

Mortgage Application ID: _____

AIB eMortgage Getting Started!





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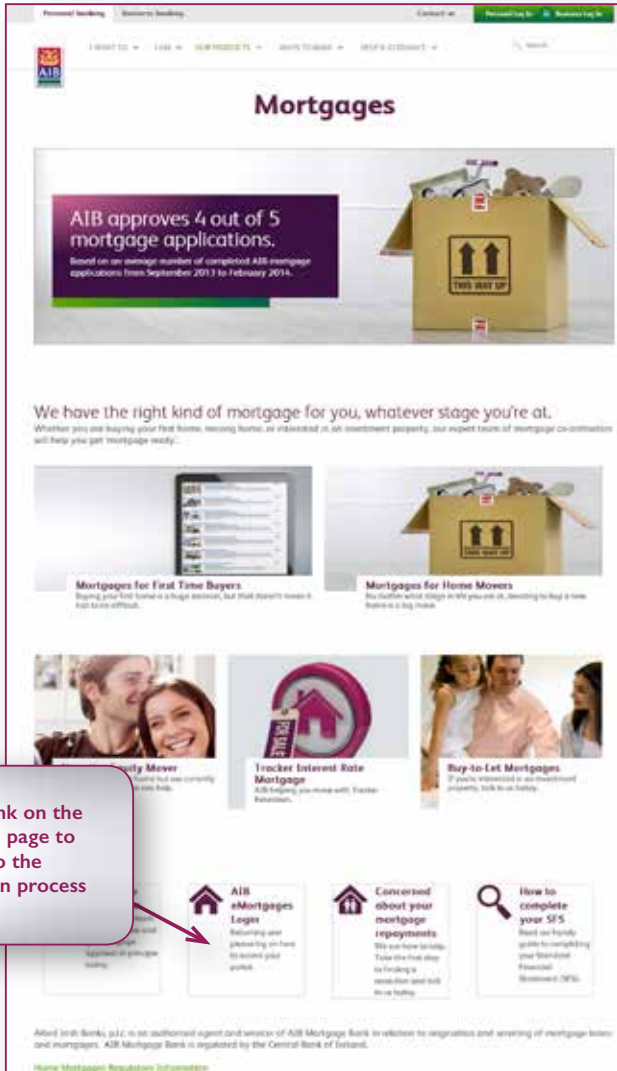
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How to Register for your eMortgage Portal



Registration - Step 1

- First you must go to www.aib.ie
- You will need to select 'Our Products' and choose 'Mortgages'.
- Then scroll to the bottom of the page and choose the 'AIB eMortgages Login' option.



Registration - Step 2

- Once you have selected the “AIB eMortgages Registration & Login” link you will be presented with the screen below.
- New eMortgage customers please select the purple button to complete the registration process.



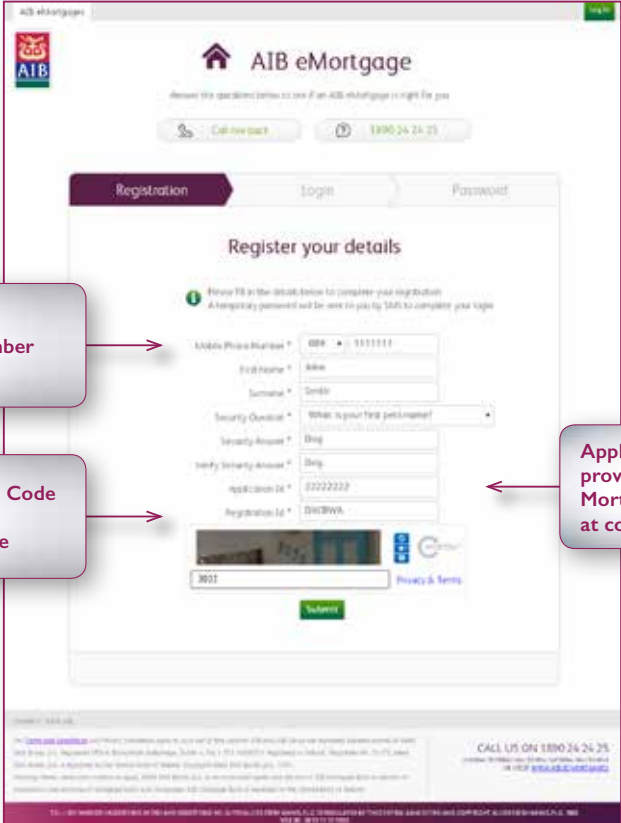
The screenshot shows the AIB eMortgages Registration & Login page. At the top, there is a home icon, the AIB logo, and the title "AIB eMortgages Registration & Login". Below the title are two buttons: "Call my bank" and "1890 24 24 25". The main content area is divided into two columns. The left column has a purple button labeled "AIB eMortgage Registration Code" and text that says "Submit your application in 5 minutes or less (no fees!)". The right column has a green button labeled "Already Registered? Sign In Here" and text that says "AIB eMortgages Login". Below the buttons, there is a note: "Not registered? Click here to go to the mortgage calculator and begin the process." At the bottom of the page, there is a footer with contact information and a call to action: "CALL US ON 1890 24 24 25".

