

Mortgage Application Form

Mortgage Adviser

Phone number

Branch NSC

We're very happy that you're applying for a Mortgage with Bank of Ireland. If there's anything here that you're unsure about or if you have any questions, please ask. We will be with you every step of the way and will do everything we can to make your Mortgage experience as straightforward as possible.

Certain lending criteria apply to all types of Mortgage, and there are terms and conditions. You must be over 18 and security and insurance are required. We'll make sure all of this is clear to you up front.

Warning: Your home is at risk if you do not keep up payments on a mortgage or any other loan secured on it.

Mortgage Rate options

You can choose a fixed or variable loan rate, or a combination of the two.

- **Variable:** This means your repayments are influenced by market interest rates which can go up or down during the life of your mortgage. A variable rate gives you the flexibility to make early repayments or lump sum repayments and so reduce the overall cost of your Mortgage.
- **Fixed:** A fixed rate Mortgage guarantees a specific rate for a period of your loan (for example for 1, 2, 3, 5 or even 10 years. This ensures your monthly repayments remain the same every month during the fixed rate period. There may be a charge if you change to another rate or pay off your loan early during a fixed rate period - see warning below. At the end of the fixed rate period you will move to a variable rate or you can opt for a new fixed rate for another period.
- **Split rate:** Splitting your mortgage rate gives you the security of a fixed rate on part of your loan amount with the benefits of a variable rate on the remainder. You can split your Mortgage whichever way you like, for example you can fix 20% and leave the rest variable, or split 50/50, 70/30, etc.

Our Mortgage rates vary depending on the amount you are borrowing compared to the value of the property (LTV) and whether you opt for a variable or fixed rate.

Warning: You may have to pay charges if you pay off a fixed-rate loan early.

Mortgage Language made simple

Annual Percentage Rate (APR): The APR is a calculation of the overall cost of a loan expressed as an annual rate. It takes into account all costs involved over the term of the loan, such as any set-up charges and the interest rate. We calculate it to a standard set out in consumer protection legislation.

Annuity Mortgage: This is the standard Mortgage type where part of the initial amount you borrow - the capital (see 'Capital' below) - is paid back every month along with interest. Once all the capital and interest is paid back the property is mortgage free.

Arrears: If you fall behind in your Mortgage repayments it means your Mortgage is in arrears. There may be additional charges associated with a Mortgage in arrears.

Building Energy Rating (BER): A BER is similar to the energy label for household appliances and tells you how energy efficient your new home will be. The label has a scale of A to G, with A-rated homes being the most energy efficient. A BER certificate is compulsory on homes being sold or rented.

Buy to Let: This is a Mortgage to purchase a property for investment purposes (usually where you want to let or rent it to a tenant).

Capital: This is the original amount of money you borrow.

Contract / Contract for Sale: A contract is a legal agreement between two or more people. When you wish to buy a house, you first sign a Contract for Sale with the seller. The Contract for Sale should be in the form approved by the Law Society (the professional body for solicitors) and your solicitor will guide you on it. The Contract for Sale will set out the steps that need to be taken before you sign the Deed (see 'Deed' below). Usually, you pay a deposit when signing the Contract for Sale (see 'Deposit' below).

Conveyancing: This is the legal process that includes researching, documenting and transferring ownership of a property. It also

involves filing records in state registries, such as the Property Registration Authority (see 'Property Registration Authority' below) and paying government stamp duty on the sale. Generally, a solicitor must look after this.

Deed: A legal document in a special form. The document used to transfer ownership of a property must be in the form of a deed – it is signed by both the vendor and the purchaser as evidence of transferring ownership.

Deposit: A sum of money paid by the purchaser when an offer to purchase is made. Two deposits may be payable – the first is a refundable booking deposit. You normally have 21 days after paying this deposit, generally referred to as the 'cooling off' period, before signing the Contract for Sale. On signing the contract, a deposit is paid to secure the property purchase. In general this deposit is non-refundable.

Drawdown: Once all of the conditions of the Mortgage have been fulfilled to the satisfaction of the Bank and the contracts have been exchanged, the Bank will 'draw down' the loan funds and send them to your solicitor.

Equity: This is the difference between the value of your property and what you owe under your Mortgage loan (see 'Negative Equity' below).

Equity Release: If you have equity in your home, i.e. if the value of your home is greater than what you owe under your mortgage loan (see 'Mortgage' below), then you may be able to release some of this equity by taking out an Equity Release, that is an additional mortgage loan secured on the property. Equity Release could be an ideal option to fund significant expenses like home improvements, a garden makeover, even education expenses.

