

**Bank of Ireland**



# Mortgage Application Form

- Standard Application
- Equity Release Application
- Buy to Let Application

**For office use only**

Mortgage Advisor

National Sort Code



## How to complete this form

Many thanks for contacting us about a mortgage.

Please read through this form carefully and complete it in as much detail as possible. This will help us to respond to you quickly. So please:

- Take the time to review and complete the checklist on page 13. This will help to ensure that we receive all the necessary documentation required in order for us to process your loan application.
- Complete each section using CAPITAL LETTERS.
- Use a ball-point pen with blue or black ink.
- If purchasing jointly, details regarding each applicant must be provided.
- If a question does not apply to you, then enter N/A (not applicable).

**NOTE:** This form is designed to be used for mortgages provided by either Bank of Ireland Mortgage Bank or The Governor and Company of the Bank of Ireland. Any reference to "Bank" herein shall include a reference to either one or both of Bank of Ireland Mortgage Bank and The Governor and Company of the Bank of Ireland as the context admits or 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.

First time purchase       Investment property       Switching from another lender   
Moving home       Equity release

## 1. Personal details

### First applicant

First name(s)

Surname

Date of birth

Marital status (Single, Married, Widowed, Separated, Divorced)

Number of dependants

Age(s) of dependants

Current address

Home telephone number

Mobile number

Work telephone number

Email address

Previous address if less than 3 years

### Second applicant

## 2. Occupation and income

### P.A.Y.E. employees only (excludes Shareholding Directors)

Please complete a Bank of Ireland Mortgage Bank/Bank of Ireland 'Certificate of Income', which should be completed by your employer(s), together with an original P60 for the preceding tax year and recent payslips.

	First applicant	Second applicant
Occupation	<input type="text"/>	<input type="text"/>
Employer	<input type="text"/>	<input type="text"/>
Employer's address	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
Employment Type	Permanent Yes <input type="checkbox"/> No <input type="checkbox"/> Contract Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, term of contract remaining <input type="text"/>	Permanent Yes <input type="checkbox"/> No <input type="checkbox"/> Contract Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, term of contract remaining <input type="text"/>
Most recent P60 figure (needed for each applicant)	€ <input type="text"/>	€ <input type="text"/>
Length of service	<input type="text"/> years <input type="text"/> months	<input type="text"/> years <input type="text"/> months
Basic salary/wage Gross per annum	€ <input type="text"/>	€ <input type="text"/>
Overtime Gross per annum	€ <input type="text"/> Guaranteed <input type="checkbox"/> Regular <input type="checkbox"/> Irregular <input type="checkbox"/>	€ <input type="text"/> Guaranteed <input type="checkbox"/> Regular <input type="checkbox"/> Irregular <input type="checkbox"/>
Bonus/ Commission Gross per annum	€ <input type="text"/> Guaranteed <input type="checkbox"/> Regular <input type="checkbox"/> Irregular <input type="checkbox"/>	€ <input type="text"/> Guaranteed <input type="checkbox"/> Regular <input type="checkbox"/> Irregular <input type="checkbox"/>
Other	€ <input type="text"/> Guaranteed <input type="checkbox"/> Regular <input type="checkbox"/> Irregular <input type="checkbox"/>	€ <input type="text"/> Guaranteed <input type="checkbox"/> Regular <input type="checkbox"/> Irregular <input type="checkbox"/>

### If less than one year's service in current employment, please complete the following details:

Previous occupation	<input type="text"/>	<input type="text"/>
Previous employer	<input type="text"/>	<input type="text"/>
Previous employer's address	<input type="text"/>	<input type="text"/>
Length of service	<input type="text"/> years <input type="text"/> months	<input type="text"/> years <input type="text"/> months

### Self employed only (includes Shareholding Directors)

	First applicant	Second applicant
Business name	<input type="text"/>	<input type="text"/>
Business address	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
Nature of business	<input type="text"/>	<input type="text"/>
Date established	<input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y	<input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y
Period of ownership	<input type="text"/>	<input type="text"/>
Last two years annual income:		
First year	€ <input type="text"/>	€ <input type="text"/>
Second year	€ <input type="text"/>	€ <input type="text"/>

### Additional income

Please provide details of income from sources (e.g. share dividends) other than those mentioned in section 4: Existing property details and section 8: Property to be mortgaged.