New eMortgage customers complete registration here

Existing and registered eMortgage customers log in here

Registration - Step 3

- On the registration screen you will be asked to complete all the details and finish the registration process. For joint applications insert your preferred contact details. Only this number will receive text alerts about your application progress
- The fields required are detailed below:
 - Mobile Phone Number
 - First Name
 - Surname
 - Security Question – *From drop down list*
 - Security Answer – *Customer provided*
 - Verify Security Answer – *Customer provided*
 - Application Id – *Provided to the customer by AIB*
 - Registration Code – *Sent by text message*
- Once completed you will receive a temporary password by text message.



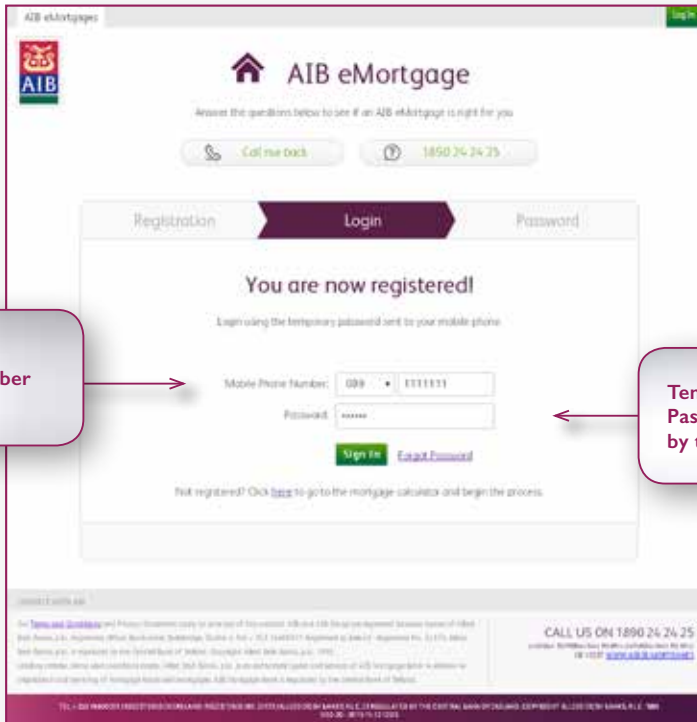
The screenshot shows the 'Register your details' form on the AIB eMortgage portal. The form includes the following fields and callouts:

- Mobile Number:** A callout box points to the 'Mobile Phone Number' field, which contains the value '084 1111111'.
- Registration Code:** A callout box points to the 'Registration Id' field, which contains the value 'D1022222'.
- Application Id:** A callout box points to the 'Application Id' field, which contains the value 'D1022222'.

Other visible fields on the form include: First Name (Alan), Surname (Smith), Security Question (When is your first pet named?), Security Answer (Dog), Verify Security Answer (Dog), and a CAPTCHA image. A 'Submit' button is located at the bottom of the form.

Registration - Step 4

- You will now be asked to validate your mobile number
- Please enter the mobile number you registered and the temporary password received by text message



