

If there is any additional information not captured above that may impact your monthly expenditure, please include here. (You may also use this text box to explain a high level of costs for certain items above).

Documentation needed to complete this section.

(You may be required to provide the documents relevant to your individual situation as part of the assessment of your completed form)

- Recent Bills (electricity, gas/oil, internet, phone, mobile).
- Documents proving the amount spent on childcare and/or elderly care.
- Proof of insurance (including motor, home, health, mortgage protection, payment protection, income protection, life assurance) and pension payments (pension contribution not deducted from salary at source).
- Proof of maintenance payments.
- Proof of rent paid.

Please confirm that you have read the documentation information

NO

Previous **Save for Later** **Next**

Before continuing, you will need to confirm that you have reviewed all requirements by switching the toggle to **Yes**.

Saving or moving to another section

You can save your progress at any time and return later to finish. Click **Next** to move to the following section, or **Previous** to move back.

Section E: Debt

This section collects information about all debts apart from the mortgage on your primary residence.

There are 12 parts to this section. You will need to click on each individual bar to show the questions under each part.

Include:

- Personal loans, credit cards, hire purchase, PCP and overdrafts
- Loans from family or friends
- Any other recurring debt repayments

You may also wish to contact other lenders to discuss options to reduce repayments.

The following documents may be needed to complete this section:

- Proof of any court payment due
- Statement related to any loans you have (credit unions, personal loans, credit cards, overdrafts, PCP, hire purchases)
- Statements should include the amount outstanding, the payments being made, the time left on each loan, the arrears balance and the reason for the loan

Debt

Your current monthly debt payments

This Section asks for details of all of your debt repayments. There may be debts that you pay weekly, every 2 weeks, every 2 months, quarterly, every year or every two years.

Each debt type is listed down the left-hand side of the sheet and you are asked to complete all boxes for each debt.

This Section also asks for more detail about the type of debts you owe, the total balances, the reason you took out the debt, whether you have come to an alternative arrangement with any of your lenders and whether you have Payment Protection Insurance in place. As there is a lot of detail, you should contact each of your lenders to request the relevant information if you do not already have it before completing the SFS.

Court Mandated Debt	Being paid: € 0.00	▼
Credit Union Loan	Being paid: € 0.00	▼

Credit Union Loan Being paid: € 0.00 ^

Lender

Purpose of Loan

Total Outstanding Balance

Arrears Balance

Repayments Due

€ 0.00	Monthly	▼
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Repayments Being Paid

€ 0.00	Monthly	▼
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Remaining Term Secured

Documentation needed to complete this section.

(You may be required to provide the documents relevant to your individual situation as part of the assessment of your completed form)

- Proof of any court payment due.
- Statement related to any loans you have (credit unions, personal loans, credit cards, overdrafts, PCP/hire purchases).
- Statements should include the amount outstanding, the payments being made, the time left on each loan, the arrears balance, the reason for the loan.

Please confirm that you have read the documentation information.

NO

Previous Save for Later Next

Before continuing, you will need to confirm that you have reviewed all requirements by switching the toggle to **Yes**.

Saving or moving to another section

You can save your progress at any time and return later to finish. Click **Next** to move to the following section, or **Previous** to move back.

Section F: Property

This section collects information about any other properties you own, whether on your own or with someone else and whether in Ireland or abroad.

There are 4 parts to this section. You will need to click on each individual bar to show the questions under each part.

Include details of the following:

- Holiday homes
- Buy-to-let properties
- Business premises
- Properties abroad
- Jointly owned properties

If any of these properties are used as security for a mortgage not held with Pepper Advantage, you must upload an up-to-date annual mortgage statement from that provider.

If a property has no mortgage, you must still include it.

The following documents may be needed to complete this section:

- Printouts showing the estimated value of your properties
- Statement from your mortgage provider showing the full amount left to pay on each mortgage
- Statement of arrears on your mortgage accounts
- Proof of rental income
- Statement of mortgage payments or confirmation from your mortgage provider(s) of the amount of monthly mortgage payment

Property

Property assets (other than primary residence)

In this Section you are asked to give details of any other properties you own, whether on your own or with someone else and whether in Ireland or abroad.

Provide details for 1st Property 

Provide details for 2nd Property 

Provide details for 3rd Property 

Provide details for 4th Property 

Documentation needed to complete this section.

(You may be required to provide the documents relevant to your individual situation as part of the assessment of your completed form)

- Print outs showing estimated value of your properties.
- Statement from your mortgage provider showing the full amount left to pay on each mortgage.
- Statement of arrears on your mortgage accounts.
- Proof of rental income.
- Statement of mortgage payments or confirmation from your mortgage provider(s) of the amount of monthly mortgage payment.

Please confirm that you have read the documentation information.

NO

[Previous](#) [Save for Later !\[\]\(060342239fe07f3b767c761a8f51fee7_img.jpg\)](#) [Next](#)

Before continuing, you will need to confirm that you have reviewed all requirements by switching the toggle to **Yes**.