	First applicant	Second applicant
Source of current income	<input type="text"/>	<input type="text"/>
Amount per annum	€ <input type="text"/>	€ <input type="text"/>

### 3. Financial commitments

Please provide details of current personal borrowings, lease agreements etc. (excluding Mortgages)

1st or 2nd Applicant	Financial Institution	Original loan amount	Amount now owing	Repayment frequency (e.g. monthly)	Repayment amount	Purpose of loan	Months Remaining	To be refinanced
			€		€			Yes <input type="checkbox"/> No <input type="checkbox"/>
			€		€			Yes <input type="checkbox"/> No <input type="checkbox"/>
			€		€			Yes <input type="checkbox"/> No <input type="checkbox"/>
			€		€			Yes <input type="checkbox"/> No <input type="checkbox"/>

### Cards

1st or 2nd Applicant	Card type	Institution	Credit limit	Outstanding debit 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"/>

### Additional Commitments

Are you liable for maintenance payments Yes  No

If yes, please indicate monthly amount payable €

### 4. Existing property details

Please provide details of any other properties that you own.

**Note: If you have more than 3 properties, please also complete section 13**

Property Address	Property Type*	No. of Bedrooms	Value (€)	Financial Institution	Balance (€)	Repayment (€ per month)	Rent (€ per month)	Interest Only (Y/N)
			€		€	€	€	
			€		€	€	€	
			€		€	€	€	

\* Apt, Duplex, Semi-det.

### 5. Bank details

	First applicant	Second applicant
Bank name	<input type="text"/>	<input type="text"/>
Address	<input type="text"/>	<input type="text"/>
National Sort Code	<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"/>
Account Number	<input type="text"/>	<input type="text"/>
Year account opened	<input type="text"/>	<input type="text"/>
Account number that mortgage will be paid from	<input type="text"/>	

## 6. Savings and Investments

Include for example, details of savings, shares, bonds, life policy current value etc.

First or Second Applicant	Institution/Company Name	Current value	Year account opened
		€	
		€	
		€	
		€	
		€	

## 7. Current living accommodation

### First applicant

### Second applicant

Are you currently living in:

Rented accommodation  €  rent per month

€  rent per month

With family/friends  €  rent per month

€  rent per month

Your own home

Do you currently own a property? Yes  No

Yes  No

Have you previously owned a property? Yes  No

Yes  No

Do you currently have a mortgage? Yes  No

Yes  No

If no, have you had a mortgage in the last twelve months? Yes  No

Yes  No

If you have a mortgage (or have had in the last 12 months) with a lender other than Bank of Ireland/Bank of Ireland Mortgage Bank please submit a statement showing the last 12 repayments.

If you own, have sold, or are disposing of a property, please advise us of the following:

Address of the property

Year of purchase  Agreed sale price or  €

Original price  € Estimated sale price  €

Original amount borrowed  €

Amount outstanding  €

Repayment per month  €

Date repaid (if applicable)

Name of present or most recent lender

If you are applying for Equity Release, please provide your Bank of Ireland Mortgage account number(s)

## 8. Property to be mortgaged

Address of property to be mortgaged

  

Type of property

(Apartment, Bungalow detached, Bungalow semi detached, Cottage, House detached, House terraced, House semi detached, Maisonette, Townhouse)

Is the property? Freehold  Leasehold

Is the property newly constructed? Yes  No

If no, what was the year of construction?

Is the property registered under the Homebond or another Property Guarantee Scheme Yes  No

Do you or will you have vacant possession of the entire property? Yes  No

Will you be the sole occupant(s)? Yes  No

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

If yes, please provide details

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

If yes, was this application successful? Yes  No

### For investment property only

Projected/existing gross rent per month €

### Please complete the remainder of this section 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 (previously purchased)?

