

# Income and expenditure form

## Customer details

You must complete this section. Please use an additional form if the account has more than two borrowers.

	Borrower one	Borrower two
1 Mortgage account number	<input type="text"/>	<input type="text"/>
2 Title and full name	<input type="text"/>	<input type="text"/>
3 Correspondence address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	postcode	postcode
4 Please provide at least one phone number	Home <input type="text"/>	Home <input type="text"/>
	Work <input type="text"/>	Work <input type="text"/>
	Mobile <input type="text"/>	Mobile <input type="text"/>
5 Email address	<input type="text"/>	<input type="text"/>
6 What age do you plan to retire?	<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 give us the combined details for all borrowers, even if you live at a different address. If you share dependants or vehicles, you only need to list them once.

\*mandatory

	Borrower one	Borrower two
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 do you own?*	<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 received for each borrower named on the mortgage. If you get paid every four weeks, multiply the amount by 13 and divide by 12.

	Borrower one	Borrower two
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 Jobseeker's allowance	£	£
20 Income Support/ Universal Credit	£	£
21 Pension Credit	£	£
22 Child Benefit	£	£
23 Employment Support Allowance/Personal Independence Payment	£	£
24 Income from someone you live with. Don't include boarders or lodgers	£	£
25 Board/lodging payment	£	£
26 Rental income from investment property	£	£
27 Investment dividends	£	£
28 Carers/Attendance Allowance	£	£
29 Other	Source	Source
	£	£
	Source	Source
	£	£
	Source	Source
	£	£
	Source	Source
	£	£

Total monthly household income (Box A)

£

## Household expenditure

Tell us about all your **monthly** household outgoings. These are the costs you pay to run your household as listed below. If you pay a bill annually, divide this amount by 12.

You must include the outgoings for everyone named on the mortgage. If you live at separate addresses, you need to include all the costs for each property.

Essential expenses	Monthly cost	Living costs	Monthly cost
Mortgage payment(s)	£	Food/toiletries/cleaning	£
Endowment	£	Clothing/footwear	£
Rent	£	Childcare	£
Ground rent and service charge	£	Nappies/baby items	£
Other secured loans. For example car loans	£	School/work meals	£
Building/contents insurance	£	Medical, including prescriptions and dentist	£
Pension	£	Pets - foods, vets, insurance	£
Other insurance	£	<b>Total - living costs</b>	<b>£</b>
Court fines	£	Additional expenditure	Monthly cost
Maintenance/child support	£	Health insurance	£
<b>Total - essential expenses</b>	<b>£</b>	Repairs/property maintenance	£
Utilities	Monthly cost	Hairdressing	£
Council tax	£	Alcohol/cigarettes	£
Gas	£	Pocket money/school trips or clubs	£
Electricity	£	Holidays/special occasions	£
Water	£	Gifts	£
Other fuel - coal, oil etc	£	Charities	£
TV licence	£	<b>Total - additional expenditure</b>	<b>£</b>
<b>Total - utilities</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>Total - travel</b>	<b>£</b>	9.	£
Communications	Monthly cost	10.	£
Home phone	£	11.	£
Mobile phone	£	12.	£
Internet	£	13.	£
TV Subscriptions/streaming services	£	14.	£
<b>Total - communications</b>	<b>£</b>	<b>Total - other expenditure</b>	<b>£</b>

Total household expenditure (Box B) £

Total monthly income (Box A) £

Minus total monthly expenditure (Box B) £

**Total disposable income (Box A minus Box B)** £

## Credit commitments - excluding mortgages

Please provide the **monthly** repayment amounts for all credit commitments registered in each borrower's name. You only need to list the debt once if it's held in joint names. If you have more than six household commitments, please use additional forms.

