

Income and expenditure form

Customer information

These items are mandatory. They will help us link the information you provide with your mortgage account. If the account has more than 2 named parties, please use additional forms.

	Borrower 1	Borrower 2
1 Mortgage account number	<input type="text"/>	<input type="text"/>
2 Title and full name	<input type="text"/>	<input type="text"/>
3 Address	<input type="text"/>	<input type="text"/>
	<input type="text" value="postcode"/>	<input type="text" value="postcode"/>
4 Please provide at least one phone number	<input type="text" value="tel home"/>	<input type="text" value="tel home"/>
	<input type="text" value="tel work"/>	<input type="text" value="tel work"/>
	<input type="text" value="mobile"/>	<input type="text" value="mobile"/>
5 Email address	<input type="text"/>	<input type="text"/>
6 Intended retirement age (if applicable)	<input type="text"/>	<input type="text"/>
7 How many people are named on the mortgage?	<input type="text"/>	<input type="text"/>

Standard Documents:

For each **employed** person

- ▶ Payslips covering the last 3 months
- ▶ Evidence of the last 3 months income if payslips are unavailable
- ▶ The last 3 months bank statement for all active accounts

For each **self-employed** person

- ▶ The last 2 years trading/business accounts
- ▶ The last 12 months business bank statements
- ▶ The last 3 months personal bank statements for all active accounts

If any of these documents aren't provided with your completed form, we may not be able to complete a full assessment of your financial circumstances. This may result in a delayed decision on the support we can offer.

Please also include copies of any documents that support your request, for example:

- ▶ Medical evidence (e.g. GP or consultant letter)
- ▶ Redundancy notice
- ▶ Property sale documentation

Please only send copies as we can't guarantee the return of original documents.

You and your household

Tell us about your household and employment. Please provide a combined total for all borrowers, whether you're living at the same address or not. E.g. dependants and vehicles may be shared by more than one borrower – you only need to tell us about each once.

*mandatory

	Borrower 1	Borrower 2
8 How many people live in your household, including those not named on the mortgage*	<input type="text"/>	<input type="text"/>
9 How many dependants under the age of 14 do you support financially*	<input type="text"/>	<input type="text"/>
10 How many dependants aged 14 or over do you support financially*	<input type="text"/>	<input type="text"/>
11 How many vehicles are owned within your household*	<input type="text"/>	<input type="text"/>
12 Employment status <i>If you are on a COVID-19 government support scheme, please select the most relevant option.</i>	Employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Self employed <input type="checkbox"/> Retired <input type="checkbox"/>	Employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Self employed <input type="checkbox"/> Retired <input type="checkbox"/>
13 Job title (if applicable)	<input type="text"/>	<input type="text"/>
14 How many hours do you normally work per week (if applicable)	<input type="text"/>	<input type="text"/>
15 Do you receive income from a COVID-19 Government support scheme*	yes <input type="checkbox"/> no <input type="checkbox"/> ▲ If Yes, please answer question 16.	yes <input type="checkbox"/> no <input type="checkbox"/> ▲ If Yes, please answer question 16.
16 When do you expect to return to work*	<input type="text"/>	<input type="text"/>

Household income

Please tell us about the **monthly** income for each borrower named on the mortgage e.g. if you get paid every 4 weeks, multiply the amount by 13 and divide by 12. If you're getting financial help from a COVID-19 Government support scheme, please enter the amounts you're currently receiving from the scheme. For income types shared between borrowers, e.g. rent from a property owned by all borrowers, please only enter this amount for one borrower.

	Borrower 1	Borrower 2
17 a) Basic monthly salary	£	£
b) overtime/bonus	£	£
18 Total monthly income from other work	£	£
19 a) Total state pension	£	£
b) Total private pension(s)	£	£
20 Maintenance/child support	£	£
21 Jobseekers allowance	£	£
22 Income support	£	£
23 Working tax credit	£	£
24 Child tax credit	£	£
25 Child benefit	£	£
26 Incapacity benefit	£	£
27 Income from a contributing occupant(s) (not a lodger or boarder)	£	£
28 Board/lodging payment	£	£
29 Rental income from investment property	£	£
30 Dividends	£	£
31 Carers/attendance allowance	£	£
32 Other	Source	Source
	£	£
	Source	Source
	£	£
	Source	Source
	£	£
	Source	Source
	£	£
Total household monthly income (BOX A)	£	

Household expenditure

Please provide details of all the costs you pay to run your household which are not deemed as debt or credit finance. We'll need the monthly amount, so if you pay annually divide the due amount by 12.

