Personal Insolvency Practitioner Guidance Notes

How to Complete the Online Debt Settlement Arrangement Application Form

Case Submission System v1.7

Guide v1.5
DISCLAIMER

The guidance notes attached are to be used solely for the completion online of a Debt Settlement Arrangement application.

This document is not a definitive legal interpretation or legal analysis of the DSA application process as set out in the Personal insolvency Act, 2012 (the “Act of 2012”).

IMPORTANT INFORMATION

- The web application requires the JavaScript application on your I.T. system to be turned on in order to operate some of the validation and navigation functions. This application should be activated by default by your own I.T. system, however if this function has been switched off you will need to ensure the JavaScript application has been turned on.

- Your session on the system will time out after 20 minutes of inactivity.
Guidance on completion and submission of the DSA online application form

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Please note that throughout the following Personal Insolvency Practitioner guidance notes, the term ‘you’ is used in relation to the Personal Insolvency Practitioner.

Section 1 – Introduction

1.1 Introduction

The purpose of this document is to offer guidance to Personal Insolvency Practitioners (PIPs) on how best to complete the on-line application form in relation to a Debt Settlement Arrangement (DSA).

1.2 Preliminary Action

A debtor can only seek a DSA via a Personal Insolvency Practitioner who will act on their behalf throughout the process. The ISI will maintain a Register of PIPs which is available on the website, www.isi.gov.ie.

Contact details for the ISI:

Address: Insolvency Service of Ireland
        Block 2, Phoenix House
        Conyngham Road
        Dublin 8

Ph: 0761 064 200
Website: www.isi.gov.ie
E-mail: dsa@isi.gov.ie

The ISI strongly recommends that each debtor who is thinking of applying for a Debt Settlement Arrangement be given a copy of DSA – Guide to a Debt Settlement Arrangement.

Once initial contact has been made between you and the debtor, you should make an appointment with the debtor in order to complete a Prescribed Financial Statement (PFS) and application form.

The debtor should be reminded to bring with them all detailed information covering their financial affairs to that meeting as follows:-

- Proof of income e.g. copies of their three most recent payslips, or their benefits books, or a letter from the Department of Social Protection confirming the total amount of benefits they receive;
- A recent statement for each debt, showing the balance due and the account or reference number. If they do not receive statements they should ask the creditor for a letter showing these details and bring it instead;
- A note of the make, model, year of first registration and registration number of any vehicles they own, together with their own estimate of the condition (poor, fair or good) and value;
- The contract documents for any private or occupational pensions they have;
- A note of their tax reference (from payslips or tax documents);
- The address of their tax office;
If they are employed, a note of their employer’s name and address and the date on which they began their employment;

A note of their PRSI number.

Please note that this list is not intended to be exhaustive and the debtor may need to bring other documents and information with them depending on their circumstances. The debtor is advised to retain original copies of all documents used in the preparation of the PFS, in the event that the ISI wishes to obtain copies for their records or to complete any further checks.

All information provided by the applicant within the on-line application, including amounts owing to creditors and values placed upon assets, should be the correct figures as at the date of submission, however, see Section 4.3.8 and Section 4.3.10 about how cash in a bank or building society and cash on hand should be treated.

Applications for a DSA can be made on an individual basis or on a joint basis.

1.3 Eligibility Criteria

It is your responsibility, as the PIP, to remind the debtor, at all times, of their eligibility criteria for entering into this arrangement under Section 57 of the Act. The debtor will be obligated to sign a statement to that effect, along with a statutory declaration stating that all information contained within the PFS is complete and accurate, and a consent form allowing the ISI to make further enquiries in the processing of the application before going to the relevant Court.

The debtor should be aware that under the Act it is a criminal offence to knowingly or recklessly give information which is materially false or misleading in their application for a Protective Certificate.

1.4 Duties of a Personal Insolvency Practitioner

You, the PIP, are required under Section 52 of the Act to sign a statement to the fact that after completing the PFS, you have advised the debtor of the following:

- their options for addressing their financial difficulties;
- that they are eligible under Section 57 to make a proposal for a Debt Settlement Arrangement, and
- that in your opinion it would be more appropriate for them to enter into a DSA rather than a PIA

The above advice was given with consideration to Sections 52 (2) and 52 (3) of the Act.

You should explain that even if the debtor is subject to a DSA, they will still remain liable for certain categories of debt such as Court fines or child maintenance payments.

If the debtor is in employment you should advise them to check their terms and conditions of employment, speak to their union representative or enquire with their Human Resources Department to ensure that a DSA would not affect their job.

1.5 General obligations of a debtor
The debtor when applying for the Protective Certificate (PC) as part of the DSA process and while they are subject to a DSA is obligated to:

- ensure they act in good faith in their dealings with the PIP and make full disclosure to the PIP of all their assets, income and liabilities and any circumstances that may have a bearing on their application;
- comply with any reasonable request from their PIP to provide assistance, documents and any information deemed necessary including debt, employment, business, social welfare or other financial records;
- inform the PIP if their circumstances change during the lifetime of the arrangement which affects their ability to make repayments under the DSA;
- not obtain credit either on their own or with any other person for an amount of more than €650 from any person, without informing that person they are subject to a DSA;
- not transfer, lease, grant security over, or otherwise dispose of any interest in property above a prescribed value other than in accordance with the DSA;
- inform the PIP if they become aware of any inaccuracy or omission in their application; and
- not pay to creditors any additional payments separate to the DSA in respect of debts covered in the DSA.

1.6 Effect of a DSA

One of the main effects of a DSA, is that it creates a ‘moratorium’ period for the lifetime of the arrangement which protects the debtor and their assets which otherwise could be taken by creditors covered by the DSA provided the debtor continues to meet their obligations under the DSA.

Where the debtor complies with their obligations under the DSA for the full term, they will be considered to have successfully completed the DSA at the end of the DSA period. The PIP will then inform the debtor, the creditors and the ISI of the successful completion of the DSA. The ISI will record the successful completion of the DSA on the Register of Personal Insolvency Arrangements. The debtor will be discharged from the unsecured debts specified in the DSA.

Details of the debtor, including name, address, year of birth, date of issue of coming into effect of DSA will be placed on an electronic public Register of DSAs. Members of the public can inspect the Register and request copies of entries contained on the Register. Therefore, if the debtor attempts to seek credit while their details are on the Register, that creditor is likely to check the Register before approving their application.

1.7 Guidance in relation to Application Fee

In order for a debtor to apply for a PC (first stage in seeking a Debt Settlement Arrangement) they must pay a fee to the ISI. The current fee is €250, but is subject to change. To establish what the current application fee is, please see the ISI website www.isi.gov.ie

Once an application for a PC has been submitted and the fee paid in full, the fee is non-refundable, regardless of whether the ISI approves or declines the application. It is therefore very important that all details provided by the debtor are complete and accurate with no
omissions and that the PIP is satisfied that they meet all the qualifying conditions prior to submitting the application form for consideration.

When the application is marked as complete by the PIP the system will run checks on it to establish if the debtor meets the eligibility criteria. Should the debtor meet the criteria it is then possible for the PIP to print off an invoice. Each invoice has its own unique barcode attached.

Payment of the application fee may be made by the debtor at any An Post outlet. Confirmation that the fee has been paid will be notified on-line from An Post to ISI. ISI will inform the PIP when confirmation has been received and at this point the PIP may then submit the application to ISI for consideration.

The application form is only available on-line and can be accessed once you have created your user account. You will need to download and print the statutory declaration form after the application has been completed in full and passed the application checks and pass it to the debtor to sign and to have witnessed by a solicitor, commissioner for oaths, etc.

This STATUTORY DECLARATION should be posted to the Insolvency Service of Ireland at:

Debt Settlement Arrangement Section,
Insolvency Service of Ireland,
Block 2, Phoenix House,
Conyngham Road,
Dublin 8.

1.8 Information Notes
1.8.1 Note in relation to child benefit

Payments in respect of child benefits are recorded on the PFS in order to give a complete picture of a debtor’s current financial position. When you later come to formulate a proposal to creditors, however, it is essential that any income received in respect of child benefit payments must NOT be counted as income of the debtor. Under the section 23 guidelines on a reasonable standard of living and reasonable living expenses, child benefit has already been deducted from living expenses of a child. This is done on the basis that child benefit payments are intended to be spent on a child. Failure to disregard child benefit payments from income of the debtor when preparing a proposal will effectively result in overstating the amount the debtor has available from which to make payments to creditors as the debtor will appear to have income despite the fact that this money has already been factored into the calculations as spent on the child or children.

1.8.2 Household Charge/Local Property Tax

Please note that from 1st July 2013 any arrears owed on the Household Charge will cease to be treated as a household charge liability under the Local Government (Household Charge) Act 2011 and instead will be collected by the Revenue Commissioners pursuant to Section 156 (3) & (4) of the Finance (Local Property Tax) Act 2012. Any outstanding liability of the Household Charge was increased to €200 and added to the Local Property Tax due on the property and payable to Revenue on 1st July 2013. Therefore, when completing the Revenue
portion of **Section 4.3.14 – Information Common throughout the Debt Section**, the PIP must select Property Tax from the drop-down menu for the debt type **arrears of household charge/local property tax**. Also, the Revenue Commissioners are the creditor to whom notification is to be sent in instances where the debtor wishes the Protective Certificate to be issued in respect of this particular excludable debt.

### 1.8.3 Currency Conversion

All monetary amounts entered on the ISI Case Submission System must be in euro. Where a foreign currency forms part of a case any and all figures must be converted to euro. Where possible, the most up to date currency conversion rate should be used. For any sections which include a currency converted figure, using the comments field please provide information as to how the euro amount was arrived at, including the exchange rate used and the date on which the exchange rate was current. The following is an example of a comment which should be entered for a Sterling debt:  *This is a Sterling debt and Central Bank exchange rate of 13th June 2014 (most up to date available rate) used, €1.00 = £0.80390.*

### 1.8.4 Court Ordered and Non-Court Ordered Maintenance Payments

All Court-ordered maintenance payments should be entered as an Excluded Debt on the PFS with the monthly amount paid on foot of the court order. A corresponding entry should not be entered under the *Monthly Expense* portion of the PFS; the system will automatically create a monthly expense item for the Court-ordered maintenance payment once the debt has been entered.

Non Court-ordered maintenance payments should not be entered as a debt on the PFS. These maintenance payments should be recorded as a special circumstance under the RLE tab. A corresponding entry should not be entered under the *Monthly Expense* portion of the PFS; the system will automatically create a monthly expense item for the Court-ordered maintenance payment once the special circumstance has been entered.

### 1.8.5 PFS Created Prior to Version 1.7

If an application has been marked **Complete** or **Submitted**, or a Protective Certificate has been issued by the Court, prior to version 1.7 of the ISI Case Submission System, please see **Section 4.3.22** for instructions on viewing the PFS.

### 1.9 Technical Requirements

The optimum screen resolution to be used with the ISI Case Submission System is **1240x1280**. The following browsers are supported by the ISI Case Submission System:

- Google Chrome version 27 and above
- Mozilla Firefox version 22 and above
- Safari version 6 and above
- Internet Explorer 10 and above
Section 2 – Account Login

2.1 ISI Application Login

Existing PIP Users should enter their User name and Password in the text field provided. Tick the box to confirm that you accept the terms and conditions and proceed to Log In. Note that your login credentials are the Username and Password which you created when applying to become authorised as a Personal Insolvency Practitioner.

Should you forget any of your log in credentials or wish to reset your password you can follow the relevant link beneath the Log In button.

Following three failed log on attempts, you will be automatically locked out of your account; you can contact the ISI to have your password reset.
Section 3 – Overview of the Application System

3.1 Completing the Form

This section, Section 3, provides a brief overview of how to use the system. Should you require clarification on a specific part of the system, please refer to the Table of Contents.

3.2 Initiating an application or updating an existing one

Once you have logged in you will be presented with the main ISI Case Submission System screen. Here you can create a new DSA application or update an existing case which was previously created by you.

*Note that the cases shown in the screenshot below are internal sample cases; once you have logged in to your own account you will only be able to see and access your own cases.*

If you wish to create an entirely new DSA application, click on New Case (A) on the top right of the screen. A blank application form will open with a heading of New Case. If you wish to search for a previously created application, enter some criteria (e.g., surname) in the field provided and click the Search icon (B). Any matching applications will be found and presented as follows:
Select the case you wish to edit by clicking on the relevant hyperlink under the Full Name column. You will then be presented with the Case Details page which features a number of tabs including Debtor's Details (C), which will provide you with the option to Enter Debtor Details (D):

The partially completed application form will open with a heading of Debtor Details. Please note that only applications with a status of Draft may be edited.

When creating a new application, or editing an existing one, the following instructions apply.

