

KBC Bank Ireland  
Application Form

# Transfer of Equity

*Please tick box relevant to your application*

- ☐ Adding Party to Mortgage
- ☐ Removing Party from Mortgage
- ☐ Release of Security
- ☐ Term Extension

MORTGAGE REFERENCE No. \_\_\_\_\_

Please ensure you complete all amounts in euro

Name .....

Address .....

Tel. No. ....

Contact .....

Email address .....



# Your personal details

IF THIS FORM IS INCOMPLETE, IT WILL SLOW DOWN THE PROCESSING OF YOUR HOMELOAN VARIATION.

## Primary applicant (applicant remaining on mortgage)

Surname	Mr/Mrs/Miss/Ms/Dr		
First name	Date of birth	/	/
Maiden name	Sex	M <input type="radio"/>	F <input type="radio"/>
Address			
Please state county. If Co. Dublin specify Dublin City/South Dublin/Fingal/Dun Laoghaire-Rathdown. If Co. Tipperary specify North or South. For counties Cork, Limerick, Waterford and Galway you must specify if city or county.			
Mobile Number	Work		
Email			
Country of Birth	Nationality		
Length of time at current address			
Last address if less than 3 years at above address			
Are you: Married <input type="radio"/> Remarried <input type="radio"/> Single <input type="radio"/> Separated <input type="radio"/>			
Divorced <input type="radio"/> Widowed <input type="radio"/> Co-habiting <input type="radio"/>			
Are you: Owner <input type="radio"/> Private Rented <input type="radio"/> Local Authority Rented <input type="radio"/>			
Living with relatives <input type="radio"/> Other <input type="radio"/> (if renting - monthly rent € )			
Number of children	Ages		

Are there any other persons over the age of 17 years, who will occupy the property?

## Secondary applicant / Guarantor (applicant to be removed/added)

Surname	Mr/Mrs/Miss/Ms/Dr		
First name	Date of birth	/	/
Maiden name	Sex	M <input type="radio"/>	F <input type="radio"/>
Address			
Please state county. If Co. Dublin specify Dublin City/South Dublin/Fingal/Dun Laoghaire-Rathdown. If Co. Tipperary specify North or South. For counties Cork, Limerick, Waterford and Galway you must specify if city or county.			
Mobile Number	Work		
Email			
Country of Birth	Nationality		
Length of time at current address			
Last address if less than 3 years at above address			
Are you: Married <input type="radio"/> Remarried <input type="radio"/> Single <input type="radio"/> Separated <input type="radio"/>			
Divorced <input type="radio"/> Widowed <input type="radio"/> Co-habiting <input type="radio"/>			
Are you: Owner <input type="radio"/> Private Rented <input type="radio"/> Local Authority Rented <input type="radio"/>			
Living with relatives <input type="radio"/> Other <input type="radio"/> (if renting - monthly rent € )			
Number of children	Ages		

Are there any other persons over the age of 17 years, who will occupy the property?

	Applicant 1	Applicant 2
1. Are you an employee or director of KBC Bank Ireland plc?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
If YES, please provide details: _____		

	Applicant 1	Applicant 2
2. Are you connected to an employee of KBC Bank Ireland plc? For example a spouse, domestic partner or child?	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
If YES, please provide details of connection: _____		

Are you aware of any known future changes to your circumstances which may affect your ability to repay the proposed mortgage?	YES <input type="checkbox"/> NO <input type="checkbox"/>
If yes please give details: _____	

## Purpose of application

Which Applicant being added / removed from mortgage?
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## Term Required

Term	Remaining Term	Reason for Amending Term
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## Employment details

NOTE: APPLICANTS IN EMPLOYMENT MUST SUBMIT A KBC BANK IRELAND PLC EMPLOYEE STATUS ENQUIRY FORM TOGETHER WITH THE MOST RECENT ORIGINAL P60 AND TWO MOST RECENT PAYSLEIPS

### Primary applicant

Are you employed <input type="radio"/> self employed <input type="radio"/> homemaker <input type="radio"/> retired <input type="radio"/> unemployed <input type="radio"/>		
If employed, occupation		
Employers name and address		
Length of time with this employer	years	months
Work contact number		
If less than 2 years with present employer, please provide the following details:		
Previous employer's name		
Address		
Length of time with this employer	years	months

### Secondary applicant

Are you employed <input type="radio"/> self employed <input type="radio"/> homemaker <input type="radio"/> retired <input type="radio"/> unemployed <input type="radio"/>		
If employed, occupation		
Employers name and address		
Length of time with this employer	years	months
Work contact number		
If less than 2 years with present employer, please provide the following details:		
Previous employer's name		
Address		
Length of time with this employer	years	months

## Property Details (Subject of this mortgage).

Is the property a family home?	Yes <input type="radio"/>	No <input type="radio"/>
Accountants name and address		
Estimated property value €		
Legal costs associated with this transaction €		
Are additional funds being paid to party coming off mortgage?	Yes <input type="radio"/>	No <input type="radio"/>
If Yes, please provide details of source of funds		

## Self-employed applicants

NOTE: SELF EMPLOYED APPLICANTS MUST SUBMIT THE LAST TWO YEARS AUDITED ACCOUNTS AND ACCOUNTANTS CONFIRMATION OF APPLICANTS CURRENT TAX POSITION.

### Primary Applicant

If self employed, nature of business
Trading name and address of business
Date established
Address of property
Tel no.

### Secondary Applicant

If self employed, nature of business
Trading name and address of business
Date established
Accountants name and address
Tel no.

NOTE: ACCOUNTANTS MUST BE QUALIFIED AND BE A MEMBER OF ONE OF THE FOLLOWING INSTITUTES: INSTITUTE OF CHARTERED ACCOUNTANTS; THE ASSOCIATION OF CHARTERED CERTIFIED ACCOUNTANTS; THE INSTITUTE OF COST AND MANAGEMENT ACCOUNTANTS; THE CHARTERED INSTITUTE OF PUBLIC FINANCE ACCOUNTANTS; THE CHARTERED INSTITUTE OF MANAGEMENT ACCOUNTANTS; THE ASSOCIATION OF AUTHORISED PUBLIC ACCOUNTANTS (CPA). IF NONE OF THESE QUALIFIED ACCOUNTANTS ARE AVAILABLE WE WILL REQUIRE SUPPORTING TAX DOCUMENTATION TO CONFIRM INCOME.

## Income and outgoing details

### Primary Applicant

Annual income (that will be certified by employer or accountant)		Gtd.=guaranteed	Reg.=regular
Salary	€	<input type="text"/>	<input type="text"/>
Bonus	€	<input type="text"/>	<input type="text"/>
Overtime	€	<input type="text"/>	<input type="text"/>
* Source of other income			

### Secondary Applicant

Annual income (that will be certified by employer or accountant)		Gtd.=guaranteed	Reg.=regular
Salary	€	<input type="text"/>	<input type="text"/>
Bonus	€	<input type="text"/>	<input type="text"/>
Overtime	€	<input type="text"/>	<input type="text"/>
* Source of other income			

### Annual outgoings (Confirmation of satisfactory repayment history will be sought)

Applicant	Current loan balance €	Name of Lender it's with	Monthly repayment €	Date of Final Payment
1 <input type="radio"/> 2 <input type="radio"/>				
1 <input type="radio"/> 2 <input type="radio"/>				
1 <input type="radio"/> 2 <input type="radio"/>				
1 <input type="radio"/> 2 <input type="radio"/>				
1 <input type="radio"/> 2 <input type="radio"/>				

Do you have any other financial commitments not indicated above (incl. overdraft credit card leases, separated persons paying maintenance etc)? Yes ☐ No ☐

If Yes, please supply details

## Solicitors Details

Firm / Company Name and Address		
Solicitors Name	Tel No.	Fax No.

## Credit History

### Primary Applicant

Have you ever been made bankrupt, made any arrangements with creditors, had any court judgements for debt made against you or been in arrears with any existing or previous loan? If Yes ☐ No ☐

Please fill in details below


### Secondary Applicant

Have you ever been made bankrupt, made any arrangements with creditors, had any court judgements for debt made against you or been in arrears with any existing or previous loan? If Yes ☐ No ☐

Please fill in details below




**Your Declaration and Authority** The following must be read carefully by all applicants. I/We expressly declare that the information given on this form, the mortgage application form and any supporting documentation submitted to KBC Bank Ireland plc is true and accurate to the best of my/our knowledge and belief and that all facts relevant to this form, the mortgage application form and any supporting documentation have been disclosed.

## Distance Marketing Information

This information is supplied to you in accordance with our obligations under the European (Distance Marketing of Consumer Financial Services) Regulations 2004.

### Information about us

1. We are KBC Bank Ireland plc trading as KBC Bank Ireland plc. Our main business is lending and the provision of other financial accommodation to our clients and our principal place of business is Sandwith Street, Dublin 2.
2. We are a public limited company registered with the Companies Registration Office under registration number 40537 and we are a wholly owned subsidiary of KBC Bank Ireland plc. We are a licensed bank regulated by the Central Bank of Ireland. The number assigned to KBC Bank Ireland plc in accordance with section 9 of the Value Added Tax Act, 1972 is: 8F86824G.

### Information about the Financial Service

3. The purpose of this schedule is to summarise for you the key features of our Housing loans. Those key features are:
  - housing loans are available to persons who meet our credit criteria;
  - housing loans (including interest) are repayable over an agreed period of time, normally, but not exclusively, 25 years by monthly instalments;
  - interest on housing loans is payable at a variable rate or, if we so agree at your request, our applicable fixed rate for fixed periods;

### Fees

Top up arrangement fee €50 for top-up loans up to €100,000. For top up loans over €100,000 a fee of €100 applies. A Valuation fee in the amount of €126.97 is payable to the mortgage intermediary by the applicants. Stage Valuation or Interim / Final Inspection fees are €63.49. A charge of €1.00 per month is made for each house insurance premium instalment by direct debit. A charge of €6.35 may be charged for a giro payment book. A charge of €38.00 plus €12.70 government stamping fee may be charged when switching from investment method to annuity method repayment and vice versa. A copy of legal papers may be charged at €6.35 (max €38.00) per item and a charge of €12.70 may be made for duplicate mortgage statements. A charge of €6.35 may be made for a duplicate Interest Certificate. A charge of €19.00 may be made for processing each unpaid monthly mortgage instalment. A call out charge of €31.50 may be made for a staff visit. A summons-serving fee of €19 may be charged. Possession Order serving costs of €19 may be charged. A once-off charge of €317.00 may be made on an account if the account is referred to a solicitor with instructions to commence legal action to recover the mortgage property. Letters for outstanding mortgage instalments may be charged at a cost of €12.70. A mortgage deeds sealing fee of €38 may be charged. A charge of €63.00 may be made in respect of alterations to the title deeds. A fee of €38 may be charged for the release of Deeds on Accountable Trust Receipt. A charge of €6.35 may be made for releasing information under Data Protection Act. Alterations to Mortgage Product - Fees: Each alteration to the mortgage product (inc rate) may be charged at a cost of €38, the processing of each update to property insurance details may be charged at a cost of €30 and the processing of each updated life assurance details at a cost of €30.

- Housing loans are secured by a mortgage over your house;
- These and the other applicable terms and conditions will be set out in a contract which will be signed by you and us.

### Additional Fees

An 'Arrangement fee' equal to 0.5% of the mortgage loan amount may be payable by the applicant when the loan cheque is ready for issue. An 'amended letter of offer' fee of €63.00 may be payable by the applicant.

4. The following table is provided a guide to the repayment amount and level of total cost of credit.

Term	Typical Annual Percentage Rate (APR)	Repayment per €1,000 per month	Cost of Credit*
25	3.92	€5.20	€55,876.95
20	3.92	€5.98	€43,545.34
15	3.92	€7.32	€31,794.85
10	3.92	€10.05	€20,640.54

\* Based on a mortgage of €100,000

5. There may be additional costs or taxes payable by you which are not paid by us or imposed by us such as stamp duty, registration fees and your solicitor's fees and mortgage and home protection insurance.
6. This information is correct at the date it is sent to you. The examples of the total cost payable by you are illustrative only, and the actual total cost will depend on prevailing rates of interest, in the case of a variable rate loan, throughout the period of the loan, and, in the case of a fixed rate loan, at the time the loan is drawn down.

## Right to Terminate the Contract

7. You may at any time repay all or part of the loan early by sending a notice in writing to KBC Bank Ireland plc, Customer Services Department at the above address. The fixed rate on a mortgage will be the fixed rate available on the day the loan cheque issues. If, during a Fixed Rate Period, the Borrower repays early the whole or any part of the Loan or switches the whole or any part of the Loan into a variable rate or another fixed rate, the Borrower may be liable to pay a "break funding fee" to the Lender on the date (the "switching/redemption date") that such repayment or switching takes place. If, at the switching/redemption date the Wholesale Rate is higher than the Wholesale Rate at the date the existing fixed rate applying to the Loan was set, no break funding fee arises. If, however, at the switching/redemption date, the Wholesale Rate is lower than the Wholesale Rate at the date the existing fixed rate applying to the Loan was set, then a break funding fee will be chargeable. The break funding fee will be calculated by reference to the following formula:

$$B = (W - M) \times T / 12 \times A, \text{ where:}$$

B	=	the break funding fee.
W	=	the Wholesale Rate prevailing at the date the existing fixed rate applying to the loan was set.
M	=	the Wholesale Rate prevailing at the switching/redemption date for the unexpired time period of the Fixed Rate Period.
T	=	period of time in months to the end of the Fixed Rate Period.
A	=	principal amount which is subject to the existing fixed rate and which is being switched or redeemed.

'Wholesale rate' means the rate per cent per annum which the Lender determines to be the market rate applying to an appropriate interest rate swap for the relevant time period.

The following are examples of the calculation of the break funding fee:

a) Where Wholesale Rate increases over the term of loan:	
Wholesale Rate at the date the existing fixed interest rate applying to the loan was set (W):	7%
Wholesale Rate at switching/redemption date (M):	8%
Break funding fee	€0
b) Where Wholesale Rate decreases over term of loan:	
Wholesale Rate at date the existing fixed interest rate applying to the loan was set (W):	8%
Wholesale Rate at switching/redemption date (M):	7%
Break funding rate	1%
Unexpired Fixed Rate Period (T)	Six Months
Break funding fee (per €1,000 loan amount)	€5.00
Break funding fee = $(8\% - 7\%) \times 6 / 12 \times 1,000$	= €5.00 per €1,000.00

8. If you fail to make any payment due to us in respect of the loan or, if any of the other events of default which will be specified in the contract between us for the loan were to occur we may call for the immediate repayment of the loan together with all accrued but unpaid interest thereon and all other costs and expenses payable under the contract.



## Governing Law and Language

9. All our dealings with you, and all contracts between us, will be governed by the laws of Ireland.
10. All contracts between us, all information that we supply to you and all other communications with you will be in English.

## Complaint Procedures

11. We aim to provide a friendly and efficient service to our customers and it is our policy to ensure that all your concerns are dealt with fairly and promptly.
12. If you have any complaint please telephone or write to KBC Bank Ireland plc, Customer Services Department, Sandwith St, Dublin 2.
13. If you are dissatisfied with the outcome of our efforts to resolve your complaint you may refer your complaint to: Financial Services Ombudsman Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2. Telephone (01) 662 0899 Fax (01) 662 0890 e-mail: [enquiries@financialombudsman.ie](mailto:enquiries@financialombudsman.ie)

I/We hereby declare and acknowledge:

- (a) This form must not be construed as an offer on behalf of KBC Bank Ireland plc (KBCI).
- (b) The property may not be let without prior written consent of KBC.
- (c) Any insurance policy effected on these premises must be submitted to KBC for inspection and approval. KBC's interest must be noted on the policy. Insurance must be arranged on the premises on a full reinstatement basis.
- (d) The valuers report to be obtained by KBC is for the purpose of assisting KBC to assess the property offered as security for the loan and is not a survey or report nor is it to be relied upon by the applicants as to the value or condition of the property.
- (e) The making of any loan by KBC on foot of this application will not imply any warranty by KBC as to the reasonableness of the purchase price, the value, the soundness of construction or the state of repair of the property.
- (f) I/We authorise KBC to send my/our solicitor copies of any letter issued by KBC to me/us on foot of this application and any other information in KBC's possession relevant to this application. I/We authorise KBC to disclose details of this application and my/our mortgage account if approved to the mortgage introducer named on this application form on an ongoing basis.
- (g) The rate of interest will be that which KBC is charging on that date on which the loan cheque is issued and subsequently the rate may vary within the terms of the mortgage.
- (h) The rate of interest applicable to the loan may be varied at any time at the discretion of KBC, provided however that the applicant will be notified of the change in interest rates at the earliest opportunity.
- (i) If a fixed rate is requested the interest rate will be the fixed rate available on the day the loan cheque issues. For costs associated with early payment of a fixed loan please refer to the Consumer Credit Act 1995 notice within this form.
- (j) I/We declare that I am/we are over 18 years of age.
- (k) I/We expressly declare that the information given is true to the best of my/our knowledge and belief and that all facts relevant to the application have been disclosed.
- (l) The operation of Tax Relief at Source (T.R.S.) is subject to audit by the Revenue Commissioners. These audit powers allow the Revenue Commissioners to access records in KBC's possession including correspondence and the records of other communications between a lender and an individual having a qualifying mortgage loan from that lender. Should your loan qualify for T.R.S. your monthly T.R.S. payment will be lodged to your bank account on the same day you make your mortgage repayments.
- (m) I declare that I have read the Consumer Credit Act notices which are set out within this form.

**KBC BANK IRELAND PLC RETAINS SUBMITTED APPLICATION (NON LEGAL) DOCUMENTATION FOR A MAXIMUM PERIOD OF 6 WEEKS FROM THE DATE OF RECEIPT IN ACCORDANCE WITH ITS DOCUMENT RETENTION POLICY, AFTER WHICH IT IS DESTROYED.**

Signature of primary applicant	Signature of secondary applicant
Date        /        /	Date        /        /

## Consent under the Data Protection Act

Please note that KBC Bank Ireland plc may monitor and record telephone calls made to and from KBC Bank, as required for fraud and crime prevention, to assist in improving customer services, for confirmation of instructions and / or in the event of disputes. The details, information and personal data relating to you in this application form together with any other information that is furnished to KBC Bank Ireland in connection with this application and any resulting home loan ("Information"), will be used and retained by KBC Bank Ireland plc from time to time, and its and their successors, for the purposes of:-

- processing and assessing your mortgage application;
- administering any resulting home loan, including for debt collection purposes;
- prevention of money laundering, financing of terrorism and fraud, and otherwise complying with legal and regulatory obligations;
- undertaking credit and other checks as set out below, and making credit decisions;
- quality control and group reporting and management purposes;

and for such other purposes as are set out in the terms and conditions associated with any home loan you obtain from KBC Bank Ireland, or to which you have otherwise consented (including any marketing consents you have given).

