

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.