

Intermediary Mortgage Centre Mortgage Application Form

Intermediary Mortgage Centre, **permanent tsb** Corporate Centre, Third floor, Carysfort Avenue, Blackrock, Co Dublin.
Tel: 1890 928607, Email: imcapplications@permanentsb.ie, Fax: 1890 586880, Web: www.broker24.ie
permanent tsb p.l.c. is regulated by the Central Bank of Ireland.

Intermediary Name:	<input type="text"/>	Intermediary Code:	<input type="text"/>
Name of Advisor:	<input type="text"/>	Contact Number:	<input type="text"/>
Name of secondary introducer (if applicable):	<input type="text"/>		<input type="text"/>
Mobile:	<input type="text"/>	Fax:	<input type="text"/>
Email:	<input type="text"/>		
Postal Address:	<input type="text"/>		

checklist - minimum information required

The application form submitted cannot be assessed without including the following minimum information. We will need to see the original documents as outlined below. In all cases a fully completed application form should be submitted.

loan details

loan amount:	<input type="checkbox"/>
loan term and rate:	<input type="checkbox"/>
loan purpose:	<input type="checkbox"/>
security value / type and address:	<input type="checkbox"/>

applicants details

age:	<input type="checkbox"/>
marital status - maintenance amount:	<input type="checkbox"/>
no. of dependants:	<input type="checkbox"/>

financial details

value of outstanding debts:	<input type="checkbox"/>
monthly repayments:	<input type="checkbox"/>
lender:	<input type="checkbox"/>
current account statements for all applicants: (if applicable)	<input type="checkbox"/>

Minimum standards

- | | |
|---|--------------------------|
| 1. Typed cover letter containing the following: | <input type="checkbox"/> |
| a) Background – what are their current circumstances – who they work for, their income etc. | |
| b) Proposal – what are they looking for? | |
| c) Repayment capacity – How much are they saving and demonstrated rent / mortgage or loan repayments that will cease. | |
| d) Recommendation – what are the test scores and why are you supporting this case | |
| 2. Fully completed application form | <input type="checkbox"/> |
| 3. Fully signed application for credit | <input type="checkbox"/> |
| 4. Your health declaration | <input type="checkbox"/> |
| 5. Sight of original declaration | <input type="checkbox"/> |
| 6. MDIR calculator fully completed | <input type="checkbox"/> |
| 7. In date Photo ID and Address verification | <input type="checkbox"/> |
| 8. Full 6 months bank statements (last transaction to be no later than 6 weeks old) / Self employed also require last 6 months business bank statements | <input type="checkbox"/> |
| 9. two of the last three most recent payslips | <input type="checkbox"/> |
| 10. Stamped Salary Certificate / self employed 3 years audited accounts / Notice of assessments | <input type="checkbox"/> |
| 11. P60 for previous year / self employed – Tax clearance cert. | <input type="checkbox"/> |

proposed closing date:

account no:
office use only

990

personal details

number of applicants:

Non Owning Borrower: Yes No

first applicant

second applicant

first name middle initial:

first name middle initial:

surname: maiden name if applicable:

surname: maiden name if applicable:

date of birth: / / cohabiting: yes no

date of birth: / / cohabiting: yes no

mother's maiden name:

mother's maiden name:

marital status: married single separated

marital status: married single separated

nationality: divorced widower

nationality: divorced widower

e-mail:

e-mail:

office tel:

office tel:

home tel:

home tel:

mobile:

mobile:

first time buyer: yes no

first time buyer: yes no

present address*:

present address*:

* If Co. Dublin you must specify Dublin City / South Dublin / Fingal / Dun Laoghaire Rathdown. For counties Cork, Limerick, Waterford and Galway you must specify City or County. If Co. Tipperary, you must specify North or South.