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)

€

## 9. Mortgage amount required

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

### Outlay / Costs

Mortgage amount requested	€
Purchase price / building cost (excluding site price)	€
Site price (if building own home)	€
Debt to be refinanced (from section 3 + 4)	€
Property renovations	€
Stamp duty	€
Legal fees	€
*Other outlay	€
<b>Total outlay</b>	€

### \*Breakdown of Other Outlay

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

### Source of Funds

Total savings	€
Equity	€
Gift	€
Inheritance	€
*Other funds	€
Loan amount required	€
<b>Total funds</b>	€

### \*Breakdown of Other Funds

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

Please complete this section if you are applying for equity release

### Purpose

### Amount

Home improvements*	€
Is planning permission required? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Education fees	€
Medical fees	€
Refinancing other debt (See "Financial commitments" on page 5)	€
Other purposes*	€
Mortgage amount now required	€

Current mortgage balance	€
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\* Please provide details of 'Home improvements' or 'Other purposes' here.

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

Existing Mortgage redemption figure:	€
Name of Existing Lender	<input type="text"/>
Year Mortgage Draw down with Existing Lender	<input type="text"/>
Mortgage amount now required	€

## 10. Type of mortgage required

Repayment <input type="checkbox"/>	Endowment <input type="checkbox"/>	Pension <input type="checkbox"/>	Interest only <input type="checkbox"/>
<small>(only available on BTL mortgage applications)</small>			

Term in years (5-30 years or 5-35 years for first time buyers or 5-25 years for BTL's)	<input type="text"/>
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Fixed <input type="checkbox"/>	Variable <input type="checkbox"/>	Split <input type="checkbox"/>	Details of Split <input type="text"/>
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Repayment frequency	Monthly <input type="checkbox"/>	Fortnightly <input type="checkbox"/>	Weekly <input type="checkbox"/>
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If monthly, please state preferred payment date	<input type="text"/>	<small>(e.g. 17th day of the month)</small>
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## 11. Solicitor details

Name of firm	<input type="text"/>	Name of solicitor	<input type="text"/>
Address	<input type="text"/>	Telephone number	<input type="text"/>
	<input type="text"/>		

## 12. Important dates

Completing the following details will enable us to meet your requirements.

When do you need to sign contracts for this purchase?

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

If you are buying at auction please advise of the auction date.

## 13. Existing properties and outstanding mortgages

	Property 1	Property 2	Property 3
Property type <b>(Note (1))</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>
No. of bedrooms	<input type="text"/>	<input type="text"/>	<input type="text"/>
Estimated value/sale price	<input type="text"/>	<input type="text"/>	<input type="text"/>
Monthly rental income	<input type="text"/>	<input type="text"/>	<input type="text"/>
Year acquired	<input type="text"/>	<input type="text"/>	<input type="text"/>
Original purchase price	<input type="text"/>	<input type="text"/>	<input type="text"/>
Do you require a mortgage loan 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"/>
Will the property be sold prior to draw down?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Lender	<input type="text"/>	<input type="text"/>	<input type="text"/>
Year drawn down	<input type="text"/>	<input type="text"/>	<input type="text"/>
Original loan	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current balance	<input type="text"/>	<input type="text"/>	<input type="text"/>
Monthly repayments	<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"/>

**Note (1)** PDH = Principal Dwelling House / BTL = Buy to Let Property / HH = Holiday Home

## Mortgage Repayment Cover (Optional)

Mortgage repayment cover is designed to cover your repayments should you become involuntarily unemployed, fall ill or if you have to leave work to care for a relative.

You can choose from one of our two tailored options:

**Option A** - Disability and involuntary unemployment cover

**Option B** - Disability cover

If you need to make a claim, our mortgage repayment cover will:

- Pay your monthly repayment while you are out of work for up to 12 months up to a maximum of €3000 per month
- Provide you with a monthly repayment even if you are still receiving a salary from your employer
- Assist in maintaining cash flow if you are self-employed
- Pay you a monthly benefit after 60 days and we will backdate the payments to the first day you were out of work

Mortgage Repayment Cover costs €6.40 per €100 per month for Option A and €5.00 per €100 per month for Options B on your selected amount you wish to cover.

To get a competitive quote or to take out insurance straight away, please talk to one of our staff members within the branch. They will be happy to provide you with a comprehensive quote with no obligations to purchase.