3.3 General principles when completing the on-line form

- The application form may be completed and submitted by the PIP.
- All mandatory fields must be completed on the application form before it can be submitted electronically to the ISI for determination. The questions marked with an asterisk (*) denote the questions which are mandatory, and therefore must be completed.
- The application form within the Application for PC phase is divided into four main sections (Application Form, PFS, Application Uploads and Key Dates) which may be completed in any order. Note that some sections will need to be completed before others. For example, in order to be presented with a full list of Jurisdictions, all previous addresses and businesses must have been entered on the application. The tabs at the top of the application form can be used to navigate from section to section. Within a section, you can complete the entries in any order.
- The application form within the Proposal for Arrangement tab is divided into two main sections (PFS and Arrangement Uploads). The PFS is in read-only format during this phase, however, the PFS can be made editable should there be any change to the information therein following the issuing of a protective certificate.
- If you wish to stop at any point during the Debtor Details section, please select the Save As Draft button to retain any changes you have made. By selecting this, the application will be saved and you will be able to access it at a later date. You may wish to do this, for example, if the debtor cannot provide all the information required to complete the application, or due to time constraints. Alternatively, select the Cancel button if you wish to discard any changes made. The Save & Validate button
will save the details you have entered during the **Debtor Details** tab and the system will then validate that section of the application to ensure that all mandatory fields have been entered correctly. These buttons appear throughout the **Debtor Details** section:

- At a number of places in the form, you can enter more than one record e.g. Previous Addresses, Previous Businesses. Where you need to add more than one instance, simply click the **Add Address/Add Business, etc.** button beside the information group and new entry fields will open up. Once you are satisfied with the entry, click the **Save Address/Save Business Details/etc.** button as appropriate. If you wish to edit the record you have entered, click the **Edit** icon ();} beside the item. If you wish to delete a record that you have entered, click the **Delete** icon ();} beside the item.

- At a number of places in the form you will be required to attach a file. This can be done by selecting the **Attach** icon ();} and browsing to the relevant document on your system. Note that you can only upload PDF files to the system; attempting to upload a document type other than PDF will result in the system presenting you with a message to that effect. The system will not accept PDF file sizes greater than 8MB. Ensure that any files which you upload are given meaningful filenames which must include the relevant ISI Case Number so that the files can be easily identified.

- As with many online systems, the **ISI Case Submission System** contains a timeout feature set at 20 minutes. You should therefore be aware that if for any reason you leave an application unattended or fail to input any data for that length of time, your session will be timed out and you will lose any unsaved data. Therefore, throughout the **Debtor Details** portion of the application please ensure that you **Save As Draft** the application at regular intervals. Throughout the remainder of the application, ensure you save the details as they are entered on the system. You should of course adhere to your organisation’s normal security protocol, in relation to data protection.

**Please Note:** The web application requires the JavaScript application on your I.T. system to be turned on in order to operate some of the validation and navigation functions. This application should be activated by default by your own I.T. system, however if this function has been switched off you will need to ensure the JavaScript application has been turned on.
3.4 Support – Download Files

At any point during the application process you can select from a list of files which you will require as part of the application. Using the navigation pane on the left hand side of the window you can select Download Files as part of the Support category.

You will be presented with a selection of files which relate to the DSA and the PIA. Ensure that you select the documents which relate to the DSA; uploading the incorrect version of a file can result in a delay in processing the application. Each link will open the document in a new tab on your web browser. The files are presented in either PDF or Word format. You can print a hard copy of a document or save a copy to your local hard drive or network storage. A version number is provided to the right of each document name; the latest version of a document should always be used. When saving a copy of a file ensure that the file is given a meaningful filename, the filename must also include the ISI Case Number. The ISI Case Submission System requires that documents be submitted electronically; attaching a file is covered in further detail during relevant sections of the application, for example the Application Uploads section.
3.5 Application Phases Overview

The phases of an application are viewable from the Phases (A) tab, as in the screenshot below:

Within the Phases tab are three sub-tabs, each representing the three separate phases of the application process. The three possible phases of a case are:

- **Application for PC (B)** – This is the initial phase of a case, beginning with the PIP entering the case details on the ISI Case Submission System. This phase is explained in detail in Section 4.
- **PC (C)** – The second stage of an application begins once the Court has approved the issuing of a Protective Certificate. This phase is explained in detail in Section 5.
- **Proposal For Arrangement (D)** – The third stage of a case follows on from the PC phase. This phase is explained in detail in Section 6.

Note that a sub-tab which represents a future event will only be made visible once that event has been reached. For example, while applying for a protective certificate the PC and Proposal For Arrangement tabs will not be visible. Each tab will become visible once that application phase has been reached.

Only the current sub-tab is available for editing at any one time. For example, while the arrangement proposal is being prepared the Proposal For Arrangement tab will be available for editing. The Application for PC tab is visible during the Proposal For Arrangement phase, though it is not possible to edit the information recorded therein.
Section 4 – Detailed Walkthrough of the Application System – Application for PC phase

4.1 New Case

**Case Type**
Select the DSA radio button.  
*Note that once a case has been initiated on the Case Submission System that it is not possible to edit the Case Type question; if the information entered here changes during the course of the application, the case will need to be withdrawn and you will need to enter a new case for the debtor. Instructions for withdrawing a case can be found in Section 7.6.*

**Application Type**
Select Individual or Joint application as appropriate.  
*Note that in order to apply for a joint application all debts must be in the name of all debtors on the case. If one or more debt is not in the name of all debtors, each debtor must apply individually.*  
*Note that once a case has been initiated on the Case Submission System that it is not possible to edit the Application Type question; if the information entered here changes during the course of the application, the case will need to be withdrawn and you will need to enter a new case for the debtor. Instructions for withdrawing a case can be found in Section 7.6.*

**Own Reference**
Enter your own case reference number.

**Own Description**
Enter a description of the case.

**Add Debtor to the Case**
Tick the box to confirm that the debtor has signed the Debtor’s Data Protection and Enquiry Consents form. A blank template of the Debtor’s Data Protection and Enquiry Consents can be found in the Download Files section of the system. It is important that the debtor is aware that the ISI has access to their personal data as part of the application and in relation to processing the application.
Note that the Debtor’s Data Protection and Enquiry Consents form must have been downloaded and completed prior to creating the case.

Once you confirm that the debtor has signed the Data Protection and Enquiry Consents for the system will then present you with a more detailed view of the New Case screen as shown below:

![New Case Screen]

- **First Name**: Enter the debtor’s full first name.
- **Last Name**: Enter the surname of the debtor.
- **PPS Number**: The debtor’s PPS Number is entered here.
**Date of Birth**
Please enter the debtor’s date of birth using the calendar dropdown box. Alternatively you can manually type the debtor’s date of birth in the field provided using the format DD/MM/YYYY.

**Gender**
Select the debtor’s gender using the appropriate option.

**Debtor (PPR) Address**

**Country**, **Street (Line 1)**, **Street (Line 2)**, **Street (Line 3)**, **Town/City**, **ZIP/County**
Enter the full address details for the debtor’s PPR using the text fields. *Note the County dropdown list will change to a ZIP text field if a country other than Ireland is selected.*

Select **Save** to continue with the application or **Close** to discard any changes you have made and return to the previous screen.

In the case of an individual application you will be presented with the following screen upon selecting the **Save** option. Please select **Close Dialog & Open the Case form** to proceed to the main case screen:

![New Case](image)

In the case of a Joint application, upon selecting the **Save** option you will be presented with the following screen and the option to **Add Another Debtor**:

*Note that in order to apply for a joint application all debts must be in the name of all debtors on the case. If one or more debt is not in the name of all debtors, each debtor must apply individually.*

![New Case](image)

If you wish you can continue directly to the main case screen by choosing the **Close Dialog & Open the Case form** button. It is possible to enter a further debtor at a later date prior to submitting the application to the ISI. Upon choosing to **Add Another Debtor** you will be presented with the following screen which will initially present you with a single option:
Tick the box to confirm that the debtor has signed the Debtor’s Data Protection and Enquiry Consents form. This will then present a more detailed view of the screen as shown below:

**First Name**
Enter the debtor’s full first name.

**Last Name**
Enter the surname of the debtor.

**PPS Number**
The debtor’s PPS Number is entered here.

**Date of Birth**
Please enter the debtor’s date of birth using the calendar dropdown box. Alternatively you can manually type the debtor’s date of birth in the field provided using the format DD/MM/YYYY.

**Gender**
Select the debtor’s gender using the appropriate option.

*Note that second and subsequent debtors in a joint application are not given the option to add a PPR. The system is set up such that debtors applying for a joint application must be residing at the same PPR.*

Select the **Save** button to save the debtor’s details to the case. You may also choose to **Close Dialog & Open the Case form** if you wish to add another debtor at a later stage in the
application. Throughout a joint application the New Debtor button appears at the top of the Case form in order for you to add a debtor at a later date prior to submission, as shown in the screenshot below:

### 4.2 Application Form

#### 4.2.1 Application Form - Application Questions

Upon selecting the Application Questions (A) tab you will be presented with the following questions. Click the Enter questions (B) link to enter the answers to the questions:

The question the Debtor is answering is displayed in full by hovering the cursor over the information icon, , to the left of the question as in the screen below:
Upon clicking the Enter questions (B) link above you will be presented with the following screen:

**Q1: Individual or Joint application?**
The answers to the above question will be automatically populated from information entered on the New Case page.

*Note that once a case has been initiated on the Case Submission System that it is not possible to edit these question; if the information entered for this changes during the course of the application, the case will need to be withdrawn and you will need to enter a new case for the debtor. Instructions for withdrawing a case can be found in Section 7.6.*

**Q2: Do total debts exceed €2.5m?**
Answer Yes or No to the above mandatory question. This question is used in determining jurisdiction; if total debts exceed €2.5m the case will be heard in the High Court, otherwise the case will be heard in a Circuit Court.

**Q3: Have 25% of debts been incurred in the last 6 months?**
Answer Yes or No to each of the above mandatory questions.

Select the Save button to save the information entered and return to the Application Form tab or select Cancel to discard any changes made.
4.2.2 Application Form – Debtor’s Details

Upon selecting the Debtor’s Details (A) tab, you will be presented with the following screen:

![Image of the Application Form screen]

Enter Debtor Details (B): When this link is selected the partially completed application form will open with a heading of Debtor Details. Please note that only applications with a status of Draft may be edited.

The picture above the debtor’s name can change colour to represent different stages of the Debtor’s Details section. The three possible colours are blue, green and red:

- A blue background indicates that the debtor’s details have either not been entered or the Save & Validate button has not yet been selected. This is the default colour when setting up a new application.

- A green background indicates that the debtor has passed the initial checks which are run on the Debtor’s Detail portion of the application once the Save & Validate button has been selected.

- A red background indicates that the initial checks run on the Debtor’s Detail portion of the application have encountered an error. Upon selecting the Save & Validate
button the system will present you with an error message should there be a problem. This will give you the opportunity to correct the error or to seek clarification from the debtor on the information which they have provided.

Please note: Throughout the Debtor Details form you can at any time select the Save As Draft option at the bottom of the form to save your changes and return to the Debtor’s Details tab. Selecting Cancel will discard any changes made and return you to the Debtor’s Details tab. Once the application has been saved as a draft version you can return to the Debtor Details form at any time using the Enter Debtor Details link. The Save & Validate button will save the information entered on the form and the system will run a check that all required information has been entered correctly.

In the case of a joint application the initial screen presented will differ slightly in that all debtors will be shown with a separate link to enter their details as in the screenshot below:

Each debtor’s own details can be entered by selecting the Enter Debtor Details link next to their name (A and B). This will open a separate Debtor Details form for each debtor; each debtor’s Debtor Details form must be filled out in full. There is also the option to Remove Debtor Details (C and D); this will remove the debtor from the case entirely. Removing a debtor’s details will delete all information on that debtor; this information cannot be recovered. If a debtor’s details are removed in error, select the New Debtor button, as explained in Section 7.10, to re-enter the details.
4.2.3 Application Form – Debtor Details – Initial Information

Once the Enter Debtor Details link has been selected on the Debtor’s Details tab, you will be presented with the following screen:

The question the Debtor is answering is displayed in full by hovering the cursor over the information icon, 🔄, to the left of the question.

Q1: Has the Debtor received advice from a PIP? *
Q2: Has the PIP confirmed the advice in writing? *
Q3: Has the Debtor instructed the PIP in writing to make a proposal? *
Answer Yes or No to each of the above mandatory questions.

Q4: Does the Debtor agree to receiving notices electronically from the ISI? *
Q5: Does the Debtor agree to receiving notices electronically from the Court? *
Answer Yes or No to each of the above mandatory questions. If the debtor agrees to receiving notices electronically from either the ISI or the Court, or both, a valid email address for the debtor must be entered under the Personal tab.
Please note that the debtor must inform the PIP of any change of address while they are subject to a Protective Certificate or Debt Settlement Arrangement.

Surname*
The debtor’s surname. This field will automatically populate using the information entered during New Case.

First Name*
The debtor’s first name(s). This field will automatically populate using the information entered during New Case.

Is the Debtor or has the Debtor been known by any other name? *
Using the radio button answer Yes or No to the above question. If Yes is selected you will be presented with the following question.
If Yes, please supply name(s) *
Please provide all names by which the debtor is or has been known, including abbreviations of their forename or surname in the box provided. An example may be the debtor’s maiden name, or an old name that the debtor has changed in law. 

*It is not necessary to include nicknames by which the debtor is known to family or friends unless the debtor has incurred debt in that name, or has used that name in public records or in agreements for credit.*

**Title**
Please select the debtor’s title from the options presented in the dropdown list. If ‘Other’ is chosen, you will be presented with a further text field in which to supply details.

**Gender**
The debtor’s gender will have automatically been selected using the information provided during the New Case section. There is a further option available in the dropdown menu; ‘Other’.

**PPS Number**
The debtor’s PPS Number is entered here and is automatically populated using the PPS Number provided in the New Case section.

**Date of Birth**
The debtor’s date of birth will be automatically populated using the information entered during New Case.

**Country of Birth**
From the options provided in the dropdown list, please enter the country in which the debtor was born.

