



Transfer of Title Tracker Interest Rate Application Form

(Adding or removing an applicant to or from your mortgage loan and/or title deeds and keeping your existing tracker interest rate)

How to complete the form

1 Please use a **BLACK** pen

2 Mark boxes like this ☐ If you make a mistake, do this ☐ and mark the correct box

3 Please use **BLOCK CAPITAL LETTERS** and leave one space between each word

You are completing this form as you have requested to add or remove an applicant to or from your mortgage loan and/or title deeds and keep your existing tracker interest rate. For further information on the process to add or remove an applicant to or from your mortgage loan and/or title deeds on your current property, please speak to your AIB Mortgage Advisor.

Customer Details

Customer 1 Name	<input type="text"/>
Customer 2 Name	<input type="text"/>
Mortgage Account Number	<input type="text"/>

Please note the following important information about your tracker interest rate:

- Your tracker interest rate is made up of two parts:
 - the European Central Bank's interest rate on the main refinancing operations (the ECB rate) which is variable; and
 - the margin/adjustment above the ECB rate.
- You may at any time request to be converted from the tracker interest rate to a fixed interest rate (if offered by the Bank at that time) or a variable interest rate at the Bank's then prevailing rates. If you choose to convert the tracker interest rate to a fixed interest rate (if offered by the Bank at that time) or a variable interest rate then you will not, under any circumstances, be subsequently permitted to revert to the tracker interest rate.

Declaration Section

- I/We agree and understand that my/our application to transfer the title on my/our loan is subject to eligibility criteria
- I/we understand and accept that certain terms and conditions (as outlined in this form, and/or as will be confirmed to me/us in writing following approval of this application) will apply to my/our mortgage loan account(s) as a result of the approval of this application, and that these may be a change to my/our existing terms and conditions, and that all other existing terms and conditions of my/our mortgage loan account(s) will remain in full force and effect (and that if there is a conflict between those existing terms and conditions, and the terms and conditions which will apply to my/our mortgage loan account(s) following approval of this application, the terms and conditions relevant to this application will take priority)
- I/We understand that I/we are applying to move a tracker interest rate from an existing mortgage loan to a new mortgage loan which is being requested to amend the name on the mortgage loan and/or title deeds
- I/we agree and understand that if at any time in the future I/we ask to switch from the tracker interest rate on this mortgage account to a different interest rate (if offered by us at that time), such as a fixed interest rate or LTV variable interest rate that, I/we will not, under any circumstances, be subsequently permitted to revert to the tracker interest rate.

Customer 1 Signature <input type="text"/>	Customer 2 Signature <input type="text"/>
Date Day / Month / Year <input type="text"/>	Date Day / Month / Year <input type="text"/>

When completed, please return this form to your AIB Mortgage Advisor.

Data Protection

For information in relation to how we collect personal information about you, how we use it and how you can interact with us about it, see our data protection notice in branches and online. It may change from time to time.

Statutory Notices & Warnings

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

Warning: The payment rates on this housing loan may be adjusted by the lender from time to time.

(Note: Applies to variable rate loans only)

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.

Warning: The cost of your monthly repayments may increase.

Warning: If you switch to an alternative interest rate, you will not be contractually entitled to go back onto a tracker interest rate in the future.



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