* If Co. Dublin you must specify Dublin City / South Dublin / Fingal / Dun Laoghaire Rathdown. For counties Cork, Limerick, Waterford and Galway you must specify City or County. If Co. Tipperary, you must specify North or South.

how long at this address: (date)

how long at this address: (date)

previous address:

previous address:

how long at this address: (date)

how long at this address: (date)

number of dependants: ages:

number of dependants: ages:

nature of current tenure

home owner: living with parents: tenant:

home owner: living with parents: tenant:

local authority tenant: other:

local authority tenant: other:

employment status

first applicant

second applicant

self-employed employed not employed

self-employed employed not employed

self-employment details

trading name and address:

trading name and address:

date of commencement of business: / /

date of commencement of business: / /

self-employment details (contd.)

nature of business:

sole trader: director / partner:

if shareholder / partner state % shareholding:

net profit: €

drawings: €

previous employer's name and address:

previous employment from: / /

previous employment to: / /

nature of business:

occupation:

Self-employed must supply the following: 1. audited accounts for the most recent three years. 2. auditor's certificate of actual gross income for the same three years. 3. certified details of any other income.

nature of business:

sole trader: director / partner:

if shareholder / partner state % shareholding:

net profit: €

drawings: €

previous employer's name and address:

previous employment from: / /

previous employment to: / /

nature of business:

occupation:

Self-employed must supply the following: 1. audited accounts for the most recent three years. 2. auditor's certificate of actual gross income for the same three years. 3. certified details of any other income.

employment details

employer name:

employer address:

type of business:

occupation:

employment status e.g. permanent, etc:

date commenced present employment: / /

gross basic salary p.a: €

overtime p.a: € regular/guaranteed/irregular

bonus p.a: € regular/guaranteed/irregular

commission p.a: € regular/guaranteed/irregular

other income non rental p.a: €

source of other annual income:

other income rental p.a:

salary mandated to **permanent tsb**: Yes No

if less than 6 months in current position, please state name and address of previous employer:

previous employment from: / /

previous employment to: / /

employer name:

employer address:

type of business:

occupation:

employment status e.g. permanent, etc:

date commenced present employment: / /

gross basic salary p.a: €

overtime p.a: € regular/guaranteed/irregular

bonus p.a: € regular/guaranteed/irregular

commission p.a: € regular/guaranteed/irregular

other income non rental p.a: €

source of other annual income:

other income rental p.a:

salary mandated to **permanent tsb**: Yes No

if less than 6 months in current position, please state name and address of previous employer:

previous employment from: / /

previous employment to: / /

financial history & commitments

First applicant

do you hold a current account: Yes No credit card: Yes No cheque/laser card: Yes No
 with whom:

Second applicant

do you hold a current account: Yes No credit card: Yes No cheque/laser card: Yes No
 with whom:

Assets & Liabilities

refinance home at Y/N	value	balance owing	monthly pymt.	to whom?	account number	Actual Rent
<input type="text"/>	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>	<input type="text"/>	<input type="text"/>	€ <input type="text"/> <input type="checkbox"/>
<input type="text"/>	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>	<input type="text"/>	<input type="text"/>	€ <input type="text"/> <input type="checkbox"/>
<input type="text"/>	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>	<input type="text"/>	<input type="text"/>	€ <input type="text"/> <input type="checkbox"/>
investment / other property / land						
<input type="text"/>	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>	<input type="text"/>	<input type="text"/>	€ <input type="text"/> <input type="checkbox"/>
<input type="text"/>	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>	<input type="text"/>	<input type="text"/>	€ <input type="text"/> <input type="checkbox"/>
<input type="text"/>	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>	<input type="text"/>	<input type="text"/>	€ <input type="text"/> <input type="checkbox"/>
motor vehicle / boat / caravan						
<input type="text"/>	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>	<input type="text"/>	<input type="text"/>	€ <input type="text"/> <input type="checkbox"/>
<input type="text"/>	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>	<input type="text"/>	<input type="text"/>	€ <input type="text"/> <input type="checkbox"/>
<input type="text"/>	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>	<input type="text"/>	<input type="text"/>	€ <input type="text"/> <input type="checkbox"/>
credit card (store accounts/hire purchase)						
<input type="text"/>	€ <input type="text"/>	€ <input type="text"/>	€ (N/A)	<input type="text"/>	<input type="text"/>	€ (N/A) <input type="checkbox"/>
<input type="text"/>	€ <input type="text"/>	€ <input type="text"/>	€ (N/A)	<input type="text"/>	<input type="text"/>	€ (N/A) <input type="checkbox"/>
<input type="text"/>	€ <input type="text"/>	€ <input type="text"/>	€ (N/A)	<input type="text"/>	<input type="text"/>	€ (N/A) <input type="checkbox"/>
current account / saving						
<input type="text"/>	€ <input type="text"/>					
<input type="text"/>	€ <input type="text"/>					
<input type="text"/>	€ <input type="text"/>					
rent / maintenance:						
<input type="text"/>			€ <input type="text"/>			
	total assets	total liabilities				
<input type="text"/>	€ <input type="text"/>	€ <input type="text"/>				

