



STATUTORY INSTRUMENTS.

S.I. No. 326 of 2013



PERSONAL INSOLVENCY ACT 2012 (PRESCRIBED FINANCIAL
STATEMENT) REGULATIONS 2013

PERSONAL INSOLVENCY ACT 2012 (PRESCRIBED FINANCIAL STATEMENT) REGULATIONS 2013

The Insolvency Service of Ireland, in exercise of the powers conferred on it by section 3 and section 136 of the Personal Insolvency Act 2012 (No. 44 of 2012) (the “Act”) and with the consent of the Minister for Justice and Equality, hereby makes the following regulations:

1. These Regulations may be cited as the Personal Insolvency Act 2012 (Prescribed Financial Statement) Regulations 2013.

2. The form set out in Schedule 1 to these Regulations is the prescribed form to be used by persons where required under Part 3 of the Act to complete a Prescribed Financial Statement for the purposes of making an application for a Debt Relief Notice or otherwise in connection with a Debt Relief Notice process (within the meaning of section 25 of the Act).

3. The form set out in Schedule 2 to these Regulations is the prescribed form to be used by persons in all circumstances other than those referred to in Regulation 2 where required under Part 3 of the Act to complete a Prescribed Financial Statement including for the purposes of an application for a protective certificate or the making of a proposal for, review or variation of a Debt Settlement Arrangement or Personal Insolvency Arrangement.

Notice of the making of this Statutory Instrument was published in “Iris Oifigiúil” of 30th August, 2013.

SCHEDULE 1

PRESCRIBED FINANCIAL STATEMENT

Debt Relief Notice

Name of Debtor:

Address:

Assets & Liabilities – Summary

			Total
			€
Assets			
Principal Private Residence (PPR)			
Investments (real property)			
Investments (other than real property)			
Plant, Equipment, Tools			
Vehicles			
Stock in trade			
Money owed to you			
Bank/Building Society Accounts			
Credit Union (net asset)			
Cash on hand			
Prospective assets			
Contingent assets			
Other			
Total Assets			
Liabilities (debts)			
	Qualifying	Non-	Total
	debts	Qualifying	
	€	€	€
PPR lender			
Financial Institutions			
Credit Union (net liability)			
Excludable Debts - Revenue			
Excludable Debts - Other than Revenue			
Employees			
Equipment Lessors/Hire Purchase			
Trade creditors			
Connected creditors			
Other debts			
Prospective debts			
Contingent debts			
Excluded debts			
Total debts			
Assets Less Liabilities			

All assets/debts are stated net of offsets

Income & Expenditure - Summary

Income (monthly)	€
Salary/Wages	
Pension income	
Income from self employment (before tax)	
Rental income (net of expenses)	
Investment income	
Household members	
Income from boarders/lodgers	
Income from State agencies	
Department of Social Protection	
Other	
Total income	_____

Expenditure (monthly)	€
Income Tax & Social Insurance	
Reasonable Living Expenses - set costs per guide	
Reasonable Living Expenses - rent/mortgage	
Reasonable Living Expenses - childcare costs	
Reasonable Living Expenses - special circumstances	
Payments in respect of Excluded Debts	
Payments in respect of Excludable Debts not permitted	
Total Monthly Expenditure Before Debt Repayment	_____
Debt Repayment	_____

Net disposable income	_____

Assets – Detail

1 Principal Private Residence

- 1.1 Address (note 1)
- 1.2 Original cost
- 1.3 Purchase date
- 1.4 Current market value
- 1.5 Debtor ownership %
- 1.6 Debtor's interest (derived field)
- 1.7 Comment

2 Investment Property

- 2.1 Description/Type*
- 2.2 Address (note 1)
- 2.3 Title - Freehold/Leasehold/Other
- 2.4 Original cost
- 2.5 Purchase date
- 2.6 Current market value
- 2.7 Debtor ownership %
- 2.8 Debtor's interest (derived field)
- 2.9 Monthly income
- 2.10 Monthly expenditure
- 2.11 Comment

Description/Type*
<i>Residential buy to let - apartment</i>
<i>Residential buy to let - house</i>
<i>Commercial buy to let</i>
<i>Commercial premises</i>
<i>Holiday home</i>
<i>Land</i>
<i>Other - provide details</i>

