

Mortgage Application Form

Mortgage Specialist

Phone number

Branch NSC

We're very happy that you're applying for a Mortgage with Bank of Ireland. If there's anything here that you're unsure about or if you have any questions, please ask. We will be with you every step of the way and will do everything we can to make your Mortgage experience as straightforward as possible.

Certain lending criteria apply to all types of Mortgage, and there are terms and conditions. You must be over 18 and security and insurance are required. We'll make sure all of this is clear to you up front.

Warning: Your home is at risk if you do not keep up payments on a mortgage or any other loan secured on it.

Mortgage Rate options

You can choose a fixed or variable loan rate, or a combination of the two.

- ▶ **Variable:** This means your repayments are influenced by market interest rates which can go up or down during the life of your mortgage. A variable rate gives you the flexibility to make early repayments or lump sum repayments and so reduce the overall cost of your Mortgage.
- ▶ **Fixed:** A fixed rate Mortgage guarantees a specific rate for a period of your loan (for example for 1, 2, 3, 5 or even 10 years. This ensures your monthly repayments remain the same every month during the fixed rate period. There may be a charge if you change to another rate or pay off your loan early during a fixed rate period - see warning below. At the end of the fixed rate period you will move to a variable rate or you can opt for a new fixed rate for another period.
- ▶ **Split rate:** Splitting your mortgage rate gives you the security of a fixed rate on part of your loan amount with the benefits of a variable rate on the remainder. You can split your Mortgage whichever way you like, for example you can fix 20% and leave the rest variable, or split 50/50, 70/30, etc.

Our Mortgage rates vary depending on the amount you are borrowing compared to the value of the property (LTV) and whether you opt for a variable or fixed rate.

Warning: You may have to pay charges if you pay off a fixed-rate loan early.

Mortgage Language made simple

Annual Percentage Rate of Charge (APRC): The APRC is a calculation of the overall cost of a loan expressed as an annual rate. It takes into account all costs involved over the term of the loan, such as the interest rate, valuation fee and mortgage charge paid to the Property Registration Authority. We calculate it to a standard set out in consumer protection legislation.

Annuity Mortgage: This is the standard Mortgage type where part of the initial amount you borrow - the capital (see 'Capital' below) - is paid back every month along with interest. Once all the capital and interest is paid back the property is mortgage free.

Arrears: If you fall behind in your Mortgage repayments it means your Mortgage is in arrears. There may be additional charges associated with a Mortgage in arrears.

Building Energy Rating (BER): A BER is similar to the energy label for household appliances and tells you how energy efficient your new home will be. The label has a scale of A to G, with A-rated homes being the most energy efficient. A BER certificate is compulsory on homes being sold or rented.

Buy to Let: This is a Mortgage to purchase a property for investment purposes (usually where you want to let or rent it to a tenant). Terms of up to 30 years are available for Buy to Let mortgages.

Capital: This is the original amount of money you borrow.

Contract / Contract for Sale: A contract is a legal agreement between two or more people. When you wish to buy a house, you first sign a Contract for Sale with the seller. The Contract for Sale should be in the form approved by the Law Society (the professional body for solicitors) and your solicitor will guide you on it. The Contract for Sale will set out the steps that need to be taken before you sign the Deed (see 'Deed' below). Usually, you pay a deposit when signing the Contract for Sale (see 'Deposit' below).

Conveyancing: This is the legal process that includes researching, documenting and transferring ownership of a property. It also involves filing records in state registries, such as the Property Registration Authority (see 'Property Registration Authority' below) and paying government stamp duty on the sale. Generally, a solicitor must look after this.

Deed: A legal document in a special form. The document used to transfer ownership of a property must be in the form of a deed - it is signed by both the vendor and the purchaser as evidence of transferring ownership.

Deposit: A sum of money paid by the purchaser when an offer to purchase is made. Two deposits may be payable - the first is a refundable booking deposit. You normally have 21 days after paying this deposit, generally referred to as the 'cooling off' period, before signing the Contract for Sale. On signing the contract, a deposit is paid to secure the property purchase. In general this deposit is non-refundable.

Drawdown: Once all of the conditions of the Mortgage have been fulfilled to the satisfaction of the Bank and the contracts have been exchanged, the Bank will 'draw down' the loan funds and send them to your solicitor.

Equity: This is the difference between the value of your property and what you owe under your Mortgage loan (see 'Negative Equity' below).

Equity Release: If you have equity in your home, i.e. if the value of your home is greater than what you owe under your mortgage loan (see 'Mortgage' below), then you may be able to release some of this equity by taking out an Equity Release, that is an additional mortgage loan secured on the property. Equity Release could be an ideal option to fund significant expenses like home improvements, a garden makeover, even education expenses. Terms up to 30 years (to maximum age 70) are available with an Equity Release mortgage.

This term can differ from your current mortgage term.

First Time Buyer (FTB): A first-time buyer is a person who has never before, either on his or her own or with others, purchased a house, a site to build a house or an apartment in Ireland or abroad. Terms of up to 35 years are available to first-time buyers (to maximum age 70). All applicants must be first-time buyers for the mortgage loan to be a first-time buyer mortgage loan.