first applicant

have you ever had a credit agreement with or made previous application to **permanent tsb** or any other lending agency (incl. credit union)?

Yes No

if yes, please give details:

have you or your spouse ever been insolvent, bankrupt, involved in court proceedings for debt or compounded with creditors? have you any judgements registered against you personally? have any judgements been registered against a company of which you are a director?

Yes No

second applicant

have you ever had a credit agreement with or made previous application to **permanent tsb** or any other lending agency (incl. credit union)?

Yes No

if yes, please give details:

have you or your spouse ever been insolvent, bankrupt, involved in court proceedings for debt or compounded with creditors? have you any judgements registered against you personally? have any judgements been registered against a company of which you are a director?

Yes No

financial history & commitments (contd.)

If yes to any of the above, please give details:

Are you obliged to pay alimony/child support or separation maintenance?

Yes No

if yes, please state monthly amount:

€

If yes to any of the above, please give details:

are you obliged to pay alimony/child support or separation maintenance?

Yes No

if yes, please state monthly amount:

€

your health

Are you aware of any health issues that could affect your ability to work and meet the repayments of this facility? Yes No

If yes, please give details:

Known future changes in your circumstances

Are you aware of any possible changes to your future circumstances that may affect your ability to meet your repayments on this facility? Yes No

If yes, please give details:

mortgage details

loan amount: €

loan term:

Type of loan

annuity home loan:

Mortgage top up:

further advance:

other:

Rate type

fixed: variable: split: other:

if fixed specify fixed rate period:

if split specify the following: € fixed € variable

reason for choosing **permanent tsb**:

use of property:

main residence

second home

other uses

outlay

purchase price €

build cost €

site plan €

repairs / renovating €

stamp duty €

legal expenses €

other* €

total expenditure €

*please give details of 'other' above:

funding

savings €

additional borrowings €

inheritance €

gift (or other third party contributions) €

equity from sale of property €

other *please specify €

mortgage required €

total finance €

Mortgage top up

Mortgage top up total loan amount:

€

term of Mortgage top up loan:

Total amount to be advanced by cheque: (include loans to be refinanced)

€

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

VARIABLE RATE LOANS - “THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.”

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.

WARNING: The cost of your monthly repayments may increase.

The following warning applies in the case of Fixed Rate loans:

WARNING: You may have to pay charges if you pay off a Fixed Rate loan early.

The following warning applies in the case of interest only/bridging loans:

WARNING: The entire amount that you have borrowed will still be outstanding at the end of the interest-only period.