Joint borrowers – You need to combine the outgoings for all borrowers named on the mortgage. If you live at different addresses, you'll need to include all the outgoings applicable for each property.

Essential expenses	Monthly cost	Living costs	Monthly cost
Mortgage payment	£	Food/toiletries/cleaning	£
Endowment	£	Clothing/footwear	£
Rent	£	Childcare	£
Ground rent and service charge	£	Nappies/baby items	£
Other secured loans (ie car loan)	£	School or work meals	£
Building/contents insurance	£	Medical (prescription/dentist)	£
Pension	£	Pets (food, vets, insurance)	£
Other insurance	£	Living costs total (section 5)	£
Court fines	£	Additional expenditure	Monthly cost
Maintenance/child support	£	Health insurance	£
Essential expenses total (section 1)	£	Repairs/property maintenance	£
Utilities	Monthly cost	Hair dressing/cut	£
Council tax	£	Alcohol/cigarettes	£
Gas	£	Pocket money/school trips or clubs	£
Electricity	£	Holidays/special occasions	£
Water rates	£	Gifts	£
Other fuel – coal, oil etc	£	Charities	£
TV licence	£	Additional expenditure total (section 6)	£
Utilities total (section 2)	£	Other (please list)	Monthly cost
Travel	Monthly cost	1.	£
Road tax	£	2.	£
Car insurance	£	3.	£
Fuel	£	4.	£
MOT/service/maintenance	£	5.	£
Parking	£	6.	£
Breakdown recovery	£	7.	£
Public transport	£	8.	£
Travel total (section 3)	£	9.	£
Communications	Monthly cost	10.	£
Home phone	£	11.	£
Mobile phone	£	12.	£
Internet	£	13.	£
Cable/satellite	£	14.	£
Communications total (section 4)	£	Other expenditure total (section 7)	£

Total household expenditure (sections 1 – 7 above) **(BOX B)** £

Total monthly income (BOX A) £

Minus total monthly expenditure (BOX B) £

Total disposable income £

Credit commitments excluding mortgages

Please provide details of all the credit commitments (debts) registered against each borrower named on the mortgage. Please enter the monthly amounts that are due. If the debt is in joint names, you only need to enter the details once. If you have more than six household commitments, please use additional forms.

*mandatory

	Borrower 1	Borrower 2
33 Excluding mortgages, do you have any other credit commitments?*	yes <input type="checkbox"/> no <input type="checkbox"/>	yes <input type="checkbox"/> no <input type="checkbox"/>
	▲ If Yes please provide details below. If No please move on to page 6	▲ If Yes please provide details below. If No please move on to page 6
	Credit commitment 1	Credit commitment 2
34 Name of creditor	<input type="text"/>	<input type="text"/>
35 Whose is this commitment	<input type="text"/>	<input type="text"/>
36 Outstanding balance	£ <input type="text"/>	£ <input type="text"/>
37 Expected/minimum payment	£ <input type="text"/>	£ <input type="text"/>
38 End date	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
39 Have you arranged to make reduced payments	yes <input type="checkbox"/> no <input type="checkbox"/>	yes <input type="checkbox"/> no <input type="checkbox"/>
	▲ If Yes, please provide details. If No, please add another commitment or complete the totals below.	▲ If Yes, please provide details. If No, please add another commitment or complete the totals below.
40 Reduced payment amount	£ <input type="text"/>	£ <input type="text"/>
41 What is the new arranged end date	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
	Credit commitment 3	Credit commitment 4
42 Name of creditor	<input type="text"/>	<input type="text"/>
43 Whose is this commitment	<input type="text"/>	<input type="text"/>
44 Outstanding balance	£ <input type="text"/>	£ <input type="text"/>
45 Expected/minimum payment	£ <input type="text"/>	£ <input type="text"/>
46 End date	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
47 Have you arranged to make reduced payments	yes <input type="checkbox"/> no <input type="checkbox"/>	yes <input type="checkbox"/> no <input type="checkbox"/>
	▲ If Yes, please provide details. If No, please add another commitment or complete the totals below.	▲ If Yes, please provide details. If No, please add another commitment or complete the totals below.
48 Reduced payment amount	£ <input type="text"/>	£ <input type="text"/>
49 What is the new arranged end date	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
	Credit commitment 5	Credit commitment 6
50 Name of creditor	<input type="text"/>	<input type="text"/>
51 Whose is this commitment	<input type="text"/>	<input type="text"/>
52 Outstanding balance	£ <input type="text"/>	£ <input type="text"/>
53 Expected/minimum payment	£ <input type="text"/>	£ <input type="text"/>
54 End date	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
55 Have you arranged to make reduced payments	yes <input type="checkbox"/> no <input type="checkbox"/>	yes <input type="checkbox"/> no <input type="checkbox"/>
	▲ If Yes, please provide details. If No, please complete the totals below.	▲ If Yes, please provide details. If No, please complete the totals below.
56 Reduced payment amount	£ <input type="text"/>	£ <input type="text"/>
57 What is the new arranged end date	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