First Time Buyer (FTB): A first-time buyer is a person who has never before, either on his or her own or with others, purchased a house, a site to build a house or an apartment in Ireland or abroad.

Interest rate: This is the cost to you of borrowing money. The rate is usually expressed as a percentage rate per annum (i.e. per year). Interest rates can be either fixed or variable.

Loan to Value Ratio (LTV): LTV is the amount that you are borrowing compared to the value of the property you are buying. For example, if you buy a property valued at €300,000 and borrow €240,000, your LTV is 80%.

Mortgage: A Deed you sign to create security over a house or land and sometimes over other types of property. For example, security in the form of a mortgage is usually given to a bank or building society to enable it to lend to a borrower to finance the purchase of a property. A loan secured by a mortgage can be called a mortgage loan.

Mover: If you already own a home (or have owned one before) and are moving to a new home you will be considered a Mover. You may be seeking a mortgage loan to allow you move home.

Negative Equity: This is where the market value of your property is less than what you owe under your mortgage loan.

Owner Occupier Mortgage: A Mortgage given to a person(s) to purchase a house in which he or she intends to live.

Property Registration Authority: The state registry where dealings concerning land are filed (usually by solicitors) and registered. The Property Registry Authority runs two registration systems at present. The older system is the Registry of Deeds in which details of Deeds concerning land are filed. This older system is being phased out. The more modern system is the Land Registry which is map-based and which records who owns land, who holds a mortgage over land and other details.

Property Registration Authority Fee: A fee paid to the Property Registration Authority to register you as the new owner of the property after you buy your home. This fee will be included in the legal costs charged by your solicitor.

Redeemed / Redemption: When a mortgage loan is fully repaid the mortgage is said to be "redeemed" and "redemption" of a mortgage is full repayment of the mortgage loan. We must release our mortgage once you redeem it.

Repayment: The amount you agree to pay us each month on your mortgage loan.

Searches: Searches are carried out by your solicitor in the Property Registration Authority and other state registries to ensure that the person selling the property has a legal right to sell it and that there is nothing on the title (such as a mortgage from the seller to a bank) which would affect you (see 'Title' below). Your solicitor should also carry out searches to ensure any house or building has full planning permission.

Stamp Duty: A Government tax on the purchase of a property.

Switcher: Someone who moves a mortgage loan secured on a house from one financial institution to another without moving home.

Term: The term of the mortgage loan is the length of time over which you agree to pay off the loan. The longer the term the less you pay each month, but a longer term also means paying more interest over the duration of the loan.

Title: The right to ownership of property, especially land. Types of title include freehold (where the owner owns land outright) and leasehold (where the owner has a lease of the land). For technical legal reasons some apartment owners own their property under leases that last hundreds of years.

Underwriter: A professional employed by lenders or insurers to assess the level of risk in providing lending / insurance cover.

Valuation: A report which describes a property and estimates its market value. It is prepared by a professional valuer. When we agree to lend a mortgage loan, we require such a report (called a Valuation Report). The valuer must be acceptable to the Bank. Remember: the Valuation Report is not a detailed structural survey or planning survey and we strongly recommend you have your own surveyor or valuer carry out a survey / valuation for your own peace of mind.

Here's a list of the documentation you will need as part of your mortgage application. Take some time to review and complete the checklist, as providing us with all required documentation will help avoid any delays in your application. Depending on your own situation, some of the documents listed may not be required, or we may need to ask you for additional information. Your Mortgage Adviser will answer any questions that you may have about the checklist.