Foreign Currency Loan: All our mortgage loans are in Euro. Your mortgage loan will be treated as a Foreign Currency Loan under EU consumer law if either (a) you intend to repay it from earnings in a currency other than Euro; or (b) if you live in an European Economic Area (EEA) Country that is outside of the Eurozone. For example, if you intend to repay your mortgage loan from earnings in sterling; or if you live in Norway (an EEA country outside the EU) or Poland (a country in the EU and EEA), your mortgage loan will be a foreign currency loan. When we lend a Foreign Currency Loan we add a special set of conditions to your Offer Letter and must give you extra information. These things are designed to help you limit the exchange rate risk to which you are exposed by borrowing a mortgage loan in Euro.

Interest rate: This is the cost to you of borrowing money. The rate is usually expressed as a percentage rate per annum (i.e. per year). Interest rates can be either fixed or variable.

Loan to Value Ratio (LTV): LTV is the amount that you are borrowing compared to the value of the property you are buying. For example, if you buy a property valued at €300,000 and borrow €240,000, your LTV is 80%.

Mortgage: A Deed you sign to create security over a house or land and sometimes over other types of property. For example, security in the form of a mortgage is usually given to a bank or building society to enable it to lend to a borrower to finance the purchase of a property. A loan secured by a mortgage can be called a mortgage loan.

Mover: If you already own a home (or have owned one before) and are moving to a new home you will be considered a Mover. You may be seeking a mortgage loan to allow you move home. Terms of up to 30 years are available to Movers (to maximum age 70).

Negative Equity: This is where the market value of your property is less than what you owe under your mortgage loan.

Owner Occupier Mortgage: A Mortgage given to a person(s) to purchase a house in which he or she intends to live.

Property Registration Authority: The state registry where dealings concerning land are filed (usually by solicitors) and registered.

Property Registration Authority Fee: A fee paid to the Property Registration Authority to register you as the new owner of the property after you buy your home. This fee will be included in the legal costs charged by your solicitor.

Redeemed / Redemption: When a mortgage loan is fully repaid the mortgage is said to be "redeemed" and "redemption" of a mortgage is full repayment of the mortgage loan.

Repayment: The amount you agree to pay us each month on your mortgage loan.

Searches: Searches are carried out by your solicitor in the Property Registration Authority and other state registries to ensure that the person selling the property has a legal right to sell it and that there is nothing on the title (such as a mortgage from the seller to a bank) which would affect you (see 'Title' below). Your solicitor should also carry out searches to ensure any house or building has full planning permission.

Stamp Duty: A Government tax on the purchase of a property.

Switcher: Someone who moves a mortgage loan secured on a house from one financial institution to another without moving home. Terms of up to 30 years are available to Switchers (to maximum age 70).

Term: The term of the mortgage loan is the length of time over which you agree to pay off the loan. The longer the term the less you pay each month, but a longer term also means paying more interest over the duration of the loan.

Title: The right to ownership of property, especially land. Types of title include freehold (where the owner owns land outright) and leasehold (where the owner has a lease of the land).

Underwriter: A professional employed by lenders or insurers to assess the level of risk in providing lending / insurance cover.

Valuation: A report which describes a property and estimates its market value. It is prepared by a professional valuer. When we agree to lend a mortgage loan, we require such a report (called a Valuation Report). The valuer must be acceptable to the Bank. Remember: the Valuation Report is not a detailed structural survey or planning survey and we strongly recommend you have your own surveyor or valuer carry out a survey / valuation for your own peace of mind.

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

If your application is for more than one person, generally documents will be needed for both of you as indicated below. All documents are required in their original format: For example this could include a paper P60, an electronic Bank Statement (eStatement) or Salary slip, a plastic card drivers licence, etc.

Depending on your circumstances we may require additional documentation - this will be explained to you as required.

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

		Applicant 1	Applicant 2
PAYE Employees	▶ Salary Certificate A Bank of Ireland form for your employer to complete	<input type="checkbox"/>	<input type="checkbox"/>
	▶ Your Pay-slips for the last 2 months	<input type="checkbox"/>	<input type="checkbox"/>
	▶ Your most recent P60	<input type="checkbox"/>	<input type="checkbox"/>
Self-Employed	▶ Certified / Audited Financial Accounts Accounts to cover the most recent 2 year period	<input type="checkbox"/>	<input type="checkbox"/>
	▶ Business Current Account Statements (if not with Bank of Ireland) 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 of if you are a sole trader or self-assessed.)	<input type="checkbox"/>	<input type="checkbox"/>
All Applicants	▶ Personal Current Account Statements (if not with Bank of Ireland) Most recent 6 consecutive months for any accounts with another provider	<input type="checkbox"/>	<input type="checkbox"/>
	▶ Savings Statements (if not with Bank of Ireland) Most recent 12 consecutive months for any savings accounts with another provider showing build up of funds	<input type="checkbox"/>	<input type="checkbox"/>
	▶ Mortgage Statements (if not with Bank of Ireland) Most recent 12 consecutive months for any mortgages not with Bank of Ireland	<input type="checkbox"/>	<input type="checkbox"/>
	▶ Statements for recent loans that are now closed (if not with Bank of Ireland) 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

- | | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|--------------------------|
| ▶ Customer ID
Identification documents and confirmation of your address such as a current valid Passport or Driving Licence and recent utility bill. | <input type="checkbox"/> | <input type="checkbox"/> |
| ▶ Gift Letter
This is a form provided by the Bank to show that a gift does not need to be repaid. | <input type="checkbox"/> | <input type="checkbox"/> |
| ▶ Source of funds
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"/> |
| ▶ Separation/Divorce Agreement | <input type="checkbox"/> | <input type="checkbox"/> |
| ▶ Confirmation of rental income | <input type="checkbox"/> | <input type="checkbox"/> |
| ▶ Confirmation of Tax Affairs
For self employed or if you have any non-PAYE income | <input type="checkbox"/> | <input type="checkbox"/> |

Applicants getting their home built or making structural improvements will need to provide build contract details / costings, and build stages will need to be certified as it progresses. We can provide more detail on this.

