

Date 30/09/2016

Borrower [Redacted]

Income	Gross	Net
Mr	[Redacted]	\$0 PAYE Tax Rates Apply
Mrs	[Redacted]	\$0 PAYE Tax Rates Apply
Benefits	[Redacted]	\$0 No Tax Deducted
Rent	[Redacted]	\$0 PAYE Tax Rates Apply
Board	[Redacted]	\$0 Scaled to 75%
Other	[Redacted]	\$0 No Tax Deducted
		\$0 No Tax Deducted

	Amount	Int Rate	
SCFL Debt	[Redacted]		\$0 Interest Only
Other Loans	[Redacted]		\$0 Overtime this field with Actuals
			\$0 Overtime this field with Actuals
			\$0 Overtime this field with Actuals
Credit Cards	Limit		
	[Redacted]	3.00%	\$0
	[Redacted]	3.00%	\$0
	[Redacted]	3.00%	\$0
Overdrafts	Limit		
	[Redacted]	3.00%	\$0
	[Redacted]	3.00%	\$0
	[Redacted]	3.00%	\$0

No. of Adults [Redacted]  
 No. of Dependant Children [Redacted]

	Mthly Actual
Living Allowance	\$0
Utilities	[Redacted]
Education	[Redacted]
Transport	[Redacted]
Entertainment	[Redacted]
Clothing	[Redacted]
Food	[Redacted]
Healthcare	[Redacted]
Tithing	[Redacted]
Childcare	[Redacted]
Other	[Redacted]

Note that this template is to be used for all Regulated lending  
 Only income that can be supported with documentary evidence can be included  
 All remaining & new Obligations are to be included  
 The template uses Bank average living costs, based on the number of Adults and Dependant Children  
 The Servicing Calculation will use the higher of the average living costs, or the actual living costs from the borrowers Budget  
 To 'Pass', the calculation must produce a surplus of at least \$500 pm

Total Net Income	\$0
Total Servicing Costs	\$0
Total Living Expenses	\$0
<b>Monthly Surplus</b>	<b>\$0</b>
<b>PASS / FAIL</b>	<b>FAIL</b>

Based on a \$500 pm surplus