



Change in Proposals, Validity of Documents and Cashback Plus Eligibility Reminder

In this update, we are pleased to share some reminders with you. We have included the below topics following recent feedback:

1. Credit Change in Proposal (CIP) Process Reminder
2. Validity of Documents Reminder
3. Cashback Plus Eligibility Reminder

1. Change in Proposal - Process Reminder

In November 2025, we announced a new streamlined process to help you when submitting a Change in Proposal (CIP). We hope this reminder will support you and your customers when navigating this part of the Journey more efficiently.

- We have three CIP categories within ROME (see screenshot below).
- Each category has a dedicated template
- The contents within each template should be used when submitting a CIP request via case message on ROME.
- All supporting documents must continue to be uploaded to the appropriate placeholders in ROME.

Please refer to;

Page 2 of this document for a breakdown of the three categories and their templates which are attached to this email. (Note category 3A/B/C should all be submitted as “Category 3 change”).

Pages 3 and 4 provides a reminder on document validity for each change type. This will help you quickly identify what is required at each stage of the journey.

All other pipeline case messages should be submitted under ‘Loan Offer/Completions’ or ‘Other’ category as required.

If you have any questions, please contact your Relationship Manager

Overview Case documents **Messages** Upload your documents

Send a new message

Contact us using the message box below. We will reply to your message within 2 working days.

Select a category *

- Please select
- Please select**
- Category 1 Change
- Category 2 Change
- Category 3 Change
- Loan Offer/Completions Enquiries
- Other

Send case message



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Category	Change Required
Category 1	<ul style="list-style-type: none"> • Minor correction to the security address, such as spelling etc. • Minor corrections to correspondence address, such as spelling etc. • Minor corrections to wording of conditions, such as spelling etc. • Minor corrections to applicant names, such as spelling etc.
Category 2	<ul style="list-style-type: none"> • Change in Rate • Change in Mortgage Term. • Requests to Split rate. • Add/Remove Flexible Features e.g. Deferred Start.
Category 3A Funding Only Template	<ul style="list-style-type: none"> • Material change in Funding requiring reassessment and reissue of the offer letter. e.g. shortfall, self-build contingency no longer available, funding incorrect. • Removal/addition/amendment of Gifts, Gov Schemes, Savings/Shares
Category 3B Full Template	<ul style="list-style-type: none"> • All Househunter to Property Specific Changes. • Change in Property on an existing Property Specific Application • Changes to Income/Employment
Category 3C Loan Offer Extensions	<ul style="list-style-type: none"> • 8 week Letter of Offer Extension where LOF is due to expire. • New Full Letter of Offer where LOF is due to expire.



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2. Reminder of Validity of document requirements for Categories 1, 2, 3A and 3B

Credit Worthiness Document Validity (Simplified Approach)

Our simplified approach to validity of Credit Worthiness documents supporting mortgage applications:

Scenario	<u>Refreshed Docs Required</u>
<u>Category 1 & 2</u>	<p>If initial documents >6months we require;</p> <ul style="list-style-type: none"> • 1 Payslip (for self-employed – latest financial accounts) • 1 month Bank Statement for non-BOI <p>NB: If initial docs are in date (less than 6months) we only require a Change Template</p>
<u>Category 3A</u>	<p>If initial documents >6months we require;</p> <ul style="list-style-type: none"> • 1 Payslip (for self-employed – latest financial accounts) • 1 month Bank Statement for non-BOI <p>NB: If initial docs are in date (less than 6months) we only require a Change Template In addition, we also require any documents that relate to a funding change, e.g Savings/Shares Statements or Gift evidence/details etc.</p>
<u>Category 3B</u>	<p>If initial documents >6months we require;</p> <ul style="list-style-type: none"> • 2 Payslip (for self-employed – latest financial accounts) • 6 month Bank Statement for non-BOI <p>In addition, we also require any documents that relate to the new proposal such as funding changes, Gov Schemes, updated DRA, BER Certs and Booking deposit receipts.</p>

Key Points:

- Please address any changes to income, lending, family circumstances (new dependent, parental leave etc) or marital position.