3 Investments (other than real property)

- 3.1 Description/Type*
- 3.2 Name of security issuer
- 3.3 Address (note 1)
- 3.4 Original cost
- 3.5 Purchase date
- 3.6 Current market value
- 3.7 Debtor ownership %
- 3.8 Debtor's interest (derived field)
- 3.9 Monthly income
- 3.10 Is the asset located in the State? Yes No
- 3.11 Comment

Description/Type*
<i>Stocks/shares</i>
<i>Bonds</i>
<i>Endowment policies</i>
<i>Pension</i>
<i>Antiques</i>
<i>Precious metals/Jewellery</i>
<i>Prize Bonds</i>
<i>Livestock</i>
<i>Other - provide details</i>

4 Plant, Equipment, Tools

- 4.1 Description
- 4.2 Original cost
- 4.3 Purchase date
- 4.4 Current market value
- 4.5 Debtor ownership %
- 4.6 Debtor's interest (derived field)
- 4.7 Is the asset located in the State? Yes No
- 4.8 Comment

5	Vehicles	
5.1	Make	
5.2	Model	
5.3	Year	
5.4	Registration number	
5.5	Mileage	
5.6	Need for vehicle	
5.7	Original cost	
5.8	Purchase date	
5.9	Current market value	
5.10	Subject to finance?	Yes <input type="checkbox"/> No <input type="checkbox"/>
5.11	Balance outstanding	
5.12	Monthly instalment	
5.13	Adapted for disabled use?	Yes <input type="checkbox"/> No <input type="checkbox"/>
5.14	Is the asset located in the State?	Yes <input type="checkbox"/> No <input type="checkbox"/>
5.15	Comment	
6	Stock in trade	
6.1	Current market value	
6.2	Is the asset located in the State?	Yes <input type="checkbox"/> No <input type="checkbox"/>
6.3	Comment	
7	Money owed to you	
7.1	Name of debtor	
7.2	Address (note 1)	
7.3	Book value	
7.4	Realisable amount	
7.5	Comment	
8	Bank/Building Society Accounts	
8.1	Name of bank/building society	
8.2	Address (note 1)	
8.3	Account Name	
8.4	Account Number	
8.5	IBAN/BIC Number	
8.6	Balance	
8.7	Debtor ownership %	
8.8	Debtor's interest (derived field)	
8.9	Comment	
9	Credit Union Shares/Investment	
9.1	Name of credit union	
9.2	Address (note 1)	
9.3	Account Name	
9.4	Account Number	
9.5	Current market value (less loan)	
9.6	Debtor ownership %	
9.7	Debtor's interest (derived field)	
9.8	Comment	

10 Cash on hand

- 10.1 Amount
10.2 Is the asset located in the State? Yes No
10.3 Comment

11 Prospective assets

- 11.1 Description
11.2 Estimated value
11.3 Estimated date of receipt
11.4 Is the asset located in the State? Yes No
11.5 Comment

12 Contingent assets

- 12.1 Description
12.2 Estimated value
12.3 Estimated date of receipt
12.4 Is the asset located in the State? Yes No
12.5 Comment

13 Other

- 13.1 Description
13.2 Estimated value
13.3 Is the asset located in the State? Yes No
13.4 Comment
-

Liabilities – Detail

Questions common across all debt headings (except excluded debts):

- 1 Is this debt secured? Yes No
 If yes, security type:
 Mortgage/Charge
 Other - if other please give details
 What is the debt secured on?
- 2 Has any of this debt been incurred within 6 months of the application date? Yes No
 If yes, please state amount.

1 Principal Private Residence Lender

- 1.1 Account Number
 1.2 IBAN/BIC Number
 1.3 Account Name
 1.4 Contact details (note 2)
 1.5 Monthly repayments - per contract
 1.6 Monthly repayments - actual
 1.7 Remaining term (months)
 1.8 Original amount borrowed
 1.9 Purpose of loan
 1.10 Amount due
 1.11 Of the amount due, how much is qualifying debt with reference to section 25 of the Personal Insolvency Act 2012?
 1.12 Is the liability joint and several? Yes No
 1.13 If no, state % of liability
 1.14 Amount of debtor's liability (derived field)
 1.15 Arrears included in amount due
 1.16 Restructured? Yes No
 If yes, please provide details
 1.17 Current interest rate
 1.18 Comment

