

Replacing a borrower on your existing Bank of Ireland mortgage account.

What you need to do next

Please complete the request form that we've included in this letter following the instructions on it. We will need details and signatures from everyone associated with this account - new borrowers you want to add, borrowers you want to replace and borrowers continuing on this mortgage account. For borrowers being removed, please note the implications this will have on your credit history with the ICB & CCR.

What you confirm by returning this form

By returning this form, you confirm that:

- The information you provided on this request form is complete and correct
- You fully understand the Bank's requirements as set out in the request form
- You give the Bank your authority to contact your solicitor in regard to this request.

We also need you to give us some documentation

As well as the completed request form, we need you to forward some documentation (this is explained on the form). In some cases, we ask you to send us certified copies of your documents.

Where can I certify documents?

You can certify documents in your local branch or by contacting a solicitor or notary public.

Anti-Money laundering

To comply with anti-money laundering legislation we are required to confirm the identity of any new borrowers in person. To help us do this, a new borrower being added to a mortgage account must bring the following to their local Bank of Ireland branch:

- Photo ID (such as valid passport or driving licence); and
- Proof of their current address (such as a personally addressed bill or bank statement).

A member of staff will certify these and update our system so that the change request on your mortgage account can progress.

Taking these documents to a branch

You can present the form and the documents at your nearest Bank of Ireland branch, where we will take copies and return the originals to you, immediately. Please bring this letter with you when you go to a branch.

Sending us certified copies by post

Alternatively, once your documents have been certified, you can send the form and documents by post to:

Modifications Unit, Financial Review Team, BOI Mortgages, 2 Burlington Plaza, Burlington Road, Dublin 4, D04 EC66.

We need everything from you in one submission

Please only send us your completed, signed form once you have ALL your documents including any that need to be certified.

Bank of Ireland Mortgages