**Nationality**
Please choose the debtor’s nationality from the options provided in the dropdown list.

**Current Marital Status**
The debtor’s marital status can be chosen from the options given in the dropdown list; e.g. Single, Married, Divorced.

**Current Address:**
The Debtor’s current address will be populated using the information previously entered during the New Case section and is not editable during this section of the application. Should you wish to edit the debtor’s PPR address you may do so by selecting the Edit PPR Address icon from the main Case Details page as detailed in Section 7.3 - Edit PPR Address.

**Home Telephone Number**
The debtor’s landline phone number can be entered in this textbox. Please include area and country codes where applicable. If none, leave blank.

**Mobile number**
The debtor’s mobile phone number can be entered in this textbox. Please include the country code where applicable. If none, leave blank. 

*Please try to include at least one telephone number on which the ISI may contact the debtor.*
Email Address
Please provide the debtor’s e-mail address, where possible. The ISI may use this e-mail address to contact the debtor in the future, provided that they have consented to this. As such, it is important that the debtor should be able to check their e-mail account on a regular basis. During the Initial Information section of the application it is requested that the debtor agrees to receive electronic notices from the ISI, though this is not mandatory. If the debtor has agreed to receiving notices electronically from either the ISI or the Court, or both, an email address must be entered in this field.

Comment
Any comments you wish to include regarding the Personal Details of the debtor may be entered here.

4.2.4b Application Form – Debtor Details – Personal – Previous Addresses

Has the Debtor had any previous addresses in the last 5 years?*
Answer Yes or No to the above mandatory question. If Yes, you will be presented with the option to Add Address.

Choose the Add Address button to begin the process of adding a previous address to the debtor’s application. You will be presented with the following screen upon clicking the button:
Country*
Please choose the country from the dropdown list.

Street (Line 1)*, Street (Line 2), Street (Line 3), Town*, County*
Please enter the full details of the debtor’s previous address in the fields provided.

Start Date*/End Date*
Using the calendar dropdown box, please select the start and end date of the debtor’s residence at this address. Alternatively you can manually type the dates in the fields provided using the format DD/MM/YYYY.

Select the Save Address (A) button to save the address as entered or the Cancel button to discard your changes and return to the Previous Addresses tab. Note that changes to an address are saved immediately. Once saved, an address can then be Edited (B) or Deleted (C) using the appropriate option from the Previous Addresses tab:
4.2.5a Application Form – Debtor Details – Employment – Details

Please note that the debtor must inform the PIP of any change of employment while they are subject to a Protective Certificate or Debt Settlement Arrangement.

**What is the Debtor’s current employment status?**
Please select the option that best describes the debtor’s current employment status from the dropdown list. Depending on the current employment status chosen above you will be presented with a unique screen; the screens are explained in more detail below.
Upon choosing **Employed** you will be presented with the following screen.

**Occupation**
Choose the debtor’s occupation from the options provided in the dropdown list. If ‘Other’ is chosen, you will be presented with a further text field in which to supply details.

**Name of Employer**
Enter the name of the debtor’s employer in the text field provided.

**Country**
Please choose the country of employment from the dropdown list.

**Street (Line 1), Street (Line 2), Street (Line 3), Town, County or ZIP/Postal Code**
Please enter the full details of the debtor’s employment address in the text fields provided. *Note the County dropdown list will change to a ZIP/Postal Code text field if a country other than Ireland is selected.*

**Length of Service with employer**
Using the arrows select the length of service in **Years** and **Months**. You can also type the figure in the fields provided.

**Comment**
Any comments relating to the Employment Status of the debtor may be entered here.
Upon choosing **Self-employed/Trading** you will be presented with the following screen.

**Occupation***
Choose the debtor’s occupation from the options provided in the dropdown list. If ‘**Other**’ is chosen, you will be presented with a further text field in which to supply details.

**Type of Business***
Enter the type of business in the text field provided.

**Trading/Business Name**
Using the text field please enter the Trading or Business Name.

**Country***
Please choose the country of employment from the dropdown list.
Street (Line 1)*, Street (Line 2), Street (Line 3), Town*, County or ZIP/Postal Code*
Please enter the full details of the debtor’s employment address in the text fields provided. *Note the County dropdown list will change to a ZIP/Postal Code text field if a country other than Ireland is selected.

**Was/Is the business registered for VAT?***
Answer **Yes** or **No** to the above mandatory question. If **Yes**, you will be presented with a further question directly beneath this one.

**If Yes, please supply VAT number***
Enter the VAT number for the business in the text field provided.

**Is the Debtor a sole trader?***
Answer **Yes** or **No** to the above mandatory question. If **No**, you will be presented with a further question directly beneath this one.

**If not, what is the percentage of the Debtor’s ownership of the business?***
Using the text field provided please enter the percentage ownership which the Debtor has in the business.

**When did the business start trading?***
Enter the date the business began trading using the calendar dropdown box. Alternatively you can manually type the date in the field provided using the format DD/MM/YYYY.

**Comment**
Any comments relating to the Employment Status of the debtor may be entered here.

The **Unemployed**, **Retired**, **Student** and **Housewife/husband** options all present a single text field to fill out, **Comment**, any comments relating to the Employment Status of the debtor may be entered here.

The **Other (please specify)** option will present you with a **Details** text field as well as a **Comment** text field; the details of the Debtor’s employment status can be entered here if the other employment statuses are unsuitable.
4.2.5b Application Form – Debtor Details – Employment – Previous Business

Has the Debtor ever carried on a business, other than that referred to at the Employment Status section, under a trading/business name or any other name other than the Debtor’s current name?*  
Answer Yes or No to the above mandatory question. If Yes, you will be asked to supply all previous names and addresses and you will be presented with the option to Add Business.

Choose the Add Business button to begin the process of adding a previous business to the debtor’s application. You will be presented with the following screen:
Debtor Details

Initial Information | Personal | Employment | Insolvency Status | Prior Insolvency | Other Eligibility Criteria

Details | Previous Businesses

*Has the Debtor ever carried on a business, other than that referred to in the Employment Status section, under a trading business name or any other name other than the Debtor’s current name?*  
Yes  No

If yes, please supply all previous name(s) and address(es).

Name*  
Please enter the full business name.

Country*  
Please choose the country from the dropdown list.

Street (Line 1)*, Street (Line 2), Street (Line 3), Town*, County* or ZIP/Postal Code  
Please enter the full details of the debtor’s previous business address in the text fields provided. Note the County dropdown list will change to a ZIP/Postal Code text field if a country other than Ireland is selected.

Start Date*/End Date*

Using the calendar dropdown box, please select the start and end date of the debtor’s previous business. Alternatively you can manually type the dates in the fields provided using the format DD/MM/YYYY.

Select the Save Business Details (A) button to save the business as entered or the Cancel button to discard your changes and return to the Previous Business page. Note that changes to a business are saved immediately. A business can then be Edited (B) or Deleted (C) using the appropriate option from the Previous Business tab:
4.2.6 Application Form – Debtor Details – Insolvency Status

**Q1** Is the Debtor an undischarged bankrupt?*

**Q2** Is the Debtor a discharged bankrupt subject to a bankruptcy payment order?*

**Q3** Is the Debtor a person who is a specified debtor as respects a Debt Relief Notice which is in effect?*

**Q4** Is the Debtor a person who, as a debtor, is subject to a Personal Insolvency Arrangement which is in effect?

**Q5** Is the Debtor a person who, as a debtor, is subject to an arrangement under the control of the court under Part IV of the Bankruptcy Act 1988?

* indicates mandatory question.
Q4 Is the Debtor a person who, as a debtor, is subject to a Personal Insolvency Arrangement which is in effect?*
Q5 Is the Debtor, as a debtor, subject to an arrangement under the control of the court under Part IV of the Bankruptcy Act 1988?*

Answer Yes or No to each of the above mandatory questions.

4.2.7 Application Form – Debtor Details – Prior Insolvency

Q1: Has the Debtor been the subject of a protective certificate issued under section 61 of the Act less than 12 months prior to the date of this application?*
Q2: Has the Debtor had his or her debts discharged pursuant to section 46(1) of the Act less than 3 years prior to the date of this application?*
Q3: Has the Debtor had his or her debts discharged pursuant to a Personal Insolvency Arrangement less than 5 years prior to the date of this application?*
Q4: Has the Debtor been discharged from bankruptcy less than 5 years prior to the date of this application?*
Q5: Has the appropriate court made an order referred to in section 57(2) of the Act stating that it is satisfied that the current insolvency of the Debtor arises by reason of exceptional circumstances or other factors which are substantially outside the control of the Debtor.

Answer Yes or No to each of the above mandatory questions. If Yes is selected for any of the above questions you will be presented with a fifth mandatory question.

Q5: Has the appropriate court made an order referred to in section 57(2) of the Act stating that it is satisfied that the current insolvency of the Debtor arises by reason of exceptional circumstances or other factors which are substantially outside the control of the Debtor.
Q6: Has the Debtor ever entered into a Debt Settlement Arrangement?*
Answer Yes or No to the above mandatory question.
Answer **Yes** or **No** to the above mandatory question. If **Yes**, you will be presented with a dropdown list labeled Q1.1; select the appropriate option as shown in the screenshot below:

**Q2: Is the Debtor insolvent within the meaning of the Act?**
Answer **Yes** or **No** to the above mandatory question.

4.2.9 Application Form – RLE

Upon selecting the RLE (A) tab you will be presented with the option to Enter/Edit RLE (B). The three monetary fields (C) will automatically populate using the information gathered during the Enter/Edit RLE process:
Q1: For the purposes of calculating the monthly total set costs under the guidelines on a reasonable standard of living and reasonable living expenses issued under Section 23 of the Act (the “Reasonable Living Expenses Guidelines”), is this a one adult household or a two adult household?*

Choose One Adult Household or Two Adult Household from the dropdown list. If Two Adult Household is chosen, a further question, Q7, will appear in this section of the application. Note that in the case of a Joint Application it will not be possible to edit this question; the Two Adult Household option will be automatically selected.

Q2 Does the Debtor have any dependent children (under 19 years of age) living with him or her?*

Answer Yes or No to the above question. If Yes, a Children tab will appear at the top of the screen next to the Details tab. The Children tab is covered in detail in Section 4.2.11.

Q3 Does the Debtor own a motor vehicle?*

Answer Yes or No to the above question. If Yes, you will be presented with a further question, Q3.1, directly below this one.
Q3.1 If so, does the Debtor require a motor vehicle? *
Answer Yes or No to the above question.

Q4 Does the Debtor have any childcare costs? *
Answer Yes or No to the above question. If Yes, you will be presented with a further question, Q4.1, directly below this one.

Q4.1 If yes, please give the monthly expenditure amount assessed to be reasonable by the personal insolvency practitioner in accordance with the Reasonable Living Expenses Guidelines? *
Enter the figure for childcare costs in the text field provided. This value must be a monthly figure given in euro. Where childcare costs are incurred by more than one child, this figure should be the combined total of any and all childcare costs.

Q5 How much is the Debtor’s monthly rent, mortgage repayment or other accommodation costs assessed to be reasonable by the personal insolvency practitioner in accordance with the Reasonable Living Expenses Guidelines? *
Enter the monthly figure for the Debtor’s accommodation cost in the text field provided.

Q6 Does the Debtor have any expenditure in relation to special circumstances, which is required to be taken into account when calculating his or her reasonable living expenses? *
Answer Yes or No to the above question. If Yes, a Special Circumstances tab will appear at the top of the screen next to the Details tab. The Special Circumstances tab is covered in detail in Section 4.2.12. A special circumstance should only ever be something which is not already covered by any other part of the RLE tab.

Q7 In the case of a two adult household, has the Debtor rebutted the presumption of an equal split of the reasonable living expenses between them? *
This question will only appear where a Two Adult Household was chosen for Q1. Answer Yes or No to the above question. If 50% of the household costs are attributed to each debtor the answer to this question should be No. If Yes, you will be presented with a further question, Q7.1, directly below this one.

Q7.1 What percentage of the Debtor’s household reasonable living expenses should be attributed to the Debtor? *
Using the arrow buttons, enter the percentage of the household reasonable living expenses which should be attributed to the debtor. Alternatively you can type the percentage value in the text field.
4.2.11 Application Form – Edit RLE – Children

Choose the **Add Child Details** button to begin the process of adding a child to the debtor’s application. You will be presented with the following screen:

**For the purposes of calculating the Debtor’s reasonable living expenses under the Reasonable Living Expenses Guidelines, which of the following age categories does the Debtor’s child(ren) fall into?**

Enter the child’s age category from the options presented in the dropdown list. The age chosen for a child should be their age on the date of submission to the ISI.

**Comment**

Any comments relating to the child’s details may be entered here. **Note that personal information relating to a child should not be entered as a comment on the case (name, date of birth, etc). A comment should only be entered in the Children tab where it is relevant to information presented elsewhere on the case.**

Select the **Save Child Details (A)** button to save the child’s details as entered or the **Cancel** button to discard your changes and return to the **Children** tab. Note that changes to a child’s details are saved immediately. Once entered, a child’s details can then be **Edited (B)** or **Deleted (C)** using the appropriate option from the **Children** tab. You can also add additional child details to the application by selecting the **Add Child Details** button again and repeating the steps above.
4.2.12 Application Form – Edit RLE – Special Circumstances

Choose the **Add Special Circumstance** button to begin the process of adding a special circumstance to the debtor’s application. A special circumstance should only ever be something which is not already covered by any other part of the RLE tab. You will be presented with the following screen:

![Special Circumstances Screen]

- **Please give the monthly expenditure amount** *
  Enter the monthly expenditure amount, in euro, relating to the special circumstance.

