

To avoid unnecessary delays you should complete the form in full to ensure we fully consider your circumstances. All amounts are monthly and any boxes that are not relevant should be updated with €0.00. If you have any questions regarding the purpose of the requested information, please contact us. Fields marked with “**” require mandatory completion.

Personal Information

Name*

Address

Account Number*

Home Number

Mobile Number

Email Address

Residential Status*

Homeowner

Tenant

Living with parents

Other (Please State)

Number of Adults in the Household*

Number of Dependent Children under the age of 18

Number of Vehicles in the Household*

In a few words, please let us know the reason for your financial difficulties*:

Monthly Income

Your Net Income*	€ <input type="text"/>
Partner's Net Income	€ <input type="text"/>
State Benefits (i.e. Social Welfare, Children's allowance)*	€ <input type="text"/>
Other Income (i.e. Pension, Student grants, Investments...)*	€ <input type="text"/>
Please Specify Other.....	<input type="text"/>

Total Monthly Income A: €

Employment Status*

Full Time Unemployed

Part Time Student

Self Employed Retired

Other (Please State)

Monthly Expenditure

Mortgage or Rent*	€ <input type="text"/>
Household Charge*	€ <input type="text"/>
Secured Loans*	€ <input type="text"/>
Gas*	€ <input type="text"/>
Electricity*	€ <input type="text"/>
Water*	€ <input type="text"/>
Refuse Charges*	€ <input type="text"/>
TV Licence*	€ <input type="text"/>
Home Insurance (Buildings and / or Contents)	€ <input type="text"/>
Other Insurances (inc. Life, Healthcare...)	€ <input type="text"/>
Vehicle Expenses* (i.e. Car tax, Insurance)	€ <input type="text"/>
Hire Purchase	€ <input type="text"/>

Repayment Amount

Petrol*	€ <input type="text"/>
Travel Expenses (inc. Public transport, commuting <u>But</u> excluding vehicle expenses)	€ <input type="text"/>
Home Phone*	€ <input type="text"/>
Mobile Phone*	€ <input type="text"/>
Pet Care (inc. Pet Insurance and Vet Bills)	€ <input type="text"/>
Housekeeping (inc. Food, Toiletries, Newspapers, Cigarettes, Clothing and Footwear, Nappies etc...)	€ <input type="text"/>
Child Maintenance	€ <input type="text"/>
School / Nursery Fee	€ <input type="text"/>
Other (Hairdresser, Cable/Satellite, School/Work meals)	€ <input type="text"/>
Please Specify Other.....	<input type="text"/>
Total Monthly Expenditure	B: € <input type="text"/>

Creditors Information

Lender's name and type of debt – unsecured loan, credit card, including Avantcard balance (s)	Amount Owed
	€
	€
	€
	€
	€
	€
	€
	€
Total Owed	C: € <input type="text"/>

Financial Statement* (Must be completed)

Total Monthly Income* (Enter amount from box A)	Amount
Total Monthly Expenditure* (Enter amount from box B)	
Total available for Creditors ([A-B] Amount A minus Amount B)	D:
Avantcard card minimum payments*	
Amount to pay Avantcard Credit Card* (Avantcard balance divided by amount in box C and then multiplied by D)	

You can append any additional information you feel may be relevant to assess your situation.

By signing and sending this form, you are consenting to us completing an enquiry with the Credit Reference Agencies and you acknowledge that once we have received your Income and Expenditure form we will take the most appropriate action for your circumstances. This may result in a reduced payment programme. Such information is visible on your credit file for the duration of our agreement and up to five years later and could affect your ability to obtain future credit.

Date and Signature

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How to complete the form

- Check the signature strip on the back of your card to see if it is provided by Avantcard.
- We will assess your current financial situation based on the information provided on this form. It is important you complete every section as accurately as possible.
- All amounts should be monthly amounts.
- The amount you pay to us must be a fair reflection of the level of debt you have outstanding. To calculate the amount to pay you need to:
 - ✓ Total up your monthly income and enter the amount in box A
 - ✓ Total up your monthly expenditure and enter the amount in box B
 - ✓ Total up your borrowings and enter the amount in box C
 - ✓ Calculate the total available to repay your creditors by subtracting amount B from amount A (A-B). Enter this amount in box D
 - ✓ The amount to pay is calculated by dividing the Avantcard balance by the total amount owed to creditors (box C) and then multiplying this result with the amount in box D

Important Information

Once we have received your Income and Expenditure form we will take the most appropriate action for your circumstances. This information could be visible on your credit file for the duration of our agreement and up to five years later, which could be viewed by other creditors and affect your ability to obtain future credit. If you would like to discuss how this may affect you, please contact us before you send your Income and Expenditure details.