

Section 2.3 – Additional Bank Account

Name of bank: The Co-operative Bank

Type of account: Current

Account number: 06349370

Name of other account holder: N/A

Balance: £3.45

Total current value of your interest: £3.45

Explanation regarding missing statements:

This account has had no activity since 2016. The Co-operative Bank has confirmed that no statements exist for the last 12 months because the account has been completely inactive. A written confirmation letter has been requested and will be provided to the court as soon as it is received.

Documents attached:

- Screenshot of the Co-operative Bank online banking showing the account name, number, and balance (£3.45).
- Screenshot showing last login activity (2012).
- Screenshot of Co-operative Bank customer service correspondence confirming how to locate the account and indicating inactivity.
- Credit report extract showing the same account with no recent activity.

Section 2.9 – Liabilities (Continuation Sheet)

The following are my current liabilities as confirmed in my Equifax Credit Report (02/12/2025):

Credit cards (defaulted):

- Barclaycard – £4,900
- Cabot Credit Management – £12,510
- Capital One – £479
- Lowell Portfolio – £2,244
- Lowell Portfolio – £9,582
- Amazon Pulse – £4,191
- Tesco Bank – £5,430
- Vanquis – £243

Loans (defaulted):

- Cabot – £6,497
- Cabot – £7,332
- Cabot – £6,321
- Clydesdale Finance – £1,409
- Clydesdale Finance – £678

Hire purchase / vehicle finance (defaulted):

- VW Financial Services – £6,962

Other credit:

- Admiral Insurance instalment plan – £255

Total liabilities: £69,033

Addendum: Section 4.5 – Earning Capacity & Other

1. Restricted Earning Capacity

The Respondent's future earning capacity is severely and permanently restricted due to combined health and legal circumstances.

The primary legal restriction is a Sexual Harm Prevention Order (SHPO) dated . This Order creates a material legal impediment to gaining third-party employment as such roles would require a mandatory level of disclosure regarding the Order. The conditions of the SHPO also restrict the Respondent's use of specific equipment, preventing the pursuit of his 30-year career as an IT Consultant, necessitating reliance on self-employment ventures structured to comply with the Order's terms.

Furthermore, the Respondent receives Universal Credit reflecting a Limited Capability for Work (LCW) assessment. The Respondent is currently unemployed, and his self-employment venture is pre-revenue.

2. Debts, Assets, and Future Planning

The Respondent has significant unsecured debts and currently holds no assets. Personal bankruptcy is not a realistic option as the associated restrictions would prevent the Respondent from acting as a company director, which is necessary to achieve his self-employment goals.

The Respondent currently resides with his elderly mother, who owns the property. While the Respondent is a beneficiary of the majority of her estate, any potential inheritance is uncertain and may be reduced or extinguished if the property must be sold to fund her future health or social care needs. The Respondent has no present entitlement to any inheritance and no control over these circumstances. The Respondent has no plans to remarry or cohabit, and no other financial resources.

3. Marital Breakdown and Conduct

The Applicant has been aware of the Respondent's circumstances, including the SHPO, since the date of his arrest. The Applicant demonstrated a sustained non-financial and emotional contribution to the marriage throughout the two-year period following the Respondent's arrest and the initial four months of his imprisonment. The Applicant chose to end the marriage and vacate the family home only one day before the Respondent's release, confirming her full knowledge of the Respondent's legal and financial position.