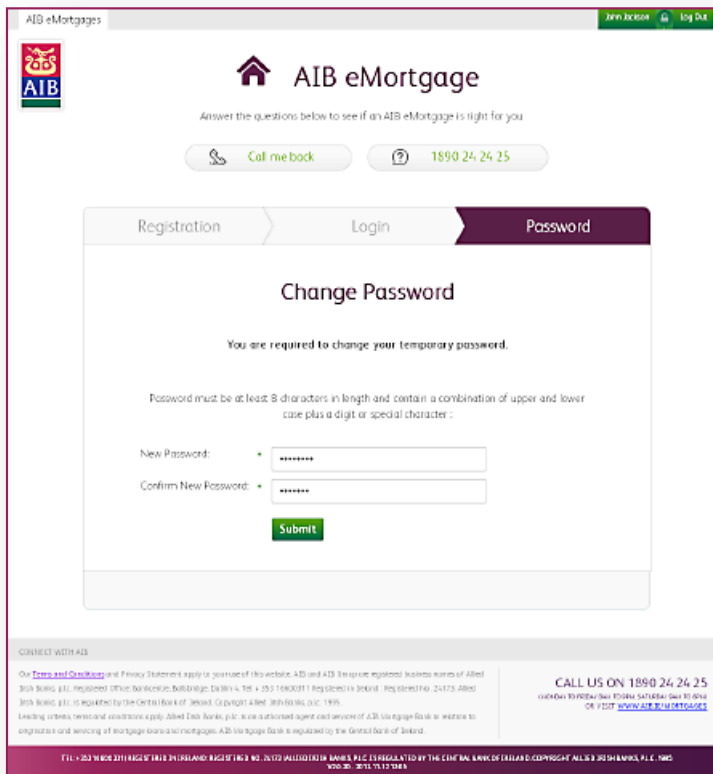
The screenshot shows the AIB eMortgage registration process. At the top, there is a navigation bar with 'Registration', 'Login', and 'Password' tabs. The 'Login' tab is active. Below the navigation bar, the text reads 'You are now registered!' followed by 'Log in using the temporary password sent to your mobile phone'. There are two input fields: 'Mobile Phone Number' and 'Password'. The 'Mobile Phone Number' field contains '0035 1111111' and the 'Password' field contains '*****'. Below the input fields are two buttons: 'Sign In' and 'Forgot Password'. At the bottom of the page, there is a footer with contact information and legal notices.

Mobile Number



Temporary Password received by text message

Registration - Step 5



- You will now be asked to create your own password
- The password is required to be 8 characters long and use upper and lower case characters plus either a numeric or special character, E.G. #, ?, ! etc.



AIB eMortgages Join Account Log Out

  **AIB eMortgage**

Answer the questions below to see if an AIB eMortgage is right for you

 [Call me back](#)  1890 24 24 25

Registration » Login » **Password**

Change Password

You are required to change your temporary password.

Password must be at least 8 characters in length and contain a combination of upper and lower case plus a digit or special character.

New Password:

Confirm New Password:

CONNECT WITH AIB

Our [Terms and Conditions](#) and Privacy Statement apply to your use of this website. AIB and AIB (in its various capacities) business names of Allied Irish Banks (a.i.) registered office: Bankmore, Booterstown, Dublin 4. Tel: +353 1 4600311 registered in Ireland. Registered No: 24775. Allied Irish Banks (a.i.) is regulated by the Central Bank of Ireland. Company No: 3095046, SIC: 1495.

Lending terms, relevant conditions apply. Allied Irish Banks, p.l.c. is an authorised agent and servicer of AIB. Use eMortgage to access to enquiries and servicing of mortgage (residential mortgages). AIB (in its various capacities) is regulated by the Central Bank of Ireland.

CALL US ON 1890 24 24 25
OR VISIT WWW.AIB.COM/EMORTGAGE

TIL - 2014. WEBSITE RIGHTS RESERVED IN IRELAND. REG. NO. 3072. ALLIED IRISH BANKS, P.L.C. IS REGULATED BY THE CENTRAL BANK OF IRELAND. COMPANY NO. 3095046, SIC: 1495. REG. NO. 3072. 15.12.2014

Registration - Step 6

- Once you have set your new password will be presented with a customer declarations screen.
- The screen must be completed before you can log in to your application in the online portal.


Application Form

- Personal Details
- Account Details
- Employment and Income Details
- Savings and Commitments
- Mortgage Loan Details
- Application Results
- Customer Declaration/Consent

[Back to application listing](#)

Customer Declaration/Consent

Application ID: 1311888



Please note: To read T&Cs, you will need the Adobe Acrobat reader (go to the download website for information) [HERE](#) If you are already this version you can download the latest and free, a complete download [click here](#)

I/we hereby agree that this application form has been approved by the Bank from Insurance Company for mortgage indemnity insurance purposes, and the information contained may be disclosed to any prospective lender for such purpose.

