

## CUSTOMER GUIDE

# Credit Commitments Checklist

Use this checklist to gather your monthly financial commitments before you apply for a mortgage. Tick anything that applies to you, and bring this along to your first conversation with a broker.

### BORROWING AND FINANCE

- Personal loans
- Car finance (HP, PCP or lease)
- Credit cards (including ones rarely used)
- Store cards
- Catalogue accounts
- Buy Now, Pay Later agreements (e.g. Klarna, Clearpay, PayPal Credit)
- Student loan repayments
- Overdraft usage (arranged or regularly used)
- Secured loans
- Guarantor loans

### PROPERTY-RELATED COMMITMENTS

- Existing residential mortgage
- Buy-to-let mortgage(s)
- Second-charge mortgage
- Other secured loans against property
- Shared ownership rent payments

### FAMILY AND LEGAL COMMITMENTS

- Child maintenance payments
- Spousal maintenance payments
- Court-ordered financial commitments
- Separation agreement payments

### OTHER REGULAR COMMITMENTS

- School fees
- Childcare or nursery costs
- Certain pension contributions
- Any other committed monthly payment that can't easily be reduced

Don't forget to check your credit report too - it's the easiest way to spot anything you might have overlooked, such as an old store card or a small ongoing balance.



Every application is different, and not everything on this list will apply to you. If you're unsure whether something counts, or want to talk through your situation before you apply, get in touch.