

AIB HOME MORTGAGE – REDUCED REPAYMENT APPLICATION FORM



For use on NON MARP cases only

Please indicate type of property.

Owner Occupier

Buy to Let

Section A – Account & Borrower Details

Borrower Information:	Borrower 1	Borrower 2
Name	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Mortgage Account Reference No(s)	<input style="width: 95%;" type="text"/>	
Outstanding Mortgage Balance (€)	<input style="width: 95%;" type="text"/>	
Estimated Current Value of Property (€)	<input style="width: 95%;" type="text"/>	
Monthly Mortgage Repayments Due (€)	<input style="width: 95%;" type="text"/>	
Correspondence Address	<input style="width: 95%; height: 100px;" type="text"/>	<input style="width: 95%; height: 100px;" type="text"/>
Property Address	<input style="width: 95%; height: 100px;" type="text"/>	<input style="width: 95%; height: 100px;" type="text"/>
	<i>(✓) Please indicate preferred contact method</i>	
Home Telephone	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Mobile	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Work Telephone	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
E-mail	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Total number in household	<input style="width: 95%;" type="text"/>	
Employed Y/N (if self-employed give details)	<input style="width: 95%;" type="text"/>	
Occupation (if unemployed give previous occupation)	<input style="width: 95%;" type="text"/>	
In Permanent employment Y/N	<input style="width: 95%;" type="text"/>	
Name of Employer and Length of Service	<input style="width: 95%; height: 100px;" type="text"/>	

Section B – Account & Borrower Details cont.

	Property 1	Property 2	Property 3
Address of each Property owned			
Type of Property (Buy To Let or Private Dwelling Home?)			
Ownership Type (Joint or sole)			
Loan Balance €			
Arrears Balance €			
Monthly Rental Income €			
Monthly Expenditure (maintenance etc)			
Restructured Y/N			
Monthly Mortgage Repayments			
Lender			
For Sale Y/N			
Date of Purchase			

Section C – Your Monthly Income

	Borrower 1	Borrower 2	Total
Gross Monthly Salary (before tax and any other deductions at source)			
Net Monthly Salary (after tax and other deductions at source)			
Monthly Social Welfare Benefit			
Child Benefit			
Other (Please Specify)			
Total Monthly Income			
Savings/Investments/Other Assets			
Details of Assets (e.g. Cash Deposits, Shares etc)	Financial Institutions (e.g. Credit Union)	Balance/Value	Monthly Income (e.g. Rental Income, Interest Dividends)
1		€	€
2		€	€
3		€	€
4		€	€

Section F – Proposal

Reason(s) for request

Please outline proposals for this home loan account

Preferred Reduced Repayment

Interest Only

Fixed repayment

Moratorium (specific circumstances for request required)

Extension of Term

Declaration

This Notice explains what "AIB" and "AIB Group" will do with your information so that you can decide whether or not to provide that information to us. "AIB" refers to Allied Irish Banks, p.l.c. and "AIB Group" refers to Allied Irish Banks, p.l.c., its Irish subsidiaries, affiliates and their respective parent and subsidiary companies. The information that you provide will be held by AIB Group on a computer database and/or in any other way. We will use this information:

- To administer the products and services that we supply to you and any future agreements that we may have with you, and to manage and develop AIB Group's relationship with you.
- For direct marketing purposes, where you have given your permission to do so, to advise you of products or services of AIB Group. If you wish to change your preferences at any time, please write to us to let us know at your local AIB branch or the Data Protection Unit, Allied Irish Banks, p.l.c., Bankcentre, Ballsbridge, Dublin 4.
- To carry out searches (including verifying your identity and/or a credit search) and disclose information to credit reference agencies for the purpose of assisting applications for credit and credit related services and for ongoing credit review. We may use credit scoring techniques and other automated decision making systems to assess your application. If you borrow or enter into a financial obligation, or may do so, we may give details of your agreement(s)/account(s) and how you conduct your agreement(s)/account(s), to licensed credit reference agencies on a regular basis. Licensed credit reference agencies will record details of each type of search AIB Group makes whether or not your application proceeds.
- To prevent and detect fraud. Customer information can be used to prevent crime and trace those responsible. We may check your details with fraud prevention agencies. If you give us false or misleading information and we suspect fraud, we will record this.
- To carry out statistical analysis and market research; in this connection, we may use the services of a reputable external agency. We may record telephone conversations to offer you additional security, resolve complaints and improve our service standards. Conversations may also be monitored for staff training purposes. Our websites use "cookie" technology. A cookie is a little piece of text stored by your browser on your computer, at the request of our server. We may use cookies to deliver content specific to your interests and to save your personal preferences so you don't have to re-enter them each time you connect to the Internet.

Under the Data Protection Acts you have the right of access to information we hold about you on our records on payment of a nominal fee (currently €6.35).

You can exercise this right by writing to your local AIB branch or to the Data Protection Unit, Allied Irish Banks, p.l.c., Bankcentre, Ballsbridge, Dublin 4.

If anything is inaccurate or incorrect, please let us know and we will correct it. There is no fee for this.

If you decide to proceed with this application or have any other communication with AIB Group through or in relation to its products and services you consent to the use by AIB Group of your personal data as indicated above.

I/We hereby confirm that the information which I/We have provided above is true and correct.

Signature 1

Signature 2

Date

Date