

You should fill in this form if you plan to give someone a gift to help them buy a home.

(Please complete in **BLOCK CAPITALS**)

## Important things to note:

1. Use this form if you are gifting money to someone who is borrowing a mortgage loan from us and using it and your gift to buy a home.
2. We need you to tell us that the money you are giving is an outright gift. We need to know this to:
  - a) ensure the borrower will not have to find money to repay the gift at the same time as repaying their mortgage loan
  - b) ensure you don't expect the borrower to hold the gifted money on your behalf or in trust for you (sometimes this is known as resulting or implied trust)
3. We need you to confirm that you will not have any form of ownership in the home that the mortgage loan borrower is buying.
4. We need you to confirm you are making the gift of your own free will and without any pressure, undue influence or duress. If you are concerned about this, do not sign this form. Speak first with your solicitor, financial advisor or another trusted person.
5. We need you to confirm your full name and address. This is a requirement under the law against money laundering and other crimes.
6. We need you to supply one or both of the following documents in addition to this form, if the mortgage loan offer letter says that you must supply them:
  - a) a Deed of Confirmation
  - b) a confirmation signed by your solicitor to confirm that you have been independently legally advised. (This confirmation can be found on the back of this form)
7. Please make sure that you can afford to give the gift. It should not cause you financial hardship, damage your financial wellbeing or interfere with financial planning for your future. Get independent legal or financial advice if you are uncertain about any of this.
8. You can sign this gift form in handwriting or, where we provide the means to do so, by electronic signature.

**We strongly recommend you get independent legal or financial advice before making any gift to help a mortgage loan borrower buy a home.**

## Section A.

Please complete in **BLOCK CAPITALS**.

Name(s) of the mortgage loan borrower(s) (the person(s) you are gifting money to):

Name 1:  Name 2:

Mortgage loan application/account number (the "mortgage loan"):

Address of the property to be mortgaged (the "property to be mortgaged"):

## Section B.

To be filled out by the gift donor (the person giving the gift). Please complete in **BLOCK CAPITALS**.

Your name (the giver):

Address:

Amount of the gift (in words):

Amount in €:

Your relationship with the recipient of the gift:

- |                                                  |                                                                       |
|--------------------------------------------------|-----------------------------------------------------------------------|
| <input type="checkbox"/> Parent                  | <input type="checkbox"/> Life partner (not business partner)          |
| <input type="checkbox"/> Grandparent             | <input type="checkbox"/> Brother or sister                            |
| <input type="checkbox"/> Spouse or civil partner | <input type="checkbox"/> Other (please specify): <input type="text"/> |

1. I confirm that I am giving a gift of the amount set out in this gift form to the mortgage loan borrower to help them purchase the property to be mortgaged.
2. The gift is an absolute and outright gift. Once I give it, the mortgage loan borrower will be the legal and beneficial owner of it. None of it is to be held by the mortgage loan borrower (or someone else) in trust for me; and it is not to be held on my behalf.
3. This gift is not a loan. I do not expect the mortgage loan borrower or someone else to repay any of it to me (or to anyone else).
4. I understand the gift is being used by the mortgage loan borrower to help purchase the property to be mortgaged. I confirm that I do not have (and will not have) any ownership in the property to be mortgaged that arises from the gift or in any other way.
5. I will pay the gift from my account at a reputable bank or financial institution to a:
  - a) a bank account of the mortgage loan borrower; or
  - b) a client account of the mortgage loan borrower's solicitor who is handling the purchase of the property to be mortgaged.
6. I agree to give the mortgage loan lender my full name and address. I acknowledge that the mortgage lender may need this under the law to prevent money laundering and other crimes.
7. I confirm that (a) I am making the gift and signing this form of my own free will and free of any pressure, undue influence or duress; (b) I can afford to make this gift; and (c) making the gift will not cause me any financial hardship or damage my financial wellbeing; or make it more difficult for me to plan my future finances.
8. I have read the 'Important things to note' on the front of this document with care, including the note that recommends I get independent legal or financial advice.
9. I will meet any other requirement concerning the gift that the mortgage loan lender requires. For example, if it requires me to sign a Deed of Confirmation; and/or have my solicitor confirm that I have been independently legally advised.
10. In this gift form:
  - a. "gift" means the gift described in this form
  - b. "I" refers to the person or people who sign this letter (or to any or all of them as the context requires)
  - c. "mortgage loan borrower" refers to the person(s) named as such in this form (or to any or all of them as the context requires)
  - d. "mortgage loan lender" means whichever of Bank of Ireland Mortgage Bank or the Governor and Company of the Bank of Ireland lends the mortgage loan
  - e. "ownership" includes any estate or interest in the property to be mortgaged, whether legal, equitable, beneficial, freehold or leasehold
  - f. "trust" includes resulting trust and implied trust
11. I confirm to the best of my knowledge that the details set out in this form are true, accurate and up to date.
12. This form is subject to Irish law and the courts of Ireland have jurisdiction in any matter arising from it.
13. This form is addressed to the mortgage loan lender.

Signed:  Print name here:

Date:  /  /

Signed:  Print name here:

Date:  /  /

## Confirmation of independent legal advice

If requested by the mortgage loan lender, this section should be completed and signed by the solicitor of the person(s) gifting money to the mortgage loan borrower.

To: Bank of Ireland Mortgage Bank or the Governor and Company of the Bank of Ireland (whichever is the mortgage loan lender).

- A. I am the solicitor to the person who has signed the form above as giver (the "giver") of the gift.
- B. Neither I nor anyone in my firm advises the mortgage loan borrower in connection with the mortgage loan.
- C. I confirm I have advised the giver on the gift, this form and (if the giver is to sign one) the Deed of Confirmation. I have explained these documents fully to the giver as part of my advice and am satisfied the giver understands them.
- D. I have no reason to believe from facts within my actual knowledge that the giver has been subject to any undue influence or duress concerning the gift.
- E. Words and phrases defined in the form signed by the giver have the same meaning when used in this confirmation.

Name of solicitor:  
(please print)

Solicitor's signature:

Solicitor for and on behalf of (firm name):

Date:   /   /