		Enclosed	To Follow	Not applicable
First Applicant	• Signed Declaration, Authorisation and Consent form (i.e. page 14)	<input type="checkbox"/>		
	• Photo Identification e.g. current passport or driving licence (if you are not already a Bank of Ireland customer)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	• Recent Utility Bill e.g. phone or electricity bill (if you are not already a Bank of Ireland customer)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	• Last 6 months current / savings account (as applicable) bank Statements (if not with Bank of Ireland)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Second Applicant	• Signed Declaration, Authorisation and Consent form (i.e. page 14)	<input type="checkbox"/>		
	• Photo Identification e.g. current passport or driving licence (if you are not already a Bank of Ireland customer)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	• Recent Utility Bill e.g. phone or electricity bill (if you are not already a Bank of Ireland customer)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	• Last 6 months current / savings account (as applicable) bank Statements (if not with Bank of Ireland)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PAYE APPLICANTS				
First Applicant	• Most recent P60 (original)	<input type="checkbox"/>	<input type="checkbox"/>	
	• Last 3 months payslips	<input type="checkbox"/>	<input type="checkbox"/>	
Second Applicant	• Most recent P60 (original)	<input type="checkbox"/>	<input type="checkbox"/>	
	• Last 3 months payslips	<input type="checkbox"/>	<input type="checkbox"/>	
SELF EMPLOYED	• Last two years' certified/audited accounts	<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 OR MAKING HOME IMPROVEMENTS				
	• Fixed Price Contract or Detailed Costings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If your application is approved we may require the following additional documents (exact requirements will be confirmed in your Letter of Offer)				
First Applicant	• Mortgage statement showing last 12 repayments (if your existing mortgage is with another financial institution)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Second Applicant	• Mortgage statement showing last 12 repayments (if your existing mortgage is with another financial institution)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PAYE APPLICANTS				
First Applicant	• Bank's 'Certificate of Income'	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Second Applicant	• Bank's 'Certificate of Income'	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SELF EMPLOYED	• 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"/>	
APPLICANTS HAVING THEIR HOME BUILT OR MAKING HOME IMPROVEMENTS (structural work)				
	• Architect's / Engineer's Report	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Thank you for applying for a mortgage with Bank of Ireland.

Please read through this application form carefully and complete it in as much detail as possible. This will help us to respond to you without delay.

Completing this form

- Please complete this form in CAPITAL LETTERS using a ballpoint pen (blue or black ink)
- If purchasing jointly please provide details for each applicant. In this case 'I', 'me' and 'my' will refer to each applicant. If a question does not apply to you, enter N/A (not applicable).
- Take the time to read the Mortgage Information section on pages 1-2, and review the documentation checklist on page 3 so that you know what documents will be required as part of your application.

If you have any questions or require any assistance please contact your Mortgage Adviser.

This form is designed to be used for mortgages provided by Bank of Ireland Mortgage Bank and The Governor and Company of the Bank of Ireland. Any reference to "Bank" shall mean Bank of Ireland Mortgage Bank and/or The Governor and Company of the Bank of Ireland as the context 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.

- | | | |
|---|--|--|
| <input type="checkbox"/> First time buyer | <input type="checkbox"/> Investment Property / Buy to Let | <input type="checkbox"/> Application to switch from another lender |
| <input type="checkbox"/> Home Mover | <input type="checkbox"/> Equity Release (minimum amount €15,000) | |

Section 1. Personal details

First Applicant

First Name:

Surname:

Date of birth:

Male Female

Marital / Civil status (please tick)

Single Cohabitant Separated

Married / Civil Partner Divorced

Widowed / Surviving Civil Partner Dissolved Civil Partnership

Are you liable for maintenance payments arising from separation / relationship breakdown or child relationship proceedings? Yes No

If Yes, indicate monthly amount payable €

Are you resident in the Republic of Ireland Yes No

If No, please state country of residence

How many years are you living in Ireland?

Do you require a work permit / visa to be employed in Ireland? Yes No

If yes, please state type of visa

And visa expiry date

Number of dependents

Ages of dependents

Are you living in (please tick): Rent per month

Rented Accomodation €

With Family/Friends €

Your own home

Second Applicant

First Name:

Surname:

Date of birth:

Male Female

Marital / Civil status (please tick)

Single Cohabitant Separated

Married / Civil Partner Divorced

Widowed / Surviving Civil Partner Dissolved Civil Partnership

Are you liable for maintenance payments arising from separation / relationship breakdown or child relationship proceedings? Yes No

If Yes, indicate monthly amount payable €

Are you resident in the Republic of Ireland Yes No

If No, please state country of residence

How many years are you living in Ireland?