\*mandatory

	Borrower one	Borrower two
31 Excluding mortgages, do you have any other credit commitments?*	Yes <input type="checkbox"/> No <input type="checkbox"/> ▲ If yes, please provide details below. If no, please move on to page five	Yes <input type="checkbox"/> No <input type="checkbox"/> ▲ If yes please provide details below. If no please move on to page 5
	Credit commitment one	Credit commitment two
32 Name of creditor	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
33 Whose name is on this commitment	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
34 Outstanding balance	£ <input style="width: 90%;" type="text"/>	£ <input style="width: 90%;" type="text"/>
35 Expected/minimum payment	£ <input style="width: 90%;" type="text"/>	£ <input style="width: 90%;" type="text"/>
36 End date	<input style="width: 45%;" type="text"/> / <input style="width: 45%;" type="text"/> / <input style="width: 10%;" type="text"/>	<input style="width: 45%;" type="text"/> / <input style="width: 45%;" type="text"/> / <input style="width: 10%;" type="text"/>
37 Have you arranged to make reduced payments?	Yes <input type="checkbox"/> No <input type="checkbox"/> ▲ If yes, please provide details. If no, please add another commitment or complete the totals below.	Yes <input type="checkbox"/> No <input type="checkbox"/> ▲ If yes, please provide details. If no, please add another commitment or complete the totals below.
38 Reduced payment amount	£ <input style="width: 90%;" type="text"/>	£ <input style="width: 90%;" type="text"/>
39 What is the new arranged end date?	<input style="width: 45%;" type="text"/> / <input style="width: 45%;" type="text"/> / <input style="width: 10%;" type="text"/>	<input style="width: 45%;" type="text"/> / <input style="width: 45%;" type="text"/> / <input style="width: 10%;" type="text"/>
	Credit commitment three	Credit commitment four
40 Name of creditor	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
41 Whose is this commitment	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
42 Outstanding balance	£ <input style="width: 90%;" type="text"/>	£ <input style="width: 90%;" type="text"/>
43 Expected/minimum payment	£ <input style="width: 90%;" type="text"/>	£ <input style="width: 90%;" type="text"/>
44 End date	<input style="width: 45%;" type="text"/> / <input style="width: 45%;" type="text"/> / <input style="width: 10%;" type="text"/>	<input style="width: 45%;" type="text"/> / <input style="width: 45%;" type="text"/> / <input style="width: 10%;" type="text"/>
45 Have you arranged to make reduced payments?	Yes <input type="checkbox"/> No <input type="checkbox"/> ▲ If yes, please provide details. If no, please add another commitment or complete the totals below.	Yes <input type="checkbox"/> No <input type="checkbox"/> ▲ If yes, please provide details. If no, please add another commitment or complete the totals below.
46 Reduced payment amount	£ <input style="width: 90%;" type="text"/>	£ <input style="width: 90%;" type="text"/>
47 What is the new arranged end date?	<input style="width: 45%;" type="text"/> / <input style="width: 45%;" type="text"/> / <input style="width: 10%;" type="text"/>	<input style="width: 45%;" type="text"/> / <input style="width: 45%;" type="text"/> / <input style="width: 10%;" type="text"/>
	Credit commitment five	Credit commitment six
48 Name of creditor	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
49 Whose is this commitment	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
50 Outstanding balance	£ <input style="width: 90%;" type="text"/>	£ <input style="width: 90%;" type="text"/>
51 Expected/minimum payment	£ <input style="width: 90%;" type="text"/>	£ <input style="width: 90%;" type="text"/>
52 End date	<input style="width: 45%;" type="text"/> / <input style="width: 45%;" type="text"/> / <input style="width: 10%;" type="text"/>	<input style="width: 45%;" type="text"/> / <input style="width: 45%;" type="text"/> / <input style="width: 10%;" type="text"/>
53 Have you arranged to make reduced payments?	Yes <input type="checkbox"/> No <input type="checkbox"/> ▲ If yes, please provide details. If no, please complete the totals below.	Yes <input type="checkbox"/> No <input type="checkbox"/> ▲ If yes, please provide details. If no, please complete the totals below.
54 Reduced payment amount	£ <input style="width: 90%;" type="text"/>	£ <input style="width: 90%;" type="text"/>
55 What is the new arranged end date?	<input style="width: 45%;" type="text"/> / <input style="width: 45%;" type="text"/> / <input style="width: 10%;" type="text"/>	<input style="width: 45%;" type="text"/> / <input style="width: 45%;" type="text"/> / <input style="width: 10%;" type="text"/>

### Total - credit commitments

Outstanding balance	£ <input style="width: 95%;" type="text"/>
Monthly payment due	£ <input style="width: 95%;" type="text"/>

## Other properties

Tell us about all the properties owned by you and any other borrower. The properties could be mortgaged in sole or joint names with someone else or owned outright. You must include your main home or other properties you use to live in, properties that you let out and holiday homes.

