



Updated Data Privacy Notice and Data Privacy Summary, ROME update - Home Insurance placeholder, Reminder - Equity Release BER Requirements

Hi all, we hope you had a great Bank Holiday weekend! We have a couple of notes for you below; our updated Data Privacy Notice and Data Privacy Summary are live on our broker website, please make sure to use these from today and delete any old versions, a breakdown of our latest ROME enhancement and a reminder of BER requirements for Equity Release applications. Have a read to keep yourself updated. Thank you, as always, for all of your support.

Updated Data Privacy Notice and Data Privacy Summary

Updated documents effective 28 October 2025

New updated Data Privacy Notice and Data Privacy Summary documents are effective from 28th October 2025. These are now available on The Mortgage Store website. Please delete any copies you may have previously saved as all other versions will be obsolete from 28th October 2025.

ROME update - Home Insurance placeholder

Updated placeholder effective 28th October 2025

We have listened to your feedback and have updated the ROME Home Insurance Schedule placeholder to allow multiple document upload. This enhancement will reduce the need for additional placeholders and simplify your experience with ROME. This change will only affect newly created cases from today's date going forward (it will not change on any current pipeline cases).

Upload Home insurance schedule

Document type: Home insurance schedule

Upload 1 or more files: JPG, PDF or PNG. Max 10MB each.

Drop files here or [Select files](#)

By clicking "Upload", I'm confirming this document is authentic and applies to the person(s) named.

Cancel

Upload



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Reminder - Equity Release BER Requirements



Since January 18th 2024 Bank of Ireland are required to have a BER certificate accompany all new Property Specific mortgage applications.

For all property specific FTB & Movers, a BER certificate must be provided upfront as part of the application process. The only exception to this will be New Build Development Properties which will have a Final BER presented prior to drawdown.

For customers who already own their property i.e. switchers, inter-family purchases, certain equity release, their cases can proceed to credit underwriting without their BER upfront however, no Letter of Offer will issue until a valid BER is on file. We cannot request that BER certs be conditioned for on any application.

Please ensure to choose the correct rate on the NDI Calculator

1. BER cert exceptions for cases which include significant works

If an Equity Release application includes works being completed, the customer should submit the current BER at the time of application. They can subsequently submit their updated BER after completion of works. If the BER has improved, the customer can then avail of a different BER rate in line with the new rating on the updated cert.

To assist you with any queries you may have, please see examples below;

The 'No BER' Rate will only be applicable on Equity Release applications where significant works are being undertaken on a property and the applicant(s) cannot provide a BER cert due to works already being started and/or the property unsafe for a BER assessor.

In this scenario, your customer will need to opt for a 'No BER' rate upfront and can then change to a better BER rate when works have been completed and an updated BER Cert is provided.

Any request to progress with the 'No BER' rate will need to be discussed and approved with your Relationship Manager prior to submission of the case.

Please note, Provisional BERs and Part Ls are not acceptable for Equity Release applications.

2. BER cert required for cases which include minor works

If an Equity Release application does not include any works being completed, minor works being completed, or the works have not yet started, your customer's application must proceed at the current BER rate for their property.

Please note that loan offer will not issue until a BER certificate has been received. Without a BER cert, the case can only progress to AIP.