House Hunters

Change in proposals received on house hunter cases beyond the validity period of documents (Over 6 months old), we require DRA to be fully evidenced over the most recent 6 months, up to date funding and all new credit worthiness documents to support the application assessment. (Please use the template provided on page 2)

Please note that DRA should be evidenced at the point of application for HH approval and is checked by our underwriters when a property has been identified ahead of issuing the Letter of Offer. It is important to ensure that DRA is covered in your Change in Proposal submission and is evident in the existing statements (if you are relying on the existing documentation when submitting a Change in Proposal) or in new statements submitted.



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2. Reminder of Validity of document requirements for Category 3C

Credit Worthiness Document Validity (Loan offer extension and re-approval)

The Mortgage store can grant extensions for up to 8 weeks. However please note, you must engage with your customer and confirm a closing date with them prior to submitting an extension request.

<u>Scenario</u>	<u>Refreshed Docs Required</u>
<p>8 week extension Or Full new LOF where current LOF <u>has NOT</u> expired</p>	<ul style="list-style-type: none"> • 1 x Payslip (for self-employed – latest financial accounts) • 1 month most recent Bank Statement for salary mandated account(s)
<p>Full new Letter of Offer where current LOF <u>has expired</u></p>	<ul style="list-style-type: none"> • 2 Payslips (for self-employed – latest financial accounts) • 3 months most recent Bank Statements for all non-BOI accounts • Up to date income documents required • Most recent 3 months statements on non-BOI current & savings accounts • DRA to be addressed

Key Points: For All Scenarios above

- Please address any changes to income, lending, family circumstances (new dependent, parental leave etc) or marital position
- New CCR is required if over 6months –Broker Specialist will request and review prior to Credit submission
- As part of your commentary on income, you need to review payslips to make sure income tallies with what was on the original application & the same employer – any discrepancies must be explained in detail i.e. reduction in income due to parental leave etc
- If seeking an extension, please contact us two weeks prior to the current LOF expiring to ensure the change is completed prior to expiry

Key Points: When current LOF has expired

- Run a new PDH calculator with an updated NDI, DSR, LTI
- Up to date income docs required and most recent 3 months statements on non-BOI current & savings accounts
- DRA to be addressed



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3. Cashback Plus Eligibility Reminder

<p>Features</p>	<ul style="list-style-type: none"> Cashback Plus is a 1% payment (if eligible) within 45 days of the 5th anniversary of draw down (or for stage draw downs, the 5th anniversary of the final stage draw down). <p>Before December 3, 2021:</p> <ul style="list-style-type: none"> The 1% payment, after 5 years, was exclusively for Bank of Ireland (BOI) current account customers who were buying their first home, moving home, or switching their mortgage to BOI. The Cashback Plus condition had to be included in the signed offer. <p>From December 3, 2021:</p> <ul style="list-style-type: none"> Customers do not need a BOI current account to qualify for the Cashback Plus offer.
<p>Who is Eligible for Cashback Plus?</p>	<ul style="list-style-type: none"> PDH First-Time Buyers Movers Switchers (re-mortgaging from another lender outside Bank of Ireland Group). Customer must use the mortgage to buy or build a home in the Republic of Ireland which they must reside in.
<p>Who is NOT Eligible for Cashback Plus?</p>	<ul style="list-style-type: none"> Top-up (equity release) mortgages. High Value Mortgage rate customers Standard Variable rate mortgages (from April 2024) Customers who no longer reside in the property the mortgage is secured on. Customers who have availed of forbearance or where a 31 day arrears letter has issued during the 5 year Cashback plus period
<p>To Qualify</p>	<p>No agreed reduced or paused payments. Excluding the below scenarios:</p> <ul style="list-style-type: none"> Covid payments breaks Non distressed payments breaks Non- Distressed term extensions Non – Distressed interest only amendments The property, on which the mortgage is secured, must still be owner-occupied on the 5th anniversary of draw down All repayments on the mortgage must have been paid when they become due <p>Note: Current account details in Features section above.</p>
<p>Self-Builds and Staged Drawdowns</p>	<p>Final drawdown must be within 18 months of the first drawdown.</p> <p>Please note, If your customer chooses to not draw down the full amount noted in the offer letter, they must inform the Bank within 18 months of the first drawdown and provide the Bank with all documentation as outlined in the conditions on their offer letter. These requirements are outlined in the conditions section in the customers offer letter. 1% Cashback after Year 5 is based on the final drawdown amount.</p>
<p>Further information and Guidance</p>	<p>Please contact your Relationship Manager</p>