

# 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"/> postcode	<input type="text"/> <input type="text"/> <input type="text"/> postcode
4 Please provide at least one phone number	<input type="text"/> tel home <input type="text"/> tel work <input type="text"/> mobile	<input type="text"/> tel home <input type="text"/> tel work <input type="text"/> 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"/>

## 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	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"/>

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

## 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	£	<b>Living costs total (section 5)</b>	<b>£</b>
Court fines	£	Additional expenditure	Monthly cost
Maintenance/child support	£	Health insurance	£
<b>Essential expenses total (section 1)</b>	<b>£</b>	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	£	<b>Additional expenditure total (section 6)</b>	<b>£</b>
<b>Utilities total (section 2)</b>	<b>£</b>	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.	£
<b>Travel total (section 3)</b>	<b>£</b>	9.	£
Communications	Monthly cost	10.	£
Home phone	£	11.	£
Mobile phone	£	12.	£
Internet	£	13.	£
Cable/satellite	£	14.	£
<b>Communications total (section 4)</b>	<b>£</b>	<b>Other expenditure total (section 7)</b>	<b>£</b>

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
31 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 5	▲ If Yes please provide details below. If No please move on to page 5
	<b>Credit commitment 1</b>	<b>Credit commitment 2</b>
32 Name of creditor	<input type="text"/>	<input type="text"/>
33 Whose is this commitment	<input type="text"/>	<input type="text"/>
34 Outstanding balance	£ <input type="text"/>	£ <input type="text"/>
35 Expected/minimum payment	£ <input type="text"/>	£ <input type="text"/>
36 End date	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
37 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.
38 Reduced payment amount	£ <input type="text"/>	£ <input type="text"/>
39 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"/>
	<b>Credit commitment 3</b>	<b>Credit commitment 4</b>
40 Name of creditor	<input type="text"/>	<input type="text"/>
41 Whose is this commitment	<input type="text"/>	<input type="text"/>
42 Outstanding balance	£ <input type="text"/>	£ <input type="text"/>
43 Expected/minimum payment	£ <input type="text"/>	£ <input type="text"/>
44 End date	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
45 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.
46 Reduced payment amount	£ <input type="text"/>	£ <input type="text"/>
47 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"/>
	<b>Credit commitment 5</b>	<b>Credit commitment 6</b>
48 Name of creditor	<input type="text"/>	<input type="text"/>
49 Whose is this commitment	<input type="text"/>	<input type="text"/>
50 Outstanding balance	£ <input type="text"/>	£ <input type="text"/>
51 Expected/minimum payment	£ <input type="text"/>	£ <input type="text"/>
52 End date	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
53 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.
54 Reduced payment amount	£ <input type="text"/>	£ <input type="text"/>
55 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

56 Is your main residence mortgaged to Bank of Ireland\*

yes ☐ no ☐

▲ If Yes, please move on to question 63 below. If No, please provide details below.

57 Name of the main borrower who owns this property

58 Name of lender

59 Estimated value of property

 £

60 Outstanding mortgage balance

 £

61 Maturity date

 /  / 

62 Amount of equity

 £

### Borrower 2

yes ☐ no ☐

▲ If Yes, please move on to question 63 below. If No, please provide details below.


 £

 £

 /  / 
 £

### Other properties

63 Do you (or any other borrower) own other properties i.e. Buy to Lets, holiday or second homes?\*

yes ☐ no ☐

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

64 How many investment properties do you own

### Borrower 2

yes ☐ no ☐

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

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

### Property details - property 1

65 Name of the borrower(s) who owns this property

66 Name of lender

67 Estimated value of property

 £

68 Outstanding mortgage balance

69 Maturity date

 /  / 

70 Amount of equity

 £

71 Is the property owned with anyone else?

yes ☐ no ☐

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

72 How many other owners are there

73 What percentage of the property do you own

 %

### Property details - property 2


 £

 /  / 
 £

yes ☐ no ☐

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

 %

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**

 £

**Total equity held across other properties**

 £

 £

 £

## 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

74 Do you or any joint borrower have savings or investments that are held with a bank or building society\*

yes ☐ no ☐

▲ If Yes, please provide details. If No, please move on to question 79.

#### Account/ Policy 1

75 Name of the account or policy holder

76 Name of the bank/building society

77 Total value of savings/ investments held with all banks/building societies

£

78 Maturity date, if applicable

/  /

### Borrower 2

yes ☐ no ☐

▲ If Yes, please provide details. If No, please move on to question 79.

#### Account/ Policy 2



£

/  /

### Stocks and shares

79 Do you or any joint borrower own stocks and shares\*

yes ☐ no ☐

▲ If Yes, please provide details. If No, please move on to question 84

#### Stocks and shares 1

80 Name of the account/policy holder

81 Name of investment company

82 Combined value of all stocks and shares owned

£

83 Maturity date, if applicable

/  /

### Borrower 2

yes ☐ no ☐

▲ If Yes, please provide details. If No, please move on to question 84

#### Stocks and shares 2



£

/  /

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

£

### Investment plans/ endowments

84 Do you or any joint borrower have any investment plans or endowment policies\*

yes ☐ no ☐

▲ If Yes, please provide details. If No, please move on to question 92

#### Investment/endowment 1

85 Name of investment company

86 Name of the account/policy holder

87 Type of investment eg endowment

88 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 ☐ no ☐

89 Value of this investment

£

90 Maturity date (if applicable)

£

91 Is this investment an endowment which is linked to your property

yes ☐ no ☐

### Borrower 2

yes ☐ no ☐

▲ If Yes, please provide details. If No, please move on to question 92

#### Investment/endowment 2




yes ☐ no ☐

£

£

yes ☐ no ☐

**Total value of investment plans/endowments**

£

## Other investments

### Borrower 1

### Borrower 2

92 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

93 Name of investment company



94 Name of the account/policy holder



95 Type of investment eg endowment



96 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 ☐

97 Value of this investment

£

£

98 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 to:

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

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