Where the purpose of the loan is for debt consolidation

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.

details of property to be mortgaged

address of property being mortgaged*:

*if Co Dublin you must specify Dublin City/South Dublin/ Fingal/ Dun Laoghaire Rathdown. For counties Cork, Limerick, Waterford and Galway you must specify City or County. If Co Tipperary you must specify North or South

existing property: date built / /

are all applicants to be named on the deeds? yes no

loan purpose

private property: family discount home: affordable house: shared ownership:

local authority tenant purchase: small dwellings act - local authority tenant purchase:

new property

is the property registered with: the home bond scheme: yes no the premier Bond scheme: yes no
(if so enclose the original HB47 certificate/Premier Bond)

stage of construction:

date of completion:

is the property being built by: direct labour yes

no builder/contractor yes no

if yes please state the cost of the site:

€

cost of build:

€

stage payments:

yes no

date of completion/date of 1st stage payment:

primary/secondary applicant/Non owning borrower

will there be any other persons in occupation of the property apart from you, your spouse or your children:

yes no

if yes, please supply details:

contact details

solicitor

name and address:

telephone:

title insurance yes no

valuer

name and address of person with whom an inspection may be arranged:

telephone:

mortgage application for credit

Intermediary Mortgage Centre, **permanent tsb** Corporate Centre, Third floor, Carysfort Avenue, Blackrock, Co Dublin.

account no:

personal details

applicant's name(s):

address of property to be mortgaged:

details of mortgage required

purchase price/value of property:

mortgage type:

amount of loan required

repayment term required

valuation

permanent tsb will require a valuation of and certain other information about the property you wish to buy and/or mortgage. The valuation report, of which you will obtain a copy, is designed specially for the needs of **permanent tsb** to help us decide if the property represents adequate security for the loan you require. The valuation report will be based on a limited inspection and is not intended to be a structural survey nor a condition report. It is important that you should not rely in anyway on the valuation report. It is possible that there are defects in the property which are not reported but which a more detailed inspection would reveal. This means that the valuation report may not make you aware of defects which could affect your decision to buy.

permanent tsb recommends that you obtain a more comprehensive report or structural survey.

insurance

Life Assurance

It is a condition on all repayment loans that Mortgage Protection Cover is effected before the loan cheque issues, **permanent tsb** can arrange this through a special scheme and the premiums will be incorporated in the monthly repayments for the duration of the loan. Alternatively applicants can make their own arrangements but the cover must meet **permanent tsb** requirements. Independent cover must be in place before the loan cheque is issued.

Property Insurance

It is a condition on all loans that property insurance is effected before the loan cheque issues. **permanent tsb** can arrange this through a special scheme and the premiums will be incorporated in the monthly repayments for the duration of the loan. Borrowers have the right to effect and maintain such insurance as is required by **permanent tsb** with any recognised insurer or through any authorised agency of their choice. If you wish to exercise this right, you must notify **permanent tsb** on acceptance of a loan offer (if any) and on receipt of said notification **permanent tsb** shall inform you of its detailed insurance requirements. The loan will not be issued until **permanent tsb**'s insurance requirements have been complied with to **permanent tsb**'s reasonable satisfaction. Where the borrower ceases to maintain adequate insurance cover for the property at any time during the period of the loan agreement, **permanent tsb** may insure the property through its agency for not less than the estimated cost of reinstatement. The borrower will be liable for the premium monthly / annually for the duration of the loan.

Keeping You Informed (Direct Marketing)

To keep you informed of any benefits, products or services that the Bank offer and for that purpose and the purposes mentioned below, please check the boxes below the ways you wish to be contacted:

Post	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Mobile phone	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Home phone	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Online	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Email	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Text message	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Information provided by you (whether in the application for an Account or otherwise) and any information relating to the conduct of your Account(s) may be used by us to: (i) transmit to you information relating to other products, services, special offers, promotions, competitions run by us or other companies in the permanent tsb Group ("Group" means the **permanent tsb** Group, a financial services group principally comprised of banking companies) or (ii) provide such information to other companies in permanent tsb Group so that they can transmit to you details of their products, services, special offers, promotions and competitions. If at any time you change your mind and you wish to amend your contact preferences, you may contact us by writing to FREEPOST F4940, Customer Data Quality (Direct Marketing), permanent tsb p.l.c., 56-59 St Stephen's Green, Dublin 2

data protection notice

ACCESS TO PERSONAL DATA. You have the right at any time to request a copy of any 'personal data' within the meaning of the Data Protection Acts 1988 to 2003 (as amended, re-enacted or replaced from time to time) that we hold about you (for which we may charge a small fee) and to have inaccuracies in that information corrected, by writing to Data Access Request, Document Management Control, **permanent tsb**, 56/59 St Stephen's Green, Dublin 2.