Thank you for applying for a mortgage with Bank of Ireland.

Please read through this application form carefully and complete it in as much detail as possible. This will help us to respond to you without delay.

Completing this form

- ▶ Please complete this form in CAPITAL LETTERS using a ballpoint pen (blue or black ink)
- ▶ If purchasing jointly please provide details for each applicant. In this case 'I', 'me' and 'my' will refer to each applicant. If a question does not apply to you, enter N/A (not applicable).
- ▶ Take the time to read the Mortgage Information section on pages 1-2, and review the documentation checklist on page 3 so that you know what documents will be required as part of your application.

If you have any questions or require any assistance please contact your Bank of Ireland mortgage specialist.

This form is designed to be used for mortgages provided by Bank of Ireland Mortgage Bank and The Governor and Company of the Bank of Ireland. Any reference to "Bank" shall mean Bank of Ireland Mortgage Bank and/or The Governor and Company of the Bank of Ireland as the context requires. Bank of Ireland is a trading name of The Governor and Company of the Bank of Ireland and Bank of Ireland Mortgages is a trading name of Bank of Ireland Mortgage Bank.

Please indicate the reason for your application.

<input type="checkbox"/> First time buyer	<input type="checkbox"/> Investment Property / Buy to Let	<input type="checkbox"/> Application to switch from another lender
<input type="checkbox"/> Home Mover	<input type="checkbox"/> Equity Release (minimum amount €15,000)	

Section 1. Personal details

First Applicant

First Name

Surname

Date of birth
 Male Female

Marital / Civil status (please tick)
 Single Cohabitant Separated
 Married / Civil Partner Divorced
 Widowed / Surviving Civil Partner Dissolved Civil Partnership

Are you liable for maintenance payments arising from separation / relationship breakdown or child relationship proceedings? Yes No

If Yes, indicate monthly amount payable €

Are you resident in the Republic of Ireland Yes No

If No, please state country of residence

How many years are you living in Ireland?

Do you require a work permit / visa to be employed in Ireland? Yes No

If yes, please state type of visa

And visa expiry date

Number of dependents

Ages of dependents

Are you living in (please tick)
 Rented Accommodation Rent per month €
 With Family/Friends €
 Your own home

Second Applicant

First Name

Surname

Date of birth
 Male Female

Marital / Civil status (please tick)
 Single Cohabitant Separated
 Married / Civil Partner Divorced
 Widowed / Surviving Civil Partner Dissolved Civil Partnership

Are you liable for maintenance payments arising from separation / relationship breakdown or child relationship proceedings? Yes No

If Yes, indicate monthly amount payable €

Are you resident in the Republic of Ireland Yes No

If No, please state country of residence

How many years are you living in Ireland?

Do you require a work permit / visa to be employed in Ireland? Yes No

If yes, please state type of visa

And visa expiry date

Number of dependents

Ages of dependents

Are you living in (please tick)
 Rented Accommodation Rent per month €
 With Family/Friends €
 Your own home

First Applicant

Current address

Grid for current address details

Home tel no

Work tel no

Mobile tel no

Email address

Grid for contact details

If less than 3 years at present address please give previous address

Grid for previous address details

Second Applicant

Current address

Grid for current address details

Home tel no

Work tel no

Mobile tel no

Email address

Grid for contact details

If less than 3 years at present address please give previous address

Grid for previous address details

Section 2. Occupation and Income

2.a All applicants

First Applicant

Tax category*

* Tax Category = PAYE, Civil Servant, Self Employed or Not tax liable

Occupation

Currency in which you are paid / the main currency you earn (please tick one box only)

Euro [] Pound Sterling [] US Dollar [] Australian Dollar [] Other [] Please specify other currency here []

Second Applicant

Tax category*

* Tax Category = PAYE, Civil Servant, Self Employed or Not tax liable

Occupation

2.b PAYE employees only (excludes Shareholding Directors)

Please provide details of your occupation and income as at the date of your application. Before your application process is finalised we will need your employer(s) to complete an official 'Certificate of Income' - this will be provided by your mortgage specialist. See the document checklist on page 3 for full details of documents required.

Employer

Employers's Address

Grid for employer details (First Applicant)

Employer

Employers's Address

Grid for employer details (Second Applicant)

Employment type

Permanent [] Contract []

If Contract, term of Contract remaining

Years [][] Months [][]

Basic salary / wage (gross per year) € [][][][][][][]

Overtime (gross per year) € [][][][][][][]

Guaranteed [] Regular [] Irregular []

Employment type

Permanent [] Contract []

If Contract, term of Contract remaining

Years [][] Months [][]

Basic salary / wage (gross per year) € [][][][][][][]

Overtime (gross per year) € [][][][][][][]

Guaranteed [] Regular [] Irregular []

Continued on next page...