- **And details of this expenditure** *
  Enter a description of the special circumstance in the text field.

- **Comment**
  Any comments relating to the special circumstance may be entered here.

Select the **Save Special Circumstances** (A) button to save the special circumstance as entered or the **Cancel** button to discard your changes and return to the Special Circumstances tab. Note that changes to a special circumstance are saved immediately. Once entered, a special circumstance can then be **Edited (B)** or **Deleted (C)** using the appropriate option from the Special Circumstances tab. You can also add additional special circumstance details to the application by selecting the **Add Special Circumstance** button again and repeating the steps above.
Once you have completed the RLE screen, including the Children and Special Circumstance tabs, where appropriate, select the Save button. You will be presented with the following screen:

The system will calculate each of the three figures shown in the screenshot above using the details entered during the RLE section. The warning message displayed in red beneath the figures relates to the Monthly Expense section of the PFS, which is covered in detail in Section 4.3.19 of this manual.

4.2.13 Application Form – Jurisdiction

Upon selecting the Jurisdiction (A) tab you will be presented with one of two possible screens. If the debtor’s total debts as entered during the Application Questions tab exceed €2.5m the Jurisdiction will be automatically set to the High Court and you will be presented with the screen below:

If the debtor’s total debts as entered in the Application Questions section do not exceed €2.5m you will be presented with the screen below and the option to Enter/Edit Jurisdiction Details (B). The three information fields, County, Reason and Jurisdiction, will automatically populate using the information gathered during the Enter/Edit Jurisdiction Details section:
Upon selecting **Enter/Edit Jurisdiction Details** (B) you will be presented with the screen below:

**With reference to section 5(2) of the Act, please specify relevant County of the Debtor?** *
Using the dropdown list, specify the relevant County of the Debtor. The dropdown list will be populated using information gathered from a number of previously entered fields. The counties which appear in the dropdown list include the county where the debtor’s PPR is situated and any counties where the Debtor has resided or had a place of business within the twelve months prior to the application date. The application date is the date of submission to the ISI.

**Circuit Court** *
The relevant Circuit Court will be chosen automatically depending on the County chosen.

**Reason for selecting this jurisdiction** *
Chose an option presented to you from the dropdown list. The options available to you are limited to those which are relevant to the County chosen above. Available options can include that the Debtor is currently residing within the jurisdiction at the time of application.
or that the Debtor has, within one year, had a residence or place of business in the jurisdiction.

*Note that the address selected for the purposes of determining the jurisdiction of the Circuit Court should be a valid address at the time of submitting the application form.*

*In order to be presented with all the relevant jurisdiction options you must have completed the entries for Previous Addresses and Previous Businesses in the Debtor Details section of the application. Also, the Debtor must have a PPR in the State or have had a residence or place of business within the State within one year of making the application in order to be provided with the option of choosing a Jurisdiction. The date of application is the date of submission to the ISI.*

4.3 PFS

Upon selecting the PFS (A) tab the system will default to the Assets (B) sub-tab and you will be presented with the following screen. The numerical column will automatically populate as the sections are completed. Only details relevant to the debtor need be completed. The headings within the Assets tab are explained in detail as part of Sections 4.3.1 to 4.3.13 below:
With the exception of the **Principal Private Residence**, **Stock In Trade** and **Cash on Hand** links, once an entry has been added you will be presented with an **Edit (A)** and **Delete (B)** icon for each entry on the subsections main page. An example from the **Contingent Assets** subsection is shown below:

![Asset - Contingent Assets](image)

Once you have selected **Add New Entry** you will be presented with a screen with a similar layout to the one shown below:

![Asset - Contingent Assets](image)

Ensure that once you have filled out all mandatory fields that you chose the **Save Entry** button on the top left of the screen. The **Cancel** and **Close** buttons should only ever be selected if you wish to discard any changes which you have made.
4.3.1 PFS – Assets – Principal Private Residence

Country*, Street (Line 1)*, Street (Line 2), Street (Line 3), Town*, County/ZIP*
These fields will automatically populate using the information entered during the New Case section. Note the County dropdown list will change to a ZIP text field if a country other than Ireland is selected.

Current Market Value*
Enter the figure for the current market value of the PPR in euro.

Debtor Ownership %*
Enter the percentage value of the debtor’s ownership in the PPR.

Debtor’s Interest (derived field)
The value in this field is derived from the values entered in the Current Market Value and Debtor Ownership fields.

Comment
Any comments relating to the PPR can be entered here.

Select the Save button to save any changes and return to the Assets tab. The Cancel button will discard any changes you have made and return you to the Assets tab. The Clear Amount & Save button will permanently clear the figure entered in the Current Market Value and Debtor Ownership fields and you will be returned to the Assets tab.
4.3.2 PFS – Assets – Investment Property

Upon choosing to **Add new entry** on the **Investment Property** link you will be presented with the following screen:

**Description/Type***

Choose the type of Investment Property from the dropdown list. Upon choosing the **Other – provide details** option the system will present you with a new mandatory text field, **Details***.

**Country**, **Street (Line 1)***, **Street (Line 2)**, **Street (Line 3)**, **Town**, **County/ZIP***

Please enter the full address details for the Investment Property in the fields provided. **Note the County dropdown list will change to a ZIP text field if a country other than Ireland is selected.**

**Details***

This text field appears where **Other – provide details** is chosen for **Description/Type**. Using the text field provided, enter the details of the investment property.

**Current Market Value***

Enter the figure for the current market value of the investment property.

**Debtor Ownership %***
Enter the percentage value of the debtor’s ownership in the investment property.

**Debtor’s Interest (derived field)**
The value in this field is derived from the values entered in the Current Market Value and Debtor Ownership fields.

**Monthly Income**
State, in euro, the monthly income received from the investment property.

**Monthly Expenditure (excluding debt repayment)**
State, in euro, the monthly expenditure associated with the investment property, excluding the amount for debt repayment.

**Comment**
Any comments relating to the investment property can be entered here.

Select the Save button to save any changes and return to the Assets tab. The Cancel button will discard any changes you have made and return you to the Assets tab. While entering the details, the Close button should only ever be selected if you wish to discard any changes which you have made.

**4.3.3 PFS – Assets – Investments (other than real property)**

Upon choosing to Add new entry on the Investments (other than real property) link you will be presented with the following screen:

The following are a list of questions available under the Investment (other than real property) section. Certain options are only presented where a certain Description/Type has been chosen.
**Description/Type**
Choose the type of Investment from the dropdown list. Upon choosing the Other – provide details option the system will present you with a new mandatory text field, Details*.

**Name of Security Issuer**
Enter the security issuer’s name in the text field provided. This text field is presented where Stocks/shares, Bonds, Endowment Policies or Pension are chosen for Description/Type.

**Country*, Street (Line 1)*, Street (Line 2), Street (Line 3), Town*, County/ZIP**
Please enter the full address details for the investment in the fields provided. These text fields are presented where Stocks/shares, Bonds, Endowment Policies or Pension are chosen for Description/Type. Note the County dropdown list will change to a ZIP text field if a country other than Ireland is selected.

**Details**
This text field appears where Other – provide details is chosen for Description/Type. Using the text field provided, enter the details of the investment.

**Current Market Value**
Enter the figure, in euro, for the current market value of the investment.

**Debtor Ownership %**
Enter the percentage value of the debtor’s ownership in the investment.

**Debtor’s Interest (derived field)**
The value in this field is derived from the values entered in the Current Market Value and Debtor Ownership fields.

**Monthly Income**
Using the text field provided, state, in euro, the monthly income generated by the investment.

**Is the Asset located in the State?**
Answer Yes or No to the above mandatory question. This question is presented where Antiques, Precious Metals/Jewellery, Prize Bonds, Livestock or Other are chosen for Description/Type.

**Comment**
Any comments relating to the investment can be entered here.

Select the Save button to save any changes and return to the Assets tab. The Cancel button will discard any changes you have made and return you to the Assets tab. While entering the details, the Close button should only ever be selected if you wish to discard any changes which you have made.
4.3.4 PFS – Assets – Plant, Equipment, Tools

Upon choosing to Add new entry on the Plant, Equipment, Tools link you will be presented with the following screen:

![Asset - Plant, Equipment, Tools](image)

**Description** *
Enter a description of the asset in the text field provided.

**Current Market Value** *
Enter the figure, in euro, for the current market value of the asset.

**Debtor Ownership %** *
Enter the percentage value of the debtor’s ownership in the asset.

**Debtor’s Interest (derived field)**
The value in this field is derived from the values entered in the Current Market Value and Debtor Ownership fields.

**Is the Asset located in the State?** *
Answer Yes or No to the above mandatory question.

**Comment**
Any comments relating to the asset can be entered here.

Select the Save button to save any changes and return to the Assets tab. The Cancel button will discard any changes you have made and return you to the Assets tab. While entering the details, the Close button should only ever be selected if you wish to discard any changes which you have made.
4.3.5 PFS – Assets – Vehicles

Upon choosing to Add new entry on the Vehicles link you will be presented with the following screen:

Make*
Enter the make of the vehicle.

Model*
Enter the model of the vehicle.

Year*
Using the up and down arrows, select the year in which the car was first registered. Alternatively you can type the year of registration in the field provided.

Registration Number*
Enter the vehicle’s registration number in the text field provided.

Kilometres*
Enter the vehicle’s mileage as shown on the odometer. Mileage should be given in kilometres.
**Need for Vehicle**
Using the text field provided enter the main use or uses of the vehicle.

**Current Market Value**
Enter the current market value of the vehicle in euro.

**Subject to Finance**
State whether the vehicle is subject to Finance using the *Yes* or *No* radio buttons. If *Yes*, you will be presented with two further questions; *Balance Outstanding* and *Monthly Instalment*.

**Balance Outstanding**
Enter, in euro, the balance outstanding on the vehicle loan.

**Monthly Instalment**
Enter the monthly instalment which relates to the vehicle finance, in euro.

**Adapted for disabled use**
State whether the vehicle is adapted for disabled use using the *Yes* or *No* radio buttons.

**Is the Asset located in the State?**
Answer *Yes* or *No* to the above mandatory question.

**Comment**
Any comments relating to the vehicle can be entered here.

Select the *Save* button to save any changes and return to the *Assets* tab. The *Cancel* button will discard any changes you have made and return you to the *Assets* tab. While entering the details, the *Close* button should only ever be selected if you wish to discard any changes which you have made.

4.3.6 PFS – Assets – Stock In Trade

Upon selecting the *Stock In Trade* link you will be presented with the following screen:

![Asset - Stock In Trade](image)

**Current Market Value**
Enter the current market value of the stock in trade using the text field provided. The value should be entered in euro.
Is the Asset located in the State?*
Answer Yes or No to the above mandatory question.

Comment
Any comments relating to the stock in trade can be entered here.

Select the Save button to save any changes and return to the Assets tab. The Cancel button will discard any changes you have made and return you to the Assets tab. The Clear Amount & Save button will permanently clear the amount entered in the Current Market Value field and you will be returned to the Assets tab.

4.3.7 PFS – Assets – Money Owed To You

Upon choosing to Add new entry on the Money Owed To You link you will be presented with the following screen:

Name of Debtor*
Enter the full name of the debtor who currently owes money to the applicant. The name given in this text field should match the name used when the credit was extended to them.

Country*, Street (Line 1)*, Street (Line 2), Street (Line 3), Town*, County/ZIP*
Enter the address of the debtor who owes money to your client. Note the County dropdown list will change to a ZIP text field if a country other than Ireland is selected.
**Book Value**
Enter the book value of the money owed in euro.

**Realisable Amount**
Enter the realisable amount, in euro, of the money owed.

**Comment**
Any comments relating to money owed to the applicant can be entered here.

Select the **Save** button to save any changes and return to the **Assets** tab. The **Cancel** button will discard any changes you have made and return you to the **Assets** tab. While entering the details, the **Close** button should only ever be selected if you wish to discard any changes which you have made.

### 4.3.8 PFS – Assets – Bank/Building Society Accounts

Upon choosing to **Add new entry** on the **Bank/Building Society Accounts** link you will be presented with the following screen:
**Name of Bank/Building Society**
Enter the debtor’s Bank or Building Society’s name, as appropriate, in the text field. As you begin to type the name a list of suggested names will appear based on what you have typed. Upon choosing the appropriate name the address details will be populated automatically. If the name you require is not listed you may continue to enter the name and address as free text.

*Where a creditor’s name is available from the list of suggested names it should be used unless there is a specific reason not to.*

**Country**, **Street (Line 1)***, **Street (Line 2)**, **Street (Line 3)**, **Town**, **County/ZIP**
Enter the address of the Bank or Building Society. *Note the County dropdown list will change to a ZIP text field if a country other than Ireland is selected.*

**Account Name**
Enter the full Account Name in the text field provided.

**Account Number**
Enter the full Account Number in the text field provided. The account’s IBAN number may be entered in this field.

**Balance**
Enter the current balance associated with the Bank or Building Society. *The balance entered must match the account balance at the date of application. The date of application is the date of submission to the ISI.*

**Debtor Ownership %**
Enter the debtor ownership of the account.

**Debtor’s Interest (derived field)**
The value in this field is derived from the values entered in the Balance and Debtor Ownership fields.

