



Income and Expenditure **Form**

If you'd like help filling in this form talk to one of our experts on 028 9082 1682 or email fsgresolutions@aib.ie

Completing your Income and Expenditure (I&E) Form

Completing this form will give us a better understanding of your financial position. This is the best way for us to consider next steps for your AIB (NI) mortgage.

Please fill out all sections of the form as accurately as possible.

Section A: Personal Information		
Borrower Information	Borrower 1	Borrower 2
Name		
Mortgage Account Number		
Mobile Number		
Alternative Phone Number		
Email Address		
Marital Status		
Number of Dependents		
Ages of Dependents		
Employment Status		
Employer Name		
Job Title		
Reason(s) for Review/Arrears	Unemployed	
	Reduced Income	
	Illness	
	Divorce/Separation	
	Family Bereavement	
	Children School/University Fees	
	Higher than expected household bills	
	Other (please specify)	

Section B: Your Monthly Income

Income	Borrower 1 (£)	Borrower 2 (£)
Basic Net Salary/Pension		
Child Benefit		
Child Tax Credits		
Universal Credit		
Income Support		
Unemployment		
Invalidity		
Housing Benefit		
Rental Income		
Other (please specify)		
Total Monthly Income:		

Section C: Your Monthly Expenditure

Expenditure	Borrower 1 (£)	Borrower 2 (£)
AIB (NI) Mortgage		
Other Mortgages/Rent		
Total Loan Repayments		
Total Credit Cards (min payments)		
Total HP/Leasing Payments		
Other Insurance / policies (building/content/life)		
Travelling Expenses		
Rates		
Maintenance/Childcare		
Household Expenditure		
Other (please specify)		
Total Monthly Expenditure:		

Section D: Your Assets – what you own or have saved

Assets	Name of owner(s)	Description	Estimated Value (£)
Properties			
Vehicles			
Shares			
Savings			
Endowment Policies (include maturity date)			
Other (please specify)			

Section E: Your Liabilities – money which you owe

Liabilities	Name of Borrower(s)	Lender	Monthly Payment (£)	Remaining Balance (£)	Arrears? (Yes/No)
HP/Lease					
Loans					
Credit Cards					
Mortgages					
Rates Arrears					
Other (please specify)					

Your Signature

Account number


DATA PROTECTION STATEMENT

The information you supply may be held by us AIB Group (UK) p.l.c., to assist in the tracing of debtors for the collection of outstanding debts and in the detection of fraud. The information may also be used for credit assessment, which may include credit scoring and other automated decision making systems and credit reference searches. Credit reference agencies will record details of each type of search we make whether or not an application proceeds.

CONSENT FOR CREDIT REFERENCE AGENCY SEARCH

As part of this search a credit reference agency may supply us with information relating to people with whom you are already financially linked. The linking will continue until one of you successfully files a disassociation with the agency. The information may be used in connection with any future application by you, even if your present application is declined. A copy of our full Data Protection Notice-How we use Your Information can be found on our website.


I/We are happy to proceed.

Signed: Borrower 1	Borrower 2	Day	Month	Year
 <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

CONSENT TO PROCESS SPECIAL CATEGORIES OF PERSONAL DATA

Where, in support of this application, I/we have provided information which comes under the definition of special categories of personal data (information regarding Race, Ethnic Origin, Political Opinion, Religious or Philosophical beliefs, Trade Union Membership, Biometric or Genetic Data, Health, Sex Life or Sexual Orientation) and/or information relating to criminal convictions/offences, I/we consent to its storage and use in relation to this application. I/we understand that the information will only be used for this purpose.

I/we may withdraw this consent at any time.

Signed: Borrower 1	Borrower 2	Day	Month	Year
 <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Documents you need to provide

Please enclose the required documents listed below.

For all statements being provided please ensure one page includes your name and address.

Please tick when included	Required Documents
<input type="checkbox"/>	Your last 3 months' payslips or most recent 3 years certified accounts if you are self-employed
<input type="checkbox"/>	Your last 3 months' bank statements for all non AIB (NI) accounts.
<input type="checkbox"/>	Your last 3 months' credit card statements for any non AIB (NI) credit cards you have. Please also include any store cards.
<input type="checkbox"/>	Evidence of any benefits you receive
<input type="checkbox"/>	Evidence of any rental income you receive (e.g. a rental agreement)
<input type="checkbox"/>	Copies of any loan or hire purchase agreements
<input type="checkbox"/>	Evidence of any savings (i.e. statements) or investments (i.e. policy documents).

Thank you for taking the time to complete the I&E form. This is a vital step in determining the options available to you.



Please return along with the documents outlined to **AIB, Retail Financial Solutions Group, 92 Ann Street, Belfast, BT1 3HH**

What happens next?



We receive your completed I&E form and supporting documentation.



We will contact you about your application and discuss your circumstances.



Your application will be reviewed



We will advise you of the outcome of your application. If we cannot offer you an arrangement we will let you know why.

Other Support Available to You

The following organisations provide information on the services and entitlements available to borrowers.

Step Change Debt Charity

Free, confidential advice and support to anyone who is worried about debt.

0800 138 1111

www.stepchange.org

Advice NI

Free, confidential and independent advice on how to deal with debt problems

0800 915 4604

www.adviceni.net

The Money Advice Service

Free information and advice on money matters over the phone, through online chats or face to face

0800 138 7777

www.moneyadvice.service.org.uk

Consumer Council Northern Ireland (CCNI)

Promotes and safeguards the interests of both personal and business consumers in Northern Ireland. They offer free independent support for consumers with concerns or worries about a range of financial issues.

www.consumer council.org.uk

The Citizens Advice Bureau

www.citizensadvice.org.uk

Department for Social Services

Website provides information regarding a range of benefits you may be eligible for.

www.nidirect.gov.uk/index/information-and-services/money-tax-and-benefits



The AIB logo and AIB (NI) are trade marks used under licence by the AIB Group (UK) p.l.c incorporated in Northern Ireland. Registered Office 92 Ann Street, Belfast BT1 3HH. Registered Number NI018800. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.