2 Financial Institutions

- 2.1 Account Number
 2.2 IBAN/BIC Number
 2.3 Account Name
 2.4 Contact details (note 2)
 2.5 Account Type*
 2.6 Monthly repayments - per contract
 2.7 Monthly repayments - actual
 2.8 Remaining term (months)
 2.9 Original amount borrowed
 2.10 Purpose of loan
 2.11 Amount due
 2.12 Of the amount due, how much is qualifying debt with reference to section 25 of the Personal Insolvency Act 2012?
 2.13 Is the liability joint and several? Yes No
 2.14 If no, state % of liability
 2.15 Amount of debtor's liability (derived field)
 2.16 Arrears included in amount due
 2.17 Restructured? Yes No
 If yes, please provide details
 2.18 Current interest rate
 2.19 Comment

Account Type*
Mortgage
Personal loan
Overdraft
Credit card
Store card
Other – provide details

3 Credit Union	
3.1	Account Number
3.2	Account Name
3.3	Contact details (note 2)
3.4	Monthly repayments - per contract
3.5	Monthly repayments - actual
3.6	Remaining term (months)
3.7	Original amount borrowed
3.8	Purpose of loan
3.9	Amount due
3.10	Of the amount due, how much is qualifying debt with reference to section 25 of the Personal Insolvency Act 2012?
3.11	Is the liability joint and several? Yes <input type="checkbox"/> No <input type="checkbox"/>
3.12	If no, state % of liability
3.13	Amount of debtor's liability (derived field)
3.14	Arrears included in amount due
3.15	Restructured? Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, please provide details
3.16	Interest rate
3.17	Comment

4 Excludable Debts - Revenue		
4.1	Description/Type*	Description/Type*
4.2	Contact details (note 2)	<i>Income Tax</i>
4.3	Permitted? Yes <input type="checkbox"/> No <input type="checkbox"/>	<i>VAT</i>
4.4	If yes, creditor consent or deemed consent	<i>PAYE/PRSI</i>
4.5	If creditor consents, please scan letter of consent	<i>Relevant contracts tax</i>
4.6	If deemed consent, scan proof of letter requesting consent	<i>Local Property Tax</i>
4.7	Amount due	<i>Interest & penalties</i>
4.8	Of the amount due, how much is qualifying debt with reference to section 25 of the Personal Insolvency Act 2012?	<i>Other – provide details</i>
4.9	Preferential amount included in amount due (where known)	
4.10	Instalment arrangement? Yes <input type="checkbox"/> No <input type="checkbox"/>	
4.11	Amount of instalment	
4.12	Comment	

5 Excludable Debts - Other than Revenue	
5.1	Description/Type*
5.2	Contact details (note 2)
5.3	Permitted? Yes <input type="checkbox"/> No <input type="checkbox"/>
5.4	If yes, creditor consent or deemed consent
5.5	If creditor consents, please scan letter of consent
5.6	If deemed consent, scan proof of letter requesting consent
5.7	Amount due
5.8	Of the amount due, how much is qualifying debt with reference to section 25 of the Personal Insolvency Act 2012?
5.9	Preferential amount included in amount due (where known)
5.10	Comment

Description/Type*
<i>Local Government (Charges) Act 2009</i>
<i>Rates - Local Government Act 2001</i>
<i>HSE (Nursing Homes Support Scheme Act 2009)</i>
<i>Service charges/contributions under MUD Act 2011</i>
<i>Social Welfare Consolidation Act 2005</i>
<i>Other – provide details</i>