2.d Previous employment

If you are less than two years in your current employment please complete the following (further information may be required)

First Applicant

Previous occupation

Previous employer

Previous employer's Address

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Second Applicant

Previous occupation

Previous employer

Previous employer's Address

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Length of time in previous employment Years Months

Gross annual income €

Length of time in previous employment Years Months

Gross annual income €

2e. Additional Income

Please provide details of additional income not included under 2b or 2c above (excluding property rental income)

First Applicant

Source of additional income

Gross additional income per year €

Length of time earning this additional income Years

Second Applicant

Source of additional income

Gross additional income per year €

Length of time earning this additional income Years

Section 3. Financial commitments

Please provide details of current personal borrowings (including any finance agreements, e.g. car lease) and credit cards.

3.a Personal borrowing commitments

1st or 2nd or both applicants	Financial institution	Original loan amount	Amount now owing	Repayment frequency	Repayment amount	Purpose of loan	Months remaining	To be refinanced
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

3.b Credit Cards (please provide information as at date of your Mortgage application)

1st or 2nd or both applicants	Card type	Credit Card provider	Credit limit	Credit Card Balance
<input type="text"/>	<input type="text"/>	<input type="text"/>	€ <input type="text"/>	€ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	€ <input type="text"/>	€ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	€ <input type="text"/>	€ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	€ <input type="text"/>	€ <input type="text"/>

Section 4. Current Properties held and Outstanding Mortgages

	First Applicant		Second Applicant	
Do you currently own a property?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you previously owned a property?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Do you currently have a mortgage?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If no, have you had a mortgage in the last 12 months?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

If you have a mortgage, or have had a mortgage in the last 12 months, with a lender other than the Bank a statement showing your last 12 repayments may be required.

If purchasing an investment property - number of investment properties owned (including proposed Buy to Let (BTL) property purchase)

First Applicant	<input type="text"/>	<input type="text"/>	Second Applicant	<input type="text"/>	<input type="text"/>
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If you own, have sold, or are disposing of a property, please advise us of the following in relation to each property and any mortgages held

	Property 1			Property 2			Property 3		
If this is a joint application, state if property opposite relates to 1st or 2nd applicant or both	1st <input type="checkbox"/>	2nd <input type="checkbox"/>	Both <input type="checkbox"/>	1st <input type="checkbox"/>	2nd <input type="checkbox"/>	Both <input type="checkbox"/>	1st <input type="checkbox"/>	2nd <input type="checkbox"/>	Both <input type="checkbox"/>
If another party has an interest in, or is a joint owner of the property (please tick)	<input type="checkbox"/>			<input type="checkbox"/>			<input type="checkbox"/>		
Property Category (please tick) PDH = Principal Dwelling House BTL = Buy to Let Investment HH = Holiday home	PDH <input type="checkbox"/>	BTL <input type="checkbox"/>	HH <input type="checkbox"/>	PDH <input type="checkbox"/>	BTL <input type="checkbox"/>	HH <input type="checkbox"/>	PDH <input type="checkbox"/>	BTL <input type="checkbox"/>	HH <input type="checkbox"/>
Property type i.e. Detached, Semi-detached, Terraced, Bungalow detached, Bungalow semi-detached, Cottage, Apartment, Maisonette, Townhouse.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Estimated value	€ <input type="text"/>	<input type="text"/>	<input type="text"/>	€ <input type="text"/>	<input type="text"/>	<input type="text"/>	€ <input type="text"/>	<input type="text"/>	<input type="text"/>
Year acquired	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Original purchase price	€ <input type="text"/>	<input type="text"/>	<input type="text"/>	€ <input type="text"/>	<input type="text"/>	<input type="text"/>	€ <input type="text"/>	<input type="text"/>	<input type="text"/>
Monthly rent / income (if applicable)	€ <input type="text"/>	<input type="text"/>	<input type="text"/>	€ <input type="text"/>	<input type="text"/>	<input type="text"/>	€ <input type="text"/>	<input type="text"/>	<input type="text"/>
Mortgage requested on this property	Yes <input type="checkbox"/> No <input type="checkbox"/>			Yes <input type="checkbox"/> No <input type="checkbox"/>			Yes <input type="checkbox"/> No <input type="checkbox"/>		
Property address	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Number of bedrooms	<input type="text"/>			<input type="text"/>			<input type="text"/>		
Will be sold prior to drawdown	Yes <input type="checkbox"/> No <input type="checkbox"/>			Yes <input type="checkbox"/> No <input type="checkbox"/>			Yes <input type="checkbox"/> No <input type="checkbox"/>		
Agreed sale price (if applicable)	€ <input type="text"/>	<input type="text"/>	<input type="text"/>	€ <input type="text"/>	<input type="text"/>	<input type="text"/>	€ <input type="text"/>	<input type="text"/>	<input type="text"/>
Estimated value (if applicable)	€ <input type="text"/>	<input type="text"/>	<input type="text"/>	€ <input type="text"/>	<input type="text"/>	<input type="text"/>	€ <input type="text"/>	<input type="text"/>	<input type="text"/>
Existing mortgage(s) on property	Yes <input type="checkbox"/> No <input type="checkbox"/>			Yes <input type="checkbox"/> No <input type="checkbox"/>			Yes <input type="checkbox"/> No <input type="checkbox"/>		
If 'No' - Date repaid (if applicable)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

If 'Yes' please provide details on the next page of mortgages you currently hold.

Existing mortgage(s) on property/properties held

If yes	Property 1	Property 2	Property 3
Mortgage provider	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mortgage account number 1	<input type="text"/>	<input type="text"/>	<input type="text"/>
Year drawn down	<input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y	<input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y	<input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y
Original loan amount	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>
Current balance	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>
Monthly repayment	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>
Interest only	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Refinance	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Current Interest Rate	<input type="text"/>	<input type="text"/>	<input type="text"/>
Rate Type	Fixed <input type="checkbox"/> Variable <input type="checkbox"/> Tracker <input type="checkbox"/>	Fixed <input type="checkbox"/> Variable <input type="checkbox"/> Tracker <input type="checkbox"/>	Fixed <input type="checkbox"/> Variable <input type="checkbox"/> Tracker <input type="checkbox"/>
Is this mortgage now (or was it within the last 24 months) subject to Forbearance, Modification or other form of payment arrangement? If Yes , please give details	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Mortgage account number 2	<input type="text"/>	<input type="text"/>	<input type="text"/>
Year drawn down	<input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y	<input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y	<input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y
Original loan amount	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>
Current balance	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>
Monthly repayment	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>
Interest only	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Refinance	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Current Interest Rate	<input type="text"/>	<input type="text"/>	<input type="text"/>
Rate Type	Fixed <input type="checkbox"/> Variable <input type="checkbox"/> Tracker <input type="checkbox"/>	Fixed <input type="checkbox"/> Variable <input type="checkbox"/> Tracker <input type="checkbox"/>	Fixed <input type="checkbox"/> Variable <input type="checkbox"/> Tracker <input type="checkbox"/>
Is this mortgage now (or was it within the last 24 months) subject to Forbearance, Modification or other form of payment arrangement? If Yes , please give details	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Mortgage account number 3	<input type="text"/>	<input type="text"/>	<input type="text"/>
Year drawn down	<input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y	<input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y	<input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y
Original loan amount	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>
Current balance	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>
Monthly repayment	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>
Interest only	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Refinance	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Current Interest Rate	<input type="text"/>	<input type="text"/>	<input type="text"/>
Rate Type	Fixed <input type="checkbox"/> Variable <input type="checkbox"/> Tracker <input type="checkbox"/>	Fixed <input type="checkbox"/> Variable <input type="checkbox"/> Tracker <input type="checkbox"/>	Fixed <input type="checkbox"/> Variable <input type="checkbox"/> Tracker <input type="checkbox"/>
Is this mortgage now (or was it within the last 24 months) subject to Forbearance, Modification or other form of payment arrangement? If Yes , please give details	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Section 5. Your main Bank account details

First Applicant

Bank name

Bank Address

Bank account number

Bank sorting code

Second Applicant

Bank name

Bank Address

Bank account number

Bank sorting code

Section 6. Savings and other assets

Current accounts - as at the date of mortgage application

First or second applicant or both	Current account provider	Account balance	Overdraft limit
		€	€
		€	€
		€	€

Savings accounts - as at the date of mortgage application

First or second applicant or both	Savings account provider	Account balance	If a Regular Savings account - monthly amount	Source - if not regular savings*
		€	€	
		€	€	
		€	€	

* Source Gift, Inheritance, Accident claim, Redundancy, Income from regular savings, Other (please give details below)

<input type="text"/>

Other assets, including Life Policy, Shares, Share options, Land, Site, Bond, Other

First or second applicant	Account type	Institution / Company name	Account balance
			€
			€
			€

Section 7. Property to be mortgaged

Address of property to be mortgaged

Grid for address entry

Will any business activity be carried out at the property? Yes No

If 'Yes' please provide full details

Grid for business activity details

Type of property (please tick)

Property type selection checkboxes: Detached, Semi-detached, Terraced, Bungalow detached, Bungalow semi-detached, Cottage, Apartment, Maisonette, Townhouse

Have you previously applied for a mortgage on this property? Yes No

If yes, was this application successful? Yes No

If an Investment property

Projected/existing gross rent per month €

If you are building your own home or an extension

Are you? Building your own home Building an extension

Square footage of property/extension

Do you require Stage Payments Yes No

If building your own home, are you building by way of

Fixed price contract Direct labour

Site How was the site acquired?

Gift/inherited Value €

Already owned Original cost €

Current value €

To be purchased Cost €

Construction cost

What is the total cost of construction of the property to be built? €

(including all fees, VAT, fit-out, insurance, contingency budget etc., excluding site value)

Please submit detailed costings with your mortgage application.

Is the property newly constructed? Yes No

If no, what was the year of construction? Y Y Y Y

Is the property registered under a Property guarantee scheme? Yes No

Are you taking vacant possession of the entire property? Yes No

Will you be the sole resident in the property? Yes No

If no, the other occupants will be

Cohabitant Tenant Family member Other

Please provide full details

Grid for other occupants details

Section 8. Mortgage amount required

Please complete this section if you are purchasing or building a property

Mortgage amount requested (minimum amount €15,000) €

Outlay / Costs

Purchase price / building cost (excluding site cost) €

Site cost (if building own home) €

Debt to be refinanced (from sections 3 / 4) €

Property renovations €

Stamp duty €

Legal fees €

Other outlay (please detail below) €

Total outlay €

Source of Funds

Total savings €

Proceeds of property sale €

Gift (please detail below) €

Inheritance €

Other funds (please detail below) €

Loan amount required €

Total funds €

Detail of Other outlay

Description	Amount
<input type="text"/>	€ <input type="text"/>
<input type="text"/>	€ <input type="text"/>
<input type="text"/>	€ <input type="text"/>

Detail of Other funds

Description	Amount
<input type="text"/>	€ <input type="text"/>
<input type="text"/>	€ <input type="text"/>
<input type="text"/>	€ <input type="text"/>

Gift detail: Please advise relationship of donor to you (e.g. parent, uncle, aunt, brother, sister, grandparent, other)

Please note: Confirmation that gift is non-refundable may be required

Please complete if you are applying for equity release

Provide the Account number(s) for your existing Mortgage(s)

Equity Release purpose

Equity Release amount requested

Home Improvements (please provide detail) €

Is planning permission required? Yes No

Education fees €

Medical Fees €

Refinancing other debt €

Other purposes (please provide detail) €

Mortgage amount now required €

Current Mortgage balance €

Detail of Home Improvements / Other purposes

Please complete if you are applying to switch your mortgage from another lender

Existing mortgage redemption figure €

Name of existing mortgage provider

Year of mortgage drawdown with existing provider

Mortgage amount now required €

Section 9. Type of Mortgage required

Please tick Repayment Interest only (Buy to Let only) Please tick Fixed Variable Split

Term in Years*

* Minimum term 5 years
Maximum terms - 35 years for First time buyers only,
25 years for Buy to Let, 30 years for all others.

Details of split

Please note: Payment will be monthly by Direct Debit.

Section 10. Solicitor details

Name of firm

Name of solicitor

Address of firm

Telephone number

Section 11. Important dates

Providing the following information will help us to meet your requirements

When do you need to sign the contracts for this purchase?

When do you need your loan cheque / first stage payment?

If you are buying at an auction please provide the auction date

Section 12. Home Insurance and Life Assurance Cover

Home (Buildings) insurance must be in place before you can draw down a Mortgage. Bank of Ireland can provide you with comprehensive home insurance cover - we would be very happy to give you a quote and we can arrange your cover straight away or you can read about our Home Insurance offers and get a quote online at bankofireland.com/insurance.

You are not obliged to take out your home insurance with us if you don't want to.

Please tick as appropriate

- ▶ Yes please give me a no obligation quote for Bank of Ireland Home Insurance.
- ▶ No I do not want Bank of Ireland to quote me for Home Insurance and I understand that I must arrange my own Home Insurance.

Mortgage Protection Life Insurance, which is usually required for most types of mortgages, has to be in place before you can draw down your Mortgage. This is to ensure that, in the event of your premature death, there is a lump sum available to go towards repaying your mortgage.

You are not obliged to take out your mortgage protection life cover with us if you don't want to - you can take out suitable life cover with any life assurance company.

Ask us about Mortgage Protection Life Insurance from Bank of Ireland Life – we'll be happy to arrange a consultation for you with an Insurance and Investment adviser. You can also find out about our Mortgage Protection and get a quote online at bankofireland.com/insurance.

Please tick as appropriate

- ▶ I am interested in speaking with a Bank of Ireland Insurance and Investment Adviser about Life Assurance Cover from Bank of Ireland Life
- ▶ No I do not want to speak with a Bank of Ireland Insurance and Investment Adviser and I understand that I must arrange my own Life Assurance Cover

Home Insurance is provided by Bank of Ireland Insurance Services Limited. Bank of Ireland Insurance Services Limited is a member of the Bank of Ireland Group. Bank of Ireland Insurance Services Limited is regulated by the Central Bank of Ireland. Bank of Ireland Home Insurance is underwritten by RSA Insurance Ireland DAC. Bank of Ireland Insurance Services Limited is tied to RSA Insurance Ireland DAC for the purpose of selling Home Insurance. RSA Insurance Ireland DAC is regulated by the Central Bank of Ireland.

Cover is subject to underwriting criteria and terms and conditions apply. A full list of terms, conditions and exclusions are contained in your policy booklet.

Life assurance products are provided by Bank of Ireland Life. Terms and conditions apply. Benefits are subject to underwriting and acceptance by Bank of Ireland Life. Bank of Ireland Life is a trading name of New Ireland Assurance Company plc. New Ireland Assurance Company plc trading as Bank of Ireland Life is regulated by the Central Bank of Ireland. A member of Bank of Ireland Group. Bank of Ireland Insurance & Investments is regulated by the Central Bank of Ireland. Bank of Ireland Insurance & Investments is a tied agent of New Ireland Assurance Company plc and is a member of Bank of Ireland Group. Bank of Ireland Mortgage Bank is a tied agent of New Ireland Assurance Company plc trading as Bank of Ireland Life for life assurance business. Bank of Ireland Mortgage Bank is a tied agent of New Ireland Assurance Company plc trading as Bank of Ireland Life for life assurance business.

Name of First applicant

Name of second applicant

Loan amount €

Application number

Please read carefully before signing this form.

In this consent: -

“Bank of Ireland Group” means the Bank of Ireland and all its present and future subsidiaries,

“contracted agents” means entities which have contracted with the Bank of Ireland Group to assist in the conduct of its business or in providing services to me,

“I”, “me”, “my” is a reference to each of us where more than one of us has signed this form, and

“personal details” means information concerning me which Bank of Ireland Group holds. It includes information given by me or others, verbally or in writing, information contained in application forms and records of my transactions with the Bank of Ireland Group.

Consent under Consumer Credit Act 1995

I give my consent to Bank of Ireland contacting me on this application and contacting me at my place of employment or business (we need these consents under consumer law).

First applicant

Sign here



Second applicant

Sign here



Optional Consent to Marketing

From time to time Bank of Ireland Group* would like to let you know about products and services that we believe are relevant to you that may make your life easier or offer you value. **Please tick one of the options below:**

Email SMS/Digital Message Phone Call Post No thanks

Optional Consent to Analytics

The more you allow us to know about you, the better we can make your experience with the Bank of Ireland Group. By giving us your consent to analyse your individual transactional data we can identify products or offers that are of value to you. **Please tick one of the options below: Yes please No thanks**

You can let us know at any time and free of charge, if you would like us to stop using your data in the ways set out above by calling us on 01 688 3674 . Please read the Bank of Ireland Group Data Privacy Summary enclosed with this form which describes how and why we process personal information.

* Members of the Bank of Ireland Group include: Bank of Ireland, Bank of Ireland Mortgage Bank, Bank of Ireland Insurance Services Limited, Bank of Ireland Leasing Limited and New Ireland Assurance Company plc. A full list of members of the Bank of Ireland Group can be found at <https://investorrelations.bankofireland.com>

Declarations, Authorisations and Consents

- I apply to the Bank of Ireland Group for a mortgage loan and declare that the information in this application and personal details given and documentation furnished by me is true and correct, to the best of my knowledge, information and belief
- I declare that I have never been insolvent and have never made arrangements with creditors and have never been involved in any court proceedings for debt
- I authorise the Bank of Ireland Group to make all reasonable enquiries of my accountant, solicitor, mortgage lender, broker and/or any other person, in connection with and arising from my application and any aspect thereof
- I hereby consent for the purposes of the Consumer Credit Act 1995 to the Bank being able to contact my employer for income verification purposes
- I understand that – unless the Bank has told me differently – the provision of my personal details by me to the Bank for the purposes of this application is a contractual requirement and/or necessary for the Bank to comply with its legal obligations
- By signing this form, I acknowledge that I have read Bank of Ireland’s Data Privacy Summary provided with this Agreement
- Please note that more detailed information is available in the full Bank of Ireland Data Privacy Notice which is available on request or at bankofireland.com/privacy
- This notice is a guide to how the Bank of Ireland Group processes personal data
- I declare that where the security for this mortgage loan application is a holiday home, it is for my personal use and no rental income will be derived from it
- I declare that I have read and understand the Legal notices and Fees and Costs set out on page 15.**

First applicant

Sign here



Date 2 0

Second applicant

Sign here



Date 2 0

Lending criteria and terms and conditions apply. Security and insurance required.

Bank of Ireland Mortgage Bank trading as Bank of Ireland Mortgages and the Mortgage Store is regulated by the Central Bank of Ireland. Bank of Ireland is regulated by the Central Bank of Ireland.

Fees and Costs

Valuation

The Bank requires that you arrange a valuation of the property (or properties) offered as security, carried out by a valuer acceptable to the Bank. You will need to pay the valuation fee direct to the valuer. You need to agree that fee with the valuer (you should expect to pay a fee of €150 to €250 plus VAT but this can vary). If we withdraw the loan offer we may refund this fee. No responsibility is implied or accepted or warranty given by the Bank for the value or condition of the property as outlined in the valuation. The valuation report will remain the property of the Bank and you are entitled to your own copy of the report.

Arrears - Interest Surcharge

If you do not pay us a repayment instalment or other sum of money by the date you are due to pay it, we may charge you a default interest rate of 0.5% per month or part of a month (which is 6% per year) on the unpaid sum. This default interest is added to normal interest.

We do not charge borrowers default interest when they are in a Mortgage Arrears Resolution Process under the Central Bank’s Code of Conduct on Mortgage Arrears and are co-operating reasonably and honestly with us.

Fees and Costs

Legal fees

You will need to pay legal fees to your own solicitor, which you need to agree with him or her as part of your own arrangement. This does not include costs associated with the Bank's legal investigation of title for the purpose of the Mortgage.

Accountable trust receipt: €63. You will need to pay this fee to the Bank where your solicitor requests the Title Deeds from the Bank on your behalf.

Security Perfection Fee for Equity Release: €600. This fee covers the Bank's legal expenses where the Bank agrees to handle an Equity Release loan without the need for a customer to engage his/her own solicitor.

The following additional costs will be payable by the borrower for

(i) buy to let properties and (ii) principal dwelling housing where the loan amount is €1.5 million or over.

1. The borrower must reimburse the Bank for the legal costs incurred by the Lender in effecting the Lender's Security and related tasks (excluding

costs associated with the Bank's legal investigation of title for the purpose of the mortgage);

2. The outlay and fees payable to state agencies for the registration of the Lender's Security, which must be remitted to the borrower's solicitor.

The Lender's legal costs to be reimbursed by the borrower are the following:

- a) the Lender's solicitor's professional fee of €950 plus Value Added Tax per property
- b) Outlay and fees payable to state agencies for the registration of the Lender's Security which shall not exceed €350 per property.

