



Rome Updates 18th August 2025

Rome updates taking place Monday, August 18th

Thank you for your valuable feedback, we are continuously seeking ways to support you by improving elements of the mortgage Journey. With this in mind, we are delighted to announce the following upgrades:

- Enhancements to the Property Details tab
- Auto Generation of a Placeholder for Employment Permits
- Amendment to 'Interest-only' and 'Refinance' questions
- BOI Account Number update in Outgoings tab for Equity Release applications

Please contact your Relationship Manager with any questions you may have.

Enhancements to the Property Details tab



Amendments to questions within the 'Property Details' tab

In this upgrade, we have amended the fields in the 'Property Details' tab. This means that only relevant questions will be asked based on answers to previous questions. Please see the amendments below:

The following fields have been amended or removed;

- If the property type is 'self build'
 - 'Do you need to receive your mortgage fund payment in stages?' has been removed
 - 'Is the property a new build?' has been removed
 - 'Year was the property built?' will now accept future years as acceptable values (up to 2 years)
- If the property type is 'new build estate house'
 - 'Year was the property built?' will now accept future years as acceptable values (up to 2 years)
 - 'Is the property in a housing estate?' has been removed
 - 'Is the property a new build?' has been removed
- If the property type is an 'apartment or maisonette'
 - 'Floor and block in your apartment' has been removed
 - 'How much is your car parking space worth per year?' has been removed

The following fields have been amended;

- 'How long have you lived in Ireland?' / 'How many years has the applicant been resident in Ireland?' is now a mandatory field
- For Equity Release:
 - 'Enter your account number' will now only allow characters that are numerical



Rome Updates 18th August 2025

Auto Generation of Employment Permit Placeholder

This enhancement will allow you to upload your customer’s Employment permit into a dedicated placeholder on Rome.

Once the question ‘Do you have a work permit/visa for employment in the Republic of Ireland is answered with a value other than ‘none’, the placeholder will automatically generate for each applicant.

This placeholder can also be added manually if necessary by contacting the Broker Specialist team.

Please see the wording below which will be detailed on this placeholder:

*Please provide a front and back copy of your customers most recent and in-date Employment Permit. This document is provided by The Department of Enterprise, Trade and Employment. This can come in the form of an Irish Residence Permit (IRP) card.
If your customer is on a stamp 1 critical skills, you must also provide a copy of the Critical Skills Permit*

Employer Permit Placeholder example:

Employment Permit

Published

Please provide a front and back copy of your customers most recent and in-date Employment Permit. This document is provided by The Department of Enterprise, Trade and Employment. This can come in the form of an Irish Residence Permit (IRP) card.

If your customer is on a stamp 1 critical skills , you must also provide a copy of the Critical Skills Permit.

Document type

Employment Permit / Critical Skills Per...

▼

Upload



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Amendment to ‘Interest-only’ and ‘Refinance’ questions

Currently on ROME in the monthly outgoings section, there are two questions which are as follows:

- 1. *Is your existing Mortgage on interest-only repayment arrangement?*
- 2. *Is your existing mortgage being refinances as part of this application?*

Previously these were ‘tick box’, however as part of this update, these will now require a ‘Yes or ‘No’ answer.

Please see outgoings example below:

Current interest rate (%) *

4.15

Original loan amount *

€ 220,000

What was the original term on your existing mortgage? (Years) *

30

Is your existing mortgage an interest-only repayment arrangement?

i

☐ Yes

☒ No

Is your existing mortgage being refinanced as part of this application?

i

☒ Yes

☐ No

How much of your mortgage is being refinanced? *

€ |

Will you pay off this loan before or with this new mortgage loan? *

☐ Yes

☒ No



Rome Updates 18th August 2025

BOI Account Number update in Outgoings tab for Equity Release applications

In this update and to align with our application process, the field for existing mortgage account number in the outgoing section, has been updated to only accept a seven digit account number for Equity Release Applications.

An Equity Release application can only be considered for an existing mortgage that was originated by a broker with The Mortgage Store or an ex KBC loan. To identify these customers, the existing mortgage account will be no longer than 7 digits. If you need further support, you can check with your Relationship Manager

Please see example below:

Existing Mortgage

This is a mandatory question that needs to be completed

Account number *

PH_The 7 digit mortgage account number can be found on the top of your customer's Bank of Ireland mortgage statements

Original drawn