Do you require a work permit / visa to be employed in Ireland? Yes No

If yes, please state type of visa

And visa expiry date

Number of dependents

Ages of dependents

Are you living in (please tick): Rent per month

Rented Accomodation €

With Family/Friends €

Your own home

Existing mortgage(s) on property/properties held

If yes	Property 1				Property 2				Property 3			
Mortgage provider	<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"/>
Mortgage account number 1	<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"/>
Year drawn down		<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"/>
Original loan amount	€	<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"/>
Current 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"/>
Monthly repayment	€	<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"/>
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"/>	
Current Interest Rate		<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"/>
Rate Type	Fixed <input type="checkbox"/>	Variable <input type="checkbox"/>	Tracker <input type="checkbox"/>		Fixed <input type="checkbox"/>	Variable <input type="checkbox"/>	Tracker <input type="checkbox"/>		Fixed <input type="checkbox"/>	Variable <input type="checkbox"/>	Tracker <input type="checkbox"/>	
Is this mortgage now (or was it within the last 24 months) subject to Forbearance, Modification or other form of payment arrangement? If Yes, please give details		Yes <input type="checkbox"/>	No <input type="checkbox"/>			Yes <input type="checkbox"/>	No <input type="checkbox"/>			Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Mortgage account number 2	<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"/>
Year drawn down		<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"/>
Original loan amount	€	<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"/>
Current 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"/>
Monthly repayment	€	<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"/>
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"/>	
Current Interest Rate		<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"/>
Rate Type	Fixed <input type="checkbox"/>	Variable <input type="checkbox"/>	Tracker <input type="checkbox"/>		Fixed <input type="checkbox"/>	Variable <input type="checkbox"/>	Tracker <input type="checkbox"/>		Fixed <input type="checkbox"/>	Variable <input type="checkbox"/>	Tracker <input type="checkbox"/>	
Is this mortgage now (or was it within the last 24 months) subject to Forbearance, Modification or other form of payment arrangement? If Yes, please give details		Yes <input type="checkbox"/>	No <input type="checkbox"/>			Yes <input type="checkbox"/>	No <input type="checkbox"/>			Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Mortgage account number 3	<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"/>
Year drawn down		<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"/>
Original loan amount	€	<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"/>
Current 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"/>
Monthly repayment	€	<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"/>
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"/>	
Current Interest Rate		<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"/>
Rate Type	Fixed <input type="checkbox"/>	Variable <input type="checkbox"/>	Tracker <input type="checkbox"/>		Fixed <input type="checkbox"/>	Variable <input type="checkbox"/>	Tracker <input type="checkbox"/>		Fixed <input type="checkbox"/>	Variable <input type="checkbox"/>	Tracker <input type="checkbox"/>	
Is this mortgage now (or was it within the last 24 months) subject to Forbearance, Modification or other form of payment arrangement? If Yes, please give details		Yes <input type="checkbox"/>	No <input type="checkbox"/>			Yes <input type="checkbox"/>	No <input type="checkbox"/>			Yes <input type="checkbox"/>	No <input type="checkbox"/>	

Section 5. Your main Bank account details

First Applicant

Bank name

Bank Address

Bank account number:

Bank sorting code:

Second Applicant

Bank name

Bank Address

Bank account number:

Bank sorting code:

Section 6. Savings and other assets

Current accounts - as at the date of mortgage application

First or second applicant or both	Current account provider	Account balance	Overdraft limit
		€	€
		€	€
		€	€

Savings accounts - as at the date of mortgage application

First or second applicant or both	Savings account provider	Account balance	If a Regular Savings account - monthly amount	Source - if not regular savings*
		€	€	
		€	€	
		€	€	

* Source: Gift, Inheritance, Accident claim, Redundancy, Income from regular savings, Other (please give details below)

Other assets, including Life Policy, Shares, Share options, Land, Site, Bond, Other

First or second applicant	Account type	Institution / Company name	Account balance
			€
			€
			€

Section 8. Mortgage amount required

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

Mortgage amount requested (minimum amount €15,000) €

Outlay / Costs

Purchase price / building cost (excluding site cost)	€	<input type="text"/>
Site cost (if building own home)	€	<input type="text"/>
Debt to be refinanced (from sections 3 / 4)	€	<input type="text"/>
Property renovations	€	<input type="text"/>
Stamp duty	€	<input type="text"/>
Legal fees	€	<input type="text"/>
Other outlay (please detail below)	€	<input type="text"/>
Total outlay	€	<input type="text"/>

Source of Funds

Total savings	€	<input type="text"/>
Proceeds of property sale	€	<input type="text"/>
Gift (please detail below)	€	<input type="text"/>
Inheritance	€	<input type="text"/>
Other funds (please detail below)	€	<input type="text"/>
Loan amount required	€	<input type="text"/>
Total funds	€	<input type="text"/>

Detail of Other outlay

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

Detail of Other funds

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

Gift detail: Please advise relationship of donor to you (e.g. parent, uncle, aunt, brother, sister, grandparent, other)

Please note: Confirmation that gift is non-refundable may be required

Please complete if you are applying for equity release

Provide the Account number(s) for your existing Mortgage(s)

