

# 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:

## About your Household Income

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

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

## About your Outgoings

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

### 1/ Living Costs

	Monthly Amount
Mortgage (including mortgage protection insurance payments) or rent/board:	£: <input type="text"/>
Second mortgage/Secured loan(s):	£: <input type="text"/>
Council Tax:	£: <input type="text"/>
Water rates:	£: <input type="text"/>
Total energy supply bills (include total for electricity, gas, oil, coal or wood, etc)	£: <input type="text"/>
TV licence:	£: <input type="text"/>
Mobile/Telephone/Broadband (please add all amounts if not part of a package):	£: <input type="text"/>
Satellite/Digital:	£: <input type="text"/>
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 <input type="checkbox"/>	
Housekeeping (include monthly costs for food, clothing, toiletries, tobacco, nappies, magazines, drinks, etc):	£: <input type="text"/>
Pets (include Food, Vet Bills & Insurance)	£: <input type="text"/>
School & Nursery Fees:	£: <input type="text"/>
Travel and Public Transport (excluding vehicle expenses) :	£: <input type="text"/>
Hire Purchase:	£: <input type="text"/>
CSA/Child maintenance payments:	£: <input type="text"/>
<b>Total Living Costs:</b>	<b>£: <input type="text"/></b>

### 2/ Vehicle Costs

	Monthly Amount
Petrol/Diesel (monthly average):	£: <input type="text"/>
Car Insurance (monthly):	£: <input type="text"/>
Breakdown Cover (monthly):	£: <input type="text"/>
MOT/Car Tax/Maintenance	£: <input type="text"/>
<b>Total Vehicle Costs:</b>	<b>£: <input type="text"/></b>

### 3/ Insurances

	Monthly Amount
Life Insurance:	£: <input type="text"/>
Building/Contents Insurance:	£: <input type="text"/>
Medical & Dental Cover:	£: <input type="text"/>
Other insurances.....	£: <input type="text"/>
<b>Total Insurances Costs:</b>	<b>£: <input type="text"/></b>

### 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:

<b>£: <input type="text"/></b>
<b>£: <input type="text"/></b>

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
		£: <input type="text"/>	£: <input type="text"/>
		£: <input type="text"/>	£: <input type="text"/>
		£: <input type="text"/>	£: <input type="text"/>
		£: <input type="text"/>	£: <input type="text"/>
		£: <input type="text"/>	£: <input type="text"/>
		£: <input type="text"/>	£: <input type="text"/>
		£: <input type="text"/>	£: <input type="text"/>
	<b>Total Outstanding:</b>	<b>£: <input type="text"/></b>	<b>£: <input type="text"/></b>

### 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.