**I/We acknowledge that I/We have been informed of Mortgage Repayment Cover by Bank of Ireland.**

**I/We would like Bank of Ireland to provide a quote for Mortgage Repayment Cover.**

**I/We confirm that I/We have declined to take out Mortgage Repayment Cover and understand that I/We am/are responsible for continuing to make my/our mortgage repayments in the event of falling ill, becoming unemployed or have to leave work to care for a relative.**

Signature(s) of applicant(s)

First Applicant

Second Applicant

Date

Date

Terms and Conditions apply. Cover is subject to underwriting. A copy of the policy document(s) is available on request. Mortgage Repayment Cover is provided by Bank of Ireland Insurance Services Limited, which 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 Mortgage Repayment Cover is underwritten by Financial Insurance Company Limited, trading as Genworth Financial (incorporated in England No. 1515187). Registered in Ireland No. E902818. Registered address: Building 11, Chiswick Park, Chiswick High Road, London, W4 XR. Registered Irish Branch Office: 3rd Floor, Fleming Court, Fleming Place, Dublin 4. Financial Insurance Company Limited is regulated in the UK by the Financial Services Authority and in Ireland by the Central Bank of Ireland.

## Home Insurance (Optional)

For most people, their home is the single biggest investment they will ever make. It's important that your investment is properly protected.

Home Insurance from Bank of Ireland delivers peace of mind with its comprehensive cover, giving you the security of knowing your home and everything in it is fully covered.

Bank of Ireland Insurance Services' Home Insurance Product is underwritten by RSA Insurance Ireland Ltd.

To get a competitive quote or to take out insurance straight away, please talk to one of our staff members within the branch. They will be happy to provide you with a comprehensive quote with no obligations to purchase.

**I/We acknowledge that I/We have been informed of Home Insurance by Bank of Ireland.**

**I/We would like Bank of Ireland to provide a quote for Home Insurance.**

**I/We confirm that I/We do not wish for Bank of Ireland to quote Home Insurance and understand that I/We am/are responsible for arranging Home Insurance.**

Signature(s) of applicant(s)

First Applicant

Second Applicant

Date

Date

Home Insurance is arranged by Bank of Ireland Insurance Services Limited. Bank of Ireland Insurance Services Limited is a member of the Bank of Ireland group and is regulated by the Central Bank of Ireland. The Insurers who will issue your insurance are RSA Insurance Ireland Limited

The Insurers who will issue your insurance are RSA Insurance Ireland Limited which is a member of the RSA Group and is regulated by the Central Bank of Ireland. RSA Insurance Ireland Limited is registered in Ireland under no. 148094 with Registered Office at RSA House, Dundrum Town Centre, Sandycroft Road, Dundrum, Dublin 16.

## 14. Declaration, Authorisations and Consent

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 its present and future subsidiaries.

“contracted agents” means entities which have contracted with the Bank of Ireland Group to assist it 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 have signed this form.

“personal details” means information concerning me which Bank of Ireland Group has including 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 (Optional)

I hereby consent to the Bank of Ireland Group and its Contracted Agents being able to contact me at my place of work (this is optional – you do not have to give this consent

First applicant

Second applicant

### Consent to Direct Marketing (Optional)

The personal details supplied by you to the Bank of Ireland Group will be used to provide you with information about other products and services, either from the Bank of Ireland Group or which the Bank of Ireland Group has arranged for you with a third party, by post, telephone, email, fax or other lawful means. You can, at any time, ask the Bank of Ireland Group to stop or change the methods by which the Bank of Ireland Group may send you marketing materials. This can be done free of charge by writing to my/our branch of the bank.

Please tick the box if you do not want to receive this information

### Declarations, Authorisations and Consents

- I apply to the Bank of Ireland Group for a mortgage loan and declare that the information 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.
- By signing this form I consent to the Bank of Ireland Group and its contracted agents storing, using and processing my personal details:-
  - to manage and administer my accounts, policies or other financial products;
  - to process my applications for credit or financial services;
  - to carry out business and market research and compile statistics;
  - to help detect fraud and dishonesty;
  - to form a single view of my entire relationship with the Bank of Ireland Group (whether as a consumer or in connection with my trade, business or profession) to enable it manage and develop the relationship;
  - to enable business units in the Bank of Ireland Group share or access my personal details for the purposes set out in this consent (but not for the purposes of direct marketing where I have indicated to the Bank of Ireland Group I do not want it);
  - to contact me by post, telephone, text message, electronic mail, facsimile or other means but not in a way contrary to my instructions to the Bank of Ireland Group or contrary to law or regulation;
  - (where I apply for or avail of a credit facility) to carry out credit reviews including automated credit decision processes and to obtain details of my credit history from the Irish Credit Bureau (“ICB”) or other credit rating agency;
  - (where I have not indicated otherwise to the Bank of Ireland Group) to directly market the products and services of the Bank of Ireland Group or of suppliers selected by the Bank of Ireland Group using a form of communication permitted by me under paragraph (g) above; and
  - to establish my identity, residence and tax status in order to comply with law and regulation concerning taxation and the prevention of money laundering or terrorist financing.