**Comment**
Any comments relating to the Bank or Building Society account can be entered here.

Select the **Save** button to save any changes and return to the **Assets** tab. The **Cancel** button will discard any changes you have made and return you to the **Assets** tab. While entering the details, the **Close** button should only ever be selected if you wish to discard any changes which you have made.
4.3.9 PFS – Assets – Credit Union Shares/Investment

Upon choosing to Add new entry on the Credit Union Shares/Investment link you will be presented with the following screen:

**Name of Credit Union** *
Enter the Credit Union name in the text field. As you begin to type the Credit Union’s name a list of suggested names will appear based on what you have typed. Upon choosing the appropriate name the address details will be populated automatically. If the name you require is not listed you may continue to enter the name and address as free text. Where a creditor’s name is available from the list of suggested names it should be used unless there is a specific reason not to.

**Country**, **Street (Line 1)***, **Street (Line 2)**, **Street (Line 3)**, **Town***, **County/ZIP***
Enter the address of the Credit Union. Note the County dropdown list will change to a ZIP text field if a country other than Ireland is selected.

**Account Name** *
Enter the full Account Name in the text field provided.

**Account Number** *
Enter the full Account Number in the text field provided.
**Current Market Value (less loan)**
Enter the current market value, in euro, less the value of any loan.

**Debtor Ownership %**
Enter the debtor ownership of the account.

**Debtor’s Interest (derived field)**
The value in this field is derived from the values entered in the **Current Market Value (less loan)** and **Debtor Ownership** fields.

**Comment**
Any comments relating to the Credit Union Shares/Investment can be entered here.

Select the **Save** button to save any changes and return to the **Assets** tab. The **Cancel** button will discard any changes you have made and return you to the **Assets** tab. While entering the details, the **Close** button should only ever be selected if you wish to discard any changes which you have made.

4.3.10 PFS – Assets – Cash on Hand

Upon selecting the **Cash on Hand** link you will be presented with the following screen:

![Asset - Cash on Hand](image)

**Amount**
Using the text field, enter the amount of cash on hand in euro. 
*Note that the figure entered as part of the application form must match the actual figure for cash on hand as of the date of application. The date of application is the date of submission to the ISI.*

**Is the Asset located in the State?**
Answer **Yes** or **No** to the above mandatory question.

**Comment**
Any comments relating to cash on hand can be entered here.

Select the **Save** button to save any changes and return to the **Assets** tab. The **Cancel** button will discard any changes you have made and return you to the **Assets** tab. The **Clear Amount & Save** button will permanently clear the amount entered in the **Current Market Value** field and you will be returned to the **Assets** tab.
4.3.11 PFS – Assets – Prospective Assets

Upon choosing to Add new entry on the Prospective Assets link you will be presented with the following screen:

![Asset - Prospective Assets](image)

**Description**
Enter a description of the prospective asset in the text field.

**Estimated Value**
Enter, in euro, an estimated value for the prospective asset.

**Estimated Date of Receipt**
Using the calendar dropdown list, enter an estimated date of receipt for the prospective asset. Alternatively you can manually type the date in the field provided using the format DD/MM/YYYY.

**Is the Asset located in the State?**
Answer Yes or No to the above mandatory question.

**Comment**
Any comments relating to the prospective asset can be entered here.

Select the Save button to save any changes and return to the Assets tab. The Cancel button will discard any changes you have made and return you to the Assets tab. While entering the details, the Close button should only ever be selected if you wish to discard any changes which you have made.
4.3.12 PFS – Assets – Contingent Assets

Upon choosing to **Add new entry** on the **Contingent Assets** link you will be presented with the following screen:

![Asset - Contingent Assets](image)

**Description**
Enter a description of the contingent asset in the text field.

**Estimated Value**
Enter, in euro, an estimated value for the contingent asset.

**Estimated Date of Receipt**
Using the calendar dropdown list, enter an estimated date of receipt for the contingent asset. Alternatively you can manually type the date in the field provided using the format DD/MM/YYYY.

**Is the Asset located in the State?**
Answer **Yes** or **No** to the above mandatory question.

**Comment**
Any comments relating to the contingent asset can be entered here.

Select the **Save** button to save any changes and return to the **Assets** tab. The **Cancel** button will discard any changes you have made and return you to the **Assets** tab. While entering the details, the **Close** button should only ever be selected if you wish to discard any changes which you have made.
4.3.13 PFS – Assets – Other

Upon choosing to **Add new entry** on the **Other** link you will be presented with the following screen:

![Asset - Other](image)

- **Description** *
  If an asset does not fall within any of the previous categories in the **Assets** tab, enter a description for the type of asset in the text field provided.

- **Estimated Value** *
  Enter, in euro, an estimated value for the asset.

- **Is the Asset located in the State?** *
  Answer **Yes** or **No** to the above mandatory question.

- **Comment**
  Any comments relating to the asset can be entered here.

Select the **Save** button to save any changes and return to the **Assets** tab. The **Cancel** button will discard any changes you have made and return you to the **Assets** tab. While entering the details, the **Close** button should only ever be selected if you wish to discard any changes which you have made.
It is possible to add more than one instance of debt for each subsection of the **Debts** tab. Upon selecting a subsection you will be presented with a number of options. Once an entry has been added you will be presented with an **Edit (A)** and **Delete (B)** icon for each entry on the subsections main page. An example from the **Contingent Debt** subsection is shown below:

Once you have selected **Add New Entry** you will be presented with a screen with a similar layout to the one shown below:
Ensure that once you have filled out all mandatory fields that you chose the Save Entry button on the top left of the screen. The Cancel and Close buttons should only ever be selected if you wish to discard any changes which you have made.

Throughout the Debts portion of the PFS you will encounter a number of tabs and questions which are common to the majority of the debt sections. Rather than give a detailed breakdown of each section, what follows is an overview of those common tabs and questions.

**Is this debt secured?**
With the exception of the Excluded Debts section, this question appears at the top of each section of the PFS – Debts form. Using the radio buttons, answer Yes or No to this question. If Yes is selected, an extra tab, Secured On, will be presented beneath the question.

**Has any of this debt been incurred within 6 months of the application date?**
With the exception of the Excluded Debts section, select Yes or No using the radio buttons provided. If the answer to the question is Yes, you will be presented with a further text field, If Yes, please state amount, directly beneath this question.

**If Yes, please state amount**
This text field only appears if the answer to the previous question is Yes. Enter the amount of debt in euro incurred in the six months prior to the date of application.
**Account Number**
Enter the account number associated with the section you are currently completing. The account’s IBAN number may be entered in this field.

**Account Name**
Enter the account name associated with the relevant account number.

**Account Type**
Select an account type from the options provided in the dropdown list. This question appears under the **Financial Institutions** section. You will not be asked this question in relation to the debtor’s PPR account.

**Details**
This text field appears where **Other – provide details** is chosen for **Account Type** under the heading of **Financial Institutions** and where **Other – provide details** is chosen for **Description/Type** under the headings of **Excludable Debts – Revenue, Excludable Debts – Other than Revenue** and **Equipment Lessors/Hire Purchase**. Using the text field provided, enter the required details.

**Current Monthly Payment Due**
Enter the figure for the monthly repayments as per the debtor’s contract. The figure should be entered in euro.

**Monthly Repayments – actual**
In the text field provided, record the debtor’s actual monthly repayments in euro.

**Remaining Term (months)**
Using the text field, in months, enter the term remaining on the loan. *While this field can be left blank where there is no remaining term, for example, a credit card debt, every effort should be made to include the remaining term.*

**Purpose of Loan** or **Purpose of Debt**
State the purpose of loan or the purpose of debt in the text field provided. Bearing in mind that the type of account has been previously entered for the **Account Type** text field, the information entered in this text field should be descriptive as to the original purpose of loan. *The information entered should be descriptive as to the purpose of loan or the purpose of debt. Where a loan or debt has been restructured the original purpose of loan or the original purpose of debt should be entered in this field; details of any restructuring are requested at a later stage in the application process.*

**Amount Due**
State the amount due in euro.

**Amount Due (net liability)**
This text field appears only as part of the **Credit Union** section. Offset must have been taken into account for the figure which is entered in this text field. The figure entered must be in euro.

**Is the liability joint and several?**
Select Yes or No using the radio buttons provided. If the answer to the question is No, you will be presented with two further text fields directly below this question; State % of liability and Amount of debtor’s liability. If the debt is solely in the debtor’s name, the answer to this question should be No, with a percentage of liability given as 100%.

State % of liability*
This text field only appears if the answer to Is the liability joint and several? is No. State the percentage of the applicant’s liability for the debt.

Amount of debtor’s liability*
This text field only appears if the answer to Is the liability joint and several? is No. This is a derived field using the information entered in the Amount Due and the State % of liability fields and the information will automatically populate.

Restructured*
Select Yes or No using the radio buttons provided. If the answer to the question is Yes, you will be presented with a further text field, Description, directly below this question.

Description*
Under the Principal Private Residence Lender, Financial Institutions and Credit Union sections this text field will appear if the answer to Restructured is Yes. In the text field provided please give a description as to the restructure of the loan.
Under the Other Debts, Prospective Debts and Contingent Debts sections this field will appear under all circumstances; under those sections the description of the debt should be given in the text field.

Current interest rate*
Enter the current interest rate associated with the account in the text field provided. The text field will accept values from 0% to 100%.

Description/Type*
This question appears only as part of the Excludable and Excluded sections. Using the options provided in the dropdown list, select a description/type for the excludable or excluded debt.
Note the category Other – provide details which is to provide for any taxes, duties, levies or other charges of a similar nature owed or payable to the State not appropriate to and not already included in the other listed categories. When this category is selected you will be presented with a Details* text field into which should be inputted details/description of the taxes, duties, levies or other charges of a similar nature owed or payable to the State including if possible the legislation it comes under. See Section 1.8.2 for a description of the treatment of the Household Charge/Local Property Tax.

Permitted?*
This question appears under the Excludable sections only. Select Yes or No using the radio buttons provided. If the answer to the question is Yes, you will be presented with a dropdown menu beneath the question labelled Permitted Status. If the answer to the question is No, you will be presented with a further question, Have you sought consent from Revenue to have this debt permitted?
Permitted Status*
This dropdown menu only appears if the answer to *Permitted?* in either of the **Excludable Debt** sections is **Yes**. Select **Creditor Consent** where the creditor has explicitly consented to permitting the debt as part of the arrangement. Select **Deemed Consent** where a creditor has not complied with a request to consent to the inclusion of an Excludable Debt within 21 days as per Section 58(4) of the Act. Upon selecting **Creditor Consent** or **Deemed Consent** you will be presented with the option to attach a scan of the letter of consent or a scan of the letter requesting consent:

![Creditor Consent](image)

![Deemed Consent](image)

Ensure that the file is given a meaningful filename which must include the relevant ISI Case Number so that the file may be easily identified. The ISI may request to view the original version of any submitted document at any time. Once the file has been successfully uploaded the filename of the document will be shown to the right hand side of the screen and the document can be removed using the **Delete** (−) icon.

![Scan of letter of consent](image)

**Note that the only file type which the system will accept are PDF files.**

The ISI may from time to time request that it be furnished with, in addition to the original declaration required for the purposes of a PIA, any other original document related to, or connected with an application made by a PIP in respect of a debtor. Any such original document requested shall be furnished by the PIP to the ISI as soon as is practicable.

**Have you sought consent from Revenue to have this debt permitted?***

This question only appears if the answer to **Permitted?** in either of the **Excludable Debt** sections is **No**. Select **Yes** or **No** using the radio buttons provided.

**Preferential amount included in amount due (where known)***

This question appears as part of the **Excludable Debts** sections. In the text field provided enter the preferential amount due in euro, where known.

**Instalment Arrangement?***

This question appears as part of the **Excludable Debts – Revenue** section only. Select **Yes** or **No** using the radio buttons provided. If the answer to the question is **Yes**, you will be presented with a further text field beneath this question labelled **Amount of Instalment**.

**Amount of Instalment**

This question appears as part of the **Excludable Debts – Revenue** section only and appears where the answer to **Instalment Arrangement** is **Yes**. In the text field provided, enter the instalment amount, in euro, agreed with the Revenue Commissioner as part of the instalment arrangement.
Please specify the connection *
This question appears as part of the Connected Creditors section only. Specify the connection between the debtor and their creditor using the text field provided.

Estimated Value *
This question appears as part of the Prospective Debts and Contingent Debts sections. Enter the estimated value of the prospective or contingent debt, in euro, in the text field provided.

Estimated Payment Date *
This question appears as part of the Prospective Debts and Contingent Debts sections. Using the calendar dropdown enter the estimated payment date. Alternatively you can manually type the estimated payment date in the field provided using the format DD/MM/YYYY.

Comment
Any comments relating to the section which you are currently editing can be entered here.

4.3.15 PFS – Debts – Creditor Details and Secured On Tabs
The Creditor Details tab appears as the second tab under each section of the PFS – Debts form.
**Individual or Organisation**
Select whether the creditor is an individual or an organisation. Note that the Financial Institutions, Credit Union and the Excludable Debts debt types will only ever allow you to enter an organisation name. Note also that the Employees debt type will only ever allow you to enter an individual’s name.

**Organisation Name**
This text field appears where Organisation was chosen for the Individual or Organisation question. Enter the organisation’s name in the text field provided. As you begin to type the name a list of suggested names will appear based on what you have typed. Upon choosing the appropriate name the address details will be populated automatically. If the name you require is not listed you may continue to enter the name and address as free text. Where a creditor’s name is available from the list of suggested names it should be used unless there is a specific reason not to.