Saving or moving to another section

You can save your progress at any time and return later to finish. Click **Next** to move to the following section, or **Previous** to move back.

Section G: Assets

This section collects information about your non-property assets, such as:

- Savings
- Investments
- Shares
- Vehicles
- Valuable items

Include any key details relevant to each asset. For example, where the asset is being used as security for a loan, this must be disclosed.

There are 6 parts to this section. You will need to click on each individual bar to show the questions under each part.

The following documents may be required to complete this section:

- Receipts and/or statements of purchase price for any asset
- Statement of current estimated value

Assets

Non-property assets

This Section asks for details of all other assets you own, either on your own or with someone else. This includes savings, cars, shares etc.

Savings / deposits / current accounts ▼

Shares ▲

Original Cost/Value

Current Estimated Value

Net Monthly Income

Please Give Any Relevant Details

Redundancy Payment(s) ▼

Long Term Investment(s) ▼

Other Investment(s) ▼

Other Assets (e.g. vehicles, stock, machinery etc.) ▼

Documentation needed to complete this section.

(You may be required to provide the documents relevant to your individual situation as part of the assessment of your completed form)

- Receipts and/or statements of purchase price for any asset.
- Statement of current estimated value.

Please confirm that you have read the documentation information.

NO

Before continuing, you will need to confirm that you have reviewed all requirements by switching the toggle to **Yes**.

Saving or moving to another section

You can save your progress at any time and return later to finish. Click **Next** to move to the following section, or **Previous** to move back.

Submit

In this section you will need to confirm that all the details you provided in the form are correct.

Step 1 - You will need to check that the total figures (displayed on the left of the form) are accurate and reflect your current financial situation.

Step 2 -You will need to confirm that you agree that the figures are accurate, by switching the toggle to **Yes**.

Step 3 - You will need to type your name in the Signed field

Step 4 -If it is a joint mortgage and you are completing this form for your household, the joint borrower also needs to sign the form. They need to be registered on MyPepper to sign it.

Step 5 - Submitting the form. You can **save the form** and return later to check it. When you're ready, click **Submit**.

**Above steps are visualised on the next page*

Submit
Complete your form

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 the Central Credit Register in line with the Credit Reporting Act 2013. The Central Credit Register 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, **Sandra Moran**, agree with the totals as they appear on the Monthly Financial Statement Summary. **Step 2**

Monthly Financial Statement

Income **Step 1**
€ 0.00

Expenditure
€ 0.00

Mortgage
€ 0.00

Other Debt
€ 0.00

Property Income
€ 0.00 27/11/2025, 16:08:28

Asset Income
€ 0.00

Total Surplus/Deficit
€ 0.00

Declarations
Sandra Moran
Signed (Enter your name): **Step 3**

Declarations
Gary Leyden
Signed (Enter your name): **Step 4**

Step 5
Previous Save for Later Submit

For Household - Incomplete Submission:

If all borrowers don't register and sign, you'll see this message:

To submit the form please ensure all required fields are completed by all borrowers.

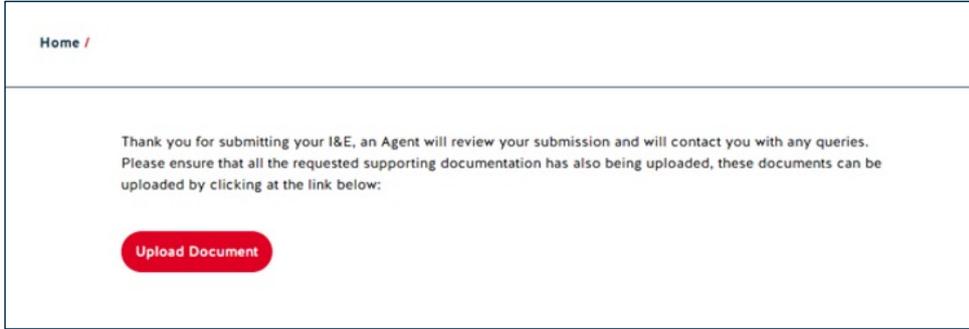


After Submission

When your form is submitted successfully, you'll see a confirmation message.

A member of our Arrears Support Unit will review your form and will contact you with any queries.

You can upload supporting documents by clicking **Upload Document**.



Uploading Supporting Documents

Step 1 - Select the category or type of document.

Step 2 - Click on the browse box and find the file you want to upload.

Step 3 - When you can see the correct file in the box, click upload.

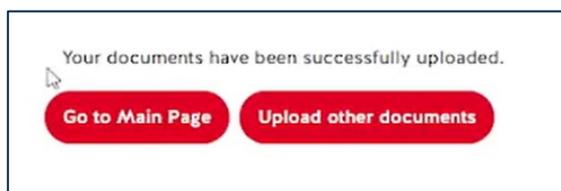


*If you have any paper documents that you want to send us and you cannot upload them online, you can post them to:

Pepper Advantage
4310 Atlantic Avenue
Westpark Business Campus
Shannon
Co Clare

If you need help, please contact us.

When your document is uploaded and submitted successfully, you'll see a confirmation message.



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