



Consumer Protection Code 2025 and European Accessibility Act (EAA)

Due to changes to the Consumer Protection Code, we have made some updates to the wording in some of our documents. Our Terms of Business and General Conditions Booklet were recently updated and made available on The Mortgage Store website. Please see below, details of other updates that will be discussed in further detail in this Broker News:

- Broker Cost of Credit Calculator
- Forms
- Incentive Warnings
- Retention of Records
- European Accessibility Act (EAA)

If you have any questions, please contact your Relationship Manager.

Broker Cost of Credit Calculator

Please see new Broker cost of credit calculator attached to this Broker News (Password for existing calculator applies).

The following updates made to the output tab:

- Arrears Interest Surcharge: Additional sentence added to interest surcharge paragraph: *From 24 March 2026 the Code of Conduct on Mortgage Arrears will be part of the Consumer Protection Code 2025. See www.centralbank.ie for details.*
- New warning added: *You should consider the total cost of a mortgage loan, including any potential additional cost of an incentive offered with it.*

Forms

The following forms have been updated and are available on The Mortgage Store website [Forms - Bank of Ireland](#)

- Declaration Form
- Mortgage Intermediary Application Form
- Guarantor Form
- Guarantee Indemnity Individual

Previous version of these forms will be accepted until 30 April 2026. Please use the updated version of these documents now and delete any copies of the forms and cost of credit calculator that you may have previously saved as all other versions are now obsolete.

Incentive Warnings

Under CPC provision 168, customers should be made aware of any potential cost of taking an incentive with their mortgage product. When any of the incentives identified (Cashback / Cashback Plus / Deferred start) is included in the mortgage application, a new warning has been added to the Offer Letter and the Underwritten AIP:

"Warning: You should consider the total cost of a mortgage loan, including any potential cost of an incentive offered with it."

Where no incentive is included the following warning will show:

"Warning: You should consider the total cost of a mortgage loan."

Retention of Records

The Bank must delete data if there has been no activity for 12 months on a mortgage application i.e. it has remained in a status of App Incomplete for 12 months. These new CPC changes are applicable to applications that are created from the 24/03/2026 onwards.



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In addition to changes made in relation to regulatory warnings regarding CPC you may see changes explaining about extra help and technical terms to ensure we are informing customers effectively – see sample of wording below:

“If you are not sure what some of the words and phrases we use mean, please visit boi.com/glossary-help. Here you will find a list of technical terms and other key words and phrases, and what they mean.”

If you have a customer that needs extra help / needs information in Braille, large print or audio, or in another language please contact your Broker Relationship Manager. We have lots of experience serving customers with various needs and will be delighted to help you and your customers.