

# Change of mortgage loan repayment date

Bank of Ireland 

**THIS FORM IS FOR THE MORTGAGE LOAN THAT HAS THE REFERENCE NUMBER WRITTEN IN THE BOX BELOW (we call it "your mortgage loan").**

**Complete this form if you wish to change the date you make your monthly mortgage loan repayment.** For example, if you're normally paid on the 20th of the month, you may wish to select the 21st of the month as your monthly repayment date. If we have not filled in a mortgage loan reference number(s) for you, please write it in yourself. Your reference number(s) is stated in the letter accompanying this form. If you don't fill in your reference number(s), we will apply the repayment date you chose to any mortgage loan in your name that KBC is transferring to us.

**Read the terms and conditions carefully before signing this form.**

## Terms and conditions

1. Only complete this form for your mortgage loan (it is being transferred from KBC to Bank of Ireland).
2. This form must be signed and dated correctly by each borrower .
3. We must receive this completed form by 13 February 2023 to ensure your monthly mortgage loan repayment will take effect in March 2023.
4. If you select the 29th, 30th or 31st as your mortgage loan repayment date , for a month that doesn't have a 29th, 30th or 31st (e.g. February) your repayment date will be the last day of that month. For example, if you select the 31st, in June your repayment date will be 30 June. Similarly, if you select the 29th as your payment date your mortgage repayment date for February will be 28 February (or 29 February in a leap year).
5. When we put your new monthly repayment date in place, this will extend the period of your mortgage loan. For example, if you choose to pay on the 16th day of each month, the period of your mortgage loan will be 15 days longer because you will become due to pay your final monthly payment on the 16th day of the month on which your mortgage loan matures. This will mean we need to recalculate your monthly instalment to ensure (as far as possible) your mortgage loan will be repaid in full by the new maturity date. **By signing this form you permit and authorise us to recalculate the amount of the future monthly repayments you make under your mortgage loan so that they are designed (as far as possible) to ensure your mortgage loan will be repaid in full on the new maturity date. You agree to pay your future monthly repayments as recalculated by us.**
6. In this form "BOI", "we" and "us" means Bank of Ireland; "KBC" means KBC Bank Ireland PLC.  
If this form sets out more than one new BOI Mortgage Account Reference Number(s), the phrase "your mortgage loan" refers to each of them.

**To: Bank of Ireland**


**From: Each borrower under your mortgage loan**

I want to make my monthly mortgage loan repayment on the  day of each month. I accept the above terms and conditions.

Name of Borrower 1:  (write full name in BLOCK CAPITALS)

Signature of Borrower 1: Sign here  Dated   /   2023  


Name of Borrower 2:  (write full name in BLOCK CAPITALS)

Signature of Borrower 2: Sign here  Dated   /   2023  


# Change of mortgage loan repayment date


Bank of Ireland 

I want to make my monthly mortgage loan repayment on the  day of each month. I accept the above terms and conditions.

Name of Borrower 3:  (write full name in BLOCK CAPITALS)

Signature of Borrower 3: Sign here  Dated   /   2023  


Name of Borrower 4:  (write full name in BLOCK CAPITALS)

Signature of Borrower 4: Sign here  Dated   /   2023  


## What happens next?

When we receive this form from you, we'll send you a confirmation of your new monthly repayment date.