6 Employees		
6.1	Description/Type*	Description/Type*
6.2	Contact details (note 2)	<i>Arrears of wages</i>
6.3	Amount due	<i>Minimum notice</i>
6.4	Of the amount due, how much is qualifying debt with reference to section 25 of the Personal Insolvency Act 2012?	<i>Holiday pay</i>
6.5	Preferential amount included in amount due (where known)	<i>Redundancy</i>
6.6	Comment	
7 Equipment Lessors/Hire Purchase		
7.1	Description/Type*	Description/Type*
7.2	Contact details (note 2)	<i>Lease</i>
7.3	Account Number	<i>Hire purchase</i>
7.4	Amount due	<i>Other – provide details</i>
7.5	Of the amount due, how much is qualifying debt with reference to section 25 of the Personal Insolvency Act 2012?	
7.6	Comment	
8 Trade creditors		
8.1	Contact details (note 2)	
8.2	Amount due	
8.3	Of the amount due, how much is qualifying debt with reference to section 25 of the Personal Insolvency Act 2012?	
8.4	Comment	
9 Connected creditors		
9.1	Contact details (note 2)	
9.2	Purpose of loan	
9.3	Amount due	
9.4	Of the amount due, how much is qualifying debt with reference to section 25 of the Personal Insolvency Act 2012?	
9.5	Please specify the connection	
9.6	Comment	
10 Other debts		
10.1	Description	
10.2	Contact details (note 2)	
10.3	Purpose of loan	
10.4	Amount due	
10.5	Of the amount due, how much is qualifying debt with reference to section 25 of the Personal Insolvency Act 2012?	
10.6	Comment	
11 Prospective debts		
11.1	Description	
11.2	Contact details (note 2)	
11.3	Amount due	
11.4	Of the amount due, how much is qualifying debt with reference to section 25 of the Personal Insolvency Act 2012?	
11.5	Payment date	
11.6	Comment	

12 Contingent debts

- 12.1 Description
- 12.2 Contact details (note 2)
- 12.3 Estimated amount
- 12.4 Estimated payment date
- 12.5 Comment

13 Excluded debts

- 13.1 Amount due
- 13.2 Comment

Note 1
Address
Country
Street (line 1)
Street (line 2)
Street (line 3)
Town
Zip/Postal code
County

Note 2
Contact details:
Legal name of creditor
Country
Street (Line 1)
Street (Line 2)
Street (Line 3)
Town
Zip/Postal Code
County
Email Address
Telephone Number

Monthly Income - Detail		€ Amount
	Type of income	
1	Salary/Wages – gross Comment	
2	Pension income Comment	
3	Income from self employment (before tax) Comment	
4	Rental income (net of expenses) Comment	
5	Income from investments Comment	
6	Contribution from household members Comment	
7	Income from boarders/lodgers Comment	
8	Income from State agencies Comment	
9	Department of Social Protection	
9.1	Jobseekers Allowance/Benefit Comment	
9.2	Disability Allowance Comment	
9.3	Carer's Allowance Comment	
9.4	Family Income Supplement Comment	
9.5	Rent Supplement Comment	
9.6	One Parent Family Payment Comment	
9.7	Child Benefit Comment	
9.8	Mortgage Interest Supplement Comment	
9.9	Other – Please specify Details Comment	

10 Child or Spousal Maintenance
Comment

11 Other
Comment
Total monthly income

Monthly Expenditure - Detail		€
	Type of expenditure	Amount
1	Income Tax & Social Insurance	
1.1	Income Tax Comment	
1.2	PRSI Comment	
1.3	Universal Social Charge Comment	
1.4	Other – please specify Details Comment	
2	Reasonable Living Expenses - set costs (derived)	
3	Reasonable Living Expenses - rent/mortgage	
4	Reasonable Living Expenses - childcare costs	
5	Reasonable Living Expenses - special circumstances	
6	Payments in respect of Excluded Debts Comment	
7	Payments in respect of Excludable Debts not permitted Comment	
Total monthly expenditure		

Signature of Debtor _____

Printed Name of Debtor _____

Date _____

Note: This document will be completed in electronic format on such electronic platform that the Insolvency Service may from time to time make available or otherwise specify for such purpose, following which, the information will be processed into an output format which may be in electronic form or printed on paper. Where any item in this document is completed to the effect of 'no', or any item in this document is not completed, that information may not appear on such output format and any person reviewing the output format should proceed on the basis that, where the output format does not refer to such information, the relevant item was either completed by selecting 'no' or the relevant item was not applicable in that instance. In this document, where an asterisk (*) is used and a choice is provided of the appropriate response, the response selected will appear in the output format. This note will not appear on the output format.