Sensitive personal data will be obtained and processed only where necessary in order to process your mortgage or any related products you may purchase from KBC Bank Ireland plc (e.g. life assurance). You hereby expressly agree to the use, retention and reproduction of sensitive personal data for such purposes. If you do not permit such processing of your sensitive personal data, it will not be possible to provide you with certain services or products.

KBC Bank Ireland may disclose your Information for the above purposes to members of the KBC Bank Ireland plc, its and their successors in title, any person acting as its or their agents, any third parties/service providers engaged by it or them in connection with the provision to you of products and services, third party suppliers of products and services arranged by KBC Bank on your behalf and at your request, regulatory bodies and law enforcement agencies, credit reference agencies and any other party to whom you have agreed KBC Bank may disclose your Information. In particular, you hereby agree and consent to the disclosure by KBC Bank Ireland of any Information to its service providers, including its insurers, Irish Life Assurance Plc and Royal Sun and Alliance Insurance Company Ltd, Hibernian Life and Pensions Ltd, and your mortgage intermediary.

Your Information will be processed, recorded and retained by KBC Bank in electronic form, including by scanning of original documents and their retention on KBC Bank Ireland plc, or its or their successors', and its and their service providers', computer systems. You agree that KBC Bank may communicate with you electronically in relation to your accounts, and that it may rely on such electronic communications, records, originals and documents in any dealing with you.

You have the right to receive a copy of all personal data (within the meaning of the Data Protection Acts 1988 and 2003) relating to you which is held by KBC Bank following a written request (for which a small fee will be charged) and have any inaccuracies in your personal data corrected. In Accordance with Anti-Money Laundering obligations, we may undertake searches as appropriate to assist us verify your identity.



## To receive Promotional Communications

From time to time KBC Bank Ireland plc may notify you of promotional offers, competitions and information on further identified products and services, including Investment Services / Products. The information given on this form may be used to send you marketing material or to electronically communicate with you or to telephone you about products and services available from KBC Bank Ireland plc and carefully selected third parties.

**In order to receive these communications, please tick this box:** ☐

If you later decide that you do not want to receive this information you can write to the Marketing Department, KBC Bank Ireland, Sandwith Street, Dublin 2 or email: [marketing@kbc.ie](mailto:marketing@kbc.ie)

KBC Bank Ireland plc offers individuals a wide range of credit/loan and insurance related products (including both business and personal related products). The information given on this form may be used to send you marketing material or telephone you about these products and services.

**If you do not wish to receive this information please tick this box:** ☐

If you later decide that you want to receive this information you can write to the Marketing Department, KBC Bank Ireland, Sandwith Street, Dublin 2 or email: [marketing@kbc.ie](mailto:marketing@kbc.ie)

## Credit Reference Searching and Reporting

By signing this application, you acknowledge that KBC Bank Ireland plc will make enquiries throughout the application process relating to you by contacting your employers or accountants to confirm income and employment or net worth details, credit reference agencies (including the Irish Credit Bureau) to establish your credit record with members of the credit bureau and will provide information to credit reference agencies concerning this application and the manner in which any resulting account is conducted. KBC Bank Ireland plc may also undertake searches with the credit reference agencies from time to time during the period of any relationship with you. The credit reference agencies will keep a record of the search (usually for a year) and may disclose the fact that a search has been made, and information relating to you provided by KBC Bank Ireland plc, to their other members. KBC Bank Ireland plc and its successors may use any information received as a result of a search to make credit decisions in relation to you, to help prevent fraud and to recover its property.

**PLEASE NOTE THAT IF YOU DO NOT CONSENT THE BANK MAY NOT BE ABLE TO CONSIDER YOUR APPLICATION.**

Signature of primary applicant	Signature of secondary applicant
Date                    /                    /	Date                    /                    /

## Consent under the Consumer Credit Act, 1995

The applicant hereby consents for the purposes of Section 46 of the Consumer Credit Act 1995, to any telephone call, at home, at work, and on a mobile phone, or to any visit at home or at work from KBC Bank Ireland, to the applicant(s), the applicants employers, or any member of his/her family or any person acting on his/her behalf.