I consent to the Bank of Ireland Group disclosing my personal details:-

- (where I apply for or avail of a credit facility) to the ICB or other credit rating agency and I also consent to the ICB or other credit rating agency disclosing details of my credit history (and using those details for credit scoring purposes) to the Bank of Ireland Group or other institutions to which I apply for credit facilities;
- to facilitate a potential or actual transfer of any loan or product provided to me or in connection with a securitisation;
- to its contracted agents and to recipients abroad but only for purposes indicated in this consent and only where the Bank of Ireland Group complies with Irish data protection law in doing so.

This consent does not limit any other consent I have given (or may give) to the Bank of Ireland Group to process or disclose my personal details.

- I hereby declare and confirm that each and every one of the foregoing authorisations and consents to hold, use, disclose and process personal details constitutes a consent for the purposes of the Data Protection Acts 1988 and 2003 and any amending or extending legislation or any European Union regulation or directive.
- 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 Consumer Credit Act Notices, which are set out on page 12.**

First applicant

Date:

Second applicant

Date:

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

37-647RU.14 (11/10)

## 15. Consumer Credit Act Notices

### Endowment Loans

If you choose an endowment loan, and the insurer does not guarantee that the proceeds of the policy will be enough to repay the loan when due, please note:

**WARNING: THERE IS NO GUARANTEE THAT THE PROCEEDS OF THE INSURANCE POLICY WILL BE SUFFICIENT TO REPAY THE LOAN IN FULL WHEN IT BECOMES DUE FOR REPAYMENT.**

You should also note that in the case of endowment loans, early surrender of the policy may mean that you get back less than you have paid in premia and other charges.

### Early Repayment

In the case of a fixed rate loan, in the event of early repayment of the loan in whole or in part for any reason, or conversion to a variable interest rate, or other fixed rate within the initial fixed rate period or any further or subsequent fixed rate period, the borrower will be liable to pay a sum to be calculated in accordance with the following formula:  $(\text{Amount} \times (R-R1) \times \text{Time})$  divided by 36,500 and for the purposes of this formula, the variables are defined as follows: 'Amount' means the average balance of the amount repaid early or converted from the date of repayment or conversion to the end of the fixed rate term, allowing for scheduled repayments. In the case of an endowment loan, this will equal the full amount of the early repayment or conversion. 'R' means the cost of funds for the Bank for the fixed rate period as incorporated in the existing interest rate applying to the loan. 'R1' means the interest rate available to the Bank for funds placed in the money market on the date of early repayment or conversion for the remainder of the relevant fixed rate period. 'Time' means the number of days from the date of early repayment or conversion to the end of the relevant fixed rate period.

### Arrears

Any sum not paid by its due date is subject to an additional interest charge at the rate of 0.50% per month or part of month (ie. 6.00% per annum), subject to a minimum of €2.54 per month, from the due date until payment. This additional interest charge is intended to cover the Bank's increased administration and related charges due to the borrower's default. Full details of this charge will be set out in any loan agreement with you.

### Fees and Costs

The Bank requires that a valuation be carried out by a valuer acceptable to the Bank (see below) and that the appropriate fee be paid by you directly to the valuer. The amount of the fee will be determined by reference to the value of the property, and if a loan agreement with you is withdrawn, this fee will be refunded.

Legal fees (excluding costs associated with the Bank's legal investigation of title for the purpose of the mortgage) are payable by the borrower to his or her solicitor. The amount will depend upon the arrangements made between these parties. Where security is perfected in-house by the Bank a security perfection charge of €400 is payable by the Borrower.