sensitive personal data

I/We consent to **permanent tsb** and its agents processing and holding all sensitive personal data disclosed by me, or on my behalf in conjunction with any application, account or product relating to me. Sensitive personal data (such as medical information and information on criminal offences, which is required to assess credit and insurance risk) will be used for the purposes of administering my account(s), application or product held with **permanent tsb**.

I/We also consent to **permanent tsb** disclosing sensitive personal data to other companies within the **permanent tsb** Group in connection with those purposes and **permanent tsb** may, from time to time, provide sensitive personal data to regulatory authorities or third parties acting on its behalf.

I/We authorise and consent to **permanent tsb** recording, processing and storing any such sensitive personal data received/provided by me/us.

signature of first applicant:

date:

signature of second applicant:

date:

signature & declaration

I/we declare that I/we am/are of full age and I/we hereby make application for an advance with **permanent tsb** upon mortgage of the property described above. I/we declare that the foregoing statements and particulars and any other information I/we have given to **permanent tsb** to be strictly true, to the best of my/our knowledge and belief. I/we acknowledge that, in order to process this loan application, **permanent tsb** its servants and agents will hold and process information in connection with this application (together with such other information supplied to or obtained by **permanent tsb** separately) and will hold and process same for administrative, customer care and service purposes and the statistical purposes of the Department of the Environment, Community and Local Government where required by that Department. **permanent tsb** may also pass this information to other companies within the **permanent tsb** group in connection with those purposes. I/We further authorise **permanent tsb** to supply such information as I/we have given to **permanent tsb** to an insurance company, if it is necessary, to obtain a suitable Mortgage Indemnity Policy. I/we have read the section above headed "Valuation" and I/we understand that I/we should not rely on the valuation report in any way in deciding whether or not to purchase the property. I/We understand that if, contrary to the **permanent tsb** recommendation, I/we do not request or obtain an independent structural survey for my/our own purposes, I/we run the risk that the property may suffer from serious defects which are not mentioned in the Valuation Report and that the Report may be defective, or may be inadequate for my/our purposes. I/We further understand that should **permanent tsb** grant a loan, this does not signify an assurance or guarantee that the property is soundly constructed and free from defects. I/We note that if I/we are approved by **permanent tsb** for a loan that at any time before the completion of the mortgage transaction **permanent tsb** has the right to withdraw or vary the approval subject to applicable law. In the event that I/we wish to change any of the details on the application, the changes will be recorded on the loan approval without the necessity of re-signing a further application form. I/We have had the necessary time to consider and query the information provided to me in relation to my application I/We hereby consent to the transfer of the benefit of the mortgage to any other person.

signatures

signature of first applicant:

date:

signature of second applicant:

date:

important notices

consent under the consumer credit act 1995

Under the Consumer Credit Act 1995 a customer's consent is required if the customer wishes **permanent tsb** to be able to telephone him/her at his/her place of employment/business in connection with a Credit Agreement. From time to time **permanent tsb** may need to contact you during working hours in connection with the Account. Should you wish to give your consent you should sign this part. I/we hereby consent to **permanent tsb** contacting me/us by telephone at my/our place of employment/business.

signature of first applicant:

date:

signature of second applicant:

date:

credit reference searching & reporting

You have the right at any time to request from any credit reference agency a copy of any "personal data" within the meaning of the Data Protection Act 1988 (as amended or re-enacted from time to time) that such a credit reference agency hold about you (for which they may charge a small fee) and to have inaccuracies in that information corrected.

permanent tsb may from time to time make searches against you on the records held by credit reference agencies. When such a search is made the credit reference agencies will keep a record for a period (usually a year) that the search has been made. **permanent tsb** may also provide information to credit reference agencies concerning this application and the manner in which the Account was conducted. For this **permanent tsb** requires your consent. Please note that if you do not consent **permanent tsb** will not be able to consider your application.

