



AIB

Income and Expenditure Form

If you'd like help filling in this form
talk to one of our experts on 02890821682.

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 each section of the form as accurately as possible.

Your Details & Finances

To help us understand your circumstances, you will need to complete some personal information and provide us with an up to date view of your finances.



Your Assets & Liabilities

To help us understand your financial position, please provide accurate information regarding the assets you own and any borrowings you have.



Your Signature and Supporting Documents

This section outlines how we will use the information provided. Please make sure this section is signed and dated. We will also need you to share some documents (e.g. bank statements) with us in relation to your finances. This will ensure we can start to consider your application.



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 be in touch with you in regards to the outcome of your application. If we cannot offer you an arrangement we will inform you of the reasons behind this decision.



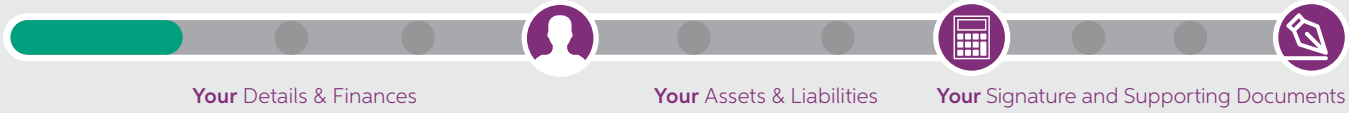


Your Details & Finances

Section A: Personal Information

Borrower Information		Borrower 1	Borrower 2
A1	Name		
A2	Account Number		
A3	Mobile Number		
A4	Alternative Phone Number		
A5	Email Address		
A6	Marital Status		
A7	Age of Dependents	Dependent 1	
		Dependent 2	
		Dependent 3	
		Dependent 4	
		Other	
A8	Employment Status		
A9	Employer Name		
A10	Job Title		
A11	Reason(s) for Review/Arrears	Unemployed	<input type="radio"/>
		Reduced Income	<input type="radio"/>
		Illness	<input type="radio"/>
		Divorce/Separation	<input type="radio"/>
		Family Bereavement	<input type="radio"/>
		Children School/University Fees	<input type="radio"/>
		Higher than expected household bills	<input type="radio"/>
		Other	<input type="radio"/>
		Please provide further details on the reason(s) selected above:	

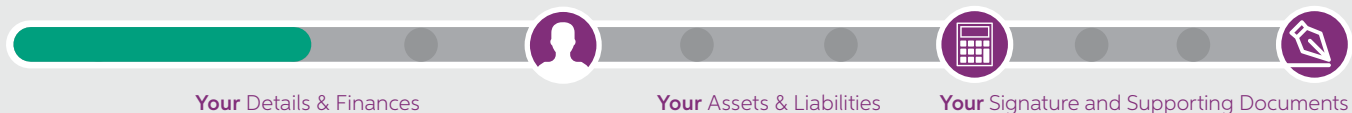
Your Progress



Section B: Your Monthly Income

	Income	Borrower 1 (£)	Borrower 2 (£)
B1	Basic Net Salary/Pension		
B2	Child Benefit		
B3	Child Tax Credits		
B4	Universal Credit		
B5	Income Support		
B6	Unemployment		
B7	Invalidity		
B8	Housing Benefit		
B9	Investment Income/Share Dividends		
B10	Rental Income		
B11	Other (please specify)		
B12	Other (please specify)		
B13	Other (please specify)		
B14	Total Monthly Income: (sum of B1 to B13)		

Your Progress Why not call us if you need help on 0289 0821 682?

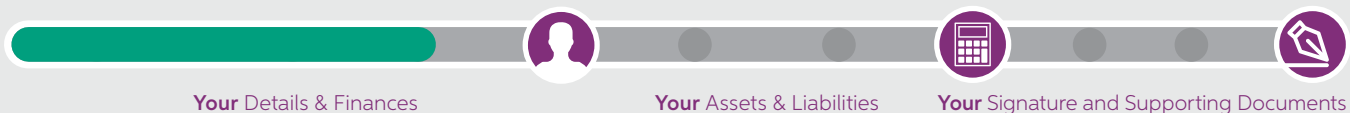




Most of our customers find it helpful to use their recent bills to make sure they calculate their average **monthly** figures correctly.

Section C: Your Monthly Expenditure			
	Expenditure	Borrower 1 (£)	Borrower 2 (£)
C1	AIB (NI) Mortgage		
C2	Other Mortgages/Rent		
C3	Total Loan Repayments		
C4	Total Credit Cards (min monthly payments)		
C5	Total HP/Leasing Payments		
C6	Other Insurance (building/content/life)		
C7	Endowment Policies		
C8	Travelling Expenses		
C9	Rates		
C10	Maintenance/Childcare		
C11	Household Expenditure		
C12	Other (please specify)		
C13	Other (please specify)		
C14	Other (please specify)		
C15	Total Monthly Expenditure: (sum of C1 to C14)		

