

EXISTING CUSTOMERS

Income and Expenditure Form

1. Your Details			
Customer 1		Customer 2	
Title:	Surname:	Title:	Surname:
Forenames:		Forenames:	
Number of Dependants:		Number of Dependants:	
Dependants' ages:		Dependants' ages:	

2. Monthly Income			
	Additional Details	Customer 1	Customer 2
Net Salary Pension (after tax and deductions)		£	£
Child Benefit		£	£
Tax Credits/Universal Credit		£	£
Job Seekers Allowance		£	£
Other Benefits (please specify)		£	£
Other Benefits (please specify)		£	£
Rental/Lodger Income Received		£	£
Any Other Income (please specify)		£	£
Any Other Income (please specify)		£	£
	Total Monthly Income (A)	£	£

3. Monthly Income Deductions (direct from your salary)			
	Additional Details	Customer 1	Customer 2
Maintenance		£	£
Student Loans		£	£
Attachment of Earnings		£	£
	Total Monthly Income Deductions (B)	£	£

4. Secured Lending Commitments

	Lender Name	Balance Outstanding	Monthly Amount
First Charge Mortgage	£	£	£
Second Charge Mortgage	£	£	£
Other Secured Loan	£	£	£
Other Secured Loan	£	£	£
	Total Secured Lending Commitments (C)	£	£

5. Unsecured Lending Commitments

	Lender Name	Balance Outstanding	Monthly Amount
Loans	£	£	£
Loans	£	£	£
Loans	£	£	£
Credit Cards	£	£	£
Credit Cards	£	£	£
Credit Cards	£	£	£
Store Cards	£	£	£
Store Cards	£	£	£
Store Cards	£	£	£
Debt Management	£	£	£
IVA	£	£	£
Car Finance	£	£	£
Hire Purchase	£	£	£
Other Loans (please specify)	£	£	£
Other Loans (please specify)	£	£	£
	Total Other Lending Commitments (D)	£	£

6. Monthly Housing Costs and Utility Bills (any annual costs should be divided by 12)

	Additional Details	Monthly Amount
Rent		£
Council Tax		£
Ground Rent and Service Charge		£
Gas		£
Water		£
Electricity		£
Fuel (Coal/Oil)		£
Building/Contents Insurance		£
Life Insurance		£
Mobile Phone		£
Home Phone/Internet		£
TV Licence		£
Additional TV Packages (Sky, Netflix, etc.)		£
	Total Monthly Housing Costs and Utility Bills (E)	£

7. Monthly Travel Costs

	Additional Details	Monthly Amount
Public Transport		£
Breakdown Cover		£
Car Insurance		£
Car Maintenance		£
Car Tax		£
	Total Monthly Travel Costs (F)	£

8. Other Personal Commitments

	Additional Details	Monthly Amount
Maintenance (if not deducted from direct salary)		£
Groceries		£
School Lunches/Meals at Work		£
Child Minder/Nanny		£
After School Club		£
Personal Grooming		£
Clothes Shopping		£
Gifts		£
Cigarettes		£
Alcohol		£
Hobbies, Leisure, Sports Memberships		£
Medications		£
Entertainment, Socialising		£
Other (please detail)		£
Other (please detail)		£
	Total Other Personal Commitments (G)	£

Total Monthly Income (A-B)	£
Total Monthly Outgoing (C+D+E+F+G)	£
Surplus/Deficit	£

9. Assets

	Company	Monthly Amount
Savings Account		£
Savings Account		£
Savings Account		£
Insurance Policy		£
Pension		£
Equity Investments		£
Other (please detail)		£
	Total Assets	£

10. Proposal

Please use this box to explain how you intend to repay your debt:

11. Additional Information

Please use this box to provide any additional information regarding your current financial situation. Also include information regarding any increases or decreases in the Income and Expenditure expected within the next 12 months:

12. Declaration

I/We conform that the information above is true and accurate to the best of my/our knowledge and belief. We will process your information for our legitimate interests assessing and determining how we may be able to help you and for legal purposes in meeting our statutory and regulatory obligations. For full details on how we may use your data, please refer to our privacy notice at <http://www.alternativebridging.co.uk/...>

Customer 1	Customer 2
Signature:	Signature:
Print Name:	Print Name:
Date:	Date:

Your property may be repossessed if you do not keep up repayments on your mortgage.