



# LIVING EXPENSES CONSENT

Date:

Loan number/ L type:

Loan amount:

## Applicant 1

Membership number:

Title:  Surname:

First name:

## Applicant 2

Membership number:

Title:  Surname:

First name:

## LIVING EXPENSES CONSENT

Please enter an estimate of your regular combined household living expenses in each of the following categories.

### General monthly living expenses

### Monthly amount

**Groceries** - (Typical supermarket shop for groceries including food and toiletries).

**Transport** - (Public transport, motor vehicle running costs including fuel, servicing, parking and tolls).

**Clothing, Recreational & Entertainment** - (Clothing, footwear, cosmetics, personal care. Recreation and entertainment including alcohol, tobacco, gambling, restaurants, membership fees, pet care, holidays).

**Insurance, Medical & Health** - (All insurance including health, home and contents, motor vehicle, life, income protection. Medical and health costs including doctor, dental, optical and pharmaceutical etc.).

**Education & Childcare** - (Public and private education fees and associated costs (preschool, primary, secondary and tertiary) including books and uniforms etc. Childcare including nannies).

**Property including Rates/Utilities/Management Fees** - (Housing and property expenses on owner occupied and investment property including rates, taxes, levies, body corporate, management and strata fees, repairs and maintenance, other household items and utilities (including telephone, internet and pay TV).

**Other** - (Unique items not covered in above categories)

**Total General Monthly Living Expenses**

## Applicant 1

Print name:

Signature:

Date:

## Applicant 2

Print name:

Signature:

Date:

## OFFICE USE ONLY

Please compare to HEM figure and provide detailed reasons for discrepancy:

HEM applicable to household income:

Less actual living expenses as disclosed by applicants:

Difference (if figure greater than \$500 please provide reasons below):

Reasons for discrepancy:

I confirm that I have reviewed submitted transactional bank statements which show nothing untoward, nor does it uncover any undisclosed debts. Living expenses declared by members appear to be correct; no additional expenses noted other than what has been declared by members.

Store/originator (print):

Store/originator signature: