

Mortgage Modification Request Form:
(To be completed & signed by ALL PARTIES to the account)



Customer Declaration of Non Financial Distress

Is this property your primary residence or Buy to Let property which is the only property you own in this State?
Yes No

If yes please sign and date the declaration below:

I/WE DECLARE THAT I/WE ARE NOT IN DANGER OF GOING INTO FINANCIAL DIFFICULTIES AND/OR I/WE ARE NOT CONCERNED ABOUT GOING INTO MORTGAGE ARREARS ON MY/OUR PRIMARY RESIDENCE OR BUY TO LET PROPERTY (WHICH IS THE ONLY PROPERTY I/WE OWN IN THE STATE).

Signed _____ (Borrower1) _____ (Borrower 2) Date _____

PLEASE RETURN COMPLETED FORM TO YOUR BRANCH

Section 1: Personal Details

Mortgage Account Number(s)						
	Borrower 1			Borrower 2 (where joint)		
Name(s)						
Correspondence Address						
Telephone Number						
Marital/Civil Status						
Number & age of Dependents						
Employment Status (tick one box for each borrower)	Employed <input type="checkbox"/>	Self Employed <input type="checkbox"/>	Unemployed <input type="checkbox"/>	Employed <input type="checkbox"/>	Self Employed <input type="checkbox"/>	Unemployed <input type="checkbox"/>
Occupation (if unemployed give details of previous occupation)						
If PAYE - Employer name						
- Time in this employment						
If Self Employed give details – including type of business, time in operation etc						

Section 2: Income Details

Income	Borrower 1	Borrower 2	Total
Salary/earnings – annual gross (excluding rent)			
Salary/earnings – net per month (excluding rent)			

Section 3: Financial Commitments (all non-mortgage debt including any court mandated debt e.g. maintenance paid to spouse/dependent)

Type	Purpose	Balance (€)	Lender	Repayments (€ monthly)	Repayments up to date (Y/N)
Total					

Section 4: Property Details

Please provide full details of any properties owned.

PRINCIPAL PRIVATE RESIDENCE (PPR)

Property Address	Estimated Value (€)	Mortgage Balance (€)	Repayments (€ monthly)
Total			

BUY TO LETS (BTLS)

Property Address	Estimated Value (€)	Mortgage Balance (€)	Repayments (€ monthly)	Gross Rent (€ monthly)	Lender
Total					

Section 5: Other Assets (include shares /investments/deposits)

Details	Balance/Value (€)	Financial Institution (where applicable)

Section 6

Please specify the change you require:

Please provide any other information which you believe to be relevant to our assessment of your request:

Please read carefully before signing this form. Where there is more than one Borrower, any references to "I" or "my" are to be construed as references to "we" or "our" respectively. "Bank of Ireland Group" means all and any of the separate legal entities that comprise the Bank of Ireland Group

1. I declare that the information given and documentation furnished by me is true and correct, to the best of my knowledge, information and belief. (Bank of Ireland Group may request additional documentation in connection with this review.)
2. I authorise Bank of Ireland Group to make all reasonable enquiries of my accountant, solicitor, other mortgage lender, and/or any other person, in connection with processing and administering this review and any aspect thereof.
3. I acknowledge and confirm that Bank of Ireland Group may make appropriate enquiries to or of any credit reference bureau or agency or register in relation to and arising from this review and any aspect thereof .
4. I authorise Bank of Ireland Group to make all reasonable enquiries, regarding any accounts or other products held by me with any of the separate legal entities that comprise the Bank of Ireland Group, where such enquiries are relevant to and arise directly from this review provided such actions are in accordance with data protection rules.

5. I also authorise Bank of Ireland Group to make such enquiries in the event that my Mortgage Account is in arrears at any time or on the happening of any other default under the terms and conditions of my Mortgage Account.
6. 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.
7. I acknowledge that I have read Bank of Ireland's Data Privacy Summary provided with this application. I acknowledge that more detailed information is available in the full Bank of Ireland Data Privacy Notice which is available on request or at www.bankofireland.com/privacy and is a guide to how the Bank of Ireland Group processes personal data.

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>. 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.

First Borrower

Second Borrower

Date