I/we hereby request (or in the event of the application being approved) the Bank to send any extra of offer and mortgage documentation to me/us and my/our solicitor as notified by me/us to the Bank or, if a solicitor has not yet been instructed, to me/us.

I/we hereby authorize AIB Group to procure credit references from a credit reference agency/ agencies and to make such enquiries to any member of AIB Group that may deem necessary in connection with this application.

I/we hereby confirm that I/we have read the Disclosure Notice and other Notices. [Read Full Disclosure Notice](#)

I/we hereby confirm that I/we have read the information about your Mortgage Default Contact. [Read Information About Mortgage Default Contact](#)

I/we hereby confirm that the information provided in the preceding application forms is true and correct and that any future information or documentation that I/we provide to the Bank in respect to this application will be true and correct.

I/we hereby confirm that I/we have read and understand the AIB Terms of Business. [Read AIB Terms of Business](#)

Please Note: Once this application is submitted, you will be unable to submit another application.

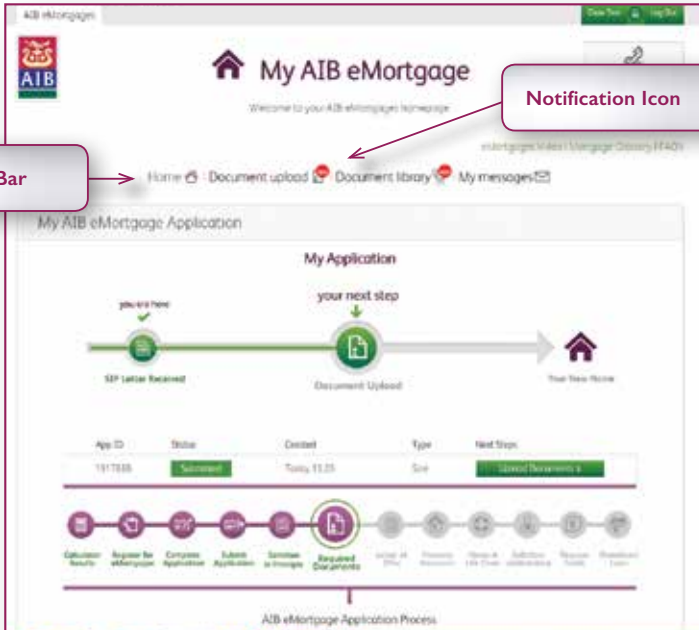
[SUBMIT](#)

How to Navigate your eMortgage Portal



Homescreen

- Once registered you will see the screen below after logging in.
- The screen will display your application progress and allow you to navigate to the “Document Upload”, “Document Library” and “My Messages” screens.
- Any new items for review will display a red “New” icon on the navigation bar.



Document Upload

- On the Document Upload screen you can see the status of the Sanction in Principle conditions that you must action.
- The full description of the condition is also displayed.
- You can upload all required documents for each condition on this screen.



Document Upload

Below is a list of documents required to progress your application. Please upload documents listed below.

Home / Document upload / Document library / My messages

Document Upload

Please be advised, a number of the conditions below may require both applicants to upload documents in the case of joint applications.

| Required Documentation | Status | Actions |
|--|-------------|----------------------|
| <ul style="list-style-type: none"> Non-AIB original bank statements <p>Full Condition description → Condition Status ←</p> <p>Full Condition description → Condition Status ←</p> <p>For non-AIB Customers, original bank statements for last 6 months banking accounts and any loan accounts must be provided. Statements to confirm satisfactory financial position as outlined in the application.</p> | Documenting | Attach File Submit |
| <ul style="list-style-type: none"> Salary certificate (Salary Cert Template) | Documenting | Attach File Submit |
| <ul style="list-style-type: none"> Non-AIB original savings statements | Documenting | Attach File Submit |
| <ul style="list-style-type: none"> Original P60 and previous 3 months pay slip | Documenting | Attach File |