The following additional costs will be payable by the borrower for buy-to-let properties and principal dwelling housing whereby 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 €300 per property.

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

### Valuation

The Bank requires that a valuation be carried out on the property(ies) offered as security. This valuation must be completed by a valuer acceptable to the Bank and any such valuation or report remains the property of the Bank. No responsibility whatsoever is implied or accepted or warranty given by the Bank for the value or condition of the property by reason of such valuation. You are strongly recommended to arrange an independent valuation and structural survey of the property(ies). You are responsible for the payment of the valuation fee. If the loan is refused then the valuation fee will be refunded to you. Please note that a valuation report should only be arranged after you have received a 'Loan Offer'. You are entitled to your own copy of the valuation report.

### Regulatory

Bank of Ireland and Bank of Ireland Mortgages are tied agents of New Ireland Assurance Company plc. trading as Bank of Ireland Life. The Governor and Company of the Bank of Ireland and Bank of Ireland Mortgage Bank trading as Bank of Ireland Mortgages are regulated by the Central Bank of Ireland.

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

**WARNING: THE PAYMENT RATES ON A VARIABLE RATE HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.**

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

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

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

# Checklist

Please take time to review and complete the following checklist. This will help to ensure that we receive all necessary documentation. In certain circumstances it may not be necessary to provide all the documentation listed below, while in other circumstances it may be necessary for us to request additional information. Your Mortgage Adviser will answer any questions that you may have about the checklist. To complete the mortgage process and receive your funds, Home Insurance is required.

## All applicants

First Applicant	Enclosed	To Follow	Not applicable
• Declaration, Authorisation and Consent form (see page 11)	<input type="checkbox"/>		
• Photo Identification e.g. current passport or driving licence (if not an existing Bank of Ireland customer)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Recent Utility Bill e.g. phone or electricity bill (if not an existing Bank of Ireland customer)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Mortgage statement showing last 12 repayments (if mortgage is with a lender other than Bank of Ireland/Bank of Ireland Mortgage Bank)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Last 3 months current and savings (as applicable) bank statements (if not with Bank of Ireland)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Second Applicant</b>			
• Declaration, Authorisation and Consent form (see page 11)	<input type="checkbox"/>		
• Photo Identification e.g. current passport or driving licence (if not an existing Bank of Ireland customer)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Recent Utility Bill e.g. phone or electricity bill (if not an existing Bank of Ireland customer)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Mortgage statement showing last 12 repayments (if mortgage is with a lender other than Bank of Ireland/Bank of Ireland Mortgage Bank)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Last 3 months current and savings (as applicable) bank statements (if not with Bank of Ireland)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Mortgage Repayment Cover and Home Insurance

Have you reviewed the Bank of Ireland Insurance offer?

• Mortgage Repayment Cover (Optional)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Home Insurance (Optional)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## PAYE applicants

First Applicant	Enclosed	To Follow	Not applicable
• Bank's 'Certificate of Income'	<input type="checkbox"/>	<input type="checkbox"/>	
• Most recent P60 (original)	<input type="checkbox"/>	<input type="checkbox"/>	
• Last 3 months payslips	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Second Applicant</b>			
• Bank's 'Certificate of Income'	<input type="checkbox"/>	<input type="checkbox"/>	
• Most recent P60 (original)	<input type="checkbox"/>	<input type="checkbox"/>	
• Last 3 months payslips	<input type="checkbox"/>	<input type="checkbox"/>	

## Self employed applicants

• Last two years' certified/audited accounts	<input type="checkbox"/>	<input type="checkbox"/>	
• Accountant's or auditor's written confirmation that your personal/business tax affairs (PAYE/PRSI/VAT) are up to date	<input type="checkbox"/>	<input type="checkbox"/>	
• Management figures for current trading year	<input type="checkbox"/>	<input type="checkbox"/>	
• Last 6 months business bank accounts statements (if not with Bank of Ireland)	<input type="checkbox"/>	<input type="checkbox"/>	

## Applicants having their home built

• HomeBond Certificate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Architect's Letter of Supervision and Professional Indemnity Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Fixed Price Contract or Detailed Costings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Applicants making home improvements

• Fixed Price Contract or Detailed Costings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Architect's Letter of Supervision and Professional Indemnity Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>