I/We authorise **permanent tsb** to carry out credit reference searches against me/us. I/We acknowledge that such credit reference agencies will record that such a search has been made and disclose that fact to their members for a period of at least one year. I/We also authorise that **permanent tsb** provide information concerning this application and the conduct of the Account to credit reference agencies.

signature of first applicant:

date:

signature of second applicant:

date:

sharing information authorisation

I/We confirm that I /we authorise my/our intermediary to obtain any data or information from **permanent tsb** in relation to my/our mortgage with **permanent tsb** and also in respect of any future mortgage(s) where arranged through the same intermediary unless I/we specify otherwise and such data and information may include redemption amount(s) in relation to such mortgage(s) where such amount(s) has/have been requested by me/us (but will exclude information relating to the conduct of such mortgage(s). (All parties to sign).

signature of first applicant:

signature of second applicant:

Important information including consumer credit act 1995 and distance marketing

Please note carefully the following information relating to Housing Loans within the meaning of the Consumer Credit Act 1995.

"WARNING: YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR ANY OTHER LOAN SECURED ON IT!"
VARIABLE RATE LOANS - "THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME!"

FIXED RATE LOANS

Whenever (i) repayment of a loan in full or in part is made or (ii) with the agreement of **permanent tsb**, the loan is switched to a variable rate loan or other fixed rate loan, before expiry of the Fixed Rate Period (hereinafter called the "Early Termination"), the applicant shall, in addition to all other sums payable as a condition of and at the time of the Early Termination, pay a sum equal to the **permanent tsb's** estimate of the loss (if any) arising from the Early Termination. In the calculation of the said loss, **permanent tsb** shall endeavour to apply in so far as it is fair and practicable, the formula $C=(I-S) \times R \times (M-T)$ where C is the charge to compensate for the loss (if greater than 0), I is the swap/market fixed interest rate for the term of the Fixed Rate Period at the date of its commencement, S is the swap/market interest rate for the remaining fixed period, R is the amount of the Fixed Rate loan balance paid or switched at the date of Early Termination, M is the Fixed Rate Period and T is the time expired of the Fixed Rate Period at the date of Early Termination

ARREARS

Interest will be applied to the outstanding balance of the loan. This balance includes any element of unpaid interest and charges which will accrue interest on the rate applicable to the account.

VALUATION

A valuation must be carried out on the property you intend buying and a valuation fee must be paid. The maximum valuation fee is €130 which includes VAT but excludes valuer's travel expenses. The valuer's travel expenses are: 1-10 miles = Nil; 11-20 miles = 6; 21-25 miles = 8. Properties incomplete at the time of the original valuation will require, on completion, a final valuation, the fee for which is €65 which includes VAT but excludes travel expenses. Additional loans will require an Opinion of Value ("drive by" valuation) the fee for which is €65 which includes VAT but excludes travel expenses. The valuation fee is refunded if the application is not accepted.

OTHER

Security and Insurance are required. Subject to current lending criteria and terms and conditions. Please note that if you require your Solicitor to take up your title deeds on Accountable Trust Receipt in the future (unless you are taking out a new mortgage with **permanent tsb**) there is a fee of €35. There is also a fee of €35 for vacating or releasing your mortgage.

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.

WARNING: The cost of your monthly repayments may increase.

The following warning applies in the case of Fixed Rate loans:

WARNING: You may have to pay charges if you pay off a Fixed Rate loan early.