- ▶ Only fill in the relevant fields and enter £0 for the outstanding mortgage if a property is owned outright.
- ▶ You can leave the main residence section blank if you're filling in this form for a rental property and don't own your home.

\*mandatory

### Main residential property

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

### Other properties

	Borrower one	Borrower two
63 Do you own any other properties? For example second homes, holiday homes or rental properties*	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.
64 How many investment properties do you own?	<input type="text"/>	<input type="text"/>

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

	Property one	Property two
65 Name of the borrower(s) who owns this property	<input type="text"/>	<input type="text"/>
66 Name of lender	<input type="text"/>	<input type="text"/>
67 Estimated value of property	£ <input type="text"/>	£ <input type="text"/>
68 Outstanding mortgage balance	<input type="text"/>	<input type="text"/>
69 Maturity date	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
70 Amount of equity	£ <input type="text"/>	£ <input type="text"/>
71 Is the property owned with anyone else?	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.
72 How many other owners are there?	<input type="text"/>	<input type="text"/>
73 What percentage of the property do you own?	<input type="text"/> %	<input type="text"/> %

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

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

## Savings and investments

Tell us about any savings, investment plans, or policies held by all borrowers. For multiple bank or building society accounts, and stocks and shares investments, please enter:

- ▶ Details of the main account or investment
- ▶ A combined total for all accounts and policies held
- ▶ Any further details in the additional information section.

\*mandatory

### Savings and investments

	Borrower one	Borrower two
74 Do you or 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 79.	▲ If yes, please provide details. If no, please move on to question 79.
	Account/ Policy one	Account/ Policy two
75 Name of the account or policy holder	<input type="text"/>	<input type="text"/>
76 Name of the bank/building society	<input type="text"/>	<input type="text"/>
77 Total value of savings/ investments held with all banks/building societies	£ <input type="text"/>	£ <input type="text"/>
78 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 one	Borrower two
79 Do you 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 84	▲ If yes, please provide details. If no, please move on to question 84
	Stocks and shares one	Stocks and shares two
80 Name of the account/policy holder	<input type="text"/>	<input type="text"/>
81 Name of investment company	<input type="text"/>	<input type="text"/>
82 Combined value of all stocks and shares owned	£ <input type="text"/>	£ <input type="text"/>
83 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 and endowments

	Borrower one	Borrower two
84 Do you 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 92	▲ If yes, please provide details. If no, please move on to question 92
	Investment/endowment one	Investment/endowment two
85 Name of investment company	<input type="text"/>	<input type="text"/>
86 Name of the account or policy holder	<input type="text"/>	<input type="text"/>
87 Type of investment? For example endowment	<input type="text"/>	<input type="text"/>
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 <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
89 Value of this investment	£ <input type="text"/>	£ <input type="text"/>
90 Maturity date (if applicable)	£ <input type="text"/>	£ <input type="text"/>
91 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 one**

**Borrower two**

92 Do you have another type 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 one**

**Other investment two**

93 Name of investment company

94 Name of the account or policy holder

95 Type of investment? For example endowment

96 Is the investment easily accessible? For example 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

Is there anything else you'd like to tell us that might help us to understand your situation better?

Tell us more about your situation and why you need our help\*

How much can you afford to pay towards your mortgage\*

Have you had any independent financial advice \* Yes  No

Signed (borrower one)

Signed (borrower two)

Please send your completed form to:

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

## Get in touch if you want any of our documents in large print, Braille, on coloured paper or audio.

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