Equity Release purpose

Equity Release purpose	Equity Release amount requested
Home Improvements (please provide detail)	€ <input type="text"/>
Is planning permission required?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Education fees	€ <input type="text"/>
Medical Fees	€ <input type="text"/>
Refinancing other debt	€ <input type="text"/>
Other purposes (please provide detail)	€ <input type="text"/>
Mortgage amount now required	€ <input type="text"/>

Current Mortgage balance €

Detail of Home Improvements / Other purposes

<input type="text"/>

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

Existing mortgage redemption figure €

Name of existing mortgage provider

Year of mortgage drawdown with existing provider

Mortgage amount now required €

Section 9. Type of Mortgage required

Please tick: Repayment Interest only (Buy to Let only) Please tick: Fixed Variable Split

Term in Years*

* Minimum term 5 years
Maximum terms - 35 years for First time buyers only,
25 years for Buy to Let, 30 years for all others.

Details of split

<input type="text"/>																			
<input type="text"/>																			

Please note: Payment will be monthly by Direct Debit.

Section 10. Solicitor details

Name of firm

<input type="text"/>																			
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Name of solicitor

<input type="text"/>																			
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Address of firm

<input type="text"/>																			
<input type="text"/>																			
<input type="text"/>																			

Telephone number

<input type="text"/>																			
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Section 11. Important dates

Providing the following information will help us to meet your requirements:

When do you need to sign the contracts for this purchase?

<input type="text"/>							
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When do you need your loan cheque / first stage payment?

<input type="text"/>							
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If you are buying at an auction please provide the auction date

<input type="text"/>							
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Section 12. Home Insurance and Life Assurance Cover

Home (Buildings) insurance must be in place before you can draw down a Mortgage. Bank of Ireland can provide you with comprehensive home insurance cover - we would be very happy to give you a quote and we can arrange your cover straight away.

You are not obliged to take out your home insurance with us if you don't want to.

Please tick as appropriate:

- Yes please give me a no obligation quote for Bank of Ireland Home Insurance.
- No I do not want Bank of Ireland to quote me for Home Insurance and I understand that I must arrange my own Home Insurance.

Life Assurance cover, which is usually required for most types of mortgages, has to be in place before you can draw down your Mortgage. This is to ensure that, in the event of your premature death, there is a lump sum available to go towards repaying your mortgage.

You are not obliged to take out your mortgage protection life cover with Bank of Ireland Life if you don't want to - you can take out suitable life cover with any life assurance company.

Ask your Mortgage Adviser about Life Assurance Cover from Bank of Ireland Life – we'll be happy to arrange a consultation for you with an Insurance and Investment adviser.

Please tick as appropriate:

- I am interested in speaking with a Bank of Ireland Insurance and Investment Adviser about Life Assurance Cover from Bank of Ireland Life
- No I do not want to speak with a Bank of Ireland Insurance and Investment Adviser and I understand that I must arrange my own Life Assurance Cover

Home Insurance is provided by Bank of Ireland Insurance Services Limited. Bank of Ireland Insurance Services Limited 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 Home Insurance is underwritten by RSA Insurance Ireland Limited. Bank of Ireland Insurance Services Limited is tied to RSA Insurance Ireland Limited for the purpose of selling Home Insurance.

RSA Insurance Ireland Limited is regulated by the Central Bank of Ireland. It is a private company limited by shares and registered in Ireland under number 148094 with registered offices at RSA House, Dundrum Town Centre, Sandycroft Road, Dundrum Dublin 16. Cover is subject to underwriting requirements and terms and conditions apply. A full list of terms, conditions and exclusions are contained in your policy booklet.

Life Assurance, pension products and certain savings and investment products are provided by Bank of Ireland Life. Terms and conditions apply. Benefits are subject to underwriting and acceptance by Bank of Ireland Life. Where relevant Life Assurance tax applies, it is important to note for pensions that tax relief is not automatically granted and Revenue conditions apply.

Bank of Ireland Life is a trading name of New Ireland Assurance Company plc. New Ireland Assurance Company plc trading as Bank of Ireland Life is regulated by the Central Bank of Ireland. A member of Bank of Ireland Group. Bank of Ireland Insurance & Investments Limited is regulated by the Central Bank of Ireland. Bank of Ireland Insurance & Investments Limited is a tied agent of New Ireland Assurance Company plc and is a member of Bank of Ireland Group.

