

Virgin Credit Card – Income and Expenditure form

About you and your household

Please give us your full name and address details, we also need to know how many people live in the household and contribute to paying the bills.

About your household income

In this section, you need to make note of all income received by the household. This may include wages, pensions, maintenance payments and state benefits received by all the adults who contribute to paying bills.

Total income (A)

This is the total of all income received by the household.

About your outgoings

This section helps us to understand what you need to pay out. You must ensure that all money paid out is shown in these fields.

Living costs

You must complete the 'Mortgage or rent' field. If you do not pay either, please put £0.00 and give your reason in the additional information box. Household energy supply costs include anything paid for general utilities (for example, electricity or gas). If you have a package for TV/internet etc, please add the total amount under in the 'Satellite/digital' field and tick the box to show this is a combined package.

Vehicle costs

This should cover all costs relating to ALL vehicles within the household, including car insurance. If you have a vehicle, but are not responsible for paying to maintain it, please explain why (e.g. vehicle owned and maintained by your employer). Car tax and MOT must be calculated as a monthly average – so please divide the annual cost by 12.

Insurances

Include all insurances you pay that are not already covered elsewhere on the form. This includes maintenance policies on household items (for example, boiler insurance). Car insurance needs to be included in vehicle costs.

Total monthly outgoings (B)

This is the total of all your expenditure.

About your loans and credit card repayments

Please list all loans that are secured against your property, as well as any unsecured personal loans in your name. Also include County Court Judgment payments, catalogues, credit cards, store cards, overdrafts in your name and any money owed to family members that must be repaid.

Do not forget to list all your Virgin Credit Card accounts in this section.

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When we have received your income and expenditure details we will decide on the best way to help you in your circumstances – this may mean we agree on a payment plan for you. Please note, a payment plan will be visible on your credit file for the lifetime of your agreement and up to six years later, which may affect your ability to get credit in the future.

About you

Your full name:	<input type="text"/>
Your address (Line 1):	<input type="text"/>
Your address (Line 2):	<input type="text"/>
Town/City:	<input type="text"/>
Your postcode:	<input type="text"/>
Your phone number:	<input type="text"/>
Your mobile number:	<input type="text"/>
Your email address:	<input type="text"/>
Your account number	<input type="text"/>

About your household

Number of adults in the household (including yourself):	<input type="text"/>
Number of children under the age of 14 (dependent upon or living with you):	<input type="text"/>
Number of children between the ages of 14 and 18 (dependent upon or living with you):	<input type="text"/>
Number of vehicles in household:	<input type="text"/>

About your household income

Monthly amount

Your take home pay (after tax, National Insurance and pension contributions)	£ <input type="text"/>
Your partner's take home pay (after tax)	£ <input type="text"/>
Pension(s) received	£ <input type="text"/>
Benefits/credits received	£ <input type="text"/>
Other income (such as maintenance payments, investments, rent or board received – please specify below)	
.....	£ <input type="text"/>
.....	£ <input type="text"/>
.....	£ <input type="text"/>
.....	£ <input type="text"/>
A: Total income:	£ <input type="text"/>

Please add here any additional information you feel is relevant to your situation:

About your outgoings

Please ensure you have completed all boxes. If the amount is zero please enter £0.00.

1. Living costs	Monthly amount	2. Vehicle costs	Monthly amount
Mortgage (including mortgage protection insurance payments) or rent/board:	£	Petrol/diesel (monthly average):	£
Second mortgage/Secured loan(s):	£	Car insurance (monthly):	£
Council tax:	£	Breakdown cover (monthly):	£
Water rates:	£	MOT/car tax/maintenance:	£
Total energy supply bills (include total for electricity, gas, oil, coal or wood etc):	£	Total vehicle costs:	£
TV licence:	£	3. Insurances	Monthly amount
Mobile/telephone/broadband (please add all amounts if not part of a package):	£	Life insurance:	£
Satellite/digital:	£	Building/contents insurance:	£
If your satellite/digital supplier also provides your phone/broadband as part of a package, please enter the monthly amount in the satellite/digital field and tick here: <input type="checkbox"/>		Medical and dental cover:	£
Housekeeping (include monthly costs for food, clothing, toiletries, tobacco, nappies, magazines, drinks, etc):	£	Other insurances	£
Pets (include food, vet bills and insurance):	£	Total insurances costs:	£
School and nursery fees:	£	B: Total monthly outgoings:	£
Travel and public transport (excluding vehicle expenses):	£	(Total of sections 1+2+3)	
Hire purchase:	£	Total disposable income:	£
CSA/Child maintenance payments:	£	Subtract your total monthly outgoings (B) from your total income (A) and enter the value here.	
Total living costs:	£		

All loans and repayments

Provider/Lender (e.g. Virgin, Barclays etc.)	Debt type (i.e. credit card, loan, store card, overdraft, County Court Judgment, etc)	Balance outstanding:	Current monthly payment:
		£	£
		£	£
		£	£
		£	£
		£	£
		£	£
		£	£
		£	£
	Total outstanding:	£	£

Declaration

Please read the following statements and sign below.

By completing and signing this form:

- ▶ You confirm that the information provided is true, accurate and complete and that all income and outgoing amounts have been captured.
- ▶ You understand that we may check the information you have provided.
- ▶ You understand a payment programme will be reflected on your credit file for the lifetime of your agreement and up to six years later, which may affect your ability to obtain future credit.

Signature:

Date: DD / MM / YYYY

Next steps

Please complete and return the form to:

Virgin Credit Cards
PO Box 10234
Wigston
LE18 9FA

If we receive incomplete information we will contact you to ask you for the extra details – either by phone or letter.

When you have provided all necessary income and expenditure information, we will assess your current situation and take action to help you in line with your circumstances.

If your account is placed on a reduced payment arrangement, please be aware this will be reflected on your credit file for the lifetime of the arrangement and for up to six years later. This information would be visible to any potential employer or creditor who uses credit reference agencies and could affect your ability to obtain credit in the future. The arrangement will remain in place until the agreed review date however, you can make additional payments to repay your balance sooner.