

## Next steps

If we receive incomplete information we'll try to obtain this by phone and/or letter.

When you've provided all income and expenditure information, we'll assess your current situation and take action to assist you depending on your circumstances.

If your account is placed on a reduced payment programme, please be aware this will be visible on your credit file for the lifetime of the programme and for up to 6 years later.

We also have a Specialist Support Team who provide extra assistance for vulnerable customers who feel they need more help. If you'd like to discuss your current situation in more detail, please contact one of our specialists on **0800 876 6891**. They're available Mon-Fri **9am-4.45pm**, or you can tick the box and someone in the team will contact you.



## MBNA Limited – income and expenditure form

### About you and your household

Please provide your full name and address, and any previous addresses if you've recently moved. Include this in the additional space box. We also need to know how many people live in and contribute to the household (bills etc.).

### About your household income

In this section, all household income **must be included**. This includes wages, pensions, maintenance payments, and state benefits received by all the adults who contribute to paying bills.

### Total income (A)

This is the total of everything stated in the previous section.

### About your outgoings

Make sure all outgoings paid out are shown in these fields.

### Living costs

You **must provide** 'mortgage or rent' details. If you don't pay either, please put '£0' and provide the reason in the additional information box. Household energy supply costs include anything paid for general utilities, like electricity, gas or oil. Please tell us the amount you pay for TV and internet. If you have a combined package, please tick the relevant box.

### Vehicle costs

This should cover the total costs relating to **all** vehicles within the household, including car insurance. If you've got a vehicle, but you're not responsible for paying to maintain it, please explain why (e.g. vehicle owned and maintained by your employer). Car tax and MOT must be calculated as a monthly average. To do this, divide the annual cost by 12.

### Insurances

Include all insurances you pay that aren't covered in the sections above. This includes maintenance policies on household items, like boiler or washing machine insurance. Car insurance should be included in vehicle costs.

### Total monthly outgoings (B)

This is the total of all your monthly expenditure.

### About your loan and credit card repayments

List all loans in your name, both secured against your property, and any unsecured personal loans. Please also include County Court Judgment (CCJ) payments, catalogues, credit cards, store cards, overdrafts in your name, and any money owed to family members.

Don't forget to list all your MBNA credit card accounts in this section - including those issued on behalf of other organisations.

## MBNA Limited – income and expenditure form

**Once we've received your income and expenditure details we'll take the most appropriate action for your circumstances. This may result in a reduced payment or debt management programme, which would be visible on your credit file for the lifetime of your agreement and up to 6 years later. This may affect your ability to obtain credit in the future.**

### About you

Your full name	
Your address (Line 1)	
Your address (Line 2)	
Town/city	
Your postcode	
Your telephone number	
Your mobile number	
Your email address	
Your account number(s) with us (including those issued on behalf of other organisations)	

### About your household

Number of adults in the household (including yourself)	
Number of children under the age of 14 (dependent upon or living with you)	
Number of children between the ages of 14 and 18 (dependent upon or living with you)	
Number of vehicles in household	

### About your situation

Please let us know the reason for your financial difficulties

### About your household income

	Monthly amount
Your take home pay (after tax)	£:
Your partner's take home pay (after tax)	£:
Pension(s) received	£:
Benefits/ credits received	£:
<b>Other income (such as maintenance payments, investments, rent or board received – please specify below)</b>	
.....	£:
.....	£:
.....	£:
<b>Total income (A)</b>	<b>£:</b>

Please add any additional information you feel is relevant to your situation

### About your outgoings

Please make sure you've completed all boxes. If the amount is zero please enter £0.

#### 1/ Living costs

	Monthly amount
Mortgage (including mortgage protection insurance payments) or rent/board	£:
Second mortgage/secured loan(s)	£:
Council tax	£:
Water rates	£:
Total energy supply bills (include total for electricity, gas, oil, coal or wood)	£:
TV licence	£:
Mobile/telephone/broadband (please list all amounts if not part of a package)	£:
Satellite/digital	£:
If your satellite/digital supplier also provides your landline and/or broadband as part of a package, please enter the monthly amount in the satellite/digital field and tick this box. <input type="checkbox"/>	
Housekeeping (include monthly costs for food and drink, clothing, toiletries, tobacco, nappies, and magazines)	£:
Pets (include food, vet bills and insurance)	£:
School and nursery fees	£:
Travel and public transport (excluding vehicle expenses)	£:
Hire purchase	£:
CSA/child maintenance payments	£:
<b>Total living costs</b>	<b>£:</b>

#### 2/ Vehicle costs

	Monthly amount
Petrol/diesel (monthly average)	£:
Car insurance (monthly)	£:
Breakdown cover (monthly)	£:
MOT/car tax/maintenance	£:
<b>Total vehicle costs</b>	<b>£:</b>

#### 3/ Insurances

	Monthly amount
Life insurance	£:
Building/contents insurance	£:
Medical and dental cover	£:
Other insurances.....	£:
<b>Total insurances costs</b>	<b>£:</b>

#### Total monthly outgoings (B)

(Total of sections 1+2+3)

#### Total disposable income

Subtract your total monthly outgoings (B) from your total income (A) and enter the value here

Provider/lender <small>(e.g. MBNA, Barclays etc.)</small>	Debt type <small>(i.e. credit card, loan, store card, overdraft, CCJ)</small>	Balance outstanding	Current monthly payment
		£:	£:
		£:	£:
		£:	£:
		£:	£:
		£:	£:
		£:	£:
		£:	£:
<b>Total outstanding</b>		<b>£:</b>	<b>£:</b>

### Declaration

Please read the following statements and sign below.

By completing and signing this form:

- You confirm the information provided is true, accurate and complete, and all income and outgoing amounts have been provided.
- You understand we may check the information you've provided.
- You understand a payment programme will be reflected on your credit file for the lifetime of your agreement and up to 6 years later, which may affect your ability to obtain credit in the future.

Signature: .....

Date:.....