Credit commitment totals

Outstanding balance	£ <input type="text"/>
Monthly payment due	£ <input type="text"/>

Investment property details

Please provide details of all the properties owned by named borrowers, whether they're mortgaged or not. You should include any residential properties, Buy To Lets, holiday homes etc.

- ▶ If you own a property outright, you only need to complete the fields that are applicable and enter 0 for the outstanding mortgage
- ▶ If you're completing this form for a Buy To Let mortgage and you don't own your main residence, please leave the main residence details blank.

*mandatory

Main residential property

	Borrower 1
58 Is your main residence mortgaged to Bank of Ireland*	yes <input type="checkbox"/> no <input type="checkbox"/>
	▲ If Yes, please move on to question 65 below. If No, please provide details below.
59 Name of the main borrower who owns this property	<input type="text"/>
60 Name of lender	<input type="text"/>
61 Estimated value of property	£ <input type="text"/>
62 Outstanding mortgage balance	£ <input type="text"/>
63 Maturity date	<input type="text"/> / <input type="text"/> / <input type="text"/>
64 Amount of equity	£ <input type="text"/>

	Borrower 2
58 Is your main residence mortgaged to Bank of Ireland*	yes <input type="checkbox"/> no <input type="checkbox"/>
	▲ If Yes, please move on to question 65 below. If No, please provide details below.
59 Name of the main borrower who owns this property	<input type="text"/>
60 Name of lender	<input type="text"/>
61 Estimated value of property	£ <input type="text"/>
62 Outstanding mortgage balance	£ <input type="text"/>
63 Maturity date	<input type="text"/> / <input type="text"/> / <input type="text"/>
64 Amount of equity	£ <input type="text"/>

Other properties

	Borrower 1
65 Do you (or any other borrower) own other properties i.e. Buy to Lets, holiday or second homes?*	yes <input type="checkbox"/> no <input type="checkbox"/>
	▲ If Yes, please provide details. If No, please complete the totals below.
66 How many investment properties do you own	<input type="text"/>

	Borrower 2
65 Do you (or any other borrower) own other properties i.e. Buy to Lets, holiday or second homes?*	yes <input type="checkbox"/> no <input type="checkbox"/>
	▲ If Yes, please provide details. If No, please complete the totals below.
66 How many investment properties do you own	<input type="text"/>

If you own more than two additional properties, please use additional forms.

	Property details - property 1
67 Name of the borrower(s) who owns this property	<input type="text"/>
68 Name of lender	<input type="text"/>
69 Estimated value of property	£ <input type="text"/>
70 Outstanding mortgage balance	<input type="text"/>
71 Maturity date	<input type="text"/> / <input type="text"/> / <input type="text"/>
72 Amount of equity	£ <input type="text"/>
73 Is the property owned with anyone else?	yes <input type="checkbox"/> no <input type="checkbox"/>
	▲ If Yes, please provide details. If No, please complete the totals below.
74 How many other owners are there	<input type="text"/>
75 What percentage of the property do you own	<input type="text"/> %

	Property details - property 2
67 Name of the borrower(s) who owns this property	<input type="text"/>
68 Name of lender	<input type="text"/>
69 Estimated value of property	£ <input type="text"/>
70 Outstanding mortgage balance	<input type="text"/>
71 Maturity date	<input type="text"/> / <input type="text"/> / <input type="text"/>
72 Amount of equity	£ <input type="text"/>
73 Is the property owned with anyone else?	yes <input type="checkbox"/> no <input type="checkbox"/>
	▲ If Yes, please provide details. If No, please complete the totals below.
74 How many other owners are there	<input type="text"/>
75 What percentage of the property do you own	<input type="text"/> %

Please provide the total mortgage balance and equity values, including any properties you've listed on additional sheets.