Additional Documents

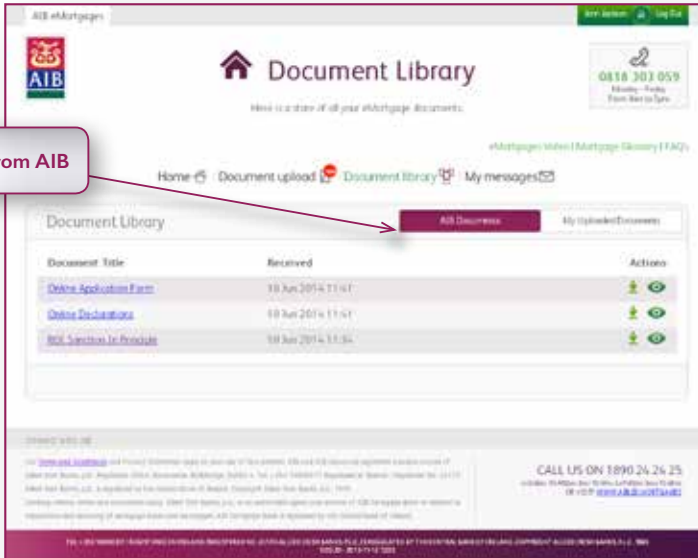
Please upload additional information below only if you have received a request from the bank to do so.

| Required Documentation | Actions |
|--|----------------------|
| <ul style="list-style-type: none"> Additional Document Upload | |
| Home insurance | Attach File Submit |
| Life insurance | Attach File Submit |
| Direct Debit mandate | Attach File Submit |
| Valuation report | Attach File Submit |
| Marriage certificate | Attach File Submit |
| Section 18 / Notice of Interest | Attach File Submit |
| Other documentation | Attach File Submit |

Document Upload →

Document Library

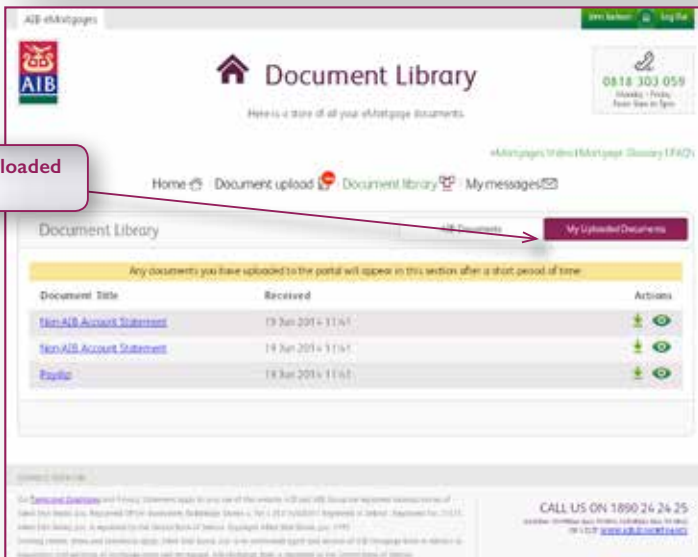
- Documents received from AIB or uploaded by you will be displayed in the Document Library.
- You can view, save or print these documents.



The screenshot shows the AIB Mortgage Document Library interface. At the top, there is a navigation bar with 'Home', 'Document upload', 'Document Library', and 'My messages'. The 'Document Library' tab is active. Below the navigation bar, there are two tabs: 'AIB Documents' (selected) and 'My Uploaded Documents'. The main content area displays a table of documents received from AIB:

| Document Title | Received | Actions |
|--|-------------------|--------------------|
| Online Application Form | 19 Jun 2014 11:41 | [Download] [Print] |
| Online Declarations | 19 Jun 2014 11:41 | [Download] [Print] |
| BVI Statement in Principle | 19 Jun 2014 11:34 | [Download] [Print] |

A callout box labeled 'Documents from AIB' points to the 'AIB Documents' tab.



The screenshot shows the AIB Mortgage Document Library interface. At the top, there is a navigation bar with 'Home', 'Document upload', 'Document Library', and 'My messages'. The 'Document Library' tab is active. Below the navigation bar, there are two tabs: 'AIB Documents' and 'My Uploaded Documents' (selected). The main content area displays a message: 'Any documents you have uploaded to the portal will appear in this section after a short period of time'. Below this message, there is a table of documents uploaded by the customer:

| Document Title | Received | Actions |
|---|-------------------|--------------------|
| New AIB Account Statement | 19 Jun 2014 11:41 | [Download] [Print] |
| New AIB Account Statement | 19 Jun 2014 11:41 | [Download] [Print] |
| Payoff | 18 Jun 2014 11:44 | [Download] [Print] |

A callout box labeled 'Customer Uploaded Documents' points to the 'My Uploaded Documents' tab.

My Messages

- You can message the eMortgage Team directly from this screen.
- The eMortgage Team can also message you for additional information using this screen.
- All messages and queries from the eMortgage team will be displayed on this screen.