The following warning applies in the case of interest only/bridging loans:

WARNING: The entire amount that you have borrowed will still be outstanding at the end of the interest-only period.

Where the purpose of the loan is for debt consolidation

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.

general distance marketing information

housing loan

NOTE: THIS INFORMATION DOCUMENT APPLIES TO YOU IF YOU HAVE DEALT WITH US AT A DISTANCE E.G. PHONE, INTERNET OR POST. IN OTHER WORDS WHERE THERE IS NO FACE TO FACE CONTACT BETWEEN YOU AND US OR BETWEEN YOU AND A MORTGAGE BROKER/INTERMEDIARY.

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

information about us

1. We are **permanent tsb** p.l.c. Our main business is banking and our principal place of business is 56-59 St Stephen's Green, Dublin 2.
2. We are a public limited company registered with the Companies Registration Office under registration number 222332 and we are a licensed bank regulated by the Central Bank of Ireland. We are an insurance intermediary for Financial Insurance Company Limited (trading as Genworth Financial) and Allianz plc and a tied assurance agent of Irish Life Assurance plc. If you have been introduced to us by a mortgage broker/intermediary you will be aware of their identity and address.

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 normally between 10 to 35 years by monthly or other periodic instalments;
 - there are a number of different types of housing loan which may be repaid as follows:
 - in the case of an annuity or repayment loan, by repayments of principal and interest; or
 - in the case of a bridging loan either by monthly repayments comprising of interest only with the principal being repaid on expiry of the loan term or by deferral of all repayments until expiry of the loan term whereupon the principal and all interest accrued thereon are repaid.
 - interest on housing loans is payable at a rate which will vary over the term of the loan in accordance with prevailing interest rates or, if we so agree at your request, our applicable fixed rate for fixed periods;
 - housing loans are secured by a mortgage over your property and any additional security that may be required by us;
 - if you make any default in repayment, we may repossess your property on foot of the mortgage and realise any security given to us and you must pay to us the costs and expenses that we incur in recovering payment from you;
 - Fees - A valuation report fee is payable, the maximum fee being €130.00 which includes VAT.
A valuers travel expenses are payable as follows: -

1-10 miles	= nil
11-20 miles	= €6.00
21-25 miles	= €8.00

A fee of €35.00 is charged for any request to release your title deeds to your solicitor and also for vacating or releasing your mortgage.
 - these and the other applicable terms and conditions will be set out in a contract which will be signed by you and us and the mortgage which you give us over your property.
4. 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 protection insurance and home insurance premiums.
5. 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.

your right to cancel the contract

6. You do not have a right to cancel the contract once you have drawn down a housing loan but you may repay a housing loan early as outlined in the next paragraph.
7. Whenever (i) repayment of a loan in full or in part is made or (ii) with the agreement of **permanent tsb**, the loan is switched to a variable rate loan or other fixed rate loan, before expiry of the Fixed Rate Period (hereinafter called the "Early Termination"), the applicant shall, in addition to all other sums payable as a condition of and at the time of the Early Termination, pay a sum equal to the **permanent tsb's** estimate of the loss (if any) arising from the Early Termination. In the calculation of the said loss, **permanent tsb** shall endeavour to apply in so far as it is fair and practicable, the formula $C=(I-S) \times R \times (M-T)$ where C is the charge to compensate for the loss (if greater than 0), I is the swap/market fixed interest rate for the term of the Fixed Rate Period at the date of its commencement, S is the swap/market interest rate for the remaining fixed period, R is the amount of the Fixed Rate loan balance paid or switched at the date of Early Termination, M is the Fixed Rate Period and T is the time expired of the Fixed Rate Period at the date of Early Termination.
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. We may also enforce our mortgage over your property and sell it and realise any security given to us and apply the proceeds of sale in repayment of the loan and all interest and costs and expenses.