**Creditor First Name/Creditor Surname**
These text fields appear where Individual was chosen for the Individual or Organisation question. Enter the individual’s first name and surname in the text fields provided.

**Country*, Street (Line 1)*, Street (Line 2), Street (Line 3), Town*, County/ZIP**
Enter the full address details for the creditor using the text fields provided. Note the Country dropdown list will change to a ZIP text field if a country other than Ireland is selected.

**Email Address**
A valid email address for the creditor can be entered in this text field.

**Phone Number**
Please enter a valid phone number for the creditor, including area and country codes where applicable.
The Secured On tab appears when the Is this debt secured? question is answered Yes:

![Secured On tab](image)

**Security Type**
Select the appropriate security type using the options provided in the dropdown list.
*Note that if Other – provide details is chosen, a Details text field will open where further details of the security type should be provided.*

**Asset Type**
Select the asset type on which the debt is secured against using the options provided in the dropdown list.
*Note that if Non-Asset Security is chosen, a Description text field will open where a description of the non-asset security should be provided. Also, the Asset text field described below will change to an Amount field; the amount of the Non-Asset Security is to be entered here.*

**Asset**
 Upon choosing the Asset Type from the dropdown list you will then choose the appropriate Asset on which the debt is secured on. The dropdown list will be populated with the information previously entered during the Assets portion of the PFS tab. Click the Add button to attach the Asset to the Debt. Should you add an unrelated asset in error you can click the Remove button to disassociate the asset.
*Note that in order to for an asset to be listed in the dropdown list the asset must first have been entered under the Assets tab on the PFS.*
Once an Asset has been linked to the debt you will be presented with the following screenshot. Clicking the Asset link to the left of the **Remove** button will display the details of the asset, giving you the opportunity to check that the correct asset has been linked to the debt as in the screenshot below:
4.3.16 PFS – Monthly Income – Information Common throughout the Monthly Income section

Note when viewing the generated Printable PFS that Child or spousal maintenance debts will be included in the Other debts total in order to protect sensitive information concerning the debtor.

Throughout the Monthly Income tab of the PFS you will encounter a number of questions which are common to the majority of the Monthly Income sections. Rather than give a detailed breakdown of each section, what follows is an overview of those common questions.

With the exception of the Department of Social Protection and Other sections you will be presented with the following screen upon clicking any of the links shown in the Monthly Income tab:

**Amount**

Enter the monthly income amount for the section which you are editing. All income amounts should be given as *monthly* figures in euro.
Note that where there are two separate incomes received under a single heading, for example, rent received from two or more boarders/lodgers, the figure given in this field should be the total amount of said income. A comment should then be entered detailing the breakdown of the total amount.

**Comment**
Any comments relating to the section which you are completing can be entered here.

The Department of Social Protection and Other sections will also present the above screen; however, initially you will need to click the button to Add New Entry. This is to facilitate adding multiple instances of this kind of income.

There is a dropdown list unique to the Department of Social Protection section;

**Type Of Social Protection** *
Select the relevant type of Social Protection received from the items provided in the dropdown list. 
Note that if Other – please specify is chosen, a Details* text field will open where further details of the type of Social Protection should be provided.

As part of the Department of Social Protection section, note that payments in respect of child benefits are recorded on the PFS in order to give a complete picture of a debtor’s current financial position. When you later come to formulate a proposal to creditors, however, it is essential that any income received in respect of child benefit payments must NOT be counted as income of the debtor. See Section 1.8.1 for further information.

Select the Save button to save any changes and return to the Monthly Income tab. The Cancel button will discard any changes you have made and return you to the Monthly Income tab. The Clear Amount & Save button will permanently clear the form of previously entered details and return you to the Monthly Income tab.
4.3.17 PFS – Monthly Expense – Information Common throughout the Monthly Expense section

The Monthly Expense tab will present you with the following screen. The numerical column will automatically populate as each section is completed. Only details relevant to the debtor need be completed. The headings within the Monthly Expense tab are explained in detail as part of Sections 4.3.18 to 4.3.21 below:

![Monthly Expense Screen]

Note that figures for actual monthly expenditure should be entered throughout the Monthly Expense sections; the contractual amount for payments in relation to debt repayments/arrears is captured during the Debts section of the PFS.
4.3.18 PFS – Monthly Expense – Income tax/social insurance/mandatory pension

Upon selecting the Add New Entry button for the Income tax/social insurance/mandatory pension heading you will be presented with the screen below:

**Expense - Income tax/social insurance/mandatory pension**

- Income tax/social insurance/mandatory pension type*
  - Select the type of income tax/social insurance/mandatory pension using the options provided in the dropdown list. Upon choosing the Other – provide details option the system will present you with a new mandatory text field, Details*.
  - Note that voluntary pensions should be recorded using the ‘Other – provide details’ option.

- Details*
  - This text field appears where Other – provide details is chosen for Income tax/social insurance/mandatory pension type. Enter the details using the text field provided.

- Amount*
  - Enter the monthly expenditure amount, in euro, which relates to income tax/social insurance/mandatory pension.

- Comment
  - Any comments you wish to include regarding the income tax/social insurance/mandatory pension information may be entered here.

Ensure that once you have filled out all mandatory fields that you chose the Save Entry button on the top left of the screen. The Cancel and Close buttons should only ever be selected if you wish to discard any changes which you have made.

It is possible to add more than one instance of the Income tax/social insurance/mandatory pension type expense. Once an entry has been added you will be presented with an Edit (A) and Delete (B) icon for each entry on the subsections main page. A sample screenshot is shown below:
4.3.19 PFS – Monthly Expense – General Expenses

Upon selecting the *General Expenses* link you will be presented with the screen below:

![General Expenses Screen](image)

The figures in the *Default* column (A) are the figures taken from the Reasonable Living Expenses tables and are the figures relevant to the debtor’s household type. The debtor’s household type will have been ascertained by the system using the information which you had previously entered as part of the RLE section of the Application Form.

The *Override* column (B) allows you to override any and all of the default figures presented as part of the General Expenses screen. Next to each expenditure item is a blank text field; the override figure for an expenditure item may be entered in this text field.

The *Amount* column (C) displays the figure for each expenditure item, as well as a combined total for all expenditure items at the bottom of the column. If the figure for an expenditure
item has been overridden the amount column will display the overridden figure; otherwise the amount column will display the default figure for that expenditure item.

The **Comment** column (**D**) provides the opportunity for a separate comment to be entered against each of the **General Expenses**’ expenditure items.

The default figures for **Childcare Cost** and **Other Expenses** (**E**) will be automatically populated using the information entered as part of the **RLE** section.
At the top of the screen you are asked the following question:

**Do you wish to override any of the default figures?**
Select **Yes** or **No** using the radio button.

If **No** is selected the system will not allow you to enter override values for the monthly expense figures. The figures will default to the values given in the Reasonable Living Expenses tables for the household type. You will also not be given the opportunity to enter a comment for any of the expenditure items.

*Note that by using the default figures both you and the debtor are declaring that the default figures represent the debtor’s actual expenditure for each of the expenditure items. As per Section 94 (1) and (5), the ISI may request further information as to how the monthly expenditure figures were arrived at. The Court may also request such information at their discretion.*

If **Yes** is selected an override figure may be entered for each of the expenditure items. An example of this is shown in the screenshot below:
In the example above, both the **Food** and **Education** items have had their default figures overridden. When overriding the default figures you must override at least one figure; it is not necessary that every figure be overridden, however, the debtor’s actual monthly expense must be recorded in this section.

Once a figure has been entered in the **Override** column the figure in the **Amount** column for that expenditure item is then updated to reflect the new figure. The total at the bottom of the Override column is also updated to take into account any new figure(s).

In order to enter a comment, click the information icon, ![information icon](image), to the right hand side of the relevant expenditure item. Upon clicking the information icon you will be presented with a screen similar to the one below:

![Comment Screen](image)

**Food**

```
[Comment Field]
```

[Cancel] [OK]
The comment may be entered in the text field. Once you have finished entering the comment, select OK to save the information. Selecting Cancel or navigating away from the comments box will discard any information entered. Once saved, the beginning of the comment will be displayed in the Comments column; selecting the information icon again will allow you to view or edit a previously entered comment.

While the majority of the default figures are obtained from the Reasonable Living Expenses tables, the figures for Childcare Costs and Other Expenses are obtained from the information which you had previously entered during the RLE section for childcare costs and special circumstances, respectively.

The figure entered as an RLE special circumstance is carried over to the Other Expense expenditure item for ease of use. Note, however, that it may not necessarily mean that a figure recorded as a special circumstance during the RLE section should be recorded as an Other Expense under the General Expenses section. All expenses should be recorded under their appropriate expenditure item. Consider the following example:

A debtor has entered a special circumstance under the RLE section. The special circumstance relates to extra costs above and beyond the RLE incurred by the debtor due to a pre-existing medical condition. The system automatically populates the General Expenses - Other Expense default figure with the figure entered for this special circumstance. However, an expenditure item heading exists where the expense associated with a medical special circumstance should be recorded; Health. The Other Expense figure under the Monthly Expense tab should therefore be overridden; the special circumstance figure should be subtracted from the Other Expense figure and added to the figure for Health.
4.3.20 PFS – Monthly Expense – Rent

Upon selecting the Rent link under the Monthly Expense tab you will be presented with the screen below:

**Amount**
Enter the debtor’s monthly rent amount in euro.

**Comment**
Any comments relating to the debtor’s rent may be entered here.

4.3.21 – PFS – Monthly Expense – Payments in relation to debt repayments/arrears

The information in this section will be automatically populated from the Monthly repayments – actual amount entered for each debt throughout the Debts section of the PFS. While it is not possible to edit the information presented as part of the Monthly Expense section, each individual figure may be edited through its respective debt entry under the Debts tab of the PFS. An example of the Payments in relation to debt repayments/arrears screen is shown below:

<table>
<thead>
<tr>
<th>Debt Type</th>
<th>Monthly Repayments – actual</th>
<th>Current Monthly Payment Due</th>
</tr>
</thead>
<tbody>
<tr>
<td>Principal Private Residence Lender</td>
<td>250.00</td>
<td>1354.19</td>
</tr>
<tr>
<td>Financial Institutions</td>
<td>110.00</td>
<td>605.88</td>
</tr>
<tr>
<td>Credit Union</td>
<td>0.00</td>
<td>200.00</td>
</tr>
</tbody>
</table>

The debt type is shown to the left hand side of the screen; each debt type is listed once and only debt types which are relevant to the debtor are shown. The figures on the right hand side of the screen are populated using the information entered during the Debts tab on the PFS. Where there is more than one instance of a debt type, the figure shown is the total amount of all instances.
4.3.22 PFS Created Prior to Version 1.7

If an application has been marked *Complete* or *Submitted*, or a Protective Certificate has issued, prior to version 1.7 of the **ISI Case Submission System**, you will see the following screen upon navigating to the **PFS** tab:

Following the introduction of the new format PFS in version 1.7, any PFS completed prior to that continues to be valid. Though still valid, due to restrictions in place on the system it is not possible to view old versions of the PFS using the web interface. The information contained within the PFS is still viewable by clicking the PDF icon (A) within the **PFS** tab, as shown in the screenshot above. This will open the PFS in a new tab on your browser.

If you choose to unlock an application after it has been marked *Complete* or *Submitted*, the new version of the PFS will come into use for that application. The information from the previous version of the PFS will carry over to the new PFS, however, any new information which was not previously requested will need to be entered in order to re-complete the application.

4.4 – Application Uploads

Upon selecting the **Application Uploads** tab you will be presented with the following screen. Use the **Attach** icon (_attach.png) beside each document type to upload the relevant document as part of the application. With the exception of the Statutory Declaration, blank templates for each of the documents are available as part of the **Support – Download Files** link, an explanation of which is given in **Section 3.4**. The Statutory Declaration is made available as part of the **Printable Forms & Invoice** button once the application has been marked complete.

*Note that as well as uploading a scanned version to the system that the original Statutory Declaration must be submitted to the ISI in order for the case to proceed.*
Once you have selected an Attach icon you will be provided with the screen below with which to attach a copy of the relevant document and to provide a brief Description in the text field. Ensure that any files which you upload are given meaningful filenames which must include the relevant ISI Case Number so that the files may be easily identified.

*Note that the only file type which the system will accept are PDF files. The blank templates provided as part of the system are presented in either PDF or Word format.*

The ISI may from time to time request that it be furnished with, in addition to the original declaration required for the purposes of a DSA, any other original document related to, or connected with an application made by a PIP in respect of a debtor. Any such original document requested shall be furnished by the PIP to the ISI as soon as is practicable.

Once successfully uploaded, the filename of the document will be shown to the right hand side of the screen and the document can be removed from the Application Uploads tab using the Delete (−) icon:
4.5 Key Dates

Upon selecting the **Key Dates** tab you will be presented with the following screen:

```
<table>
<thead>
<tr>
<th>Application Form</th>
<th>PFS</th>
<th>Application Uploads</th>
</tr>
</thead>
<tbody>
<tr>
<td>Created Date</td>
<td>6 Feb 2014</td>
<td></td>
</tr>
<tr>
<td>Completed Date</td>
<td>7 Feb 2014</td>
<td></td>
</tr>
<tr>
<td>Submitted Date</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PFS Statutory Declaration Date</td>
<td>7 Feb 2014</td>
<td></td>
</tr>
<tr>
<td>ISI Decision Date</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Court Decision Date</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Withdrawn Date</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
```

The key dates listed above will automatically populate as the application proceeds through the ISI and Court systems.