SCHEDULE 2

PRESCRIBED FINANCIAL STATEMENT

Debt Settlement Arrangement/Personal Insolvency Arrangement

Name of Debtor(s):

Address:

Assets & Liabilities - Summary

			Total
			€
Assets			
Principal Private Residence (PPR)			
Investments (real property)			
Investments (other than real property)			
Plant, Equipment, Tools			
Vehicles			
Stock in trade			
Money owed to you			
Bank/Building Society Accounts			
Credit Union (net asset)			
Cash on hand			
Prospective assets			
Contingent assets			
Other			
Total Assets			_____

Liabilities (debts)			
	Specified	Unspecified	Total
	Debts	Debts	
	€	€	€
PPR lender			
Financial Institutions			
Credit Union (net liability)			
Excludable Debts - Revenue			
Excludable Debts - Other than Revenue			
Employees			
Equipment Lessors/Hire Purchase			
Trade creditors			
Connected creditors			
Other debts			
Prospective debts			
Contingent debts			
Excluded debts			
Total debts	_____	_____	_____

Assets Less Liabilities			_____

All assets/debts are stated net of offsets

Income & Expenditure - Summary

Income (monthly)	€
Salary/Wages	
Pension income	
Income from self employment (before tax)	
Rental income (net of expenses)	
Investment income	
Household members	
Income from boarders/lodgers	
Income from State agencies	
Department of Social Protection	
Other	_____
Total income	_____
Expenditure (monthly)	€
Income Tax & Social Insurance	
Utilities	
Household	
Transport Costs	
Principal Primary Residence Costs	
Education	
Medical	
Social Inclusion	
Other	_____
Total Monthly Expenditure before debt repayment	_____

Net disposable income/available for debt service/arrears	_____

Payments in relation to debt repayments/arrears	_____

Assets – Detail

1 Principal Private Residence

- 1.1 Address (note 1)
- 1.2 Original cost
- 1.3 Purchase date
- 1.4 Current market value
- 1.5 Debtor ownership %
- 1.6 Debtor's interest (derived field)
- 1.7 Comment

2 Investment Property

- 2.1 Description/Type*
- 2.2 Address (note 1)
- 2.3 Title - Freehold/Leasehold/Other
- 2.4 Original cost
- 2.5 Purchase date
- 2.6 Current market value
- 2.7 Debtor ownership %
- 2.8 Debtor's interest (derived field)
- 2.9 Monthly income
- 2.10 Monthly expenditure
- 2.11 Comment

Description/Type*
<i>Residential buy to let - apartment</i>
<i>Residential buy to let - house</i>
<i>Commercial buy to let</i>
<i>Commercial premises</i>
<i>Holiday home</i>
<i>Land</i>
<i>Other - provide details</i>

3 Investments (other than real property)

- 3.1 Description/Type*
- 3.2 Name of security issuer
- 3.3 Address (note 1)
- 3.4 Original cost
- 3.5 Purchase date
- 3.6 Current market value
- 3.7 Debtor ownership %
- 3.8 Debtor's interest (derived field)
- 3.9 Monthly income
- 3.10 Is the asset located in the State? Yes No
- 3.11 Comment

Description/Type*
<i>Stocks/shares</i>
<i>Bonds</i>
<i>Endowment policies</i>
<i>Pension</i>
<i>Antiques</i>
<i>Precious metals/Jewellery</i>
<i>Prize Bonds</i>
<i>Livestock</i>
<i>Other - provide details</i>

4 Plant, Equipment, Tools

- 4.1 Description
- 4.2 Original cost
- 4.3 Purchase date
- 4.4 Current market value
- 4.5 Debtor ownership %
- 4.6 Debtor's interest (derived field)
- 4.7 Is the asset located in the State? Yes No
- 4.8 Comment

5 Vehicles

- 5.1 Make
- 5.2 Model
- 5.3 Year
- 5.4 Registration number
- 5.5 Mileage
- 5.6 Need for vehicle
- 5.7 Original cost
- 5.8 Purchase date
- 5.9 Current market value
- 5.10 Subject to finance? Yes No
- 5.11 Balance outstanding
- 5.12 Monthly instalment
- 5.13 Adapted for disabled use? Yes No
- 5.14 Is the asset located in the State? Yes No
- 5.15 Comment

6 Stock in trade

- 6.1 Current market value
- 6.2 Is the asset located in the State? Yes No
- 6.3 Comment

7 Money owed to you

- 7.1 Name of debtor
- 7.2 Address (note 1)
- 7.3 Book value
- 7.4 Realisable amount
- 7.5 Comment