Your Progress



Section C: Further information on your Income and Expenditure

Please detail any steps you have already taken to:

a) Increase your monthly income and the benefits you have achieved from this

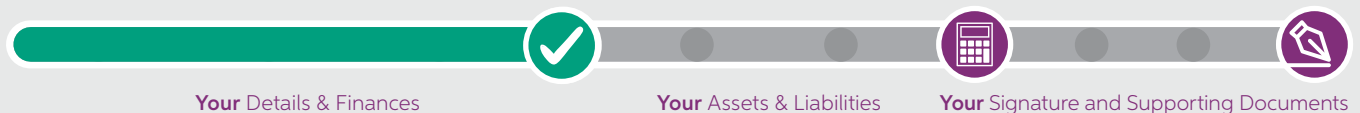
b) Decrease your monthly expenditure and the savings you have achieved from this

Please detail any steps you propose to take to:

a) Increase your monthly income and the benefits you expect to achieve from this

b) Decrease your monthly expenditure and the savings you expect to achieve from this

Your Progress The longest section is done



Your Assets & Liabilities

Section D: Your Assets

Assets	Name of owner(s)	Address	Estimated Value (£)
D1 Properties			

Assets	Name of owner(s)	Description	Estimated Value (£)
D2 Vehicles			
D3 Shares			
D4 Savings			
D5 Endowment Policies (include maturity date)			
D6 Other (please specify)			
D7 Other (please specify)			

Your Progress



Your Details & Finances

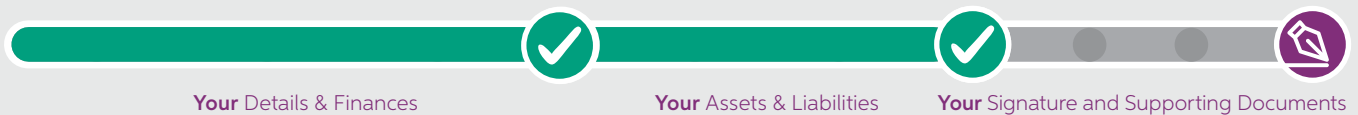
Your Assets & Liabilities

Your Signature and Supporting Documents

Section E: Your Liabilities

Liabilities	Name of Borrower(s)	Lender	Monthly Payment (£)	Remaining Balance (£)	In arrears? (Yes/No)	Expiry Date
E1 HP/Lease					<input type="radio"/> Y <input type="radio"/> N	
					<input type="radio"/> Y <input type="radio"/> N	
					<input type="radio"/> Y <input type="radio"/> N	
E2 Loans					<input type="radio"/> Y <input type="radio"/> N	
					<input type="radio"/> Y <input type="radio"/> N	
					<input type="radio"/> Y <input type="radio"/> N	
E3 Credit Cards					<input type="radio"/> Y <input type="radio"/> N	
					<input type="radio"/> Y <input type="radio"/> N	
					<input type="radio"/> Y <input type="radio"/> N	
E4 Mortgages					<input type="radio"/> Y <input type="radio"/> N	
					<input type="radio"/> Y <input type="radio"/> N	
					<input type="radio"/> Y <input type="radio"/> N	
E5 Rates Arrears				<input type="radio"/> Y <input type="radio"/> N		
E6 Other (please specify)				<input type="radio"/> Y <input type="radio"/> N		
E7 Other (please specify)				<input type="radio"/> Y <input type="radio"/> N		

Your Progress



Income & Expenditure Form



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

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

Your Progress



Supporting Documentation required


Please enclose the required documents listed below.

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

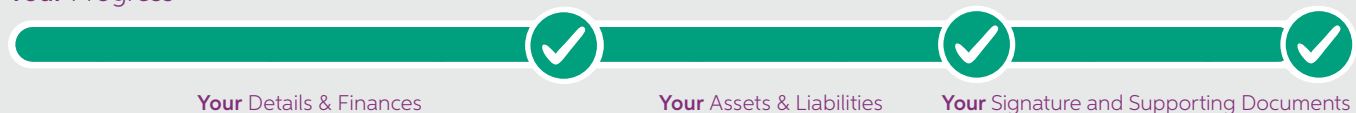
Please tick when included	Required Documents
<input type="checkbox"/>	Your last 3 months' payslips or your last 3 years certified accounts if you are self-employed
<input type="checkbox"/>	Your last 3 months' bank statements for all non AIB (NI) accounts you have
<input type="checkbox"/>	Your last 3 months' credit card statements for any non AIB (NI) credit cards you have. Please also include any store cards you have
<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) you have

Thank you for taking the time to complete the I&E form. This is a vital step in determining the options available to you. Before returning to the below address, we have provided a helpful checklist to help you make sure we have all the information we need.

Checklist	Please tick when included
"Your Details & Finances" and "Assets & Liabilities" sections have been completed	<input type="checkbox"/>
Consent has been provided for Credit Reference Agency search to be done	<input type="checkbox"/>
Consent has been provided to process Special Categories of Personal Data	<input type="checkbox"/>
All supporting documentation has been enclosed	<input type="checkbox"/>

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

Your Progress





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Call us on: 02890 821 682 (Monday to Friday 9am - 5pm)

AIBNI/DocuSign (Non Digi) 04/20

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