**Section 5 – Detailed Walkthrough of the Application System – ‘PC’ Phase**

5.1 PC Phase Tab

Once the Court has issued a protective certificate, the **PC** sub-tab becomes visible under the **Phases** tab and the **Application for PC** tab becomes read-only. The status of the case will have been automatically updated to **PC Issued** by the system.
The information recorded under the **PC** tab includes the Court Record Number, the name of the Court which issued the protective certificate, the Date of Issue of the protective certificate and the date on which the protective certificate ceases to be in force, 70 days from the date of issue.

Selecting the **Start Arrangement Proposal (A)** button will present the following warning. Once begun the **Proposal for Arrangement** phase cannot be undone:

![Start Proposal for Arrangement](image)

Upon selecting the **Start Now** button you will be presented with the following acknowledgement:

![Start Proposal for Arrangement](image)

The **Proposal for Arrangement** tab will now become visible.
Section 6 – Detailed Walkthrough of the Application System – ‘Proposal for Arrangement’ Phase

6.1 Proposal for Arrangement Phase Tab

The Proposal for Arrangement tab will present you with a further two tabs; PFS (Read-Only) and Arrangement Uploads.
The PFS is presented in a read only format (un-editable) as part of the Proposal For Arrangement tab. The information entered during the Application for PC phase is automatically carried over by the system. Where there is a material change in the PFS following the issue of the Protective Certificate, you may select the Create New Version (A) button which will create an editable version of the PFS to allow you to enter any changes. Where there is no change, the PFS created during the Application for PC phase will continue to be used and no further action is required for this tab. 

Note that if a new version of the PFS is created a new Statutory Declaration must be declared and uploaded to the system.
Upon selecting the **Create New Version** button you will be presented with the following warning:

![New version of PFS](image.png)

Selecting **Continue** will present a further warning, informing you that if a new version of the PFS is created, it will need to be statutory declared upon completion:

![New version of PFS](image.png)

Upon selecting the **Continue** button the system will confirm that a new version of the PFS has been created:

![New version of PFS](image.png)

The PFS tab is now in draft and is fully editable:
All previously entered information is still available on the PFS; you need only edit the parts of the PFS which have changed since the protective certificate issued. The instructions for editing the information on the PFS are identical to those given in Section 4.3 of this manual. Please refer to this section of the manual when editing the PFS during the Proposal For Arrangement tab.

In order to edit the RLE details select the Enable RLE Editing (C) button. The Enable RLE Editing button should only be selected if there has been a change in the debtor’s household circumstances, for example, where a baby has been born into the family or a child’s birthday has brought them into a new age category. Otherwise the information entered during the Application for PC phase is still valid. Upon selecting the Enable RLE Editing button you will be presented with the warning below:
You will be presented with a confirmation once you select the **Enable Now** button:

![Enable RLE for editing](image)

All previously entered information is still available under the **RLE** tab; you need only edit the parts of the RLE which have changed since the protective certificate issued. The instructions for editing the RLE information are identical to those given in **Sections 4.2.9 to 4.2.12** of this manual. Please refer to those sections of the manual when editing the RLE details during the **Proposal for Arrangement** tab.

Once you are satisfied that the information is up to date on the PFS and the RLE tab you can select the **Complete PFS (B)** button:

![Complete Case](image)

Select **Validate** to run validation on the information entered on the PFS. Should the validation encounter an issue you will be presented with a screenshot similar to the one below, detailing any issues found on the PFS:

![Complete Case](image)

Select **Close** to return to the case and resolve the issue. Once the case has passed validation you will then be able to mark the PFS complete:
Selecting the **Complete PFS** button will return you to the main case screen, where the PFS tab is now marked Complete.

Once the PFS is complete, the system will present you with a further four buttons. The **Printable Schedule of Creditors** (C), **Printable PFS** (D) and **Printable Statutory Declaration** (E) buttons are explained in detail in Sections 7.4.1, 7.4.2 and 7.4.4 respectively. The **Unlock PFS** (F) button is explained in detail in Section 7.9.
6.3 Arrangement Uploads

You will be presented with the following screen upon selecting the **Arrangement Uploads** tab. Use the **Attach** icon (_attach_icon) beside each document type to upload the relevant document as part of the application. Blank templates are available as part of the **Support – Download Files** link, an explanation of which is given in **Section 3.4**.

Once you have selected an **Attach** icon you will be provided with the screen below with which to attach a copy of the relevant document and to provide a brief **Description** in the text field. Ensure that any files which you upload are given meaningful filenames which must include the relevant ISI Case Number so that the files may be easily identified.

*Note that the only file type which the system will accept are PDF files. The blank templates provided as part of the system are presented in either PDF or Word format.*

The ISI may from time to time request that it be furnished with any original document related to, or connected with an application made by a PIP in respect of a debtor. Any such original document requested shall be furnished by the PIP to the ISI as soon as is practicable.
Once successfully uploaded, the filename of the document will be shown to the right hand side of the screen and the document can be removed from the **Arrangement Uploads** tab using the **Delete** (🗑️) icon:

6.3.1 Arrangement Uploads – Pre-Voting Attachments

Some of the documents which are required to be uploaded as pre-voting attachments exist as templates. Where available, blank templates are located under the **Support – Download Files** link, an explanation of which is given in **Section 3.4**. Where a blank template has not been provided by the ISI the document must be authored by the PIP. The following is a brief instruction for each document:

**Pre-Vote Proposal**
A template is not provided by the ISI for this document. The ISI have provided a sample version of a Pre-Vote Proposal on their website, [here](#). Note the disclaimer for the sample states: *This document is not a model form of a Personal Insolvency Arrangement (a “PIA”) or other guidelines for the purposes of section 137 of the Act or a Code of Practice for the purposes of section 99(3) of the Act.*

**Notice of Creditors’ Meeting**
A blank template is available for this document as part of the **Support – Download Files** section.

**PIP Pre-Vote Statement**
A blank template is available for this document as part of the **Support – Download Files** section.

**Pre-Vote Report**
A template is not provided by the ISI for this document. The document must be authored by the PIP in accordance with Section 107 (1)(d) of the Act.
PFS Statutory Declaration
This document need only be uploaded where a new PFS has been created prior to the creditors’ meeting as part of the Proposal For Arrangement tab. This document is created by following the steps as outlined in Section 6.2.

6.3.2 Arrangement Uploads – Post-Voting Attachments

Some of the documents which are required to be uploaded as post-voting attachments exist as templates. Where available, blank templates are located under the Support – Download Files link, an explanation of which is given in Section 3.4. Where a blank template has not been provided by the ISI the document must be authored by the PIP. The following is a brief instruction for each document:

Vote Arrangement
A template is not provided by the ISI for this document. This document should be the same document as the Pre-Vote Proposal with some possible changes as a result of the creditors’ meeting.

Voting Certificate
A blank template is available for this document as part of the Support – Download Files section.

PIP Post-Vote Statement
A blank template is available for this document as part of the Support – Download Files section.

PIP Notification Certificate
A blank template is available for this document as part of the Support – Download Files section.

PFS Statutory Declaration
This document need only be uploaded where a new PFS has been created following the creditors’ meeting as part of the Proposal For Arrangement tab. This document is created by following the steps as outlined in Section 6.2.

Single Creditor Approval
A template is not provided by the ISI for this document. Where only one creditor is entitled to vote at a creditors’ meeting, they may waive the requirement of a creditors’ meeting by notifying the PIP in writing. The original notice to the PIP from the creditor should be uploaded for the Single Creditor Approval document.
Section 7 – Case Buttons

7.1 Close Button

Selecting the Close button will close the current case and return you to the list of cases. This button is available throughout the entire application process, regardless of which phase the application has reached.

7.2 Edit Reference Details

The Edit Reference Details button is available while the application is at Draft status.

Selecting the Edit Reference Details button will present you with the following screen. From here you may edit the Own Reference and Own Description fields which you had previously entered as part of the New Case screen:
7.3 – Edit PPR Address

The **Edit PPR Address** button is available while the application is at Draft status.

The **Edit PPR Address** button provides the option to edit the PPR address details which were previously entered as part of the **New Case** screen. Upon clicking the button you will be presented with the screen below:

*Country*, *Street (Line 1)*, *Street (Line 2)*, *Street (Line 3)*, *Town/City*, *ZIP/County*  
The debtor’s PPR address information can be edited using the text fields provided. The fields will be populated with the information which you had previously entered as part of the **New Case** screen. **Note the County dropdown list will change to a ZIP text field if a country other than Ireland is selected.**
7.4 – Printable Forms & Invoice

Selecting the Printable Forms & Invoice (A) button will open a list of forms which you can generate, as well as the payment invoice (B). Each of these is explained in detail in subsections 7.4.1 to 7.4.5 inclusive. Clicking outside of the list will close the list of forms.

The system requires that each form in the list be generated prior to submission. In order to generate a form, you must select a list item; this will open the document in a new tab on your browser in PDF format. The green check mark next to a form indicates that it has been generated. This will allow you to see at a glance which forms have yet to be generated by you. After the forms have been generated, you may select the Printable Forms & Initial Invoice button to revisit the list of forms at any time for whatever reason.

7.4.1 Printable Forms & Invoice – Printable Schedule of Creditors

The Printable Schedule of Creditors is available while the application is at the Complete and Submitted to ISI statuses during the Application for PC phase.

Selecting the Printable Schedule of Creditors button will open the document in a new tab on your web browser. The document is provided in PDF format. You may print a hard copy of
the information in the printable Schedule of Creditors will automatically populate using the data entered throughout the PFS section.

**7.4.2 Printable Forms & Invoice – Printable PFS**

The **Printable PFS** is available while the application is at the Draft, Complete and Submitted to ISI statuses during the Application for PC phase.

Selecting the Printable PFS link will open the document in a new tab on your web browser. The document is provided in PDF format. You may print a hard copy of this document or save a copy to your local hard drive or network storage. The information in the printable PFS will automatically populate using the data entered throughout the PFS section.

While the application is at Draft status the printable PFS is a draft document, as per the heading of the document:

```
Draft Version 136-4-00467
```

During the Complete and Submitted to ISI statuses, the printable PFS is the final version which will be submitted to Court and is the version which is statutory declared. The time and date on the PFS must match the time and date on the corresponding Statutory Declaration. The date and time on which the application was marked Complete is visible in the heading of the document:

```
This form was completed at: 05/06/2014 11:56:15 136-4-00467
```
Note when viewing the generated Printable PFS that Child or spousal maintenance debts entered during the PFS tab will be included in the Other debts total in order to protect sensitive information concerning the debtor.

### 7.4.3 Printable Forms & Invoice – Printable Application Form

The **Printable Application Form** is available while the application is at the Draft, Complete and Submitted to ISI statuses during the Application for PC phase.

Selecting the **Printable Application Form** link will open the document in a new tab on your web browser. The document is provided in PDF format. You may print a hard copy of this document or save a copy to your local hard drive or network storage. The information in the printable Application Form will automatically populate using the data entered throughout the **Application Form** section.

While the application is at Draft and Complete statuses, the printable Application Form is a draft document. During the Submitted to ISI status, the printable Application Form is the final version of the form.

### 7.4.4 – Printable Forms & Invoice – Printable Statutory Declaration
The **Printable Statutory Declaration** is available while the application is at the Complete and Submitted to ISI statuses during the **Application for PC** phase. That portion of the Case Submission System is explained in further detail as part of **Section 8.1**. Where a new PFS is created during the **Proposal For Arrangement** phase, the **Printable Statutory Declaration** button will be presented as in the following screen shot:

![Printable Statutory Declaration button](image)

Upon selecting the button the document will open in a new tab on your web browser. Some of the information within the document will have been populated using the information entered throughout the application. Once the document has been declared and witnessed etc it should be uploaded via the **Arrangement Uploads** tab. **Note that in the case of a joint application the generated Statutory Declaration must be included for each debtor.**

### 7.4.5 Printable Forms & Invoice – Initial Payment Invoice

![Printable Initial Payment Invoice](image)

The **Initial Payment Invoice** is first made available while the application is at Complete status during the **Application for PC** phase.

Selecting the **Initial Payment Invoice** button will open the document in a new tab on your web browser. The document is provided in PDF format. You may print a hard copy of this document or save a copy to your local hard drive or network storage. The information in the printable Application Form will automatically populate using the data entered throughout the **Application Form** section.
The Initial Payment Invoice is paid by the debtor through An Post where the barcode is scanned and the debtor pays the Insolvency Service of Ireland fee. You will receive a notification through the case once the fee has been verified by the ISI.

7.5 – Complete Application

The Complete Application button is available while the application is at Draft status during the Application for PC phase.

Once you are satisfied that all the information has been entered throughout the application process and that the information given is accurate and correct and that all required documentation has been attached you may click the Complete Application button.

Note that marking a case complete does not submit the application to the ISI; completing a case generates an invoice for payment of the ISI fee and marks all the information in the application as read-only (not editable).

