



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)

Estimate	Deducted from Salary	Supporting information
----------	----------------------	------------------------

Section 2: Household & Communications

Council Tax	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
Utilities (Electricity, Gas, Water etc)	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
Telephone, Internet & TV/Satellite	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
Total £	<input type="text"/>		<input type="text"/>

Section 3: Housekeeping

Food, Drink & Tobacco	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
Clothing & Footwear	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
Total £	<input type="text"/>		<input type="text"/>

Section 4: Childcare/Education

School/College/University Fees	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
Childcare (inc Childcare Vouchers)	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
Total £	<input type="text"/>		<input type="text"/>

Section 5: Car & Travel

Vehicle Tax/Insurance	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
Vehicle Maintenance	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
Fuel	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
Public Transport/Parking	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
Travel Season Ticket	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
Total £	<input type="text"/>		<input type="text"/>

Section 6: Insurance, Pensions & Investments

Buildings & Contents	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
Life Assurance	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
Private Pension	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
AVC/Company Pension Contributions	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
Household Insurances (Health, Boiler, Pet etc)	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
Total £	<input type="text"/>		<input type="text"/>

Total Regular Monthly Expenditure £

Section 7: Maintenance/CSA

Payment	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
---------	----------------------	--------------------------	----------------------

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
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

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.

Guidance for intermediaries – Completing the Monthly Essential and Regular Expenditure Form

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.

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

	Estimate	Deducted from Salary	Supporting information
Council Tax	142	<input type="checkbox"/>	10 months @ £170
Utilities (Electricity, Gas, Water etc)	150	<input type="checkbox"/>	Monthly based on average of last two quarter's bills
Telephone, Internet & TV/Satellite	60	<input type="checkbox"/>	Mobile & Sky package
Total £	352		

Section 3: Housekeeping

Food, Drink & Tobacco	550	<input type="checkbox"/>	Based on average of last 3 months
Clothing & Footwear	100	<input type="checkbox"/>	Based on average of last 3 months
Total £	650		

Section 4: Childcare/Education

School/College/University Fees	100	<input type="checkbox"/>	Private tutor one night a week
Childcare (inc Childcare Vouchers)	95	<input checked="" type="checkbox"/>	Deducted from salary
Total £	195		

Section 5: Car & Travel

Vehicle Tax/Insurance	80	<input type="checkbox"/>	£600 per year Insurance plus £360 per year Vehicle Tax
Vehicle Maintenance	30	<input type="checkbox"/>	Annual service & MOT
Fuel	160	<input type="checkbox"/>	For private mileage
Public Transport/Parking	118	<input type="checkbox"/>	Cost of monthly travel ticket
Travel Season Ticket	90	<input checked="" type="checkbox"/>	Deducted from salary
Total £	478		

Section 6: Insurance, Pensions & Investments

Buildings & Contents	45	<input type="checkbox"/>	Based on current policy
Life Assurance	NONE	<input type="checkbox"/>	Policies being used as repayment vehicle for new mortgage
Private Pension	NONE	<input type="checkbox"/>	In company pension scheme
AVC/Company Pension Contributions	160	<input checked="" type="checkbox"/>	Company Pension, Union and charity donation deducted from salary
Household Insurances (Health, Boiler, Pet etc)	18	<input type="checkbox"/>	Private BUPA cover
Total £	223		

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.