8 Bank/Building Society Accounts

- 8.1 Name of bank/building society
- 8.2 Address (note 1)
- 8.3 Account Name
- 8.4 Account Number
- 8.5 IBAN/BIC Number
- 8.6 Balance
- 8.7 Debtor ownership %
- 8.8 Debtor's interest (derived field)
- 8.9 Comment

9 Credit Union Shares/Investment

- 9.1 Name of credit union
 - 9.2 Address (note 1)
 - 9.3 Account Name
 - 9.4 Account Number
 - 9.5 Current market value (less loan)
 - 9.6 Debtor ownership %
 - 9.7 Debtor's interest (derived field)
 - 9.8 Comment
-

Case Ref No.:

10	Cash on hand	
10.1	Amount	
10.2	Is the asset located in the State?	Yes <input type="checkbox"/> No <input type="checkbox"/>
10.3	Comment	
11	Prospective assets	
11.1	Description	
11.2	Estimated value	
11.3	Estimated date of receipt	
11.4	Is the asset located in the State?	Yes <input type="checkbox"/> No <input type="checkbox"/>
11.5	Comment	
12	Contingent assets	
12.1	Description	
12.2	Estimated value	
12.3	Estimated date of receipt	
12.4	Is the asset located in the State?	Yes <input type="checkbox"/> No <input type="checkbox"/>
12.5	Comment	
13	Other	
13.1	Description	
13.2	Estimated value	
13.3	Is the asset located in the State?	Yes <input type="checkbox"/> No <input type="checkbox"/>
13.4	Comment	

Liabilities - Detail

Questions common across all debt headings (except excluded debts):

- 1 Is this debt secured? Yes No
 If yes, security type:
 Mortgage/Charge
 Other - if other give details
 What is the debt secured on?
- 2 Has any of this debt been incurred within 6 months of the application date? Yes No
 If yes, please state amount.

1 Principal Private Residence Lender

- 1.1 Account Number
 1.2 IBAN/BIC Number
 1.3 Account Name
 1.4 Contact details (note 2)
 1.5 Monthly repayments - per contract
 1.6 Monthly repayments - actual
 1.7 Remaining term (months)
 1.8 Original amount borrowed
 1.9 Purpose of loan
 1.10 Amount due
 1.11 Is the liability joint and several? Yes No
 1.12 If no, state % of liability
 1.13 Amount of debtor's liability (derived field)
 1.14 Arrears included in amount due
 1.15 Restructured? Yes No
 If yes, please provide details
 1.16 Current interest rate
 1.17 Comment

2 Financial Institutions

- 2.1 Account Number
 2.2 IBAN/BIC Number
 2.3 Account Name
 2.4 Contact details (note 2)
 2.5 Account Type*
 2.6 Monthly repayments - per contract
 2.7 Monthly repayments - actual
 2.8 Remaining term (months)
 2.9 Original amount borrowed
 2.10 Purpose of loan
 2.11 Amount due
 2.12 Is the liability joint and several? Yes No
 2.13 If no, state % of liability
 2.14 Amount of debtor's liability (derived field)
 2.15 Arrears included in amount due
 2.16 Restructured? Yes No
 If yes, please provide details
 2.17 Current interest rate
 2.18 Comment

Account Type*
Mortgage
Personal loan
Overdraft
Credit card
Store card
Other – provide details

3	Credit Union
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- 3.1 Account Number
 3.2 Account Name
 3.3 Contact details (note 2)
 3.4 Monthly repayments - per contract
 3.5 Monthly repayments - actual
 3.6 Remaining term (months)
 3.7 Original amount borrowed
 3.8 Purpose of loan
 3.9 Amount due
 3.10 Is the liability joint and several? Yes No
 3.11 If no, state % of liability
 3.12 Amount of debtor's liability (derived field)
 3.13 Arrears included in amount due
 3.14 Restructured? Yes No
 If yes, please provide details
 3.15 Interest rate
 3.16 Comment

4	Excludable Debts - Revenue
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- 4.1 Description/Type*
 4.2 Contact details (note 2)
 4.3 Permitted? Yes No
 4.4 If yes, creditor consent or deemed consent
 4.5 If creditor consents, please scan letter of consent
 4.6 If deemed consent, scan proof of letter requesting consent
 4.7 Amount due
 4.8 Preferential amount included in amount due (where known)
 4.9 Instalment arrangement? Yes No
 4.10 Amount of instalment
 4.11 Comment

