

MBNA Limited – Income and Expenditure form

About you and your household

Please give us your full name and address details, including any previous address if you have recently moved. This can be included in the additional space box. We also need to know how many people live in the household and contribute to paying the bills.

About your Household Income

In this section, all income coming into the household must be included. This may include 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 all monies received into the house.

About your Outgoings

This section allows us to understand what you need to pay out. You must ensure that money paid out is shown in these fields.

Living Costs

You must complete the 'Mortgage or rent' field. If you do not pay either, please put £0.00 and provide the reason in the additional information box. Household energy supply costs include anything paid for general utilities (for example, electricity, gas or oil). If you have a package for TV/internet etc please add the total amount under package and tick the box to show this is a combined package.

Vehicle Costs

This should cover all costs relating to ALL vehicles within the household. Car insurance should be added in this space. If you have a vehicle, but are 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 so, divide the annual cost by 12.

Insurances

Include all insurances you pay that are not already covered elsewhere in the form. This includes maintenance policies on household items (for example boiler insurance). Car insurance needs to be included in vehicle costs.

Total Monthly Outgoings (B)

This is the total of all your expenditure.

About your loans and credit card repayments

List all loans that are secured against your property, as well as any unsecured personal loans in your name. Also include County Court Judgment payments, catalogues, credit cards, store cards, overdrafts in your name and any money owed to family members that must be repaid.

Do not forget to list all your MBNA credit card accounts in this section (including those issued on behalf of other organisations).

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When we have received your income and expenditure details we will take the most appropriate action for your circumstances – this may result in a reduced payment programme or debt management programme. Please be advised that a programme will be visible on your credit file for the lifetime of your agreement and up to six years later; this may affect your ability to obtain future credit.

About you

Your full name:

Your address (Line 1):

Your address (Line 2):

Town/City:

Your postcode:

Your telephone number:

Your mobile number:

Your e-mail 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

In a few words let us know the reason for your financial difficulties:

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About your Household Income

Your take home pay (after tax)

Your partner's take home pay (after tax)

Pension(s) received

Benefits/credits received

Other Income (such as maintenance payments, investments, rent or board received – please specify below)

.....

.....

.....

A: Total Income:

Monthly amount

£:

£:

£:

£:

£:

£:

£:

£:

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

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About your Outgoings

Please ensure you have completed all boxes. If the amount is zero please enter £0.00.

1/ Living Costs

Mortgage (including mortgage protection insurance payments) or rent/board:

Monthly Amount

£:

Second mortgage/Secured loan(s):

£:

Council Tax:

£:

Water rates:

£:

Total energy supply bills (include total for electricity, gas, oil, coal or wood, etc)

£:

TV licence:

£:

Mobile/Telephone/Broadband (please add all amounts if not part of a package):

£:

Satellite/Digital:

£:

If your satellite/digital supplier also provides your phone/broadband as part of a package, please enter the monthly amount in the satellite/digital field and tick

Housekeeping (include monthly costs for food, clothing, toiletries, tobacco, nappies, magazines, drinks, etc):

£:

Pets (include Food, Vet Bills & Insurance)

£:

School & Nursery Fees:

£:

Travel and Public Transport (excluding vehicle expenses) :

£:

Hire Purchase:

£:

CSA/Child maintenance payments:

£:

Total Living Costs:

£:

2/ Vehicle Costs

Petrol/Diesel (monthly average):

Monthly Amount

£:

Car Insurance (monthly):

£:

Breakdown Cover (monthly):

£:

MOT/Car Tax/Maintenance

£:

Total Vehicle Costs:

£:

3/ Insurances

Life Insurance:

Monthly Amount

£:

Building/Contents Insurance:

£:

Medical & Dental Cover:

£:

Other insurances.....

£:

Total Insurances Costs:

£:

B: Total Monthly Outgoings:

£:

(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 <i>(e.g. MBNA, Barclays etc.)</i>	Debt Type <i>(i.e. credit card, loan, store card, overdraft, County Court Judgment, etc)</i>	Balance Outstanding	Current Monthly Payment
		£:	£:
		£:	£:
		£:	£:
		£:	£:
		£:	£:
		£:	£:
		£:	£:
	Total Outstanding:	£:	£:

Declaration

Please read the following statements and sign below.

By completing and signing this form:

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

Signature:

Date:

Next Steps

If we receive incomplete information we will attempt to contact you to obtain this information - either by telephone or letter.

When you have provided all necessary income and expenditure information, we will assess your current situation and take action to assist you in accordance with your circumstances.

If your account is placed on a reduced payment programme, please be aware this will be reflected on your credit file for the lifetime of the programme and for up to six years later. This information would be visible to any potential employer, car dealership or creditor who uses credit reference agencies and could affect your ability to obtain credit in the future. If your finances improve, the programme will remain in place; however, you can make additional payments to repay your balance sooner.