

How do I or my personal representative apply for the Bank's approval to facilitate my application for the Fair Deal scheme?

Please write to us including the following documents, so we can consider your request:

- ▶ A written request signed by the borrower(s) seeking the Bank's consent.
- ▶ A copy of the HSE Ancillary Support letter requesting consent to a second legal charge. Please read Section D of the Life loan checklist which has more information on this.

What additional information might you need?

We might also need the following information from your personal representative or solicitor, depending on your circumstances

1. If someone is acting on your behalf

We need a letter of authority signed by all the borrowers appointing the representative to act on their behalf,

2. If someone has been appointed to act under a power of attorney

We need the following identification documents:

- ▶ A certified copy of the enduring power of attorney together with evidence of its registration
OR
- ▶ A certified copy of general power of attorney (we do not need evidence of its registration)
AND
- ▶ A certified copy of your photo ID, for example your current passport or driving licence
- ▶ A certified copy of one form of your address verification, for example a recent (not more than 6 months' old) phone, gas or electricity bill, or a bank statement.

2(b) What if I appoint someone to act for me under a general power of attorney?

- ▶ You or your solicitor must provide us with a certified copy of the power of attorney so that we can make sure it is valid and effective.
- ▶ Please bring the certified copy to your local branch. The process of checking it generally takes five working days and currently costs €31 (which is taken from your account).
- ▶ Please review Section C of the Life loan Checklist which needs to be completed for 'general power of attorney'.

2 (c) Is another person able to act for me if I suffer from ill health now or in the future?

You can make a legal arrangement that allows another person to act on your behalf if you are unable to because you are abroad or suffering from ill health. You can be made a ward of court if a court decides that you are not capable of managing your own affairs. If you are made a ward of court, a committee is appointed to control your assets

3. If you or any borrower is a ward of court

We need the following certified documents:

- ▶ A certified copy of the court order that made the applicant a ward of court and appointed the committee
- ▶ A certified copy of your photo ID, for example your current passport or driving licence
- ▶ A certified copy of one form of your address verification, for example a recent (not more than 6 months' old) phone, gas or electricity bill, or a bank statement.

Please read Section C of the Life loan checklist, which needs to be completed if you are appointing an attorney.

How do I get a document certified?

To get a certified copy of an original document, for example a certified copy of the enduring power of attorney:

- ▶ photocopy the original document
- ▶ bring the original and the photocopy to someone who can certify that the copy is correct.

Who can certify a document?

The following people can certify that the copy is correct

- ▶ An accountant
- ▶ A barrister
- ▶ A justice of the peace
- ▶ A bank or building society official
- ▶ A solicitor
- ▶ An attorney-at-law
- ▶ A commissioner of oaths
- ▶ A notary public

How long will it take for the bank to reply to my request?

Once we receive all the documents we need from you, it should take up to 5-10 working days.

How will I find out if Bank of Ireland has consented to a second legal charge over my property?

We will write to you to let you know this.

What happens if Bank of Ireland are aware I have vacated the property for a period of 6 months or more and I have entered long term residential care under the Fair Deal scheme and the Bank previously agreed to my request to grant a second charge to the HSE to facilitate my entry to the 'Fair Deal' scheme?

*A 'repayment event' (meaning that the Life loan should be repaid) occurs when any of following happens:

1. The last surviving borrower dies; OR
2. All borrowers vacate the property for a period of 6 months.

This does not necessarily mean that we will ask that the Life loan is repaid at this time but we would be grateful if you could tell us what your plans are for repaying the Life loan.

How do I confirm that I am still living in the property?

Each year, we send a letter with an acknowledgment slip to the home address we have on file.

Please complete the acknowledgement slip to confirm that you are still living in the property and send it back to us. If we don't get it back from you, we will send a follow-up letter as well as letters to the solicitor named on the original mortgage and the executors of the will provided.