Total outstanding mortgage balance across all other properties	£ <input type="text"/>	£ <input type="text"/>
Total equity held across other properties	£ <input type="text"/>	£ <input type="text"/>

Savings and investment plans/policies

Please provide us with the details of any savings and investment plans or policies held by all borrowers. For multiple bank/building society accounts and stocks and shares investments, please enter:

- ▶ The details of the main bank account/investment
- ▶ A combined total for all the accounts and policies held
- ▶ Any further details in the additional information section

*mandatory

Savings and investments

	Borrower 1	Borrower 2
76 Do you or any joint borrower have savings or investments that are held with a bank or building society*	yes <input type="checkbox"/> no <input type="checkbox"/>	yes <input type="checkbox"/> no <input type="checkbox"/>
	▲ If Yes, please provide details. If No, please move on to question 81.	▲ If Yes, please provide details. If No, please move on to question 81.
	Account/ Policy 1	Account/ Policy 2
77 Name of the account or policy holder	<input type="text"/>	<input type="text"/>
78 Name of the bank/building society	<input type="text"/>	<input type="text"/>
79 Total value of savings/ investments held with all banks/building societies	£ <input type="text"/>	£ <input type="text"/>
80 Maturity date, if applicable	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

Stocks and shares

	Borrower 1	Borrower 2
81 Do you or any joint borrower own stocks and shares*	yes <input type="checkbox"/> no <input type="checkbox"/>	yes <input type="checkbox"/> no <input type="checkbox"/>
	▲ If Yes, please provide details. If No, please move on to question 86	▲ If Yes, please provide details. If No, please move on to question 86
	Stocks and shares 1	Stocks and shares 2
82 Name of the account/policy holder	<input type="text"/>	<input type="text"/>
83 Name of investment company	<input type="text"/>	<input type="text"/>
84 Combined value of all stocks and shares owned	£ <input type="text"/>	£ <input type="text"/>
85 Maturity date, if applicable	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

Total value of bank/ building society/ stocks and shares/ savings/ investments

£

Investment plans/ endowments

	Borrower 1	Borrower 2
86 Do you or any joint borrower have any investment plans or endowment policies*	yes <input type="checkbox"/> no <input type="checkbox"/>	yes <input type="checkbox"/> no <input type="checkbox"/>
	▲ If Yes, please provide details. If No, please move on to question 94	▲ If Yes, please provide details. If No, please move on to question 94
	Investment/endowment 1	Investment/endowment 2
87 Name of investment company	<input type="text"/>	<input type="text"/>
88 Name of the account/policy holder	<input type="text"/>	<input type="text"/>
89 Type of investment eg endowment	<input type="text"/>	<input type="text"/>
90 Is the investment easily accessible e.g. are you able to draw funds within 30 days without penalty, is the authority of the someone else needed	yes <input type="checkbox"/> no <input type="checkbox"/>	yes <input type="checkbox"/> no <input type="checkbox"/>
91 Value of this investment	£ <input type="text"/>	£ <input type="text"/>
92 Maturity date (if applicable)	£ <input type="text"/>	£ <input type="text"/>
93 Is this investment an endowment which is linked to your property	yes <input type="checkbox"/> no <input type="checkbox"/>	yes <input type="checkbox"/> no <input type="checkbox"/>

Total value of investment plans/endowments

£

Other investments

Borrower 1

Borrower 2

94 Do you or any joint borrower have any other types of investment (excluding properties)

yes no

▲ If Yes, please provide details. If No, please complete the totals below.

yes no

▲ If Yes, please provide details. If No, please complete the totals below.

Other investment 1

Other investment 2

95 Name of investment company

96 Name of the account/policy holder

97 Type of investment eg endowment

98 Is the investment easily accessible e.g. are you able to draw funds within 30 days without penalty, is the authority of someone else needed

yes no

yes no

99 Value of this investment

100 Maturity date (if applicable)

Total value of all other investment plans/ endowments

Total value of all investment plans/ endowments listed above

Options and advice

Please provide any other information that may be important for us to know when reviewing your circumstances

*mandatory

Please provide details of your current circumstances and why you need our help*

What are your repayment proposals*

Have you had any independent financial advice * yes no

Signed (borrower 1)

Signed (borrower 2)

Please send your completed form and any documents we've asked for, to:

Bank of Ireland UK
Mortgage Collections Department
PO Box 3191
Bristol
BS1 9HY

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