Description/Type*
<i>Income Tax</i>
<i>VAT</i>
<i>PAYE/PRSI</i>
<i>Relevant contracts tax</i>
<i>Local Property Tax</i>
<i>Interest & penalties</i>
<i>Other-provide details</i>

5	Excludable Debts - Other than Revenue
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- 5.1 Description/Type*
 5.2 Contact details (note 2)
 5.3 Permitted? Yes No
 5.4 If yes, creditor consent or deemed consent
 5.5 If creditor consents, please scan letter of consent
 5.6 If deemed consent, scan proof of letter requesting consent
 5.7 Amount due
 5.8 Preferential amount included in amount due (where known)
 5.9 Comment

Description/Type*
<i>Local Government (Charges) Act 2009</i>
<i>Rates - Local Government Act 2001</i>
<i>HSE (Nursing Homes Support Scheme Act 2009)</i>
<i>Service charges/contributions under MUD Act 2011</i>
<i>Social Welfare Consolidation Act 2005</i>
<i>Other – provide details</i>

6		Employees
6.1	Description/Type*	Description/Type*
6.2	Contact details (note 2)	<i>Arrears of wages</i>
6.3	Amount due	<i>Minimum notice</i>
6.4	Preferential amount included in amount due (where known)	<i>Holiday pay</i>
6.5	Comment	<i>Redundancy</i>
7		Equipment Lessors/Hire Purchase
7.1	Description/Type*	Description/Type*
7.2	Contact details (note 2)	<i>Lease</i>
7.3	Account Number	<i>Hire purchase</i>
7.4	Amount due	<i>Other-provide details</i>
7.5	Comment	
8		Trade creditors
8.1	Contact details (note 2)	
8.2	Amount due	
8.3	Comment	
9		Connected creditors
9.1	Contact details (note 2)	
9.2	Purpose of loan	
9.3	Amount due	
9.4	Please specify the connection	
9.5	Comment	
10		Other debts
10.1	Description	
10.2	Contact details (note 2)	
10.3	Purpose of loan	
10.4	Amount due	
10.5	Comment	
11		Prospective debts
11.1	Description	
11.2	Contact details (note 2)	
11.3	Estimated amount	
11.4	Estimated payment date	
11.5	Comment	
12		Contingent debts
12.1	Description	
12.2	Contact details (note 2)	
12.3	Estimated amount	
12.4	Estimated payment date	
12.5	Comment	

13 Excluded debts

- 13.1 Amount due
 - 13.2 Comment
-

Note 1
Address
Country
Street (line 1)
Street (line 2)
Street (line 3)
Town
Zip/Postal Code
County

Note 2
Contact details:
Legal name of creditor
Country
Street (Line 1)
Street (Line 2)
Street (Line 3)
Town
Zip/Postal Code
County
Email Address
Telephone Number

Monthly Income - Detail		€
	Type of income	Amount
1	Salary/Wages - gross Comment	
2	Pension income Comment	
3	Income from self employment (before tax) Comment	
4	Rental income (net of expenses) Comment	
5	Income from investments Comment	
6	Contribution from household members Comment	
7	Income from boarders/lodgers Comment	
8	Income from State agencies Comment	
9	Department of Social Protection	
9.1	Jobseekers Allowance/Benefit Comment	
9.2	Disability Allowance Comment	
9.3	Carer's Allowance Comment	
9.4	Family Income Supplement Comment	
9.5	Rent Supplement Comment	
9.6	One Parent Family Payment Comment	
9.7	Child Benefit Comment	
9.8	Mortgage Interest Supplement Comment	
9.9	Other –Please specify Details Comment	

Case Ref No.:

