

### Here is a list of documents that you will need to provide to us for your customer's application.

If your application is for more than one person, generally documents will be needed for both customers as indicated below.

- ▶ All documents are required in their original format: For example this could include a paper P60 or Employee Detail Summary from Revenue.ie., an electronic bank statement. (eStatement) or salary slip, a drivers licence, etc.
- ▶ Depending on your customers circumstances we may require additional documentation: this will be explained to you as required.
- ▶ **If your customer is a PAYE employee, a note about the salary certificate and variable income:** The salary certificate is a form we provide for your customer's employer to complete and brand with the company's official company stamp. If your customer's employer doesn't have an official company stamp we also need a short letter from them on official company headed paper confirming no company stamp is available. We may also consider a portion of variable pay. If you are including a variable pay element with your customer's application we will need last years' Employment Detail Summary from Revenue.ie to confirm what your customer(s) have earned in that time.

Please ask us if you have any questions or if you are unclear about any of the documents requested.

Applicant 1	Applicant 2
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### Declarations, Authorisations and Consent

- |  |                          |                          |
|--|--------------------------|--------------------------|
| ▶ <b>Declaration Form</b>  | <input type="checkbox"/> | <input type="checkbox"/> |
| - Name and signature must match name on application  |                          |                          |
| - Ensure date is populated on form   | <input type="checkbox"/> | <input type="checkbox"/> |
| - Where Declaration has been signed digitally using DocuSign platform, it must be accompanied by DocuSign's digital certificate of completion. |                          |                          |

### Customer ID

- |  |                          |                          |
|--|--------------------------|--------------------------|
| ▶ <b>Identification documents and confirmation of your customer's address such as a current valid passport or driving license and recent utility bill.</b> | <input type="checkbox"/> | <input type="checkbox"/> |
| - For Applicants who hold a GNIB Visa please supply supporting documentation   |                          |                          |
| - Proof of PPSN number for ALL applicants including those who are not tax liable (Public services card not acceptable)                                     |                          |                          |

### PAYE employees

- |   |                          |                          |
|---|--------------------------|--------------------------|
| ▶ <b>Salary certificate</b>   | <input type="checkbox"/> | <input type="checkbox"/> |
| - A form provided by us for your employer to complete (see note above).   |                          |                          |
| - Please note, we will require a letter on headed paper from the applicant's employer confirming the following (if the questions are not on the version of the salary certificate being completed): |                          |                          |
| 1. Does employee have flexibility to work remotely on an ongoing basis as part of their current role?   |                          |                          |
| No <input type="checkbox"/> Yes <input type="checkbox"/> (Please select one)  |                          |                          |
| ▶ <b>Your most recent pay-slips for the last 2 months</b>   | <input type="checkbox"/> | <input type="checkbox"/> |

### Self-employed

- |   |                          |                          |
|---|--------------------------|--------------------------|
| ▶ <b>Certified / audited financial accounts (original)</b>  | <input type="checkbox"/> | <input type="checkbox"/> |
| - Accounts to cover the most recent 2 year period. If self-assessed and audited accounts not available, last 2 years' Revenue Commissioners Form 11/NOAs.         |                          |                          |
| - Management accounts may be required for the period since the last set of certified / audited accounts were produced.  |                          |                          |
| ▶ <b>Business current account statements (if not with Bank of Ireland)</b>  | <input type="checkbox"/> | <input type="checkbox"/> |
| Most recent 6 consecutive months for any accounts with another provider (Other documents may be required if your business is not established for a full 2 years.) |                          |                          |
| ▶ <b>Proof of PPSN (Public Service card is not acceptable)</b>  | <input type="checkbox"/> | <input type="checkbox"/> |
| ▶ <b>Written Confirmation from accountant that Tax Affairs are up to date</b>   | <input type="checkbox"/> | <input type="checkbox"/> |
| (a tax clearance certificate is not acceptable)   |                          |                          |

Applicant 1	Applicant 2
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## All applicants - account statements required for accounts that are not held with Bank of Ireland

- |   |                          |                          |
|---|--------------------------|--------------------------|
| ▶ <b>Personal current account statements</b><br>Please upload most recent 6 months statements in consecutive order with name and address on same.                                       | <input type="checkbox"/> | <input type="checkbox"/> |
| ▶ <b>Savings statements</b><br>Most recent 12 consecutive months for any savings accounts showing build up of funds.  | <input type="checkbox"/> | <input type="checkbox"/> |
| ▶ <b>Please comment on any out of course transactions in the last 6 months.</b>   | <input type="checkbox"/> | <input type="checkbox"/> |
| ▶ <b>Mortgage statements for most recent 12 consecutive months</b><br>The most recent statement you have received for any mortgage not with Bank of Ireland.                            | <input type="checkbox"/> | <input type="checkbox"/> |
| ▶ <b>Statements for recent loans that are now closed</b><br>Most recent 6 consecutive months – to show that these repayments can now be factored in as part of your mortgage repayment. | <input type="checkbox"/> | <input type="checkbox"/> |

## Additional documents that may be needed for your application

- |   |                          |                          |
|---|--------------------------|--------------------------|
| ▶ <b>Employment Detail summary</b><br>Last years' Employment Detail Summary from Revenue.ie.  | <input type="checkbox"/> | <input type="checkbox"/> |
| ▶ <b>Gift letter</b><br>This is a form provided by the Bank to show that a gift does not need to be repaid<br>It should include the amount of gift, name of donor and their relationship to applicant(s). | <input type="checkbox"/> | <input type="checkbox"/> |
| ▶ <b>Source of funds</b><br>This could include Government's Help to Buy Scheme for first time buyers, evidence of inheritance or other source of funds that will contribute to the mortgage deposit.      | <input type="checkbox"/> | <input type="checkbox"/> |
| ▶ <b>Separation/divorce agreement</b>   | <input type="checkbox"/> | <input type="checkbox"/> |
| ▶ <b>Confirmation of rental income</b>  | <input type="checkbox"/> | <input type="checkbox"/> |

## Additional Information that is needed for your application

- ▶ **Non-resident/Dual resident Lending** Yes  No

Are any or all of the applicants non-resident/dual-resident?  
If yes, please see below. If no, proceed to next question.

Please tick to confirm: Yes  No

I/we confirm that the borrower has approached our office by their own volition and no financial advice was given while abroad, that there is no marketing campaigns or direct advertising outside of ROI relating to cross border lending.

- ▶ **Are the applicants availing of the First Home Shared Equity Scheme**

No  Yes  (Please select one)

If yes, please see below. If no, proceed to next question.

Please tick to confirm:

If yes, Share Equity Scheme approval cert will need to be provided.

- ▶ **Is the customer availing of the 'Affordable Housing scheme**

No  Yes  (Please select one)

If yes, please see below. If no, proceed to next question.

Please tick to confirm:

If yes, Affordable Housing Approval Confirmation to be provided.

Applicant 1

Applicant 2

## Additional Information that is needed for your application

### ▶ Memo and Calculator

Your cover memo is our introduction to the application, so when putting this together the following should be covered:

- Purchase Price and Loan requested
- Rate & term requested (Green rate will not be applied until a property is identified)
- Where is Demonstrated Repayment Ability (DRA) being shown?
- Where is funding coming from?
- If a gift is being used please advise us of the gift amount, name of donor and relationship to applicant

Please tick to confirm:

### ▶ Has repayment capacity been demonstrated in the last 6 months?

### ▶ Has funding been clearly demonstrated and necessary documentation provided?

Advisor Name:

Date:

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