

Customer Income and Expenditure Planner

The Society will use the information provided below to assess the applicants ability to maintain the mortgage. All figures to be provided in Pound Sterling. We recommend using XE or Google for conversions. It is important applicants completed all information to the best of their knowledge and in line with spending shown on their bank statements provided. Failure to do so could lead to delays in processing the application.

	Applicant One	Applicant Two
Primary Net Take Home	£	£
Secondary Net Take Home (Net Take Home)	£	£
Pension (Net Monthly)	£	£
Other Take Home	£	£
Total Income	£	£

Please complete for the household, not for each individual applicant.
If all applicants will reside in the security property upon completion there is no requirement to complete the foreign expenditure section:

	Total UK Household Spending	Total Household Spending Abroad
Expected Mortgage Payment	£	£
Unsecured Loan Payments	£	£
Hire Purchase Payments	£	£
Credit Card (3% of balance)	£	£
Mail Order (3% of balance)	£	£
Other Residential Mortgage Payments	£	£
Rental	£	£
Child Maintenance	£	£
Spousal Maintenance	£	£
Interest only repayment strategy	£	£

	Total UK Household Spending	Total Household Spending Abroad
Council / Property Tax	£	£
Water	£	£
Electricity	£	£
Gas	£	£
Ground Rent	£	£
Service Charge	£	£
Buildings Insurance	£	£
Contents Insurance	£	£
TV Licence	£	£
Property Repairs	£	£
Total Expenditure	£	£

	Total UK Household Spending	Total Household Spending Abroad
Food (including toiletries)	£	£
Takeaway / Meals Out	£	£
Clothing & Hairdressing	£	£
Mobile Phone	£	£
Entertainment Subscriptions (Sky/Netflix/Prime)	£	£
Entertainment Activities	£	£
Pet Costs (Insurance & Food)	£	£
Car Insurance	£	£
Petrol	£	£
Public Transport	£	£
Savings	£	£
Total Expenditure	£	£

Total Income	£
Total Expenditure	£
Total Household Monthly Surplus / Deficit	£

Do you have single or dual tax residency? (Answer for both applicants)	
In which country are you tax resident?	
Are you returning to the UK and will be residing in the property upon completion? If yes, please confirm the date you will be returning. If no, who will live in the property upon completion?	