On selecting Complete Application you will be presented with the following screen:

If you wish to return to the case details screen for any reason select the Cancel button. Select the Validate button to run a validation check on the entire application. If an issue is found during the validation you will be presented with a screen similar to the screen below detailing any and all issues found. In this situation, all issues will need to be corrected prior to running the validation again. You must click the Close button and return to the Case Details screen:
Once the case has passed validation you will be presented with the screen below. This is the final opportunity to select **Cancel** and return to the **Case Details** screen for any reason. Once the application has been marked complete all of the details within will become read-only and you will not be able to edit them. Once you are satisfied that you wish to mark the application completed, select the **Complete Application** button.

You will be presented with the screen below upon clicking **Complete Application**:

### 7.6 – Withdraw Application
The **Withdraw Application** button is available from Draft status through to the Submitted to ISI status during the Application for PC phase. The button is no longer available once the protective certificate has been issued by the court.

*Note that if you wish to withdraw a case close to the hearing date please inform the ISI as soon as possible prior to selecting the Withdraw button; the case will need to be withdrawn from the Court system prior to the hearing. Once the case has been successfully withdrawn from the Court system the ISI will notify you to select the Withdraw button which will withdraw the case from the ISI Case Submission System.*

If you wish to withdraw an application for any reason you may select the **Withdraw Application** button. You will be presented with the screen below:

![Withdraw Case](image)

**Reason**
Using the dropdown list select the reason for withdrawing the application. If you choose *Other – provide details*, a further Details* text field will open.

**Comment**
Any comments relating to the withdrawal of the application may be entered here. Select the **Withdraw Application** button to withdraw the application. You will be presented with the following screen confirming the withdrawal:

![Withdraw Case](image)

*It is not possible to unlock a withdrawn case; if for any reason you wish to revive a withdrawn case you will need to enter a new case for the debtor.*
7.7 Submit Application to ISI

The Submit Application to ISI button is available while the application is at Complete status during the Application for PC phase.

The process involved in submitting an application to the ISI is explained in further detail in the section below, Section 8 – Submitting an Application for PC to the ISI.

7.8 Unlock Application

The Unlock Application button is available while the application is at Complete status during the Application for PC phase.

This button will allow you to reset the status of an application from Complete to Draft. Upon clicking the Unlock Application button you will be presented with the following warning screen:
Selecting the **Unlock Application** button beneath this warning will:

- Reset the application to a Draft state, allowing you to edit the **Application Form** and **PFS**,  
- Remove the buttons to generate the **Statutory Declaration** and the **Schedule of Creditors** until the application is re-completed,  
- Return the **Application Form** document and the **PFS** document to their draft versions,  
- Require you to prepare a new version of the **Statement of Personal Insolvency Practitioner** which references the new **PFS** completion date.

Once you are ready to mark the application Complete again you can repeat the steps as outlined in **Section 7.5**. Note that in order to complete the application having previously unlocked it you will need to re-generate the **Application Form**, the **PFS** and the **Schedule of Creditors** by selecting the relevant options from the **Printable Forms & Invoice** button. The **PFS** will need to be statutory declared again as the time of completion on the document will have changed to reflect the new time of completion following re-completion of the case. A fresh **Statement of Personal Insolvency Practitioner**, referring to the new time and date on the **PFS**, will need to be prepared and uploaded.

Upon selecting the **Unlock Application** button you will be presented with a confirmation of same and can now proceed to edit the **Application Form** and the **PFS** as required:
7.9 Unlock PFS

The Unlock PFS button is available during the Proposal For Arrangement phase where a new PFS has been created.

Upon selecting the Unlock PFS button you will be presented with the following warning message:

Selecting the Unlock PFS button beneath this warning will:

- Reset the PFS to a Draft state, allowing you to edit the information therein,
- Return the PFS PDF document to a draft version,
- Require you to prepare a new Statutory Declaration which references the new PFS completion date.
Once the PFS has been unlocked you will be presented with a confirmation message and the PFS will now be in an editable format:

![Unlock PFS]

**7.10 New Debtor**

The **New Debtor** button is available for joint applications while the application is at draft status during the Application for PC phase. 
*Note that in order to apply for a joint application all debts must be in the name of all debtors on the case. If one or more debt is not in the name of all debtors, each debtor must apply individually.*

Upon selecting the **New Debtor** button you will be presented with the following screen which will initially present you with a single option:

![New Case]

Tick the box to confirm that the debtor has signed the Debtor’s Data Protection and Enquiry Consents form. This will then present a more detailed view of the screen as shown below:
First Name*
Enter the debtor’s full first name.

Last Name*
Enter the surname of the debtor.

PPS Number*
The debtor’s PPS Number is entered here.

Date of Birth*
Please enter the debtor’s date of birth using the calendar dropdown box. Alternatively you can manually type the debtor’s date of birth in the field provided using the format DD/MM/YYYY.

Gender*
Select the debtor’s gender using the appropriate option.

Note that second and subsequent debtors in a joint application are not given the option to add a PPR. The system is set up such that debtors applying for a joint application must be residing at the same PPR.

Select the Save button to save the debtor’s details to the case.

7.11 – Enable RLE Editing

During the Proposal For Arrangement phase it is possible to edit the Reasonable Living Expenses on the application provided there has been a change in the debtor’s household composition. The Enable RLE Editing button is made available as part of the PFS tab, provided that the steps in Section 6.2 have been followed to create a new version of the PFS, as in the screenshot below:
Upon selecting the **Enable RLE Editing** button you will be presented with the warning below:

![Enable RLE for editing](image)

You will be presented with a confirmation once you select the **Enable Now** button:

![Enable RLE for editing](image)

All previously entered information is still available under the **RLE** tab; you need only edit the parts of the RLE which have changed since the protective certificate issued. The instructions for editing the RLE information are identical to those given in **Sections 4.2.9 to 4.2.12** of this manual. Please refer to those sections of the manual when editing the RLE details during the **Proposal for Arrangement** tab.
Section 8 – Submitting an Application for PC to the ISI

8.1 Pre-Submission Details

Upon marking the application complete you will be returned to the **Case Details** page. There are a number of necessary steps prior to submitting the application to the ISI. These steps are explained below the screenshot.

It is a requirement of the system that prior to submission you must have viewed/checked the **Printable Schedule of Creditors (A)**, the **Printable PFS (B)** and the **Printable Application Form (C)**. If you attempt to submit the application to the ISI prior to checking these documents the system will not allow you to continue and a warning message will be displayed to that effect.

Once the application has been completed you will be presented with the option to generate the **Printable Statutory Declaration (D)**. Upon selecting the link the document will open in a new tab on your web browser. Some of the information within the document will have been populated using the information entered throughout the application. Once the document has been declared and witnessed etc it should be uploaded via the **Application Uploads** tab.

*Note that in the case of a joint application the generated Statutory Declaration must be included for each debtor. These should be scanned and uploaded as a single PDF document.*

The **Initial Payment Invoice (E)** will also need to be printed and taken by the debtor to be paid at any An Post outlet. Once the fee payment has been verified by the ISI you will receive a notification informing you that the application can now be submitted. There is a turnaround of three working days for An Post to verify fee payment to the ISI.

Upon selecting any of the links you will be presented with the relevant PDF document in a new tab on your web browser. The information within the document will have been populated using the information entered throughout the application. You can print a hard copy of any document or save a copy to your local hard drive or network storage. Ensure that the information presented in the document is correct prior to submitting the application to the ISI.
Documents which have been generated by you will be marked with a green tick. In the screenshot below the **Printable PFS** and the **Printable Application Form** have been generated. The other three documents have not been generated. This allows you to keep track of which documents have yet to be generated:

1. **Printable Schedule of Creditors**
2. **Printable PFS**
3. **Printable Application Form**
4. **Printable Statutory Declaration**
5. **Initial Payment Invoice**

It is not possible to submit an application prior to An Post verifying the fee payment to the ISI, or in the case of a fee exempt application prior to the ISI confirming that the application has been made exempt. You will be informed by notification when the fee payment has been verified.

### 8.2 Submit Application to ISI

Once you are satisfied that you have completed the steps outlined in **Section 8.1** above and are ready to submit the application, click the button to **Submit Application to ISI**.

*Note that this is the final opportunity to revise any information on the case prior to applying for a protective certificate; once the application has been submitted to the ISI it will be locked down and it will not be possible to edit the information in the Application Form or the PFS.*

You will be presented with the following screen:

```
Submit Case

Are you sure you wish to continue and run pre-submit validation now?

[Cancel] [Validate]
```

If you wish to return to the case details screen for any reason select the **Cancel** button. Select the **Validate** button to run a validation check on the entire application. If an issue is
found during the validation you will be presented with a screen similar to the screen below
detailing any and all issues found. In this situation, all issues will need to be corrected prior
to running the validation again. You must click the Close button and return to the Case Details screen:

Once the case has passed validation you will be presented with the screen below. This is the
final opportunity to select Cancel and return to the Case Details screen for any reason. Once
you are satisfied that you wish to submit the application to the ISI, select the Submit Application button.

You will be presented with the screen below upon clicking Submit Application:
Section 9 – Notifications

9.1 Notifications – Navigation Pane

As per the screenshot above, sent notifications as well as received notifications can be monitored using the Notifications (A) section (Inbox and Sent) of the navigation pane located to the left of the screen. The notifications listed here relate to all of your cases, as well as non-case specific notifications. The number of unread messages will be shown in red font to the right of the Inbox link. The main message view (B) will present you with a list of received notifications or sent notifications, depending on which of the Inbox or Sent links you have selected. Any messages which have yet to be read by you will be marked with an asterisk. There is also a link to Open Case located to the right of each notification which will enable you to proceed directly to the relevant case. By clicking on a question you will be presented with both the question and answer at the bottom of the page (C).

From the Notifications section you may send non-case specific questions using the Ask General Question (D) button. Non-case specific questions should only ever be asked through this section and not through an individual case. See Section 9.2 for instructions on sending a notification.

9.2 Notifications – Case View

Upon selecting the Notifications tab from within a case, you will be presented with the screen below. From here you may ask case specific questions; if you wish to ask a general question this should be sent through the Notification section explained in Section 9.1 of this manual:
Upon selecting the **Ask Case Specific Question** (A) button you will be presented with the following screen:

![Message](image)

Enter your **Question** in the text box provided. Once you are ready to submit your question to the ISI, click the **Send** button. To discard the question without sending it and return to the **Notifications** tab, select **Cancel**.

Notifications are listed in reverse chronological order. The full detail of a notification is presented when the text of that notification is selected as per the screenshot below:
Section 10 – Optional Attachments

10.1 Optional Attachments

At any point during the application you can select the Optional Attachments tab which will present you with the following screen:

Upon selecting the Add Optional Attachment button you will be provided with the following screen with which to attach a copy of the relevant document and to provide a brief Description* in the text field. Ensure that any files which you upload are given meaningful filenames which must include the relevant ISI Case Number so that the files may be easily identified. Note that the only file type which the system will accept are PDF files.

The ISI may from time to time request that it be furnished with, in addition to the original declaration required for the purposes of a DSA, any other original document related to, or connected with an application made by a PIP in respect of a debtor. Any such original document requested shall be furnished by the PIP to the ISI as soon as is practicable.

Once attached, the file name will be displayed next to the question. Clicking the file name will open the document which you have uploaded in a new tab on your browser. You will also be given the option to Delete (删除) the attachment should you need to, as seen in the following screenshot:
Section 11 – Frequently Asked Questions

11.1 Questions and Answers

What follows is a list of frequently asked questions relating to the Case Submission System.

- Q: In relation to an individual application for a married person, should the total household cost be entered or the individual’s portion of the expense?

  A: The total household cost should be entered; however the Reasonable Living Expenses will need to reflect whether there is an equal split between the spouses (See Q7, Section 4.2.10, in the RLE section of the Case Submission System).

- Q: Should the Principal Private Residence debt be entered in the Case Submission System even if it will not form part of the proposal?

  A: Yes, while the PPR debt may not necessarily form part of a proposal, it must be recorded on the Prescribed Financial Statement.

- Q: In an individual case should the partner’s salary be entered during the Monthly Income section as a contribution from household members?

  A: No, contributions from household members should only be entered where the money is being given directly to the applicant, for example, rent payable to the debtor from an adult child living at home.

- Q: In an individual case should the children’s allowance of €130 be split evenly between the applicant and their partner?

  A: This should be done on a case by case basis. If the applicant is in full receipt of the allowance then it should be recorded in full. However, if it is shown that the allowance is split with another, for example between a husband and wife, then the portion applicable to the debtor should be recorded and a comment entered on the application to that effect.

  Note: Payments in respect of child benefit is recorded on the PFS in order to give a complete picture of a debtor’s current financial position. When you later come to formulate a proposal to creditors, however, it is essential that any income received in respect of child benefit payment must NOT be counted as income of the debtor.
Q: Can I include a creditor who is based in another country?

A: Yes, once the debtor is eligible they can include a creditor from any country as part of a proposal.

Q: A debtor has two employers - how do I enter details for the second employer?

A: The details of the primary employment should be entered as normal, where possible. The details of any other current employment may be entered using the Comment field of the first employment. When using the Comments field, as much information as possible should be entered; the details must include the information which would have been entered in any of the mandatory fields.

As part of the Monthly Income tab on the PFS it is possible to enter a single figure for salary or wage. Where the debtor receives more than one salary or wage, this figure should be the combined monthly total of that income with a comment to explain the breakdown of the figure.

Q: In a joint application do I enter total monthly figures for the household twice (once for each debtor) or divide the figures in half for each debtor?

A: As there is a single PFS for a joint application each figure in the Monthly Income and Monthly Expense sections must be a combined total of the income or expense of both debtors.