My Messages

Below is a list of messages received from the AIB's eMortgage team relating to your mortgage application.

Home | Document upload | Document library | My messages

Your Message

Subject *

Message *

Remaining characters: 1,000

Cancel Send

| Status | Subject | Last Updated Date |
|--------|---------|-------------------|
| Yes | Yes | 24 Jun 2014 16:18 |
| No | No | 19 Jun 2014 11:55 |

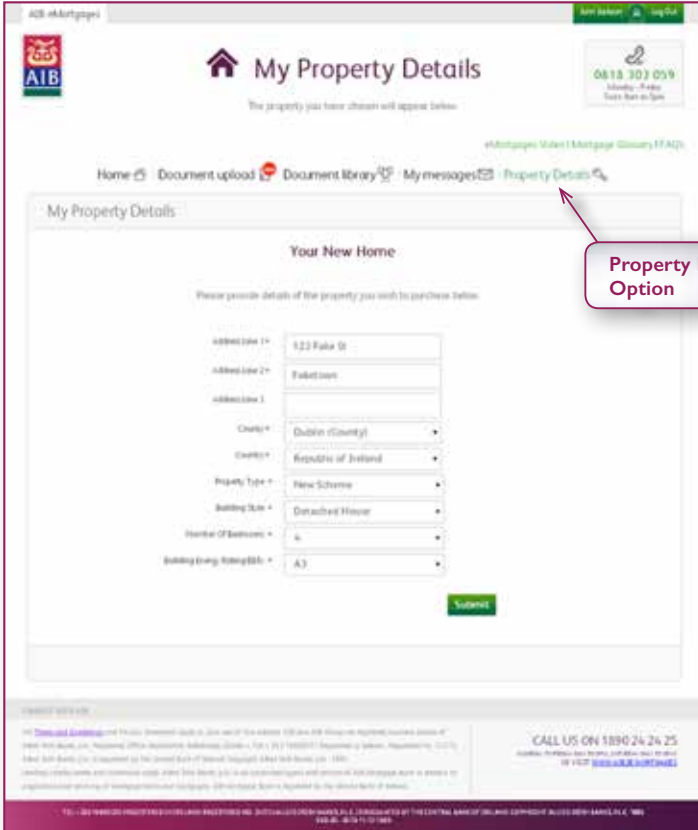
CALL US ON 1890 24 24 25

1890 24 24 25 is available 24 hours a day, 7 days a week. For more information, visit www.aib.ie/1890242425



My Property Details

- Once all of the Sanction in Principle conditions, are met a new option will appear for you to enter your property details.





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.

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.

Please be advised that if you do not repay the Mortgage Loan when due then you will be in breach of the terms and conditions of your mortgage and the Lender will take appropriate steps to recover the amount due. This could mean the Lender will commence legal proceedings seeking an order for possession against you, which will affect your credit rating and limit your ability to access credit in the future.

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

The following is applicable only where the interest rate is FIXED for a period of at least one year:

During any period when a fixed interest rate applies, the Lender may agree:

- (i) to allow full or partial out of course repayment ("prepayments"), or
- (ii) to convert the facility to a variable interest rate or to an alternative fixed interest rate ("conversions"). Prepayments, conversions and early repayment following demand by the Lender will be subject to the payment by you of an early breakage cost calculated using the following formula:

Early breakage cost = $A \times U \times D\%$, where

"A" is the amount of the prepayment or early repayment following demand by the Lender, or the amount of the conversion, and

"U" is the unexpired term of the fixed interest rate period, and

"D" is the difference between the fixed interest rate applying to the facility and the fixed interest rate which would then apply to the facility for the amount of "A" for the term of

"U" E.G. €100k @ 7% for 60 months, full repayment after 36 months, current prevailing rate for 24 months = 5% early breakage cost €4,000 ($€100k \times 24/12 \times 2\% = €4,000$)

Lending criteria, terms and conditions apply.

AIB Mortgage Bank is registered in Ireland, no. 404926. Allied Irish Banks, p.l.c. is registered in Ireland, no. 24173.

AIB Mortgage Bank and Allied Irish Banks, p.l.c. has its registered office at Bankcentre, Ballsbridge, Dublin 4.

Allied Irish Banks, p.l.c. and AIB Mortgage Bank are regulated by the Central Bank of Ireland.

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