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, which we supply to you, and all other communications with you will be in English.

complaints 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 a complaint please telephone or write to:
Customer Relations Department
permanent tsb
Churchyard Lane
Douglas
Cork.
Phone: 1890 808 700
Fax: 021 7304597
E-mail: CustomerRelationsDepartment@permanentsb.ie
13. If you are dissatisfied with the outcome of our efforts to resolve your complaint you may refer your complaint to:
Financial Services Ombudsman's Bureau
3rd Floor, Lincoln House
Lincoln Place
Dublin 2
Lo-call: 1890 88 20 90
Telephone: 01 662 0899
E-mail: enquiries@financialombudsman.ie

Responsible Lending – Our Approach

Whether you are borrowing by way of Term Loan to fund that special purchase, looking for a Mortgage to assist in the purchase of a property, or would like to avail of an overdraft or credit card facility, we have a responsibility to you to act as a prudent and responsible lender. That means that we will be open and honest with you in the manner in which we promote and offer our products. We will provide clear information on the cost of your borrowing and we will provide sufficient details in relation to fees, charges, and terms and conditions to enable you make an informed decision before entering into the transaction.

Before advancing any facility, an assessment of your ability to meet the required repayments will be completed and any advance will be limited to the amount we believe will ensure you can meet repayments comfortably while still meeting other essential financial and lifestyle commitments.

To assist us in this regard it is important that you provide us with a complete record of your financial affairs, particularly in relation to any non-bank commitments. It is therefore important that you complete the following brief questionnaire carefully, as the information will be used to determine the appropriateness of our product offering to you.

- | | No | Yes |
|--|--------------------------|--------------------------|
| a) Do you or your spouse / partner have any savings or shares in a Credit Union? | <input type="checkbox"/> | <input type="checkbox"/> |
| b) Do you or your spouse / partner currently hold loan account(s) in a Credit Union? | <input type="checkbox"/> | <input type="checkbox"/> |
| c) Have you or your spouse / partner previously held loan account(s) with a Credit Union? | <input type="checkbox"/> | <input type="checkbox"/> |
| d) Do you or your spouse / partner have any other Non-Bank repayment commitments?
(for example - Occupational Loan Scheme, Money Lender, Family Member) | <input type="checkbox"/> | <input type="checkbox"/> |

Note : If the answer to any of (a) to (d) above if "Yes" , please provide full details of each facility in the box provided below.

Name of Credit Union / Other Lender	Savings Balance	Loan Balance	Monthly Commitment
	€	€	€
	€	€	€
	€	€	€

Declaration

I / We declare that the above information is a fair reflection of any non-bank savings or loan commitments held in my/our name(s)

Applicant 1 _____

Applicant 2 _____

Date _____

Branch Official _____

SEPA Direct Debit Mandate

Your Mortgage Account Number:

Creditor Identification Number - IE63ZZZ300180

Mandate Reference:
(Completed by **permanent tsb**)

Creditor Name:

Creditor Address:

Debiting Account Details (please complete all details in this section in Block Capitals)

IBAN
(Bank Account to be Debited)
Example of IBAN -IE23IPBS99061312345678

BIC Code
(the Bank Identifier code)
Example of Swift Code—IPBSIE2D

Your Name:
(name of Account to be Debited)

Your Address:
(address held by debiting Bank -
if joint account primary address)

City / Post Code: **Country:**

Type of Direct Debit Recurring Payment

By signing this mandate form, you authorise (a) **permanent tsb** to send instructions to your bank to debit your account and (B) your bank to debit your account in accordance with the instruction from **permanent tsb**.

As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited. Your rights are explained in a statement that you can obtain from your bank.

Signature(s)

Note : Where the account being debited is a joint account and more that 1 person is needed to withdraw funds, then all parties must sign this form

Date of signing

Note : Your rights regarding this mandate are explained in a statement that you may obtain from your bank

IMPORTANT NOTE:

No amendments are allowable to direct debits eight days prior to your repayment due date. If amendment is received during this period, the amendment will be processed after your next repayment due date