Virgin Money

Monthly Essential and Regular Expenditure Form

Please complete based on purchase property.

Virgin Money Application Number

Section 1: Customer Details
Customer Name(s)

Number & Age of dependants (who will reside in the property)

Section 2: Household & Communications
Council Tax
Utilities (Electricity, Gas, Water etc)
Telephone, Internet & TV/Satellite

Total £

Section 3: Housekeeping
Food, Drink & Tobacco
Clothing & Footwear

Total £

Section 4: Childcare/Education
School/College/University Fees
Childcare (inc Childcare Vouchers)

Total £

Section 5: Car & Travel
Vehicle Tax/Insurance
Vehicle Maintenance
Fuel
Public Transport/Parking
Travel Season Ticket

Total £

Section 6: Insurance, Pensions & Investments
Buildings & Contents
Life Assurance
Private Pension
AVC/Company Pension Contributions
Household Insurances (Health, Boiler, Pet etc)

Total £

Total Regular Monthly Expenditure £

Section 7: Maintenance/CSA
Payment

Section 8: Declaration:
By signing this form you are declaring that the information contained in this document, and any attached documents, is true and correct to the best of your knowledge.
Signature
Name

Intermediary Name:

If this mortgage application is being introduced by a 3rd party this form can be completed and signed by the intermediary.

Remember: At any time Virgin Money can request documents or statements to prove the expenditure in question. It is an offence to knowingly make a false, inaccurate or misleading declaration when applying for a mortgage. If you make such a declaration you may face criminal prosecution and/or civil action for recovery of any losses incurred by Virgin Money.
Please read these guidance notes carefully before completing the form.

Once completed, the form must be signed by the customer or mortgage advisor and sent to Virgin Money. You can submit the completed form to us in one of two ways:

**Virgin Money Online (VMO)**
Once you have completed your application using VMO, you will be given the option to securely upload any supporting documents at the end of the application process. You will be provided with a list of the required documents.

**Secure Document Transfer link**
Alternatively, once you have completed your application using VMO, you will receive an email from us within 48 hours. This email will contain a unique link where you can securely submit your supporting documentation.

**Hints and tips for completing the form:**
- Please ensure the application number is entered onto the form.
- Where more than one person is named on the mortgage application, the form should cover all parties.
- A dependant for Virgin Money purposes is a person who is not named on the mortgage but is supported financially.
- Convert the customer’s expenditure to monthly equivalent amounts. Be careful not to mix up weekly, monthly and quarterly expenditure.
- Round up all figures to the nearest whole pound.
- In circumstances where the customer is moving home the declared expenditure must reflect the expected expenditure for the new property.
- If there is an expenditure category on the form that is not applicable, please write “None” and document in the supporting information why it is not applicable.
- Do not underestimate customers' living expenses. Customers must provide an accurate assessment of their outgoings.
- If customers are aware of likely changes to any of these outgoings they should include these new figures.
- An example form has been provided to assist you in completing the document.

**Remember**
- At any time Virgin Money can request documents or statements to prove the expenditure in question. However, please do not send us any supporting documents unless we have asked you for them.
- All information will be treated in the strictest of confidence and used solely to assist Virgin Money assess the ability to repay the mortgage.

It is an offence to knowingly make a false, inaccurate or misleading declaration when applying for a mortgage. If you make such a declaration you may face criminal prosecution and/or civil action for recovery of any losses incurred by Virgin Money.
## Virgin Money

### Monthly Essential and Regular Expenditure Form

Please complete based on purchase property.

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**Virgin Money Application Number**

**Section 1: Customer Details**

Customer Name(s):

**Number & Age of dependants**

(who will reside in the property)

<table>
<thead>
<tr>
<th>Estimate</th>
<th>Deducted from Salary</th>
<th>Supporting Information</th>
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**Section 2: Household & Communications**

- Council Tax: £142
- Utilities (Electricity, Gas, Water etc): £150
- Telephone, Internet & TV/Satellite: £60

Total £: 352

**Section 3: Housekeeping**

- Food, Drink & Tobacco: £550
- Clothing & Footwear: £100

Total £: 650

**Section 4: Childcare/Education**

- School/College/University Fees: £100
- Childcare (inc Childcare Vouchers): £95

Total £: 195

**Section 5: Car & Travel**

- Vehicle Tax/Insurance: £80
- Vehicle Maintenance: £30
- Fuel: £160
- Public Transport/Parking: £118
- Travel Season Ticket: £90

Total £: 478

**Section 6: Insurance, Pensions & Investments**

- Buildings & Contents: £45
- Life Assurance: NONE
- Private Pension: NONE
- AVC/Company Pension Contributions: £160
- Household Insurances (Health, Boiler, Pet etc): £18

Total £: 223

**Total Regular Monthly Expenditure**: £1898

**Section 7: Maintenance/CSA Payment**

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**Section 8: Declaration:**

By signing this form you are declaring that the information contained in this document, and any attached documents, is true and correct to the best of your knowledge.

Name:

Intermediary Name:

If this mortgage application is being introduced by a 3rd party this form can be completed and signed by the intermediary.

**Remember:** At any time Virgin Money can request documents or statements to prove the expenditure in question. It is an offence to knowingly make a false, inaccurate or misleading declaration when applying for a mortgage. If you make such a declaration you may face criminal prosecution and/or civil action for recovery of any losses incurred by Virgin Money.

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