The Lender's legal costs, once paid by the borrower, are not refundable. Typically these must be paid at the closing of the transaction.

You may be liable for legal, valuation and other costs incurred in perfecting the security or any other requirements even if the Mortgage loan is not advanced.

Important information and warnings

Letter of Offer: Once your application is approved, a Letter of Offer detailing your Mortgage offer from the Bank is issued to you and to your solicitor. It will include the Interest Rate, how you are to repay your loan and the duration ('Term') of the mortgage loan. Full Terms and Conditions are included.

It must be signed and returned to the Bank within 30 days of the date of the Offer Letter to remain valid.

LEGAL NOTICES

We have a legal duty to include the notices below. They contain important and useful information. Please take the time to read them.

WARNING: IF YOU DO NOT MEET THE REPAYMENTS ON YOUR LOAN, YOUR ACCOUNT WILL GO INTO ARREARS. THIS MAY AFFECT YOUR CREDIT RATING, WHICH MAY LIMIT YOUR ABILITY TO ACCESS CREDIT IN THE FUTURE.

WARNING: YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR ANY OTHER LOAN SECURED ON IT.

If your Mortgage is ever on a variable rate:

WARNING: THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.

If your Mortgage is ever on a fixed rate:

WARNING: YOU MAY HAVE TO PAY CHARGES IF YOU PAY OFF A FIXED-RATE LOAN EARLY.

If your Mortgage is on an interest only term:

WARNING: THE ENTIRE AMOUNT THAT YOU HAVE BORROWED WILL STILL BE OUTSTANDING AT THE END OF THE INTEREST-ONLY PERIOD.

If your Mortgage is an Equity Release Mortgage and is being used for debt consolidation purposes:

WARNING: THIS NEW LOAN MAY TAKE LONGER TO PAY OFF THAN YOUR PREVIOUS LOANS. THIS MEANS YOU MAY PAY MORE THAN IF YOU PAID OVER A SHORTER TERM.

Repaying your Mortgage early

If you repay your Mortgage early when you are on a variable rate of interest, we charge no redemption fee.

If you repay your Mortgage early when you are on a fixed rate of interest, or change to another rate within your fixed rate period, you may have to pay an additional funding fee. This funding fee is compensation for the additional interest expense that the Bank may incur as a result of a customer breaking their fixed rate contract. If there is no additional interest expense incurred by the Bank no compensation will be required.

This is how the funding fee compensation is calculated – it is equal to "C" where: $C = A \times (R\% - R1\%) \times D \div 365$, and

"A" = the amount repaid early (or the amount which is changed from the fixed rate to a new rate) averaged from the date of early repayment (or rate change) to the end of the fixed rate period to allow for scheduled

repayments (if there are any) and interest charges.

"R%" = the annual percentage interest rate which was the cost to us of funding an amount equal to "A" for the originally intended fixed rate period.

"R1%" = the annual percentage interest rate available to us for a deposit of an amount equal to "A" for a period equal to "D".

"D" = the number of days from the date of early repayment (or rate change) to the end of the fixed period.

Here is a worked example:- "Amount" = €250,000, "R" = 5%, "R1" = 3%, "D" = 2 years or 730 days

$$C = 250,000 \times (5\% - 3\%) \times 730 \div 365$$

$$\text{So, } C = 250,000 \times 2\% \times 730 \div 365$$

$$C = €10,000$$

NOTICE: Under the Credit Reporting Act 2013 lenders are required to provide personal and credit information for credit applications and credit agreements of €500 and above to the Central Credit Register. This information will be held on the Central Credit Register and may be used by other lenders when making decisions on your credit applications and credit agreements.

You are entitled to:

- get a copy of your credit record from the Central Bank (you can order one free copy per year)
- correct any errors on your credit record
- tell the Central Bank if you suspect you may have been impersonated
- ask the Central Bank to add a short explanation written by you to your credit record.

To learn more about the register, and your rights and duties under the Credit Reporting Act 2013, please see www.centralcreditregister.ie

NOTICE FROM IRISH CREDIT BUREAU D.A.C ('ICB')

As a result of the introduction of the General Data Protection Regulation ('GDPR'), from 25th May, 2018 ICB will be using **Legitimate Interests** (GDPR Article 6 (f)) as the legal basis for processing of your personal and credit information. These Legitimate Interests are promoting greater financial stability by supporting a full and accurate assessment of loan applications, aiding in the avoidance of over-indebtedness, assisting in lowering the cost of credit, complying with and supporting compliance with legal and regulatory requirements, enabling more consistent, faster decision-making in the provision of credit and assisting in fraud prevention.

Please review ICB's Fair Processing Notice which is available at [http://www.icb.ie/pdf/Fair Processing Notice.pdf](http://www.icb.ie/pdf/Fair%20Processing%20Notice.pdf). It documents who they are, what they do, details of their Data Protection Officer, how they get the data, why they take it, what personal data they hold, what they do with it, how long they retain it, who they share it with, what entitles them to process the data (legitimate interests), what happens if your data is inaccurate and your rights i.e. right to information, right of access, right to complain, right to object, right to restrict, right to request erasure and right to request correction of your personal information.

Additional Information that will help support your application

Multiple horizontal lines for entering additional information.