- 10 Child or Spousal Maintenance
Comment
- 11 Other
Comment
Total income

Monthly Expenditure - Detail		€
	Type of expenditure	Amount
1	Income Tax & Social Insurance	
1.1	Income Tax Comment	
1.2	PRSI Comment	
1.3	Universal Social Charge Comment	
1.4	Other - <i>please specify</i> Details Comment	
2	Utilities	
2.1	Electricity Comment	
2.2	Gas /Oil Comment	
2.3	Phone/Internet Comment	
2.4	TV/Cable Comment	
2.5	Mobile Phone Comment	
2.6	Refuse Charges Comment	
2.7	TV Licence Comment	
2.8	Other - <i>please specify</i> Details Comment	
3	Household	
3.1	Childcare Comment	
3.2	Elderly care (e.g., carer, nursing home fees etc) Comment	
3.3	Food/Housekeeping/Personal Care Comment	
3.4	Clothing and Footwear Comment	

- 3.5 Household Repairs/Maintenance
Comment
- 3.6 Other - *please specify*
Details
Comment
- 4 **Transport Costs**
- 4.1 Petrol
Comment
- 4.2 Motor Insurance /Tax/NCT
Comment
- 4.3 Rail/Bus/Taxi Costs (including school transport costs for children)
Comment
- 4.4 Car Maintenance/Repairs
Comment
- 4.5 Car Parking and Tolls
Comment
- 4.6 Other - *please specify*
Comment
- 5 **Principal Primary Residence Costs**
- 5.1 Rent/Mortgage
Comment
- 5.2 Mortgage Protection/Endowment Premium
Comment
- 5.3 Payment Protection
Comment
- 5.4 House Insurance
Comment
- 5.5 Property Service/Management Charges
Comment
- 5.6 Other - *please specify*
Details
Comment
- 6 **Education**
- 6.1 Books
Comment
- 6.2 School/ College Fees
Comment
- 6.3 Uniforms
Comment

- 6.4 Extra Curricular activities (e.g. school outings)
Comment
- 6.5 Other - *please specify*
Details
Comment
- 7 Medical**
- 7.1 Medical Expenses and Prescription Charges
Comment
- 7.2 Health Insurance
Comment
- 7.3 Other - *please specify*
Details
Comment
- 8 Social Inclusion**
- 8.1 Lifestyle Expenses (e.g., family events, Christmas, Birthdays, eating out etc.)
Comment
- 8.2 Club membership
Comment
- 8.3 Other - *please specify*
Details
Comment
- 9 Other**
- 9.1 Life Assurance
Comment
- 9.2 Pension Contribution
Comment
- 9.3 Maintenance paid to spouse/child
Comment
- 9.4 Other - *please specify*
Comment
- 9.5 Monthly expenditure on property assets
Comment
- 9.6 Monthly Savings
Comment
- Total Monthly Expenditure before debt repayment/arrears**
- 10 Payments in relation to Debt repayments/arrears**
- 10.1 PPR Mortgage
Comment
- 10.2 Credit Union
Comment

Case Ref No.:

- 10.3 Credit/Store card
Comment
- 10.4 Personal loan
Comment
- 10.5 Loan from family/friends
Comment
- 10.6 Payments in respect of Excluded Debts
Comment
- 10.7 Payments in respect of Excludable Debts not permitted
Comment
- 10.8 Other - *please specify*
Comment

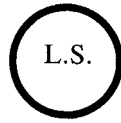
Signature of Debtor _____

Printed Name of Debtor _____

Date _____

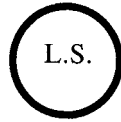
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The Minister for Justice and Equality consents to the making of the foregoing Regulations.



GIVEN under the Official Seal of the Minister for Justice and Equality,
28 August 2013.

ALAN SHATTER,
Minister for Justice and Equality.



GIVEN under the seal of the Insolvency Service of Ireland,
28 August 2013.

LORCAN O'CONNOR,
Director of the Insolvency Service of Ireland.

EXPLANATORY NOTE

(This note is not part of the Instrument and does not purport to be a legal interpretation.)

These Regulations prescribe the form to be used by persons where required under Part 3 of the Personal Insolvency Act 2012 to complete a Prescribed Financial Statement when applying for a Debt Relief Notice or otherwise in connection with a Debt Relief Notice process and the form to be used by persons in all other circumstances where required under Part 3 of the Act to complete a Prescribed Financial Statement including for the purposes of an application for a protective certificate or the making of a proposal for, review or variation of a Debt Settlement Arrangement or Personal Insolvency Arrangement.

BAILE ÁTHA CLIATH
ARNA FHOILSIÚ AG OIFIG AN tSOLÁTHAIR
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