Signature of primary applicant	Signature of secondary applicant
Date                    /                    /	Date                    /                    /

## General Information Consumer Credit Act 1995

In accordance with the provision of the Consumer Credit Act, 1995 the following are for your attention:

All loans are subject to satisfactory appraisal of status and financial standing and require security over the property and suitable savings/protection policies.

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

**FOR VARIABLE RATE HOMELOAN: THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.**

**FOR ENDOWMENT LOANS: 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. IT MAY BE NECESSARY TO INCREASE THE PREMIUM AMOUNT PAYABLE IN ORDER TO SECURE AN INCREASE IN THE PROCEEDS OF THE POLICY ON MATURITY. THE EARLY SURRENDER OF AN ENDOWMENT POLICY IN RESPECT OF AN ENDOWMENT LOAN MAY YIELD A LOWER RETURN TO THE BORROWER THAN THAT PAID IN PREMIA AND OTHER CHARGES.**

## Consumer Protection Code 2012

In accordance with the provision of the Consumer Protection Code 2012 the following are for your attention:

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

**THE POSSIBLE IMPLICATIONS AND EFFECTS OF MISSING THE SCHEDULED REPAYMENTS IN RELATION TO THIS CREDIT/LOAN (IF APPROVED) ARE:**

- YOUR ACCOUNT MAY GO INTO ARREARS;
- YOUR CREDIT RATING MAY BE AFFECTED;
- YOUR LOAN MAY BECOME REPAYABLE ON DEMAND; AND
- ULTIMATELY, YOU MAY LOSE YOUR HOME.

**WARNING: IF YOU DO NOT KEEP UP YOUR REPAYMENTS YOU MAY LOSE YOUR HOME;**

**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;**

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

**VARIABLE RATE MORTGAGE WARNING: THE COST OF YOUR MONTHLY REPAYMENTS MAY INCREASE;**

**CONSOLIDATED MORTGAGE 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;**

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

## Agencies

KBC Bank Ireland plc is an agent for Royal & Sun Alliance in relation to the Homeguard Care building & contents insurance policy. KBC Bank Ireland plc is an agent for GE Financial Insurance Ltd in relation to the Mortgage Repayment Protection (MRP) policy. KBC Bank Ireland plc is an agent for Aviva Life and Pensions Ireland Ltd.

## Arrears

Compound interest is charged on arrears of payments at the same rate applying to the loan advanced. An additional 1% is charged on the arrears balance on a customers account where the account is more than 2 months in arrears and where the customer fails to make or keep an arrangement to clear the arrears.

# Mortgage Application Checklist

NB: Please address all correspondence to the Broker Support Team.

## Application Form

Ensure you read and understand the application form carefully.

Complete in full and sign. Please ensure that all the Declarations are signed.

Consent from party being removed from the mortgage (if applicable)

## Income Verification

### Employed

Employee Status Report completed and stamped by employer.

and

3 Recent payslips for each applicant.

and

Most recent P60 for each applicant.

### Self-Employed/Proprietary Director

Accountants Report Form completed by qualified accountant.

and

Copy of audited accounts for the last two years trading.

## Identification (If adding person to loan only).

### - Photo ID

Two forms of Photographic ID for each applicant - passport and drivers licence.

### - Address Verification

Two Original Utility Bills or bank statements required for each applicant - dated within past six months

### - Current Accounts

6 Months Current Account Statements

KBC Bank Ireland plc • Sandwith Street, Dublin 2

[www.kbc.ie](http://www.kbc.ie)  
[infohomeloans@kbc.ie](mailto:infohomeloans@kbc.ie)

KBC Bank Ireland plc is regulated by the Central Bank of Ireland.