



Guidance for a Smoother Application Journey and Updated General Conditions Booklet

We continually review ways to improve the customer journey in The Mortgage Store. Following a recent review of applications, we have identified improvements when packaging cases which will support customers moving through the journey faster and more efficiently.

We are confident that this information will ensure all required information is captured upfront. We've also added a set of 'Top Tips' that will assist you when gathering documents and information from your customers.

Top Tips Section 1 – Preparing cases for Credit Underwriting review



Document Checklist

The document checklist is an important tool designed to support you when preparing applications. It enables you to supply all of the minimum standard documentation required when submitting an application and will help with efficiencies further in the process. This checklist is mandatory and should accompany all application submissions. The checklist is available in the 'Toolkits' section of the Mortgage Store website.

Please also see the direct link below for this document: [Forms - Bank of Ireland](#)

Compliance Documents

Declaration

- Must be dated within 12 months of application date
- Names on the declaration must match photo ID and ROME application

Photo ID

- Must be a valid in date Passport or Irish Drivers License
- Names on photo ID must match Declaration and ROME
- Marriage Cert to be provided if required

Proof of Address

- Must be dated within six months of application
- Should not be a mobile phone bill
- Address must match ROME application

Credit Worthiness Documents

Salary Certificates

- Must be dated within three months of application
- Fully signed and stamped by the applicant's employer
- If a company stamp is not available, we require an employers letter confirming there is no stamp available
- Probation and Continuation in service question must be completed.
- Variable pay must be fully completed for the last three years and advised if 'Regular' or 'Guaranteed'

Note: Three years EDS would be required to support variable pay or bonuses.

Payslips

- Payslips must be dated within three months of application
- Two consecutive payslips if paid monthly, four if paid bi-weekly and eight if paid weekly

Bank Statements

- Six consecutive months statements for each account and dated within eight weeks of application date



Top Tips Section 1 – continued

First Home Scheme

- Eligibility cert and approval amount to be provided

BER Certificates

- BER Certs are required up front on all property specific applications

Please note. The only exceptions to this are Househunter applications, Interfamily purchase and Switcher applications where a BER Cert is not required up front to proceed to Underwriting.

- For Self Build applications, a provisional BER cert is required
- For Equity Release applications, please refer to the Mortgage News dated 24/10/2025

Top Tips Section 2 – Offer Letter

The below documents and information will be required to proceed to offer where applicable. Additional documents/ conditions may also be required based on the application or property type.

Booking Deposit Receipt

- Include the name of any applicant(s) for this mortgage
- Include the first line of the property's address
- Show the amount paid as a deposit
- Be signed by the estate agent
- If not already supplied, an account statement showing the Booking Deposit withdrawal

Non Resident Bureau Checks

- This is required upfront for Letter of Offer, where an applicant has resided outside of Ireland in the last three years

Help to Buy

- Access code
- Acknowledgement page showing approval amount
- Developer Name and VAT number

Self Employed Applications

- Financial Accounts to be signed by both Director and Accountant in all applicable fields
- Confirmation of Tax Affairs

Please note. We require confirmation that taxes are up to date/paid. A Tax Clearance cert is not acceptable for confirmation of tax affairs. We will accept Notice of Assessment, Chapter 4 or an Accountants letter confirming the applicant's tax affairs are up to date

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

General Conditions Booklet

Updated General Conditions Booklet on Broker Website

We have updated our General Conditions Booklet on our Broker Website. Please delete any copies you may have previously saved as all other versions are now obsolete.