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 all its present and future subsidiaries,

“contracted agents” means entities which have contracted with the Bank of Ireland Group to assist 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 has signed this form, and

“personal details” means information concerning me which Bank of Ireland Group holds. It includes 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

Sign here



Sign here



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 information. This can be done free of charge by writing to your 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 in this application 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 Legal notices and Fees and Costs set out on page 15.**

First applicant

Second applicant

Sign here



Sign here



Date 2 0

Date 2 0

Lending criteria and terms and conditions apply. Security and insurance required.

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

Fees and Costs

Valuation

The Bank requires that you arrange a valuation of the property (or properties) offered as security, carried out by a valuer acceptable to the Bank. You will need to pay the valuation fee direct to the valuer. You need to agree that fee with the valuer (you should expect to pay a fee of €150 to €250 plus VAT but this can vary). If we withdraw the loan offer we may refund this fee. No responsibility is implied or accepted or warranty given by the Bank for the value or condition of the property as outlined in the valuation. The valuation report will remain the property of the Bank and you are entitled to your own copy of the report.

Legal fees

You will need to pay legal fees to your own solicitor, which you need to agree with him or her as part of your own arrangement. This does not include costs associated with the Bank's legal investigation of title for the purpose of the Mortgage.

Accountable trust receipt: €63. You will need to pay this fee to the Bank where your solicitor requests the Title Deeds from the Bank on your behalf.

Security Perfection Fee for Equity Release: €600. This fee covers the Bank's legal expenses where the Bank agrees to handle an Equity Release loan without the need for a customer to engage his/her own solicitor.

The following additional costs will be payable by the borrower for **buy to let properties and principal dwelling housing where the 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 €350 per property.

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

You may be liable for legal, valuation and other costs incurred in perfecting the security or any other requirements even if the Mortgage loan is not advanced.

Arrears - Interest Surcharge

If you do not pay us a repayment instalment or other sum of money by the date you are due to pay it, we may charge you a default interest rate of 0.5% per month or part of a month (which is 6% per year) on the unpaid sum. This default interest is added to normal interest.

We do not charge borrowers default interest when they are in a Mortgage Arrears Resolution Process under the Central Bank's Code of Conduct on Mortgage Arrears and are co-operating reasonably and honestly with us.

Important information and warnings

Letter of Offer: Once your application is approved, a Letter of Offer detailing your Mortgage offer from the Bank is issued to you and to your solicitor. It will include the Interest Rate, how you are to repay your loan and the duration (see 'Term' below) of the mortgage loan. Full Terms and Conditions are included. It must be signed and returned to the Bank within 30 days of the date of the Offer Letter to remain valid.

LEGAL NOTICES

We have a legal duty to include the notices below. They contain important and useful information. Please take the time to read them.

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

If your Mortgage is ever on a variable rate:

WARNING: THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.

If your Mortgage is ever on a fixed rate:

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

If your Mortgage is on an interest only term:

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

If your Mortgage is an Equity Release Mortgage and is being used for debt consolidation purposes:

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.

Repaying your Mortgage early

If you repay your Mortgage early when you are on a variable rate of interest, we charge no redemption fee.

If you repay your Mortgage early when you are on a fixed rate of interest, or change to another rate within your fixed rate period, you may have to pay an additional funding fee. This funding fee is compensation for the additional interest expense that the Bank may incur as a result of a customer breaking their fixed rate contract. If there is no additional interest expense incurred by the Bank no compensation will be required.

This is how the funding fee compensation is calculated – it is equal to "C" where:

$$C = \frac{A \times (R\% - R1\%) \times D}{365}, \text{ and}$$

"A" = the amount repaid early (or the amount which is changed from the fixed rate to a new rate) averaged from the date of early repayment (or rate change) to the end of the fixed rate period to allow for scheduled repayments (if there are any) and interest charges.

"R%" = the annual percentage interest rate which was the cost to us of funding an amount equal to "A" for the originally intended fixed rate period.

"R1%" = the annual percentage interest rate available to us for a deposit of an amount equal to "A" for a period equal to "D".

"D" = the number of days from the date of early repayment (or rate change) to the end of the fixed period.

Here is a worked example:- "Amount" = €250,000, "R" = 5 %, "R1" = 3%, "D" = 2 years or 730 days

$$C = \frac{250,000 \times (5\% - 3\%) \times 730}{365}$$

$$\text{So, } C = \frac{250,000 \times 2\% \times 730}{365}$$

$$C = €10,000$$

